ISFAA Bits & Bytes
Newsletter of the Indiana Student Financial Aid Association
DECEMBER 2012

In This Issue

ISFAA University

We completed the two modules of our program successfully. Much was learned, we finished on time and no R2T4 was needed!

Through the many insightful sessions of this year's ISFAA Winter Conference we took a look at the financial aid profession as it is and how it can be. "Guest lecturers" Ron Day, NASFAA National Chair, and Sara Beth Holman, MASFAA President Elect, started the conference giving us updates from our national and regional financial aid associations as well as leading us through a glimpse of the changes that are likely to hit our world in the coming months. Between strong federal desires for accountability and the limiting of resources with our economy, they shared we should expect to see more regulatory requirements coupled with reductions in fund availability. "One grant, one loan and one work program" have been talked about for years, but they may be closer to becoming reality in the coming months. Such changes spark a need for financial aid professionals to become even stronger advocates for our students and our schools.

Attendees commented positively about the strong mix of "classes" that were offered. Technical topics were addressed on an assortment of Title IV aid processing techniques while more liberal arts classes focused on relationship building, management development, professional judgment and social networking. Four of our associate members contributed Business Solution Seminars giving us specific insights into useful tools, best practices and creative applications for our daily work. Guest lecturers Jamie Malone, US Department of Education Trainer, and Mary Jane Michalek, Associate Commissioner with the Division

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of Student Financial Aid, were exceptional in leading their classes into better understanding of federal and state aid availability and compliance.

In all, ISFAA University gave its students an educational experience worth more than the cost of attendance. May all who attended cherish the moments of this academic program, the new friends they made and may each eagerly look forward to our class reunion in April on the campus of IUPUI!

Thomas Ratliff, Sara Beth Holman, and Ron Day

SFA News

Proposed SFA Program Changes

With the Indiana General Assembly beginning its annual legislative session next month, the Indiana Commission for Higher Education (CHE) would like to provide ISFAA members with a preview of proposed changes to Division of Student Financial Aid (SFA) programs. We consulted on numerous occasions with the ISFAA Government Relations Committee during the policy development phase, and feedback from the financial aid community has been instrumental in shaping these policy recommendations. In each case, we believe that the proposed changes will allow colleges, students, and their families to reach higher and achieve more.

Considerable changes are proposed for the Frank O'Bannon Grant program. Due in part to consternation about the current GPA requirements and the June timeframe for award calculation, CHE hired an outside consultant to review the three major programs and make recommendations on ways we could become more efficient. (That report may be viewed here.) The resulting legislation seeks to promote four central goals:

- *Accountability*, through credit completion requirements that will keep students on-time for graduation in four years
- *Flexibility*, through allowing students to use grant aid during the summers and to accommodate students attending schools with balanced schedules
- *Performance*, through the use of enhanced monetary incentives that reward student performance in college (as opposed to the current incentives that reward students throughout college for their high school achievement)
- *Transparency*, through presenting potential award amounts in a "grid" style based on expected contribution and school type (instead of using the complicated tuition-dependent formulae currently employed by SFA).

Each of these changes carries significant benefits for current and future students; the aid process will be made clearer to students and their families, and students will have the opportunity to meet their educational goals faster (and get into the job market that much sooner with less debt). Our projections indicate that fewer students will fall out of the grant pool under the new policy due to the softening of the GPA requirements that might have eliminated up to 40 percent of the grant pool if fully implemented.

Some of the changes affecting the Frank O'Bannon Grant will be extended to the 21st Century Scholarship Program. We have proposed that the GPA requirements be replaced by a requirement that students meet SAP, as with the O'Bannon recipients. Also like O'Bannon recipients, the proposal would have scholars will be held to the on-time credit completion requirement.

Finally, we are seeking to de-couple the awards in an effort to provide simpler administration and transparency in budgeting. Under our proposal, Scholars would now receive money strictly from the 21st Century Scholarship fund and would no longer receive partial awards from Frank O'Bannon grants. (The amounts of the Scholars awards would be unaffected by this change.)

In addition to changes to the Frank O'Bannon Grant, legislators will consider tweaking the Part-time Grant program. Again, the goal is to promote timely completion and accountability through the use of credit-hour completion requirements. Part-time grant recipients would be required to complete a minimum of 18 credit-hours per calendar year, putting the student on pace to graduate in just over 150 percent the typical time. In addition, SFA will seek to discount a student's part-time grant by the amount of outside tuition reimbursement the student receives. For example, if a student has financial need of $1,000, but receives $750 per semester in tuition reimbursement from his employer, that student's part-time grant would be $250. This change will free up funds for the students with the greatest financial need. In addition to these changes, two other points should be noted:

Mary Jane Michalak, Eugene Johnson, Sarah Ancel, and Rabia Jermoumi

- The program will move away from the block-grant system of distribution and to a more centralized distribution system (as with other state awards). We believe this will bring greater consistency and efficiency to the program, and maximize the dollars going to the students.
- The application deadline for Part-time Grant applicants will be moved

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PROPOSED SFA PROGRAM CHANGES - CONTINUED

to August, so that those students who are late-filers can still receive some state support.

SFA is also pleased to announce the creation of the EARN (Employment Aid Readiness Network) Indiana program. EARN Indiana, launching Summer 2013, revamps the existing state work study program. Students will have access to résumé-building, experiential, paid positions, while employers receive state matching funds in exchange for hiring students with financial need. EARN Indiana is partnering with Indiana INTERNnet to better match students and employers in an online environment to maximize each student's academic success and career achievement and to better assist employers in finding that perfect fit for their team. To support this effort, SFA has asked the General Assembly to consider updating the current statute to allow for-profit companies (with an emphasis on small businesses) to participate; to allow all employers to participate year-round; and to extend student eligibility to all students with financial need. We believe that these changes, in conjunction with efforts to rebrand and better publicize the program, will make it a better option for students, particularly as more and more students look for alternatives to student loans and more and more employers require internships.

Finally, SFA hopes to make some changes to the existing Nursing Scholarship and Minority Teaching/Special Education Services Scholarship. We are working closely with the General Assembly on the details, but ultimately hope to change the programs to better suit the needs of Hoosiers. Our proposal is to change the model of these small scholarship programs into a stipend that supports students during their student teaching experiences. The stipend would support minority teaching students as well as students planning to teach in a "high-need" field like sciences, technology, engineering, and mathematics (STEM) and special education. As the needs within the teaching field change over time and new high-need fields emerge, the stipend would support those students as well. In each case, the stipend would be available to education majors/those enrolled in a teacher preparation curriculum and would be worth up to $5,000, paid directly to the student.

We appreciate the input and assistance we have received from ISFAA members while crafting these proposals. We expect this legislative session to have a positive impact on students, institutions, and the state.

College Goal Sunday 2013

College Goal Sunday at the IYI Conference

We have some exciting changes for 2013 college Goal Sunday!! USA Funds will be the national sponsor for College Goal Sunday, taking over for the YMCA. Hopefully this will bring some exciting changes for the upcoming years!

The volunteer site is up and ready for you to volunteer. If you have not volunteered please go to http://www.collegegoalsunday.org/index.php/volunteer and sign up today!! The color this year is blue. All volunteers that sign up by January 11th will receive blue long sleeve t-shirts. So don't delay sign up today!

Important DATE!

College Goal Sunday
February 24th, 2013

MARK YOUR CALENDAR!

2013 ISFAA Spring Conference
Tuesday, April 16th, 2013

The National College Access Network is having their spring regional meeting in Indianapolis on April 18th. For more information visit their website: www.collegeaccess.org

Five things you can do now to manage default

Dena Dobson, TG Regional Account Executive

It's been almost four years since the market meltdown of 2008, but casualties continue from that event. Consider the college classes of 2009 and 2010.

In late September, the Department of Education released official 2- and 3-year cohort default rates (CDRs) — the first time both rates have been available. The 2-year rate, which is 9.1 percent, reflects borrowers who entered repayment on their federal student loans in fiscal year (FY) 2010. The 3-year rate — 13.4 percent — counts borrowers who entered repayment in FY 2009. Both numbers are worrisome: the 2-year rate continues a trend up, and the 3-year figure is the first double-digit CDR since 1995. What's causing the increase? Here's one possible reason: Borrowers for both rates were caught in the seismic aftershocks of the recession and may be paying the price to this day.

To help, many schools are upping their default management game. All title IV schools educate borrowers in the repayment fundamentals, but more are intervening should borrowers need help after they leave school. At the same time, these schools are boosting on-campus default aversion, which ultimately serves the needs of students, borrowers, and the schools themselves.

If you're looking for ways to promote smart repayment and default management, you'll find inspiration in peer institutions. Here are just a few examples.

A "take no prisoners" communication campaign — The New England Institute of Technology is a technical college that offers associate and bachelor's degrees in fields like interior design, software engineering, and automotive service management. The school's 3-year CDR is an enviable 5.6 percent. What is New England Tech doing right to have a CDR that is less than half the national average?

According to assistant director of financial aid Diane Sadlier, the school's financial aid office conducts a grassroots communication campaign that does not take "no" for an answer.

"We contact the borrower before he or she leaves school," Sadlier said. "We continue that contact during the grace period and repayment, and then on a daily basis if the borrower goes delinquent." In the latter case, staff might even visit the borrower's home in order to prevent a default.

In all of this, the school is helped by two things: technology and a team of professionals devoted to default management. "We have four people who work with our borrowers," said Sadlier. "We run delinquency reports that servicers provide and then use these reports as contact lists."

The team practices a "divide and conquer" approach. Each staff member is assigned all accounts for a given lender or servicer. Staff members also take shifts and work at night and weekends so that they have a better chance of making a contact.

Technology brings particular advantages to the school's efforts. "We text all borrowers with delinquent loans," said Sadlier. "We use a special school cell phone assigned to us so that borrowers may not recognize the number."

The team will also approach delinquent borrowers via social media sites like Facebook. And, in a sort of corollary to visiting the borrower in his or her home, staff will even set up a conference call between the borrower and the lender or servicer to broker a solution to a delinquency issue.

Mix of the new and the tried-and-true — Texas State Technical College–Marshall (TSTC–Marshall) serves a population of more than 800 students pursuing a certificate or associate degree in such technical fields as cyber security, drafting, and welding. The school draws from resources within and without to supplement its default management work. Faculty members serve as a virtual arm of the financial aid office, gathering student addresses and using loan repayment to illustrate classroom discussion where appropriate.

"We try to enlist all departments in default prevention," said Assistant Director of Financial Aid Susan Wingate. "We make clear how default harms our borrowers and our school."

TSTC–Marshall has also hired a third-party default aversion servicer. More schools are contracting with servicers as the economy remains sluggish and CDRs climb. These organizations can bring a few advantages to the task, including a concerted focus on default management and trained call center staff.

In other regards, TSTC–Marshall relies on more traditional default prevention methods. The school has reverted to an in-person format for delivering loan counseling. According to Wingate, the in-person model offers advantages over online counseling, including the opportunity to gather borrower contact information.

"Students must take exit counseling in person with our staff," said Wingate. "It's part of our effort to touch all students in the loan education process."

An instant five-step plan — If your school is grappling with default, you could take a page from the default management playbooks of New England Tech or TSTC–Marshall. You might also consider this short list of suggestions.

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• **Know the stakes** — There are thresholds in terms of 2- and 3-year CDRs that can trigger sanctions on a school. For 3-year CDRs, if a school's rate is equal to or greater than 30 percent but not greater than 40 percent, the school will have to establish a default prevention task force and prepare a detailed default prevention plan. A series of high rates, or single very high rate, may mean a loss of eligibility for the Federal Direct Loan Program.

• **Assess borrower needs** — Look for common traits among borrowers with delinquent or defaulted loans, such as grade point average (GPA), income, enrollment status, total school debt, and career field. Based on this analysis, you could focus more of your resources on students and borrowers who may be at risk of default because of these characteristics.

• **Draft a default management blueprint** — Develop a default prevention plan in order to set goals, establish accountability, allocate resources, document your work, and persuade campus administration to pay attention to default.

• **Turn faculty into default aversion allies** — Engage campus staff in your default prevention effort. Faculty see students on a daily basis and can serve as advocates for good repayment behavior, recommending training for debt management, financial literacy, and default aversion.

• **Measure progress and realign tactics** — Evaluate your school's performance in default prevention according to goals established in the default prevention plan. Have you completed the required number of student trainings? Have you reduced your CDR by the percentage you wanted? If not, consider how you have to change your approach to meet objectives.

Resources to tap now

The federal government offers many default prevention resources, including a sample default prevention plan. (You'll find a reference in Dear Colleague Letter GEN-05-14.) Compare your school's efforts with this plan. Also, consider how you can supplement your ongoing efforts with strategies mentioned in this article or that you discover in discussion with other institutions facing the same challenges.

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

Executive Committee Member Focus

Craig Slaughter


Craig Slaughter

1) Please tell Bits and Bytes about your current position at DePauw University…
As Director of Financial Aid, I lead a team of 6 wonderful financial aid professionals at DePauw. I'm just beginning my 5th year at DePauw, however, the team I work with has well over 80 combined years of experience in Financial Aid at DePauw!

2) How did you get your start in Financial Aid?
Although, I'm not from Indiana and I've lived all over, my introduction to Financial Aid was actually here in the Hoosier state. I started in the mid-90s as a Financial Aid Coordinator for the School of Music at Indiana University. Primarily working with scholarships and assistantships, I also learned to pre-package federal and state aid so that we could send award notifications out to prospective students in early March.

3) Tell us about your current role with ISFAA and being on executive committee…
I currently serve as delegate at large for ISFAA which involves representing my colleagues across the state as we deliberate and vote on issues important to the membership. Additionally, I serve as chair of the Long Range Site committee charged with selecting future locations and negotiating contracts for our annual conferences.

4) You have been involved with financial aid since 1993. 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?
My favorite memory is of a student that I worked with in southern California. He was a student that we had to walk through the financial aid process each and every year – a good kid, but lots of hand-holding. He was always super appreciative. It was in his junior year that we asked him to represent the University at the state lobbying day for Cal Grant funding. As a budding political science major, he really thrived in that environment and it wasn't long before he was telling us about internships and future political aspirations.

5) Please tell us about other leadership roles you've had involving financial aid…
I wasn't very involved during my first few years in financial aid; however, I was a quick study for a software package called PowerFAIDS and soon became a frequent presenter at the annual user training conference and a member of the PowerFAIDS advisory committee. I served two separate years on the NASFAA Technology Initiatives Committee and have presented numerous times at WASFAA, NASFAA and the College Board Midwestern Forum. Most recently, I finished a 3-year term on the College Board's Financial Aid Standards and Services Advisory Committee and was also elected to serve a 2-year term as Secretary to MASFAA.

6) You joined ISFAA in 2008. Please share your thoughts about the organization after almost five years as a member…
ISFAA was truly the catalyst for encouraging me to take a much more active role in association activities. I had always been willing to do a presentation here and there, but the wonderful people that I met at the 2009 Leadership Symposium sparked an interest in becoming even more involved. Association work can certainly be challenging while negotiating time for your personal life and your "real" job, but I have found the experience truly worthwhile in being able to foster those personal connections through networking that brings so much back to the work that I do in the office. Coming together to discuss problems and having a network of people whom I can call with questions is well worth the investment of time that I give to the association.

7) What is your favorite thing about your profession?
The students are the reason that I stay in financial aid. For me, the direct student contact is so important. It is truly rewarding when I find solutions that help a student enroll in or stay enrolled at school. Taking the extra time to find a new way to look at the student's personal circumstances and identifying the resources that can assist them in their educational goals brings me back to work each day.

8) Do you have a least favorite thing about your profession?
I'm not a huge fan of all the reporting that we seem to do constantly. I understand why it's important, but I would gladly give up 80% of the reporting that I have to do for my job.

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9) Do you have any thought or message that you would like to pass along to the other ISFAA members?
For me, it's super important to laugh and have fun. Everyone should bring fun to their job and to their personal life. My team can attest that I bring my fair share of fun to the office despite the tough jobs that we have to do.

One way for me to stay balanced is to follow my passion for singing. My undergraduate degree was in voice performance, and while I ultimately decided not to pursue a career in music, I choose to maintain an active commitment to the performing arts. I am so pleased to be part of the wonderfully-talented Indianapolis Symphonic Choir. We're just finishing up this year's holiday concerts and of course, being a part of the Super Bowl Halftime Show sharing the stage with Madonna was truly awesome!

In summary, work hard, get involved and follow your passions -- the rest will work itself out. Life is so short that we should enjoy it while we're also making a difference here on this earth.

Craig Slaughter on SB Half time show

And the Survey Says: The High School Guidance Counselor Workshops Were a Hit!

The 2012 edition of the ISFAA High School Guidance Counselor Workshops is now over, the survey responses have been collected and the feedback has been overwhelmingly positive. A story in the October edition of Bits and Bytes talked about the strong registration numbers and early survey results and now we have the final numbers.

In the end over 470 people registered to attend one of the 14 workshops in the series. Over 230 attendees graciously took the time to complete the online survey to share with ISFAA their thoughts about each part of the event and give suggestions for future workshops. Over 96% of responses graded every aspect of the workshop as "time well spent" AND responded that they "will use this information as a reference tool".

Prior to the survey results we knew that attendance was going to be almost double what it has been in recent years, and now with the survey data we know that the attendees found the content valuable. Here are some pictures from the events as well!

Planning for the Shopping Sheet -- Make a List and Check it Twice

Linda Peckham, Senior Training Strategist, Great Lakes Higher Education Guaranty Corporation

The Financial Aid Shopping Sheet, developed by the Department of Education in conjunction with the Consumer Financial Protection Bureau, was designed to provide students with an improved comparison tool when making a college enrollment decision. The form is intended to help students better understand how much grant aid, versus loan and work aid, they are being offered. The form also provides information about the college, including graduation rates, default rates, and average student indebtedness, to help students make a more informed choice.

Although not mandatory for the 2013-14 aid cycle (except for institutions that must comply under E.O. 13607), over 350 institutions will adopt the Shopping Sheet and are actively planning for implementation, most without the support of their enterprise software providers. The Great Lakes Training team spoke with several of these institutions to learn more about why they chose to participate in this first year and to ask what advice they would offer their peer institutions who will implement the template next year.

Ryan C. Williams, Associate Vice President of Enrollment Management at Syracuse University, says the university embraced the new Shopping Sheet because "it really supports our core mission to provide financial literacy for students throughout their lifecycle with us — from pre-enrollment to graduation." Reflecting on the usefulness of the Shopping Sheet for students, he noted, "The Sheet will really highlight those institutions that do not meet full need, and it will make it much more apparent to students what their future debt burden will be." Williams also feels that by providing the Shopping Sheet to returning students, the institution can help offer better information about increasing loan debt for students who take longer than four years to graduate. "They will be able to see the immediate impact of these decisions on their future loan debt."

Gaining a full understanding of future debt burdens and understanding the risk-benefit analysis of the enrollment decision is very much the Department of Education's intended goal of the template. But as Tabatha Turner, Senior Associate Director of Scholarships and Student Aid at UNC-Chapel Hill, notes, "Students will still use 'emotional factors' when making a college choice even when the long-term costs are made clear, but at least the Sheet will provide a way for families to compare those choices consistently from college to college and in ways that differ from the traditional award letter."

The Shopping Sheet, for example, will illustrate for a family that "Net Cost" is the difference between total cost and *gift aid*. Student loans, work-study, and Parent PLUS loans are listed as "options to pay net costs." In this way, the Shopping Sheet will clarify that loans, if needed, may in fact increase the long-term cost of the educational purchase decision.

Rick Shipman, Director of Financial Aid at Michigan State University agrees that the Shopping Sheet, with its increased clarity about loans, will "help students understand the bottom line about their college purchase decision and highlight the long-term impact of their college choice on their financial lives." He cautions that for some students, the Shopping Sheet cannot replace the benefits of one-on-one counseling with financial aid staff about the award letter, and advises his staff to work closely with at-risk families before they make enrollment decisions.

At the University of Notre Dame, Director of Financial Aid Mary Nucciarone and her team are strong supporters of the Shopping Sheet and are working to make it available to both entering and returning students by early March. She emphasizes that the Shopping Sheet, with its comprehensive data about average debt, default rates and graduation rates, is a great tool for schools to display "their good news to students."

Nucciarone anticipates, however, that the Shopping Sheet will generate questions. For example for students who do not receive any loans as part of their award, Nucciarone notes, "The Shopping Sheet delineates loan information and students may wonder why their aid award letter does not include them or why the average loan debt is being reported on the Sheet." She is working with her counseling staff to find ways to help families understand the differences between the Shopping Sheet and the institutional award letter.

The Department of Education is currently building partnerships with enterprise software providers so that they can support the use of the Shopping Sheet

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in future award cycles and make it easier for more schools to use the tool. In the meantime, most of the 350 early adopters are using institutional resources to make the template work in this first year. Tips for colleagues considering adopting the Shopping Sheet this year or next include:

- Prepare your IT department. IT will need to be able to support the template by providing student-specific data on a timely basis. Most of the information required on the Shopping Sheet is housed in the campus system but may not be in the aid office.
- Think about your campus-wide messages about net price and affordability. For some schools, this may mean re-framing the way student loans are described as part of the affordability conversation.
- Strongly consider adopting the form for returning as well as entering students, as part of your financial literacy and counseling efforts.
- Use the customized box on the Shopping Sheet to offer additional information to students.
- Anticipate questions from students and parents. The Shopping Sheet information might appear to be different from the award letter notification in some cases. Ensure that both your financial aid and admissions staff can respond to these questions.

For more background on the Shopping Sheet, visit ED's Model Financial Aid Offer Form Web site at: http://www2.ed.gov/policy/highered/guid/aid-offer/index.html

The 2012 ISFAA Winter Conference in pictures...

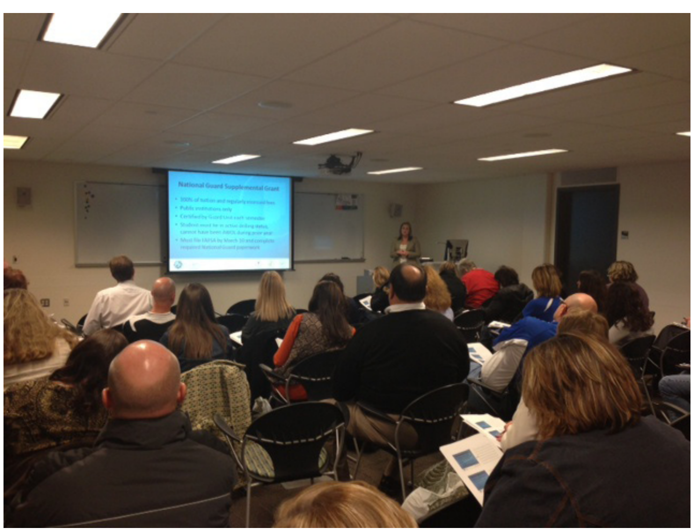
Remembering 2012

College Goal Sunday

Support Staff Workshop

2012 Spring Conference

Leadership Retreat



High School Guidance Counselor Workshops

2012 Winter Conference

Back to Basics – Gateway to Your Career

Leo Hertling, Purdue University

MASFAA's Summer Institute Faculty has already started planning to spend some of their summer with you! This year's MASFAA Summer Institute -2013 is in the works already. As in years past, we will be focusing on the CORE of Financial aid. Starting with building blocks we will help you or your staff get the training necessary to be a fully functioning financial aid professional. Sessions will start with include teaching people how to do a FAFSA Presentation, Student Eligibility, Verification and Federal Methodology (everyone needs to know how to do a hand calculation), Pell Grant Awards, Direct Loans and Awarding Strategy, and will conclude with : Return of Title IV and Professional Judgment.

MASFAA's Summer Institute is geared toward those professionals who are new to the financial aid community. Most attendees have between 0 and 5 years of financial aid experience. This could also appeal to administrators who have been in other areas of financial aid for years and need to brush up on their core proficiencies.

Tentatively scheduled for June 4-7, 2013, Summer Institute will be held in St. Louis at the Frontenac Hilton. Room rates are $95 for a single and $99 for a double room. Airport shuttle service is provided by the Hilton free of charge. This training provides an intense 3 ½ day experience meant to assist your employees in becoming financial aid administrators equipped with tools to help your students. Pricing for the Institute will be determined at the January board meeting look for it in the Winter Newsletter and updates on the MASFAA website.

Comings and Goings

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

Sue Allmon

Comings

University of Notre Dame announces the new hiring of:

Dr. Thomas Bear, Executive Director Student Financial Strategies

Kristine Butz, Associate Director Financial Analysis and Reporting

Saint Mary's College has a new Financial Aid Counselor. **Susan Fintze** joined Saint Mary's staff in late November. Most recently she was in financial aid at the 'other' SMC, Southwestern Michigan College.

Trudy Heffner is joining the Ivy Tech Community College – Bloomington as Assistant Director of Financial Aid in mid-December.

Transitions

Tiffany Arrigo is the new Financial Aid Advisor for Ivy Tech Community College – Evansville. She has a Bachelors degree in Psychology from USI and a Masters degree in Public Service Administration from UE. Tiffany was previously with Harrison College as a Senior Admissions Representative.

Goings

Houston Smith will begin his graduate studies in Korea in January. Houston will be leaving the Ivy Tech Bloomington Office in late-December.

Births

Camilla Joan Hendricks

Chuck Ranard, with IUPUI, is a first-time GRANDFATHER! Chuck's daughter Hayley had a girl October 25th after 22 hours of labor that was really hard on CHUCK (ok, maybe harder on Hayley). Camilla Joan Hendricks is 7lbs 10oz, 19.5". Chuck, daughter, and granddaughter are doing fine.

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Births... continued

Alison Baum, IU Bloomington writes, *"I gave birth to twin boys in on August 31st. Their father (Chris Franke) is also an FA professional here at IUB. I am so proud of them that I feel the need to share."*

Lillian Mahoney

Sheryl Ross Mahoney, USA Funds Senior Policy Specialist, is a grandmother! She tells me Lillian Mahoney was born on December 3rd at 8:46am weighing in at 7lb, 10.5 oz, 20.5 inches long.

Gideon Josiah Bush

Tim Bush, Financial Aid Counselor in the Office of Student Financial Services at Anderson University wanted to update the ISFAA community on the November 8th arrival of his new baby boy! He and his wife are so blessed to welcome Gideon Josiah Bush to the family. He is their first baby.

Linda Hunt, Hanover College writes: *First grandchild for my husband and me—Katherine Louise Hurley born to our daughter Jessica Hunt and her husband Paul Hurley on November 2, 2012 in New York City. With no electricity in her building, Jess walked down six flights of stairs to go to the hospital which was on the Upper East Side. Her first request upon arrival at the hospital was to take a shower there as there had been no hot water in her West Village apartment. When Den and I flew into Newark on the first day of renewed flights, we shared a cab with two strangers (the cab-sharing ban had been lifted in the aftermath of Sandy) and it took as long to get to Midtown as it took to fly from Louisville. We were fortunate to be there to hold the baby in her first hours. By the time the little family was ready to leave the hospital, their electricity had been restored. Grandparenthood is just as all grandparents describe—incredible!*

ISFAA

Bits and Bytes

Bill Wozniak, Editor
wwozniak@ismloans.org
Phone (317) 403-3933

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Jan. 25 for February Issue
Apr. 25 for May Issue
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Thanks