

IN THIS ISSUE

- 1 **Good things were done here**
- 2 **Hail to the Chief**
- 3 **Parent PLUS and FAFSA, the inside scoop**
- 4 **SSACI says eStudent. Be there or be square**
- 5 **Help your students manage repayment**
- 6 **Deb Schumm interrogated**
- 7 **Relief from winter blues**
- 8 **No habla español may be problema**
- 10 **Comings and Goings**

College Goal Sunday 2010

Sue Allmon and Deb Sizemore

The weather came through for us—or maybe it didn't . . . Either way, all sites were open for the 21st annual College Goal Sunday!

Over 600 volunteers showed up to help Indiana residents complete the FAFSA on February 21st. And believe us; it took every one of those 600 volunteers to get the job done! We want to thank each and every member who volunteered for CGS. Without our volunteers, we could not do this. Thanks, also, to 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, quoted in the newspaper promoting this event. Without your motivation and contacts, the message would have been lost amongst all the other financial news.

This year we saw over 4,200 people cross our doorsteps, with over 1,900 being stu-



Indianapolis Northwest

dents. Although we saw a slight decrease in attendees from 2009, our FOTW numbers were up. All 37 sites offered Internet access to students to file their FAFSA online. We had over 1,900 students take us up on that offer—an increase of about 100 from last year!

Planning will soon be underway for the 2011 event. Stay tuned for details!



Lawrenceberg

The President's Perspective

We have T-shirts older than many other states' associations

Jon Riester

With but two months left in my term, one would not blame me for taking a moment to look back at what ISFAA has managed to accomplish since last April. There is, however, too much still in front of us to waste time looking back. Most notably, the Spring Conference will again be held at IUPUI on April 29th. As a one-day, drive-in conference it will be packed with excellent sessions addressing federal, state and professional development topics.

As usual, election results will be announced, and a new group of individuals will join the executive committee. It can be hard to find volunteers willing to serve an association during tough economic times. All offices are being asked to do more with less, and that all too often means that professional development opportunities are reduced or eliminated. I am proud of the strong slate of candidates that stood for election this winter. Regardless of the results, we are in good hands moving forward.

The Spring Conference also provides the opportunity to recognize individuals that have made contributions to our

association and/or profession. In the coming weeks you will be asked to nominate individuals for awards such as the New Professional and Distinguished Service Awards. Past recipients can be found on our web site at www.isfaa.org/docs/toc_resources.html. Please take a few minutes to nominate a deserving colleague for these meaningful awards.

Finally, 2010 marks the 75th anniversary of the Indiana Student Financial Aid Association. A special task force has been formed to plan activities to recognize this special milestone. In case you didn't realize it, you are part of the nation's oldest financial aid association. ISFAA not only preceded the other state associations, but existed before both the regional associations and NASFAA. As a result, aid administrators from Indiana have long been recognized for contributions that have impacted aid policies and practices across the country. A particularly notable achievement took place on February 21st. That date marked the 21st year Indiana has participated in College Goal Sunday, which is nearly two decades longer than any



Jon Riester

other state in the United States.

I hope it is clear that we have a lot to be proud of. As this is my final *President's Perspective*, I would like to thank each of you for allowing me the honor of leading such a distinguished organization. I am proud to be associated with so many dedicated administrators and sincerely appreciate the time and energy each of you has given to the association this past year. I look forward to seeing you all in Indianapolis this April!



Evansville

The FAFSA and Parent PLUS Loan Eligibility

Sue Allmon, Account Executive, USA Funds Services

Parent PLUS loan borrowers are not required by federal regulation to complete the FAFSA to be eligible for parent PLUS loan funds. Some schools require that parent applicants complete the FAFSA; others do not. For those schools that do not require the parent to complete the FAFSA, there are additional loan certification tasks that must be administered.

Example 1 *“Our school does not require parents to complete the FAFSA for us to certify a PLUS loan. We have a separate form that the parents sign, indicating that they will use the loan monies for educational expenses. Does the student also need to sign that statement?”*

Yes, the dependent student for whose benefit the loan is requested is required to sign a statement of educational purpose—or the school’s equivalent document—for his or her parent to receive PLUS loan funds. If the student completes a FAFSA, the requirement of signing a statement of educational purpose will be met. If the student has not

completed a FAFSA because it is not required by the school, the school must obtain the statement of education purpose document, signed by both the parent and the student, and retain it in the student’s records.

Example 2 *“Our institution waives the requirement that our students’ parents complete the FAFSA if they apply only for a parent PLUS loan. What other processes must we have in place to support this choice?”*

A school that chooses not to require the FAFSA for parent PLUS borrowers must establish its own processes to obtain data to substantiate both the parent’s and the student’s loan eligibility, and to document that eligibility in the appropriate student and borrower files. The student must meet the same eligibility criteria applicable to other FFELP student loan borrowers, and the parent must fulfill each of the regulatory eligibility requirements for parent-borrowers.

Please consult the *Common Manual* for

a full list of borrower and student eligibility criteria. Note in particular that the school must establish a process to confirm the information that, via FAFSA processing, otherwise is confirmed by federal data matches. For example, as part of FAFSA processing, the parent and student SSNs are compared with the federal database to confirm that neither has defaulted on a federal student loan and that neither owes an overaward of Title IV grant funds. FAFSA processing also compares student and parent data and provides information related to their citizenship status, and compares male student information to the Selective Service database to ensure that the student registered appropriately. Each of these data matches addresses a key aspect of the student’s or parent’s loan eligibility, so the school must obtain and retain this information.

If you have questions regarding federal student loan policy, USA Funds can help. Please e-mail your policy questions to askpolicy@usafunds.org.



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SSACI News

2010-2011 Award Cycle and Edit Notification

For state grant consideration, the 2010-2011 FAFSA must be received by the federal processor on or before the March 10th receipt date deadline. When SSACI downloads FAFSA information from the federal processor beginning in mid February, the data is immediately checked by SSACI for inconsistencies or missing information. If the student/parent makes a mistake on the FAFSA which prevents SSACI from being able to determine award eligibility, the FAFSA corrections must be received and fixed by the federal processor on or before the May 15 SSACI deadline. Description of the edit(s) can be viewed by students on the SSACI web site eStudent at www.ssaci.in.gov/estudent. Students will need to wait for SSACI to receive

their FAFSA data before attempting to access eStudent. Students need to register on eStudent by verifying data from their FAFSA and then creating a unique user name and password. Colleges can also access this information by either eStudent using their SSACI-issued User name and Password or in the application files made available to colleges via xGrads beginning in mid February that will also contain student FAFSA edits.

For the 2010-2011 award cycle, SSACI will send multiple email notices to students and parents regarding edits and directing them to eStudent. Therefore, it will be particularly important for students/parents to list an email address on their FAFSA. It is critical that students get in the habit of monitoring their

SSACI application on-line via eStudent to insure they remain eligible. Please encourage students/parents to check the SSACI eStudent web site anytime they make a correction to their FAFSA to ensure their corrections submitted have not inadvertently created additional edits. For instance, parents/students often forget to sign the FAFSA when making corrections resulting in an incomplete application and an edit.

SSACI will be posting award notifications on eStudent beginning mid June. Please encourage your students to view eStudent to view their award eligibility at that time.

SSACI wishes you all a wonderful 2010!

Help Your Students Manage Repayment Successfully

Tasha McDaniel

Too many of today's borrowers are overwhelmed. Many have multiple lenders or servicers because loans are often sold. And some borrowers don't even know where all of their loans are. Help is available in the form of deferments and the new income-based repayment option, but almost half of those who apply are being rejected due to incomplete documentation, which means many borrowers are unnecessarily struggling to make their payments and not getting the help they need. This also means that many schools stand to see an increase in their default rate as forgotten loans slide into delinquency and eventually default.

What can you do to help? You can help by making sure your students understand the ins and outs of repayment today, and how to best manage their federal student loans for their own unique situation. Offer your students these three simple steps to follow: Know who and how much you owe. Select a repayment plan. Stay on top of your loans.

Step 1: Know who and how much you owe

The first place to start is to have your students find out how much they owe and to whom by using NSLDS. When students log on at nsls.ed.gov, they can view a summary of their federal loans. They'll see a listing of each of their loans, the total amount of each type of loan, and the total for all of their loans. If students have other non-federal loans (private loans), they can find a listing of all of their loans on their credit reports, available once a year at no charge at annualcreditreport.com.

NSLDS also allows students to click into the loan detail for each federal loan. This is where they'll find their current servicer, lender, guaranty agency, and current loan information. This page is critical because it's the one place students can check to see if their lender or servicer has changed-key information since it

lets them know who they need to make their payments to.

Step 2: Select a repayment plan

The next step for students is determining how they're going to pay their loans. There are more options than ever, and students need to understand them to pick the right plan for their financial and personal situation.

Standard: Equal monthly payments of at least \$50 (depending on their loan balance for up to 10 years). Good if students have a steady income, can afford the monthly payment, and want to pay the lowest amount of interest over the shortest amount of time.

Graduated: Monthly payments start lower, but increase over time for up to 10 years. Good if students have cash flow problems early on, but expect their income to increase steadily over time.

Income-based: Reduced monthly payments for students who demonstrate a partial financial hardship (based on loan debt, income, and family size, with eligibility reevaluated each year). At the end of 25 years of repayment and 300 payments, any remaining balance is forgiven. Good if students have low earnings and are looking for the lowest monthly payment—just remember that it depends on income and family size.

Income-sensitive (FFELP-only): Monthly payments are based on income and total loan amount for up to 10 years. Students will need to reapply for this plan each year. Although now largely superseded by the new income-based repayment option, some FFELP borrowers may wish to consider this plan as an alternative if income varies greatly from year to year.

Income-contingent (Direct Loans-only): Monthly payments are based on your income and family size. The maximum repayment term is 25 years. If you haven't fully repaid your loans after 25 years, the unpaid portion may be forgiven. *Before income-based repayment,*

this was the only repayment option that allowed Direct Loan borrowers to base their payment on their income. Direct Loan borrowers may still wish to run the numbers to determine if ICR or IBR is a better plan for them.

Extended: Payments that are fixed or gradually increase over 25 years for total student loan debt (including private loans) that exceeds \$30,000. *Good if they want a lower monthly payment but don't qualify for income-based repayment—just remember that they'll pay more over the life of the loan.*

Once students understand the plans, they can decide what works for them. They'll need to select a plan for each of their lenders/servicers and calculate their monthly payments. Students should:

1. List all of their lenders. List all of their loans with each lender by loan type. (If they have multiple federal loans it may be helpful to have them on the same repayment plan.)
2. Use a calculator to run the numbers on each repayment plan for each of type of loan with each lender.
 - Use the Account Payment Plan Estimator in the Borrowers section of mygreatlakes.org
 - Use the IBR calculator at ibrinfo.org
3. Look at the monthly payments.
 - Which plan is most affordable while minimizing interest over the long term? Remember, the lower the payments now, the more interest will be paid over the life of the loan.
4. Talk to their lenders or servicers.
 - If their current plan isn't a good fit and they're at risk of missing payments, ask about switching to a plan that works better for their budget.

Step 3: Stay on top of your loans

You can help students stay on top of

(Continued on page 6)

Executive Committee Member Focus

Deb Schumm

Q. Deb, please tell *Bits and Bytes* about your current position at the University of Saint Francis . . .

A. I am currently the Senior Financial Aid Counselor. I work with a group of students at our main campus and all the students at our Crown Point campus. I work with our lenders and guarantors.

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

A. I was managing at the Potawatomi Inn during an ISFAA Spring Conference and checked in the Director of Financial Aid from USF.

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

A. I am currently finishing my second year as a delegate at large and will be beginning my role as the treasurer elect.

Q. You have been involved with financial aid since 2003. 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?

A. One memory would be that I had a student this year come to me and state



that she was going to have to drop out and move back home because she didn't have a place to live and couldn't afford to continue living on her own. I was able to help her figure out a plan to move on campus and how to pay for it. She is currently working for our office as a work study student and is thriving. I see her every day, and she is always so happy.

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

A. I have been the co-chair for the Winter Conference. I am currently the chair for the Technology Committee. In this role I helped ISFAA make the transition to the new web site.

Q. You joined ISFAA in 2005. Please share your thoughts about the organization after a few years as a member . . .

A. I feel we have a very strong group. I like the fact that the group is willing to try new things and is not stuck in the "that's the way it has always been done" state of mind. I feel that the members of ISFAA are friendly and very willing to help each other.

Q. What is your favorite thing about your profession?

A. My favorite thing would be meeting the students and watching them grow as people.

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

A. Participate in the activities and roles that ISFAA has available. These give you the chance to grow professionally and personally and allow you to have a say.

HELP YOUR STUDENTS MANAGE REPAYMENT SUCCESSFULLY, FROM PAGE 5

their loans by helping them keep track of who and how much they owe. Remind students to keep in touch with their lenders or servicers and let them know if their name, address, or telephone number changes. This is especially important because 50 to 60 percent of all borrowers who default are in "skip" on the date of default.

Students can also reconsider their repayment plan if their payment is too high. Have them talk to their lenders or

servicers if they're having trouble affording their payments. There are many options available if their payment plans or due dates aren't working for them.

To be successful, students should follow the three steps, but more importantly visit nslds.ed.gov to know who and how much they owe. Next, they need to take advantage of the available repayment plans, tools, and resources so they can take action on each loan they're making a payment on. Finally,

rely on lenders or servicers to help understand all repayment options and choose the right one.

For more information on tools and resources that can help you help your students manage repayment, visit www.mygreatlakes.org/repayment or contact Doug Hess, your Great Lakes marketing representative.

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

Spring is in the air!

Your ISFAA Spring Conference Program and Site Committees

Looking out your window. You see the sun coming up over the gentle flowing waves rolling onto the white sandy beach, calling your name. The feeling of warm air brushes your cheek as there is a knock at the door. You soon realize the knock is your 2:00 appointment with a student and parents needing help completing the simplified FAFSA, and the warm air is coming from your office's space heater. Yes, you are a financial aid professional and feel like you are reliving the same day over and over again, like Bill Murray in "Groundhog Day."

Even though Punxsutawney Phil predicted six more weeks of winter, spring is on its way. White sandy beaches may not be an option for all of us, but the ISFAA spring conference is the one-

size-fits-all solution. The one-day drive-in conference is light on the office budget and weighty with content. The first general session starts with our favorite federal trainer, Jamie Malone, talking about our favorite subject, two Pell awards in an award year, "Year Round Pell."

Breakout sessions follow with options like "3-Year CDR & Default Management," "NSLDS Update," "HEOA Update" and "Q&A with Jamie." You then start the afternoon with a delicious lunch and ISFAA business meeting as we learn where ISFAA is going in 2010/2011. The afternoon breakouts are sure to please, as you choose between "PJ in difficult times," "Communicating with Legislators and NPRM's," "The New World of Student Lending," and "Finan-

Even though
Punxsutawney Phil
predicted six more
weeks of winter...

cial Aid Fraud." You round out your day with some afternoon snacks and a crisp SSACI update.

Everyday can't be sunshine and beaches, but it doesn't have to be Groundhog Day, Groundhog Day, Groundhog Day. Save the date, April 29, 2010, and plan on attending the ISFAA spring conference at the IUPUI campus center! Watch the web site for registration and the *official* agenda.



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Supporting Spanish-speaking families and first-generation students

Create a successful college experience

Julie Nicholson, TG Senior Account Executive

As the college-bound student population continues to diversify, producing information in languages other than English continues to be critical to the success of educational awareness, access, and persistence efforts. Demographic figures continue to reflect an increasingly diversifying college-bound population in terms of age, race and ethnicity and language preference. Higher education professionals continue to adjust to the need of producing information in multiple languages.

Demographers and educators alike are focusing more and more on statistical information that provides insight into trends about language preferences within the U.S. population.

The primary language spoken at home by over 34 million people age 5 or older is Spanish, according to the 2007 American Community Survey conducted by the United States Census Bureau. In addition, the U.S. is home to more than 45 million Hispanics who speak Spanish as a first or second language, as well as more than 6 million Spanish-speaking students.

This article explores the various facets of the college-going experience, and offers insight into how, as a financial aid administrator, you can support both first-generation students and their Spanish-speaking families in pursuing their educational dreams.

Investigations: Attending college fairs and presentations

The initial exposure some first-generation Spanish-speaking families and their students have to college representatives may be at their local college and career fair day, or at an institution's presentation from college recruiters or admissions representatives.

Some students may be further along in

the exploration process, so their questions often relate to degree programs, campus life, and student activities. Some may want to know more about scholarships and "free" aid. Cost is often a factor, but if your institution is competitive, students may want to spend more time examining admissions requirements more closely.

Parents, on the other hand, are likely to want to focus on financing the education and the basics of the post-secondary education process. Parents of first-generation students don't have personal experience to draw from, of course, and perhaps only limited access to others with college-going experience, so their questions will focus more on the basics. This may include length of degree programs, terms of attendance, assessment methods, and college and career placement services after graduation. They will want to know "how things happen" at your institution, so this discussion may encompass multiple topics.

Parents likely will want to be assured that their student will be taken care of when away from home. They may ask about safety and security resources, availability of meals, and access to medical assistance if needed.

Preparing to assist Spanish-speaking families

If you are attending an event where you anticipate meeting first-generation students and Spanish-speaking families, it's good to be well prepared. If possible, have a Spanish-speaking representative available. Or call ahead and see whether the host school is willing to identify a parent or responsible student to assist you. Another option is to identify a graduate who can offer both language support and answer experiential questions that parents are eager to ask.

Be prepared with Spanish literature. Many guarantors (including TG) offer literature at no cost to distribute to families. Often these publications include content that can answer questions Spanish speakers usually ask about the college experience. Literature that describes the merits of your institution and program can assist as well, but Spanish-speaking parents are more apt to want answers to fundamental questions first.

Finally, offer Spanish-speaking family members the name of an admissions representative, a counselor, or another resource to call to ask their follow-up questions. Call centers can be helpful, but wary parents will appreciate the name of an individual they can reach out to as they explore their options. Collect names and phone numbers if there are unanswered questions; your Spanish support counselor or team can follow up to create a relationship and be available in the future.

Decision-making: The applications process

The focus for Spanish-speaking families and their students during admissions, enrollment, and through the first months of the college experience is on understanding how college works, and, in particular, how education is financed. During the admissions consideration period, first-generation students with Spanish-speaking family members are likely to need considerable support, as most families do. Taking college admissions tests, preparing applications, and filling out the Free Application for Federal Student Aid (FAFSA) are key steps in the process. This is the same time in which some families may be challenged to complete the steps necessary to access a postsecondary education.

(Continued on page 9)

Applying for admission and aid

Counseling resources may be limited, so building awareness about college admissions testing dates and fees is always helpful. In addition, most can benefit from help in preparing college applications. It never hurts to have college representatives available to answer basic questions about applying.

Obviously, the FAFSA is a critical step in the process. Those unfamiliar with higher education in general may perceive financial aid as public assistance and shy away based on the stigma it represents. It's important to emphasize to students and families that everyone should consider going through the process.

Outreach programs in the mid to late winter help families and students prepare the FAFSA. For Spanish speakers, these programs may include video programs and materials, as well as special events reaching specialized populations. Use these resources whenever possible.

Exploring futures: Campus visits and interviews

Arrange to have bilingual students available to provide campus tours and highlight support services. Be prepared for the full family to participate—exploring the future home of the student can be a family affair.

A visit to the financial aid office, especially if you have Spanish-speaking counselors available, can also be invaluable

to the first-generation student and their Spanish-speaking family. Most families are wary of filling out forms that disclose personal information, and families unfamiliar with the education finance process will be no different. A counselor fluent in the language can allay any concerns and explain when and how the information will be used.

If student loans are a consideration, this is also a good time for a counselor to explain the process of borrowing for an education. Some Spanish-speaking cultures are wary of the concept of credit, so it is possible that some families will take a negative stance: "If we can't pay for it now, we can't afford it." Respecting decisions is important. However, first-generation families may benefit from exploring the costs as an investment in the students' future.

Creating relationships is key

And finally, in all of these interactions, relationships are important. Encourage your institution's student support offices to provide names and phone numbers to first-generation students and their Spanish-speaking families. These efforts may contribute to a student's eventual success in completing their education.

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@tgscl.org. Additional information about TG can be found online at www.tgscl.org.



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

www.ismmarketplace.com

College Goal Sunday “in the Green Zone”



Lawrenceberg



Arlington



Indianapolis Northwest



Arlington

< Comings and Goings >

...and other tidbits of association news

Sue Allmon

Comings

Ben Burton is returning to financial aid! Ben has accepted the position of Executive Director of Financial Services for the Ivy Tech Community College system and began his new responsibilities on January 1st. Ben rejoins the financial aid team after a stint as Executive Director of Internal Auditing for the college.

The University of Saint Francis has a new financial aid counselor, **Seth Kilty**, who began his duties on February 15th. Seth is new to the world of financial aid, so when you see him out and about at ISFAA events, give him a big ISFAA hello and make him feel welcome!

Jennifer Manns has joined the team at IPFW as their new Assistant Director of Loan Operations.

Michael Carpenter has also joined the team at IPFW as their new Assistant Director of Federal/State aid. Let's give a big ISFAA welcome to Judy's new staff!



Bits and Bytes

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Deadlines for Article Submission

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

Thanks

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Transitions

Ada Sparkman has transferred from her position as Hoosier Scholar Coordinator in the SSACI Grants division to her new role as the Gear Up Coordinator for the Twenty-first Century Scholar program. You can still reach Ada at asparkman@ssaci.in.gov

Rayna Huddleston is the new Director of Financial Aid for the recently opened Fortis College-Indianapolis campus. This is Fortis College's first campus in Indiana. Per her supervisor, R. David Rose, School Director, he is "excited to have on board a professional the caliber of Ms. Huddleston. Her contributions have already been felt and we know our students are in good hands." Way to go Rayna!

Goings

We have recently learned of promotion of one of our colleagues, which unfortunately, means, he must leave financial aid. **Jeff Pethick**, University of Notre Dame, has accepted a promotion to become the Assistant Director for Post Award Administration. He will be working on reviewing and writing research grant applications for the University. He tells me his daughter still wants to be able to volunteer for CGS—so we will see him at least once a year with a financial aid hat on! Good luck to you Jeff—you will be missed.

Retirements

Helen Ann Curley of SSACI retired on January 22nd after many, many years of service to SSACI, ISFAA and the students of Indiana. She will be missed!

Tina Humphrey has also retired after 20 years of loyal service to SSACI and the State of Indiana. Tina will use her free time to pursue her love of acting, travel and spend some time with her husband.

Births

Judy Cramer reports that IPFW has another new "unofficial" staff member—Gabriel Dean Smith was born on December 12, 2009 and the proud papa is **Josh Smith**, the Assistant Director for Compliance and Systems.

Good News Announcements

OK ladies, I know you will be disappointed, but **Bill Wozniak**, with ISM tells me he is no longer on the market. Seems he has proposed to his lady friend Julie Berry and her and her daughter, Olivia, have said yes! Who knew!! The wedding will be held in Buffalo, NY. Congratulations to Bill, and may you and Julie have many, many happy years together.

Guess who is a first time grandma?! **Joanne Haymaker** from DePauw University writes that her son and daughter-in-law have recently adopted a little boy from Ethiopia. And of course, before any of you ask—she sent us a picture! Congratulations Joanne!!



Illness/Recovery

We need to all keep **Kathy Purvis**, Financial Aid Director at IUPUI and ISFAA Past President in our thoughts and prayers. She is currently on medical leave after having surgery.