



Newsletter of the Indiana Student Financial Aid Association

MAY 2011

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Spring Conference 2011 and Our Next Thirty Years

Almost 200 financial aid professionals made their way to IUPUI's University Center for the ISFAA Spring Drive-in Conference on April 14th. The day was filled with informative sessions and a speech from outgoing President Thomas Ratliff thanking all those who helped and participated in celebrating our 75th year as an organization. The day also included a look ahead as President Heidi Carl received the gavel and began looking forward to "ISFAA's Next Thirty Years".

The opening session began with a cheerful greeting from then President Thomas Ratliff. Thomas introduced Claudia Braman, Executive Director of SSACI, who discussed the latest news from SSACI and passed along information regarding current issues in the Indiana State Legislature.

SSACI also participated in the morning interest sessions offering some in depth detail of what their website has available. The morning session included a conversation of the new federal regulations from different perspectives with several school types represented on the panel. There was also a presentation on default management and setting up a default prevention plan.

Next on the agenda were lunch and the business meeting, during which Melinda Middleton was awarded the ISFAA Distinguished Service award. Upon receiving the award



Sarah Soper,
New Professional Award Recipient



Melinda Middleton,
Distinguished Service Award Recipient

Melinda thanked all those that helped her along the way and also encouraged other ISFAA members to become more active in the organization. Two others were recognized for their work with ISFAA as well. Sarah Soper was named as ISFAA's New Professional Award winner and Bill Wozniak received the ISFAA President's Award.

Thomas Ratliff concluded his term as president and reflected on what a great year it had been. As the gavel was passed, Heidi Carl talked of "ISFAA's Next Thirty Years". Heidi shared with us her 3rd grade picture and talked about her family, friends, and her decision to enter Financial Aid. She also discussed her plans for the organization and read some lyrics from the song that inspired this year's theme:

I think I'll take a moment,
celebrate my age

The ending of an era and
the turning of a page

Now it's time to focus in on
where I go from here

Lord have mercy
on my next thirty years

- Tim McGraw, "My Next Thirty Years"

The afternoon continued with another round of interest sessions. The topics included information about veteran's education benefits and a discussion on implementing a net-price calculator. Ja-

mie Malone conducted a "One on One" information session, and then helped conclude our day with a Federal Update. She talked with the group about some current issues and a few new regulations going into effect on July 1st.

After a day of learning and growth President Heidi Carl reminded attendees to get involved. An ISFAA Volunteer form is available at <http://www.isfaa.org/docs/forms/VolunteerForm1112.pdf> and Heidi encourages members to play an active role in "ISFAA's Next Thirty Years".



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President's Perspective

ISFAA's Next Thirty Years

Heidi Carl

As we close our 75th anniversary celebration year and turn our sights to the future I am reminded of the Tim McGraw song, "My Next Thirty Years." McGraw sings about "the ending of an era and the turning of a page." The pages of the ISFAA book are filled with many great accomplishments and memories. We were the first financial aid professional organization in the nation. We definitely should be proud of our rich history and the unity of our association. But, now it is time to set our sights on where we go from here.

I am very excited about the next year for ISFAA. I am happy and proud to be President of our organization. It is a very daunting task to begin what 75 others have successfully completed before me. I mentioned in my speech at the Spring conference that I have been preparing for this day since third grade when I wrote an essay about growing up to be President. Of course

at that time I hadn't met ISFAA so my sights were set on President of the United States. I know this isn't the entire USA but ISFAA will definitely help me fulfill this life goal! Thank you for giving me this opportunity.

I hope you will take the opportunity this year to think about our association and what it can do for you as a professional and what you can do to help support the organization as well. I would like to host a listening session at the Winter conference where we can gather as a community and think about where we go from here.

What do you think ISFAA should do in the next thirty years? I hope you will start thinking and planning for this important session as we find ways to support our profession and support students along their financial aid journey to affording a college education.

We are also planning a Thursday evening activity for the Winter conference. This will be a fun time to



Heidi Carl

gather with each other and forget about one Pell or two Pells, whether we are Gainfully Employed, or how smart we are now that SMART is gone away! We haven't planned all the details yet but please plan to join us to kick back and relax and get to know each other as financial aid friends. An auction to benefit the Pat Wilson Scholarship fund is a part of the plan. Start thinking about the valuables you have to donate to the auction. Those handmade items are often the most coveted!

Continued on page 4

What do you think ISFAA should do in the next thirty years?

THE PRESIDENT'S PERSPECTIVE — ISFAA'S NEXT THIRTY YEARS

Fun, laughter, good times, great friends. Those are the words that come to mind when I think about my goals this next year for ISFAA. The past few years have been tough times for our profession. Our professional integrity was questioned, we spent countless hours of time and talent learning the new rules of Pell only to have them reversed because we could not afford this program as

a nation, and in addition to Pell we have been so busy learning all of the new program integrity rules that we haven't had much time for anything else. Hopefully this year we will have time for each other. Time to spend together to have some fun, connect and re-connect as colleagues, laugh a little more, and enjoy the good times of financial aid; when we help a student realize their dreams by

helping them realize the way to afford a college education. This year I hope you connect with all the great friends across this state that do what you do and do it proudly for all of the students and families we serve. I hope you join me as we begin ISFAA's next thirty years!

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Outgoing Thoughts

Past-President, A “Professional” Perspective

Thomas Ratliff

‘Great year... amazing accomplishments... really made a difference... couldn’t have done it without... all the credit belongs to our volunteers... even more to come next year.’ That’s what I’m supposed to write as ISFAA’s newest *Past-President*. It is expected that I reminisce about our 75th Anniversary Conference, that it was filled with solid sessions, led by particularly gifted speakers who gave new insights into our professional duties. I am also to state that our Spring Conference gave us more to ponder while connecting with our friends from other institutions. I am to boast about the lives touched during our College Goal Sunday and Financial Aid Night events, as well as brag about our legislative influence sparked by the ISFAA Federal Relations Position Paper, hill visits by our President-Elect and Treasurer-Elect, conversations with SSACI leadership and participation at SSACI Commission Meetings. Additionally, I should remind everyone of our quality newsletter, website, committee work and our commitment to help students. I should finish by focusing attention on some particularly outstanding members, Sarah Soper, Bill Wozniak, and Melinda Middleton, who were just honored for going above and beyond in their service.

“It was, we had, it did, we couldn’t, it does and I expect. What a tribute, nice follow-up, helped thousands, caught attention, offered improvements. Read it, use it, did a lot, made it worthwhile. If only we had more like them.” There, I said it and it’s all true.

Now, what? Some have said that being *Past-President* is better than being President. I’m told as a “*Past-*” you can be bolder with your opinions and make more personal impact. I hope that is true. Although I’ve been a President before (SWASFAA regional association), I missed being a *Past-* since I moved back to Indiana right after my year at the SWASFAA helm ended. So this is a new experience for me. There have already been some notable changes. For starters, my ISFAA email flow has vaporized. I received 2,355 ISFAA related emails during 2010-2011. I expect Heidi is getting used to that already. There’s a lovely plaque on my desk waiting for its rightful place on my wall. I need to use my new email-free time to hang that. And I find myself pondering the purpose of our work and association more.

We have a good association. I encourage you to take advantage of your ISFAA service opportunities. They help build



Thomas Ratliff

leadership skills and knowledge relative to our current jobs, while also developing a stronger résumé for advancement. ISFAA involvement demonstrates the difference between having a job and having a profession. We can always use more Financial Aid Professionals. I commend our three award winners for being professionals. Professionals find themselves taking the initiative to seek out information relevant to the field that is beyond their daily duties, just so they can grow. It takes volunteering some personal time to help others, whether those be students, counselors or peers. Having a profession means forming opinions and speaking up on issues related to the rules, practices and concepts associated with our field. If you just have a job, take the next step! It is so much better for you to fully engage in what you do for a living as a professional. Live life, even at work!

Tom Patterson taught me that. He was a true Financial Aid Professional. I had worked at two other schools before Tom hired me back in 1990 at Kennesaw State College. Yet it was Tom that showed me how being an engaged professional was priceless compared to just having a job. He connected me with GASFAA (the Georgia state association) and SASFAA (southern regional association) where he had become an icon through years of humble service. I marveled at his professional connections and resources. At his prompting, I began committing time to helping GASFAA thrive. I resurrected their newsletter, started giving sessions at conferences on topics I was comfortable with and was eventually elected as the Vice President for Training. That year, I was led to my first director's position in Oklahoma. As I was leaving Georgia, I encouraged the GASFAA Board to give my VP position to a colleague I had come to greatly respect, Ron Day. Ron served GASFAA well and the following year was elected as GASFAA President. It was a great privilege for me to be able to give Ron a little jump start on his pro-

fessional participation. I have cherished his friendship over the years.

Ron's name should sound familiar to you; he was just elected as NASFAA National Chair. It goes to show that you never know where Financial Aid will take you, who you will befriend or how being a professional can change your life. If you have any desire to step up in your service, do it! The rewards far exceed the costs. If you have staff with high potential, encourage them to participate, just like Tom did for me two decades ago. It changed many aspects of my life. I will always appreciate what he did for me. I am confident your colleagues will do the same for your help and encouragement.

Don't settle for just having a job. Get engaged, make a difference and be a professional. And if you want to talk to an opinionated old-timer, I'm told I have crossed into that category now that I'm a *Past-*. I would welcome helping you any way I can.

Don't settle
for just having
a job. Get
engaged, make a
difference and be
a professional.

Save the Date!



BOSTON2011 NASFAA NATIONAL
CONFERENCE
★ JULY 17-20, 2011 ★
UNITING FOR FINANCIAL AID'S FUTURE

The Impact of Student Loans on Borrower Credit

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

A good credit history is essential to a bright financial future. Yet many students aren't aware of how student loans affect their credit.

Here are some tips you can share on how to build a positive credit history with student loans:

- **Make every payment on time, until the loan is paid in full.** Even one missed payment can lower your credit score by as much as 125 points. A lower credit score will damage your ability to obtain credit in the future, may mean higher interest rates on loans or credit cards, or could even take you out of the running for a job, as many employers check credit before hiring.
- **If you're having trouble making your student loan payments, contact your lender/servicer right away.** You may qualify to lower your payment or for deferment or forbearance options that can postpone your payment without hurting your credit.
- **Don't apply for multiple private loans with multiple lenders at the same time.** If you do, several credit checks will be performed within a short period. Having these inquiries on your credit has the potential to lower your credit score. However, Federal Stafford loans have

no impact on your credit history at the time of application, because no credit check is required.

- **Know when and how the loan will appear on your credit report.** Federal loans are reported to all major credit bureaus within 90 days and will be listed as educational loans. Private loans are reported within 30 days and may appear either as student loans or general unsecured consumer loans.
- **Maintain a healthy mix of credit types.** When combined with other types of credit, such as auto loans, well-managed student loans can improve your credit score. However, having more debt than you can comfortably repay is likely to hurt your credit.

Students should be encouraged to access a free credit report once per year at annualcreditreport.com. Seeing their credit report can be a "reality check" about the effects of their financial actions. Also, remind student loan borrowers to make repayment easy by contacting their lender/servicer to choose an affordable payment plan and set up automatic payments.

By taking these steps, you can help student loan borrowers begin building a bright financial future.

Mark your calendar!



MASFAA 2011

Grand Rapids, Michigan

Amway Grand Plaza Hotel

October 9-12, 2011

SSACI News

Duplicate FAFSAs and SSACI

Eugene Johnson, SSACI Grants Division staff



Eugene Johnson

During the course of SSACI's 2011-12 application period, many of our college partners have contacted our office with questions concerning duplicate student records in their 2011-12 application (APPL) files, specifically asking, "Why are duplicate records appearing", and "What can be done to correct them?"

Duplicate records appear because a student filed multiple FAFSAs, one filled out and filed with incorrect information such as an inverted first and last name, an incorrect Social Security Number (SSN), or matching the SSN of another student already in SSACI's database, and the other filled out and filed with correct information. When this occurs, SSACI assigns the duplicate record a "D" code as the first character in the SSN of the student's record, with the corresponding eight-digits acting as a duplicate file identifier number. Records with a "D" code will be found in your APPL file in the SSN column.

Oftentimes, schools looking for updates on a student's SSACI record ask why the student's information that SSACI has (transaction number, signature status) differs from what school records show. When this occurs, the culprit may be a duplicate record. If there are particular students for whom information is not matching, use the most current SSACI APPL file you receive to sort and review records for individual students who may have a "D" code record along with a record with correct information.

If a student has two records, one with a duplicate code and one that is clean (in APCL status), the clean record will be used to determine the student's eligibility for state grant awards. There is no need to contact SSACI.

Records with a duplicate code and a status other than APCL may indicate issues with the student's SSACI account. Visit eStudent (www.ssaci.in.gov/estudent) and review each record by entering in the SSN and reviewing the student's SSACI account, then entering the "D" code and reviewing the information for that SSACI account.

Duplicate records that impact your ability to process files and awards may require you to contact SSACI's CollegeFA email box (CollegeFA@ssaci.in.gov). The duplicate record may be able to be merged with a student's other record to produce a current and correct file including transaction numbers and signatures. SSACI staff will contact the college when this process is complete. If a clean record cannot be produced, SSACI will notify you of this as well, and you will need to work with the student's FAFSA to correct issues that impact their eligibility for state aid. Please provide SSACI with the student's name and the last four digits of their SSN when emailing CollegeFA.

Finally, slides from SSACI's recent "Introduction to the SSACI Website" presentation at the ISFAA spring conference are available in the 'Information Files' section of xGrads.

Please contact CollegeFA@ssaci.in.gov with any questions that you have!

Four Things Your Borrowers Should Know

Dena Dobson, TG Regional Account Executive

As a former financial aid administrator, I remember the broad variety of financial aid questions our office handled from sometimes anxious students and parents. Given the difficult economy, your office is probably fielding even more questions, as well as helping students manage stress born out of the gloomy job forecast.

Fortunately, there are things you can do to help allay the worry of students and parents, including making sure borrowers know their payment options and have resources to better manage loans. The benefit is that such support may translate into a more successful repayment experience down the line. It may also have a positive impact on your school's cohort default rate. Here are four suggestions on loan management to offer borrowers.

Use federal loans first

A student who anticipates borrowing a student loan may view applying for a private student loan as preferable to completing the Free Application for Federal Student Aid (FAFSA), so it is important to remind students of the benefits of the federal loan programs. Consider adding a link from your school's website to the Department of Education's "Federal Aid First" page (<http://federalstudentaid.ed.gov/federalaidfirst/>), which explains the differences between federal and private

education loans and provides tips for completing the FAFSA. TG's corporate website, TG Online, provides borrowers a handy comparison of private and federal loans, stressing the importance of being well aware of the differences before using private loans (see <http://www.tgslc.org/borrowers/loans/private.cfm>).

Know your options for loan forgiveness and repayment

Educating borrowers about loan repayment need not be confined to entrance and exit loan counseling. An understanding of the various forgiveness and repayment options such as teacher loan forgiveness, public service loan forgiveness, and Income-Based Repayment can affect a student's plans, from course registration and declaring a major to deciding on a career. Making information readily available about the programs through the financial aid office, career services, and academic advising centers can assist students in making the choices right for them. Visit TG's online request system (<http://www.tgslc.org/order/>) to order brochures about teacher loan forgiveness, Income-Based Repayment, and additional repayment assistance options. You can also direct students to the Department of Education's public service loan forgiveness page at <http://studentaid.ed.gov/PORTALSWebApp/students/english/PSF.jsp> for more information on that program.

Track your loans through the National Student Loan Data System

Borrowers are often unaware of their outstanding student loan balance. They may also have multiple loans with multiple holders, which means they're not likely to have a complete picture of what they owe and to whom — unless they do some math and a bit of information gathering. The National Student Loan Data System (NSLDS) (http://www.nsls.ed.gov/nsls_SA/) can produce that picture of a borrower's outstanding balances and loan statuses. Encourage your students to access NSLDS in order to stay on top of their loans. Doing so may also help borrowers who are approaching aggregate loan limits to plan for future education-related financial needs. TG offers borrowers an online tool for tracking their TG-guaranteed loans — myTG (<https://mytg.tgslc.org>). The myTG tool helps borrowers manage their loan accounts with TG, including resuming payment in cases where a borrower's loans are in default.

Use loan repayment calculators to help estimate costs

A loan repayment calculator (<http://www.aie.org/Paying-for-college/Finance-tools/college-loan-calculator.cfm>) is a great tool that can benefit students who are making decisions about whether to borrow a student loan and how much to borrow. Bor-

FOUR THINGS YOUR BORROWERS SHOULD KNOW

rowers who have decided on or are considering a particular career can better assess their repayment situation by reviewing their estimated monthly payment amount in conjunction with the earnings data in the Department of Labor's Occupational Outlook Handbook (<http://www.bls.gov/oco/>).

Dena Dobson is a regional account executive with TG serving schools in ISFAA. You can reach Dena at (800) 252-9743, ext. 6741, or by e-mail at dena.dobson@tgslc.org. Additional information about TG can be found online at www.tgslc.org.

2011-2012 ISFAA Conference Dates!

2011 ISFAA Winter Conference

Hyatt Regency Indianapolis
December 8th - 9th, 2011

2012 Spring ISFAA Conference

IUPUI's Campus Center
April 17th, 2012



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www.ismmarketplace.com

Executive Committee Member Focus

Stan Werne

1) Please tell Bits and Bytes about your current position at Vincennes University...

I am currently Financial Aid Director at Vincennes University. My in-office colleagues are an assistant director and three other counselors, four full-time associates, and four part-time customer service associates. We are part of student financial services and are preparing a reorganization with some of our colleagues from the bursar's office. Our aim is to improve customer service, increase efficiencies, and get at least two deep on every process.

2) How did you get your start in Financial Aid?

I got started in financial aid very indirectly. I had taught philosophy at Saint Meinrad College and School of Theology for 16 years until the college closed in 1998. I turned to academic administration, serving as dean of academic affairs at Springfield College in Illinois (now Benedictine University's branch in Springfield) for two years and as dean of academic services at Mount Saint Mary's University in Emmitsburg, MD, for 3 ½ years. After my wife and sons had returned to Jasper in the summer of 2003 for family reasons, I was able to join them back here when I became director of student services at Vincennes University Jasper Campus in December of

2003. I was learning a little financial aid in that position. Then in October of 2004 my predecessor resigned to take a position in urban planning, which had been his area of training. Vincennes University's Vice President of Finance and Governmental Relations asked me if I would be interested in taking the director's position. I said, "Yes," and then began my baptism by fire. And I'm still here with only a few scorch marks.

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

My current role with ISFAA is Commissioner of Internal Operations. I can't tell you much about it yet because I'm just getting started. However, by the time this issue of Bits and Bytes is out, Heidi and we commissioners will have met for the Presidential Leadership Retreat, planning the year ahead. I'm looking forward to that, to working with committee chairs, most of whom have been in their positions before, and to seeing how I can contribute to the work of ISFAA.

4) 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?

While I can't think of specific students that have thanked me for their help,

several have done so over the years. This may strike you as odd, but twice I have had to have frank discussions with parents, after their students were suspended for failing to meet standards of academic progress, that they should consider the possibility that their students were not capable of completing an associate degree. It wasn't that the students weren't trying, as far as I could tell; it just seemed likely that they weren't intellectually capable of mastering some of the academic demands of an associate degree. The parents appreciated the discussion. Sometimes even this kind of thing is required for us to do good work.

5) You joined ISFAA in 2004. Please share your thoughts about the organization after over six years as a member...

One thing that has always impressed me about ISFAA is the willingness of members to share ideas and strategies for helping students and for negotiating the issues of compliance with regulations. While our institutions are competitors for students, at least during meetings and when called on for advice, members of ISFAA have seemed to me to be colleagues first and institutional rivals (if even that) second. The dedication to students that is evident is also always contagious.

6) What is your favorite thing about your profession?

At least two favorite things. One is the element that is common to it and the other academic roles I've served—helping students of all ages and abilities meet their academic goals. Another favorite thing is the opportunity to work with colleagues at VU and other colleges and universities who are so dedicated to serving students.

7) Do you have a least favorite thing about your profession that you will share?

Probably my least favorite thing about financial aid is the care we have to take in complying with sometimes very complicated or demanding regulations and the resulting anxiety in wondering whether we have complied with them in our assistance to students.

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

Reach out and get to know someone new at the next ISFAA meeting or event.

Borrowing for College Calculator Helps Students Manage Their Student Loan Borrowing

David Root, USA Funds

As growing numbers of college students turn to handheld devices, like smartphones and electronic tablets, to access critical information, USA Funds® is testing a new mobile device application as a potential resource for student loan borrowers. The Borrowing for College calculator allows student loan borrowers to estimate a “maximum affordable” student loan amount and monthly payment based on each student's projected income.

The Borrowing for College calculator is available as a free download for the iPhone, iPod touch and iPad.

Users enter their projected annual starting salary into the calculator. Based on the percentage of income to be devoted to student loan payments, the student loan interest rate and loan repayment term, the calculator returns estimated “maximum affordable” figures on total student loan debt and monthly student loan payments. The calculator provides a link to Salary.com to help users project their annual salary.

By comparing their actual student loan debt to the results from the calculator, students can get a rough idea of whether their current student loan bal-

ances are going to be affordable based on their projected starting salaries.

Financial aid administrators are welcome to test the calculator, provide their feedback through a brief online survey and share this resource with student loan borrowers, who also may provide their comments in an online survey.

Visit the Borrowing for College calculator page on the USA Funds website at www.usafunds.org for more information, a link to download the application, and links to the online surveys.

A Look Back: ISFAA 2010-2011



Comings and Goings

...and other tidbits of association news

Sue Allmon

Comings

Carrie Bishop has been hired by Ivy Tech Community College to be the statewide Director of Training and Compliance. She started her new position on March 1st.

Let's give a warm ISFAA welcome to **Diane Day**, Manager, Marketing and Business Development for Premiere Credit of North America. Diane got her start in this business (student loan portfolio management) at a competitor in 2000 fresh out of college. More recently she was a National Account Executive for AES/PHEAA covering the Midwest territory. She joined Premiere in October, 2010 and is responsible for Marketing and Business Development throughout the U.S. Premiere is based in Indianapolis.

Transitions

Teresa Vasquez has transitioned over to Ivy Tech Community College-Fort Wayne. She is the new Assistant Director for financial aid working with Norm Newman.

Jennifer Davidson has joined First Marblehead and will be a member of their Relationship Management Team and working in Indiana. Jennifer was previously with Chase Student Loans covering Kentucky, Tennessee and portions of Ohio and Indiana.

Promotions

The Financial Aid Office at Ivy Tech Community College Bloomington is happy to report promotions for two of our staff! **Melissa Wright** has been promoted to Senior Financial Aid Assistant and **Jennifer Newport** has been promoted to Financial Aid Assistant.

Births

Jamie McGrath gave birth to a son on December 29, 2010. James Robert McGrath (after Jamie's and husband's late fathers February 2008 and March 2008). He was 22 inches long and 8 pounds 3 ounces.



James Robert McGrath

Retirements

Charmaine Lewis, loan processor for IPFW, retired January 31 after 12 years. However, she has agreed to return to help out during IPFW peak periods of activity.

Good News Announcements

Sunni Manges, University of Indianapolis will graduate with her MBA from UIndy on May 6, 2012. We are all so proud of her and this awesome accomplishment.

Alexis Wolf, Student Services Representative with the University of Notre Dame has purchased her first home! She writes: "I have bought a two bedroom bungalow close to campus and the St. Joseph River with a big kitchen, so all my ISFAA friends will have a place to stay (or at least eat dinner) when they visit northern Indiana!"

Deaths

It saddens me and all of Harrison College to share the loss of **Darrell Wilson**, Assistant Director of Financial Aid at the Indianapolis Downtown Campus. Darrell recently lost his battle with cancer on April 10 2011. Darrell was an employee with Harrison College for the past 17 years and an active ISFAA member. Darrell enjoyed helping students and sharing his knowledge of financial aid and participated with College Goal Sunday yearly. He will be greatly missed.



Bits and Bytes

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Deadlines for Article Submission

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

Thanks