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Another Successful College Goal Sunday Under Our Belt!

Christy Miller, University of Notre Dame

Hard to believe that yet another College Goal Sunday has come and gone – 23 years of helping Indiana families complete the FAFSA! As always, we cannot thank our nearly 450 faithful volunteers enough for the generous donation of their time and talents to this worthwhile event at our 40 sites throughout the state.

With February being Financial Aid Awareness Month and Governor Daniels declaring February 12 – 18 as "Financial Aid Awareness Week", it's no wonder that College Goal Sunday continues to be a source of pride for ISFAA as our collective efforts have helped simplify the financial aid process during the month of February for nearly 90,000 Hoosiers over the years. That is something we should be very proud of!

Thanks to the generosity of Learn More Indiana, we will be able to award \$21,000 in scholarships to students that attended College Goal Sunday on February 12 and will be entering college in fall 2012.

The sun was shining here in Northern Indiana for the first time in my 10 years of College Goal Sunday participation and thankfully weather did not seem to be a factor at any of our 40 sites this year. This was great news for our families (and volunteers) as we saw over



Goshen



Fort Wayne

1,200 students who reported completing the FAFSA on the Web with the help of College Goal Sunday volunteers.

To give a "real life" example of how CGS impacts financial aid awareness, our friends at IPFW gave us some statistics on ISIRs they received before and after College Goal Sunday. IPFW saw an over 80% increase in ISIRs received after CGS! Wow! "Families

might not have attended a CGS site but the impact of CGS is greater than just those who actually attend," said Gerald Curd, Associate Director of IPFW.

College Goal Sunday went "green" this year and everyone was asked to complete an online survey versus the traditional paper. Overall this was received well and we feel like we had a good response rate for the first year, with hope that we continue to develop this tool for future years as we would LOVE to get 100% response rate for the most accurate data.

Be sure to visit the "new and improved" College Goal Sunday website (http://www.collegegoalsunday.org) in the next month for the announcement of the 2013 date. Thanks to all of you who found time to take photos at your site (look for them in this newsletter and on the CGS Facebook page)! We love to see our volunteers in action and look forward to seeing all of you again next year!







Indianapolis - Northwest

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President's Perspective

President's Perspective

Heidi Carl

We have definitely been spoiled this winter in Indiana. Not only have we enjoyed the beautiful mild winter weather we had the wonderful fortune of having the world focused on our great state for the Super Bowl party. Hopefully some of you were able to visit Indianapolis during the Super Bowl festivities and soak up the fun and excitement the city had to offer as the host of this fun event. I hope you also had a chance to take part in another great Indiana event, College Goal Sunday. Donette Cassman and her committee did a great job of organizing another outstanding event.

Another great event that will be happening in our state soon is the ISFAA Support Staff workshop. This event is being organized by Sandy Osborne, Raina Chezem and their committee and it is going to be an excellent training event for all of our front-line, support staff people in our offices. I hope you will be able



Heidi Carl helping a family at College Goal Sunday

to send a person or two from your campus to this training. The best part is the training is free so you just need to get your staff to the University of Indianapolis on March 13 and they will have a great day of learning and networking with their peers.

Speaking of networking I hope you have taken some time this year to meet other people in the ISFAA organization and build a network of people that you can use as resources. As I begin my last couple months of being ISFAA's President and I reflect on the year I've had, it is the people who have helped along the way that stand out in my mind. People are what make our organization great. ISFAA is our professional organization that was started to provide support and training to us, its' members. It takes each one of us to make ISFAA great. I know that especially as I look back on the wonderful year I've had as President but I hope you know that too through your involvement in ISFAA.

Speaking of involvement it is that time of year to begin to think about volunteering for ISFAA for next year. I do hope you take the time to think about what you can give back to our organization. I know that for many of us our time is limited and we have many personal commitments outside of work but I do hope you think about



Heidi Carl

how you can serve our professional organization even in one small way next year. I encourage you to take a turn at being President—it is a wonderful experience—but if that's not for you think about what you can do to help. If everyone does even one small thing our organization can continue to soar. Without you the future of ISFAA is at stake. I would encourage anyone who is apprehensive about serving to please give me a call or send me an email and I can let you know the ways you can become involved—big or small!

It has been a wonderful winter in Indiana. I hope the mild weather continues into the spring and I hope to see all of your names on volunteer forms turned in for next year. Remember ISFAA needs all of us to be great!

Join us for the 2012 ISFAA Support Staff Workshop!

The Support Staff Workshop is a fun-filled, information packed day for the support staff in Indiana. This day offers valuable training and the opportunity to network with your counterparts across the state. The workshop will be held on March 13, 2012 from 9:30am-4:00pm at the University of Indianapolis, Schwitzer Center, lower level, 1400 E Hanna Ave, Indianapolis, IN 46227. There is no cost for this event so please plan to join us for the day! A continental breakfast and lunch will be provided. Registration Deadline is March 2, 2012!

The Support Staff Workshop registration form can be found on page 10.

The agenda for this event includes:

- Diversity
- Verification/Tax Transcripts
- Overview of COD/NSLDS/SSACI
- Financial Literacy
- Loans: Processing through Repayment
- · Balancing Professional and Personal Life

For more information and registration, please contact Sandy Osborne at osborne@uindy.edu or Raina Chezem at raina.chezem@nelnet.net.



SSACI News

SSACI has instituted a formal memoranda process to communicate policy decisions. These memoranda are sent to you via e-mail and posted on the SSACI website at http://www.in.gov/ssaci/2533.htm to allow you historical and convenient access to information. Each memo is signed and dated and contains contact information should you have any questions about the content.

Quick updates and reminders will continue to be sent via e-mail using the standard "Important Update" format to which you are accustomed. These messages will not be posted to the website. Important update messages will pertain to topics such as the availability of files and

reminders of upcoming processing schedule deadlines.

During the coming months, SSACI will be initiating a listserv to replace our current communications system. This listsery system will be used to disseminate all communication including memoranda and important updates. Listservs will allow SSACI to target specific information to the relevant audience. You will still receive information via e-mail but will be able to subscribe or remove yourself and others from the listserv to ensure you are always receiving the desired information.

If you have any questions, please feel free to contact SSACI at 317.232.2355 or CollegeFA@ssaci.in.gov.

Financial Aid: A Sea of Change

Julie Wonderlin, Ivy Tech - Terre Haute, Spring Conference Program Committee Co-Chair

It is hard to believe that we are nearing the end of the winter season with spring beginning on March 20th. It has felt more like spring the past few months. I, for one, am definitely not complaining. I keep waiting for the Big Snow Storm to come. Hopefully, it will not join us at the Spring Conference this year.

We are all constantly hearing about changes and the possibility of more changes to come. Do you feel that you are beginning to drown in A Sea of Change? The Indiana Student Financial Aid Association (ISFAA) Program & Site committees cordially invite our financial aid family to join us at our annual spring one-day, drive-in conference to be held on Tuesday, April 17, 2012, from 8:30 a.m. to 3:30 p.m. on the IUPUI campus. Let us help you navigate through some of the changes.

We have been working to bring you a day packed with informative sessions. You can look forward to starting the day with a Federal Update from our wonderful Department of Education Training Officer, Angela Smith, and ending the day with an update from the recently appointed Mary Jane Michalak, Executive Director of SSACI. Breakout sessions throughout the day will include One-on-One with Angela Smith, veteran affairs information, How to Read Tax Transcripts, Changes to Verification, Implementation of the 2011 Legislative Session Laws (SSACI), and Counseling Students to Minimize Borrowing.

Registration is NOW open on the ISFAA website and the agenda will be available soon. We hope to see you aboard.



Executive Committee Member Focus

Lisa Chambers

Lisa. Please tell Bits and Bytes about your current position at IUPUI... Until recently I was an Assistant Director over Client Services.

Now I serve as our institution's SSACI specialist. I've been with IUPUI for almost 6 years now. I really loved my job in client services, especially when I had the opportunities to help our staff learn and grow. This new position will give me a chance to learn more of the processing end of the financial aid world.

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

I have my masters in Higher Education, and always tried to look for jobs working with diverse students. My first job out of grad school was the Diversity Coordinator at Purdue University. While there, I was somewhat of an advocate for our diverse students. I had a few that had problems with financial aid and I tried to figure out what we as a school could do. I really like problem solving for the student, and advocating for them.

At the time I lived in Indianapolis and drove back and forth to Purdue University. It was a hard drive. When an opening at IUPUI in financial aid became available. I thought it would be an interesting job that I really could do more to help students get through college. Here I am 6 years later.

Lisa Chambers

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

I was very excited to be selected to be a commissioner for Heidi Carl this year over Training and Development. I've had the chance to meet really great people on the committee and have truly enjoyed being a part of ISFAA in a leadership role. It does not require a lot of time out of my day, and it is a great way to stay energized about my job.

4) You have been involved with financial aid since 2006. 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?

There was a student that is almost close to graduating now, but for a while had some difficulties with financial aid that was holding him back from progressing. He is a Deaf student. and would have to come in with an interpreter each time to get help with financial aid. I had taken sign language in the past and loved it- so much that I thought I would continue at some point in my life. When I met this student, he inspired me to continue taking classes to learn the language. Now, if he has problems with his financial aid I can talk to him without an interpreter. I've learned to take what seems to be a foreign language to many (financial aid) and use sign language to communicate that information with Deaf students. Now he is almost done with school and I'm on my way to become a sign language interpreter.

5) What is your favorite thing about your profession?

My first favorite thing is using analytical thinking skills to problem solve. That is something I LOVE to do, and it keeps me interested in my job and excited for when I solve an issue, big or small. My second favorite thing is helping others grow and learn so they can be awesome at their job. I love to see staff have that light bulb turn on after explaining an issue to them. It is a rewarding experience. Third, I love that we have such a strong support system for financial aid staff. NASFAA, MASFAA, and ISFAA are all very strong influences on our job, and I never hesitate to pick up the phone and contact one of my networking buddies for help. It's a great feeling.



Lisa Chambers at College Goal Sunday

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

I was not a person to become involved with ISFAA right away. I slowly moved into a leadership position. I'm so grateful that ISFAA members reached out to me and asked me to join the committee. I think ISFAA does an excellent job recruiting and finding volunteers for the organization. I think if members would like to see a different aspect of their job and they have their bosses blessing, I say become involved- you will benefit greatly.

Reviewing the Accuracy of Your Cohort Default Rate Reports

Doug Hess, Great Lakes Educational Loan Services, Inc

Recently, the first draft three-year cohort default rates (CDRs) were sent to schools. The switch from a two-year rate to a three-year rate means that this calculation includes an additional year of defaulted loans. The draft calculation includes the percentage of borrowers who first entered repayment between October 1, 2008, and September 30, 2009, who subsequently defaulted on or before September 30, 2011. With the additional year included, almost every school is seeing a higher three-year CDR.

The draft three-year rates are for informational purposes only and are not challengeable. However, the Department of Education has provided them to give schools a preview of what to expect once the three-year rates become real. While not every school will need to challenge the information used to calculate their three-year rate once they are officially released, every school should want to ensure that its newly-released rate is accurate and become familiar with the challenge/appeal process before next year. Take time to make sure that correct information was used to calculate your school's CDR, so that your official rate, when released, is as accurate as possible.

Know what the cohort default rate package contains.

The cohort default rate package comes to you in an electronic format and arrives via the Student Aid Internet Gateway, and is issued in early February of each year. You will find a cover letter and two types of Loan Record Detail Reports (LRDR), the extract-type and the reader-friendly version. The extracttype file is best used for loading CDR data into a database while the reader-friendly version is best used for schools that wish to simply view the information.

Know how to read the LRDR.

Many of the challenges that are submitted to the Department every year are unwarranted. Save your school time and effort by ensuring you are reading your school's LRDR correctly.

The LRDR—created for the Department by the National Student Loan Data System (NSLDS) using the information that schools, data managers, and various offices within the Department have submitted to the NSLDS—lists specific information for each loan that was included in your school's CDR.

In addition to demographic information about your school, you will be able to find information about the borrowers included in the CDR calculation, and the date the CDR was calculated.

Be aware of the codes used by the Department on this form, including:

- Loan type codes
- Enrollment status codes
- Usage codes
- Claim reason codes
- Loan status codes
- · Academic level codes
- Data manager codes
- Guarantor/Servicer

More information about theses codes is available at http://ifap. ed.gov/DefaultManagement/guide/ attachments/Ch2pnt3LRDRpt2.doc, page 2.3-7 and 8.

Know what actions to take.

Save a copy of all of your school's LRDRs:

- To use in the event of a challenge, adjustment, or appeal
- To compare draft and official rates
- To compare rates from one fiscal year to the next

Also, take the time to review the accuracy of the data used to calculate the draft CDR. Compare the information in the LRDR to your school records to ensure that the students on your system match those listed in the report.

Take action if you find an error.

If any of the information used in the draft rate is inaccurate, your school should file the appropriate challenge. Be aware that a school that fails to challenge the accuracy of its draft CDR may not contest the accuracy of the data in the official CDR. Incorrect data can be resolved by taking these steps:

- Locate the Guarantor/Servicer number on the LRDR, and use it to obtain the name and address of the data manager who is responsible for the loan. You will need to have this information in order to submitting a challenge, adjustment, and/ or appeal. Be aware that there could be a cost for review of your information by a servicer.
- There are several categories of errors, and it is important to find the correct category for the error you have found. Note that incorrect data challenges apply to the draft rate, while adjustments and appeals apply to the official rate. More

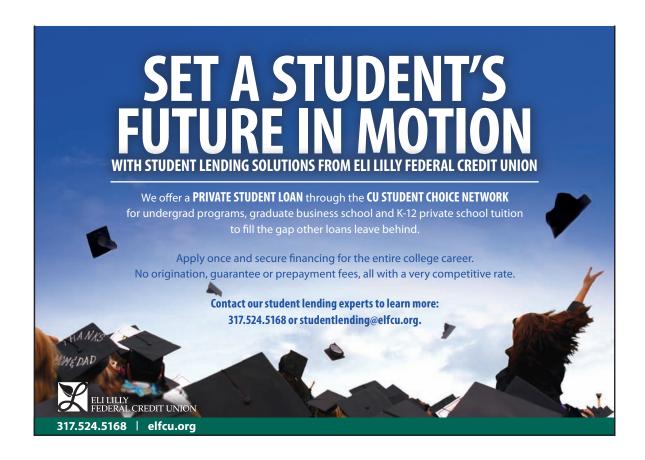
- information on these categories can be found at http://ifap.ed.gov/DefaultManagement/CDRGuide-Master.html.
- You must use the eCDR Appeals System to submit a draft rate challenge. The eCDR process includes registering for a user account, creating an organizational and individual profile, creating a new case, uploading the applicable LRDR extracts, adding detail, and submitting the case.
- If additional documentation is requested, you will be contacted via email by the data manager or the Department of Education, depending on the type of challenge or appeal.

Analyze your default management plan

Always take the time to look at the borrowers from your school who have

defaulted. What do borrowers who have defaulted have in common, and how do they compare to your broader student body? Think about what steps you could take to lower your default rate, so that your school can avoid sanctions and benefit from a lower CDR, and your former students can avoid the consequences of default while building a more solid financial future.

Doug Hess is a Senior Marketing
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at DHess@glhec.org. Additional
information about Great Lakes can be
found online at www.mygreatlakes.org



MASFAA State Leadership Award



JoAnn Laugel, 2011 State Leadership Award Winner

For her years of service and outstanding contributions to the financial aid profession on both a state and regional level, JoAnn Laugel is the 2011 recipient of the MASFAA State Leadership Award.

The State Leadership

Award is presented annually to recognize the outstanding leadership of a member from each of the 9 states within MASFAA. The recipients, who must be current MASFAA members, must have made outstanding contributions to the financial aid profession at the state and regional levels over a sustained period of time, i.e., seven years or more. Leadership at the regional level is not the only criterion for this award, and the selection process will not be limited to current state elected leaders. The individuals selected for this award must: exhibit high integrity and character; have shown creative leadership; have inspired and encouraged others to participate actively in professional development activities: have sustained active involvement in professional organizations, and have supported the goals and objectives of MASFAA.

Here is a list of JoAnn's many activities, related to serving ISFAA as well as all students, parents, and high school guidance counselors.

College Goal Sunday: Volunteered at every College Goal Sunday since the event's inception. She has quite often been the main presenter.

Evansville and Southwestern Indiana area Financial Aid Nights: Presented at High School

Financial Aid Nights every year since 1993, serving as the Southwest Regional Financial Aid Night representative since 1999.

IFSAA Leadership Roles:

1999 - Site Chair for Spring Conference in Evansville.

2001 - Began serving on ISFAA Executive
 Committee; has served as Commissioner for Internal
 Operations and Training & Development

2004-05 - Recipient of the ISFAA Distinguished Service Award

2007 to present - Governmental Relations Committee

2007-08 - ISFAA President

2008-09 - Chaired the ISFAA Leadership Symposium held in February 2009 for new ISFAA members

2009 - MASFAA Conference Program Committee for the Minneapolis Conference

2010 - Chair of the 75th ISFAA Planning Committee

SAVE the DATE

Mark Your Calendar!

ISFAA Spring Conference April 17th, 2012 IUPUI Campus Center



Support Staff Workshop

The Support Staff Workshop is a fun-filled, information packed day for the support staff in Indiana. This day offers valuable training and the opportunity to network with your counterparts across the state. The workshop will be held on March 13, 2012 from 9:30am-4:00pm at the University of Indianapolis, Schwitzer Center, lower level, 1400 E Hanna Ave, Indianapolis, IN 46227. There is no cost for this event so please plan to join us for the day! A continental breakfast and lunch will be provided.

Registration Deadline is March 2, 2012!

Please complete the following information if you are interested in this event.
Name:
Institution:
Institution Address:
Email: Business Telephone:
Years of Financial Aid Experience Special Dietary Needs:
Agenda
Welcome/Introductions Heidi Carl, University of Indianapolis
General Session-Diversity Jacqui Payne, University of Indianapolis
Interest Sessions Verification/Tax Transcripts Technical Session: Overview of COD/NSLDS/SSACI Financial Literacy
Lunch
Interest Sessions Verification/Tax Transcripts Loans: Processing through Repayment Balancing Professional and Personal Life
Wrap Up/Information on ISFAA

^{**}Please send application forms to: Raina Chezem / Email: raina.chezem@nelnet.net / FAX: 317-773-0104 / Mail: 7025 Spayside Drive North, Noblesville, IN 46062

Please join us for the 2nd Annual Statewide Student Veterans Organization Conference, sponsored by MFRI and hosted by Ivy Tech Community College Richmond/Lafayette and IU East.

2nd Annual Statewide Student Veterans Organization Conference



April 21, 2012 Date:

Time: 8:00 a.m. to 4 p.m.

Location: Ivy Tech Community College—Richmond, Indiana

2357 Chester Blvd., Richmond, IN 47374

Conference Overview

This years conference is open to all members of student veteran organizations throughout Indiana. The conference will allow SVO members to:

- Network and learn from one another;
- Identify PTSD and how to assist veterans who suffer;
- Presentation of "The Welcome";
- Workshops on marketing your SVO, PTSD, Eric Lewis from the VA on GI Bill, Advisors forum, prior learning assessments, organizing and strengthening your SVO.

The conference will include breakfast from Starbucks and lunch from a local café Little Sheba's. There will also be tables available for SVO's to display their information. The director of "The Welcome", Bill McMillan will be present for open forum after the movie.

Registration Details

Conference registration deadline March 30, 2012

First 150 participants will receive a copy of The Welcome

Registration: rsvp by email to dsweeney5@ivytech.edu

For more information 765-966-2656 ext. 1245







College Goal Sunday February 12, 2012



Beech Grove





Goshen



IPFW



Indy - Northwest



Gary



Lawrenceburg



Heidi Carl gives an interview at CGS



MASFAA Annual Conference October 14-17, 2012 Milwaukee, Wl



Comings and Goings

...and other tidbits of association news

Sue Allmon

Comings

Penny Emory was hired to be a Financial Aid Advisor at Ivy Tech Evansville campus. She comes from Labette Community College in Parsons, KS. There she worked in the Financial Aid Office. She earned her BS degree in Psychology/Justice Studies from Pittsburgh State University in Pittsburg, KS.

LeAndra Ross joined the IUPUI financial aid staff as their Law and Masters in Social Work liaison; she was previously at Ivy Tech - Lawrence. In this role LeAndra will assist the Law and MSW students navigate the financial aid process and represent those schools in the SAP appeal process.

SSACI hired **Sarah Ancel** as its new Deputy Director. Sarah, who holds an M.A. in Economics from Indiana University-Purdue University Indianapolis and a B.A. in both Economics and Political Science from Indiana University Bloomington, joined SSACI after two years with the Department of Local Government Finance, which oversees the state's property tax system, as its Deputy Commissioner. During her time with DLGF, Ancel spearheaded an effort to modernize local government finance data and managed the project to transition all local government budgets from a paper to an online system, providing accountability and transparency to the public. Previously, Ancel served as Deputy Director of the Indiana Office of Management and Budget, where she focused on research and data analysis for policy development. Before that, Ancel spent four years as the State Budget Agency's local government tax analyst. During that time, she analyzed policies and legislation for impacts on local government revenues, including property taxes, local option income taxes and excise taxes. Her modeling of the local tax system was used extensively in the property tax reform efforts of 2008 and in other policy debates. Ancel is excited to use her research, data analysis and policy backgrounds in a new field, and she will be an asset to SSACI and the financial aid community.

Additionally, SSACI welcomes two new additions to our Data Division: Andrew Troemner and Sam Snideman. Andrew came to us after teaching for several years at a private school for gifted and talented students. He is working on his Master's in economics, studying at IUPUI. Sam earned his Master's in Political Science from Texas A & M, and joined us after serving in Ivy Tech's Institutional Research Division. We are fortunate to have found such great additions to our team!



Scott W. Thum

Scott W Thum joins ISFAA as the Director of Financial Aid at Indiana Tech. Scott comes from Northern Michigan University, where he worked as the Assistant Director of Financial Aid and managed the Direct Loan program. He is eagerly awaiting the arrival of his wife, Jennifer, and sons Andrew (4 years) and Alexander (2 years in April!) who should be transitioned down by Mid-March. Jennifer

recently accepted the position Watershed Project Manager for the Allen County Soil Conservation District.

Transitions

Marvin Smith has been named the new Director of Student Financial Services for IUPUI. He will be replacing Kathy Purvis who left us for the sunny days of Texas. Marvin will begin his new duties at IUPUI on March 5th.

Updates from Harrison College, Fort Wayne campus include:

Mark Burks transferred from our Muncie campus to Fort Wayne.

Ammar Dalal transferred from our Fort Wayne campus to our new Raleigh, NC TCA campus.

Jennifer Hull was promoted to Assistant Director of Financial aid at our Fort Wayne campus.

Gwen Hefty is leaving the Financial Aid Office at the University of Saint Francis.

Crystal Smith is transitioning from part-time to full-time as a Financial Aid Counselor at the University of Saint Francis.

Promotions

Ashley Qualkenbush has been promoted to Financial Aid Assistant at Ivy Tech Bloomington. Ashley started working in financial aid as a Federal Workstudy Student and has been promoted to a full time position in our office. She is currently working on her Associate of Science degree at Ivy Tech.

Shannon Bunn, IUPUI Financial Aid Representative has been promoted to Financial Aid Assistant Director for the IU School of Medicine in Indianapolis. She will begin her new responsibilities in early March.

Goings

Cortney Swift, Assistance Director of Financial Aid for the University of Notre Dame left the field of financial aid at the end of February. She took a new position with the University's Office of Research. She will be working with the Engineering faculty in the financial administration of their research grants (e.g. creating budgets, financial summaries, projections).

Kim Donat has resigned his position at Indiana State University to pursue other opportunities. He will be greatly missed by his friends and colleagues in ISFAA.

Retirement

Janet Blackburn has retired from Anderson University after 36 years of service in the Office of Student Financial Services most recently as Associate Director. Beginning her career in the mid-1970's she witnessed first hand the growth of financial aid and the countless changes to the programs as well as participating in more than her share of computer software updates and implementations. She was active in ISFAA and had served as a delegate-at-large on the Executive Committee and was effective as mentor and trainer to each new counselor in our office. Kenneth Nieman, Director of Student Financial Services, said "Janet was an integral part of our office and she will be missed". Janet will be using her well earned and less stress filled time in the care of her new grand baby. Notes of congratulations can be emailed to Janet at ilblackburn@anderson.edu.

Births



The Lomax Twins

Marcillena Lomax, Student Finance Consultant for DeVry University, has returned to work on January 17th after giving birth to twin boys (Michael Austin Lomax and Mikei Nicolas Lomax) on November 14, 2011.

Jim Malloy, Financial Aid Community Relations with the University of Notre Dame and his wife are hoping for a safe delivery of grandbaby #5 in March. 3 of the grandbabies live in Charlotte, NC and 2 live in Indianapolis.

Mary Nucciarone, Associate Director of Financial Aid for the University of Notre Dame welcomed her first grandchild Gavin Mayhill on December 18th.

Good News Announcements



Craig Slaughter

For those of us who watched the Super Bowl half time show, someone in the Madonna entourage might have looked familiar. Yep, our very own Craig Slaughter, Financial Aid Director at DePauw University, was part of the backup choir for Madonna when she sang "Like a Prayer".

Mary Nucciarone, Associate Director of Financial Aid for the University of Notre Dame has been elected to the board of trustees for the College Board. This is a four year term which began in November. In addition, she will serve as chairperson of the College Scholarship Service Assembly and Council. Our congratulations to Mary!



Bits and Bytes

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

Bits and Bytes is published quarterly on behalf of the Indiana Student Financial Aid Association

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