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Spring Conference 2012

Jacki Switzer, Indiana State University

A great big thank you to all who attended our 2012 Spring ISFAA Conference at IUPUI! The day was filled with information, networking and a great sense of camaraderie among professionals who share the same passion – helping college students achieve their goals of higher education. I have repeatedly heard the remark that there were “so many new faces this year!” This is a great time to be in ISFAA as we truly have embarked on “The Sea of Change.”

Our pre-registration was 214, and I believe we had 99.9% turnout, which is incredible. From the facilities to the food to the presentations, the surveys have all been great. It is such a huge help to the next conference planning team to have the input of the attendees.

The day began with an introduction by current President, Heidi Carl, who gave everyone a warm welcome to the IUPUI campus. Angela Smith, from the Department of Education, gave a Federal Update on the current conditions and news happening within the DOE. The day continued with great sessions involving Veteran Affairs and the never ending “Tax Transcripts” discussions. Attendees were honored to officially meet the new SSACI Director, Mary Jane Michalak, who facilitated excellent sessions about SSACI, changes and regulations.



Angela Smith discussing the new TFA Token



Maralee Clayton and Sarah Soper

During the Business Meeting, Thomas Ratliff handed out awards for Retirees, New Professional - Jennifer Perry; and Distinguished Service – Marilee Taylor. Congratulations to all who received these awards. ISFAA is proud that you represent the financial aid community in your local areas. Heidi Carl then presented the President's Award to Deb Schumm. Deb is currently the Treasurer of ISFAA, and has

worked countless hours to upgrade the accounting processes to ensure that all books are accurate and efficient. We congratulate Deb on earning this prestigious award.

Heidi Carl concluded her term as President by reflecting on the accomplishments and achievements over the course of the year. Although Heidi's term as President is over, she will continue strategically working with the Executive Committee as Past President. Her guidance, mentoring and foresight will be much needed and appreciated by the incoming Committee. Heidi presented Kim Bennett, incoming President, with the gavel and turned the podium over to Kim.

In keeping with ISFAA tradition, Kim presented Heidi with the gavel plaque to show ISFAA's appreciation for Heidi's commitment in serving her term as President. Kim showed a PowerPoint presentation that her kids made that showed the true identity of the individual Kim really is. Kim is first and foremost a mother and a wife. Although, she is all about Notre Dame football, and very actively involved in many activities at Trine University, she balances her extra time (not sure where she gets it from) between sports and other activities for her children, as well as her passion for cooking for her family. With her new role in ISFAA, we are confident that

Kim will come through with shining colors as always.

The day ended with a general update from our colleagues at SSACI and closing remarks from Kim Bennett. As ISFAA continues to grow, we encourage all of our new, as well as veteran, colleagues to get involved in making ISFAA even better by volunteering on committees. Volunteer forms can be found at <http://www.isfaa.org/docs/forms/VolunteerForm1213.pdf>. Please take a moment to complete a volunteer form and help ISFAA continue to move forward.



Jennifer Perry -
ISFAA New Professional Award



Marilee Taylor -
ISFAA Distinguished Service Award



Debbie Schumm -
ISFAA President's Award

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President's Perspective

President's Perspective

Kim Bennett

My first task as President of ISFAA is to write an article for the newsletter. I wasn't sure where to begin since this journey has happened a lot faster than I expected. But first and foremost I would like to personally thank Heidi Carl for all of her outstanding leadership and contributions this past year. She has personally helped me transition to my new role as President. With the transition occurring for me more quickly than I had intended I leaned pretty hard on her for help and guidance and she always came

through for me. So many members of ISFAA have helped me make this transition as smooth as possible and I will be forever grateful to all of them. I am eager and excited about this new opportunity and welcome all of the challenges and triumphs that will come with it. I have been working on all of my plans and goals for ISFAA and I am excited to share them with all of you throughout this year. ISFAA has done so many great things and will continue to do great things and I am happy to be a part of that. I want to take my role into a different direction and start to look to the future. What do we want from ISFAA in 5, 10 or even 15 years? How do we want to define who we are? Are there different ways to do things that we do right now? Change is something that we all need to embrace and I hope this is a year that we can start to see changes. Working in financial aid we know that change happens fast and



Kim Bennett



Kim Bennett and Heidi Carl at the 2012 Spring Conference

we always have to stay one ahead of the next change. I want ISFAA to stay current and evolve to be one of the best associations in the country. My first task to you as President is to ask that you send in your volunteer forms and provide feedback to me as to what's most important to each of you. I look forward to working with all of you this year. Remember to cherish the good days and smile as often as you can.



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



Outgoing Thoughts

All I really need to know I learned as an ISFAA President

Heidi Carl

Some of you may remember the popular poem and book by Robert Fulghum that claimed all we really need to know we learn in kindergarten. While I agree with Fulghum that kindergarten does teach us some of life's very basic lessons, I really think you need to be ISFAA President to learn all of the important lessons that life has to give.

As ISFAA President I learned that you can plan and plan as much in advance as you like but not everything is going to go exactly according to plan. This was a hard lesson for me to learn as I am a habitual planner; list-maker; organizer. I like to put a plan together and live by it. I'm the poster child for ulcers, panic attacks, migraines, when things don't go how I envision them in my head. Being President taught me that even the best made plans have to be updated, altered, and possibly changed completely at times to get the job done!

I also learned not to sweat the small stuff and I think the popular book says, "It really is all small stuff." ISFAA has a lot of work to do each year and little bit by little bit it gets done. The President's job is to see the big picture and have a big vision. I had to continue to remind myself to focus on that vision and not get caught up in all of the small details. That is why we have all of the wonderful committee volunteers. Their job is putting all those details into place to form the big picture at the end of the year. I learned that I can easily get distracted by the small stuff

and being President helped me learn to focus my energy on the big picture.

The next lesson I learned had a lot to do with putting trust in others. I had to trust that everyone would do their best for ISFAA no matter what. This was hard as some volunteers didn't do everything exactly how I would have chosen to do it. But being ISFAA President taught me to appreciate the volunteers and let them do things their way. In the end their way was the best way because they felt ownership to get the job done and we were all richer for the collective experience of appreciating each other's ideas and differences.

I learned many small lessons along the way—to say I'm sorry if I made a mistake or hurt someone's feelings, to know that you aren't going to please all the people all of the time but if you please some people sometimes you're doing okay, to say please and thank you and all of the other respectful, common courtesies in between, to remember that you attract more bees with honey and ISFAA needs a lot of bees to get the work done each year, to be a warm and welcoming hostess and a kind and gracious guest, to stop every now and then and reflect on what we've accomplished and what we have left to do, and also to be thankful for this auspicious gift I had been given.

That is the biggest and most important lesson that being ISFAA President taught me this year; that dreams do come true. If you remember my acceptance speech



Heidi Carl

a year ago my third grade dream was to be President, and the membership of ISFAA helped me achieve that dream this year. Maybe it wasn't the white house but ISFAA taught me that your dreams can be realized if you work hard and continue to develop your skills as a leader. Being President taught me to never give up on your dreams even if they seem unattainable. Maybe you have to revise your dream a little—I know now that I couldn't handle the pressure of leading a nation; Indiana Financial Aid was just right for me. President Abraham Lincoln once said, "Whatever you are, be a good one." I tried to remember that phrase this year in each decision I made and each action I took. Thanks ISFAA for the wonderful opportunity of being the ISFAA President this year. Now I'm going to check that goal off my list and move on to milk and cookies, just like in kindergarten!

Is Income-Based Repayment the Best Option for My Students?

Doug Hess, Great Lakes Educational Loan Services, Inc.

You've heard a lot about Income-Based Repayment, or IBR, but is it a one-size-fits-all solution for every student loan borrower? Below are some things to consider as you advise your current and former students on this repayment option.

IBR Has Benefits

Under current provisions, the benefits of IBR include a lowered monthly payment amount, currently capped at 15 percent of the borrower's discretionary income, and forgiveness of any balance that remains after 25 years and 300 payments. If the borrower is eligible for Public Service Loan Forgiveness, that forgiveness may take place after just 10 years. Additionally, if the borrower's IBR payment does not cover the interest accruing on any subsidized loans, the government will pay the remaining interest for up to three consecutive years from the date the borrower begins IBR.

IBR Also Has Drawbacks

IBR can be more expensive for the borrower in the long run. The lowered payments can cost the borrower more interest over the life of the loan, though—in most cases—the increase in interest will be less than the late fees and collection costs of a defaulted loan. Also, if the borrower's income rises to the point that they no longer qualify for the lowered IBR payment, their payment will return to the standard payment level, and the borrower will begin to make more progress toward paying down their balance.

Identify Borrowers Who Benefit Most from IBR

While IBR isn't the right option for every borrower, it is a plan that may work well for those with lower earnings, relative to their debt, looking for an

affordable payment based on their income and family size. It is also a good option for borrowers entering public service careers, as they could also take advantage of Public Service Loan Forgiveness, and receive loan forgiveness sooner.

Not Every Borrower is Eligible

To qualify for IBR, borrowers must demonstrate a partial financial hardship. This means that their annual student loan payment amount is more than 15 percent of the difference between adjusted gross income and 150 percent of the poverty line for their state and family size. If the calculated IBR payment is lower than the borrower's payment under the 10-year standard repayment plan, they qualify.

Not Every Loan Type is Eligible

IBR-eligible loans include FFELP and Direct Stafford, Grad PLUS, and Federal Consolidation loans, as well as Perkins loans included in a FFELP or Direct consolidation loan. However, Parent PLUS loans, consolidation loans that include a Parent PLUS loan, private and alternative loans, and defaulted loans are not eligible.

IBR Forgiveness Amounts Will Be Taxed as Income

As the regulations stand now, the forgiveness amount will be taxed as income. There has been legislation proposed to change this, but it has not made progress in congress since its introduction.

Changes to IBR Are on the Way

New borrowers, on or after July 1, 2014, will be eligible for two new IBR provisions. First, their payment will be limited to only 10 percent of their discretionary

income, rather than the current 15 percent. Secondly, they will be eligible for forgiveness after 20 years, instead of 25.

The IBR Application Must Be Completed Annually

Borrowers must apply for IBR every year in order to receive reduced payments, and the application can be tricky to complete correctly. Some tips to help ease the process:

- To offer proof of adjusted gross income, borrowers can submit a copy of their tax return or complete a 4506-T, or, if they are non-tax-filers, they may be required to submit other forms of documentation.
- When married borrowers who file their taxes jointly, both spouses' income and federal loan debt will be considered in the eligibility calculation. If they file separately, only the applicant's income and debt will be considered.
- The family size includes the borrower, his or her spouse, children, unborn children, and others who live with and receive greater than 50 percent of support from the borrower during a given year. The applicant must recertify this number each year, or it will default to a family size of one.

Understanding IBR is the key to making sure that this option is matched with the borrowers who can benefit most. IBR may not be the best option for every borrower, but for some it can be an ideal solution for making student loan payments more manageable in the long run.

Doug Hess is a Senior Marketing Associate with Great Lakes, serving schools in ISFAA. You can reach Doug at (800) 308-0161, or by e-mail at dhess@glhec.org. Additional information about Great Lakes can be found online at www.mygreatlakes.org/web/FAP

SSACI News

A “CHE” of change at SSACI

Mary Jane Michalak



Mary Jane Michalak

In keeping with the theme of the ISFAA conference from April, I thought I would do a play on words to attract your attention to the latest SSACI updates.

For those of you who do not know, House Enrolled Act (HEA) 1270 was signed into law by Governor Mitch Daniels on Friday, March 16, 2012 and

will take effect July 1, 2012.

This legislation:

- Abolishes the State Student Assistance Commission of Indiana (SSACI)
- Abolishes the Commission on Proprietary Education (COPE)
- Requires the Commission on Higher Education (CHE) to administer the functions formerly administered by SSACI
- Forms the Board of Proprietary Education (BPE) within CHE
- Establishes the office for career and technical schools within the state workforce innovation council, which will be responsible for accrediting postsecondary proprietary institutions that are non-credit bearing

Institutions will continue to receive services from former SSACI staff, under the CHE umbrella. SSACI

will officially become the Division of Student Financial aid, and our website and e-mail addresses will change. Additionally, with the integration of financial aid operations into CHE, there may be some changes in the organizational structure. We plan to announce the final alignment later in May, but the functions and processes that you currently follow related to student financial aid will remain the same.

In addition to the upcoming merger, we have had some unrelated staff changes. For instance, our Twenty-first Century Scholars State Director Channelle Ragland recently resigned and her position responsibilities will be split. The impact financial aid offices will see from this change will be minimal, as our Twenty-First staff focused primarily on secondary schools and working with the 14 regional offices that currently exist throughout the state. Additionally, Kathi Graves is no longer with the Department, so her responsibilities are being transitioned to other team members in Grants.

As a reminder, we encourage you to read and review our memos, particularly the Summer Aid and Associate Degree memos available on our website at <http://www.in.gov/ssaci/2533.htm>.

Finally, as more information about the merger with CHE is available, we will be sending information through our listservs. If you have not already signed up, please do so by going to <http://www.in.gov/ssaci/2564.htm> and selecting the appropriate listserv. Additionally, we will be posting updates to <http://www.in.gov/ssaci/2566.htm>.

Executive Committee Member Focus

Robert Sommers



Robert Sommers

I am the technology coordinator for the financial aid office, which means I provide oversight of financial aid data on Ellucian's Colleague product. I'm a firm believer in making systems work for you, so part of my position is to streamline and automate processes in addition to the normal system setup, reporting and troubleshooting tasks.

2) How did get your start in Financial Aid?

I worked in the Admissions office for several years then left higher education for a short stint, at which point I was approached about applying for the Director of Financial Aid position at IWU. I enjoyed higher education and the position sounded interesting, so I applied. The rest is history wrapped up in a whirlwind.

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

I am excited about the opportunity to serve as a delegate at-

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

large on the ISFAA executive committee. Even though I'm not big on politics, I guess that I'm a representative of the people! ISFAA has some great people with great ideas that can help keep ISFAA moving forward and being a leader in our industry. Let your voice be heard ISFAA member, so that I can carry forward your ideas and requests.

4) You have been involved with financial aid since 2000. 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?

I always enjoyed doing high school night presentations and helping families complete the big scary FAFSA form. I always encouraged families to contact me or their local financial aid office if they have questions. One family called, and I simply met with them as they completed the form online. All I did was answer questions to ensure that the form was complete and submitted. They were surprised I was willing to help, for free, even though they weren't interested in my school. I'm proud to be a part of such a servant-based profession and group that cares more about helping the student than which school they are attending.

5) Please tell us about other leadership roles you've had involving financial aid...

I've served as Director and Executive Director of Financial Aid at IWU for seven years before leaving to serve as Regional Marketing Director for Edamerica/Edfinancial Services. Both of these ventures allowed me to serve students and/or other financial aid professionals in multiple states. I've also had the great opportunity to serve on multiple ISFAA committees over the years as both a chair and committee member.

6) You joined ISFAA in 2001. Please share your thoughts about the organization after over a decade as a member...

ISFAA is a good representation of the financial aid industry as a whole. We are made up of a great membership of innovators, professionals, servants and facilitators. We also face the constant challenge of balancing regulations with reality, demands with resources, and service with productivity. ISFAA has a proven track record of quality, leadership and innovation, but sometimes our traditions have slowed needed change. One thing I know is for sure, ISFAA members are always just a phone or email away and ready to help.

7) What is your favorite thing about your profession?

I enjoy the constant challenge of applying regulatory requirements to differing student situations in an ever-changing world of higher education within the framework of helping students achieve their academic dreams.

8) Do you have a least favorite thing about your profession?

I least like the fact that elected officials make decisions based more on personal political aspirations than for the good of the people. They justify

their decisions with faulty financial evaluation reviews that extrapolate bogus savings figures with an end result that doesn't actually benefit students, but rather create more administrative burden the professionals that are truly trying to help.

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

I am simply a financial aid professional like all of you and encourage everyone, whether a veteran or rookie to engage in ISFAA this year. We have members with great knowledge and

new professionals eager to contribute. The challenge for us all is to ensure that seasoned administrators pass on their knowledge and groom the next generation of ISFAA leaders. New professionals, grab every opportunity to learn, ask questions and share your insights as ISFAA needs you to help ensure we are continuing to progress.



Robert Sommers making S'mores at the 2011 Leadership Symposium

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Staffing Survey Documents Growing Workload for Financial Aid Offices

NASFAA

Financial aid offices are serving more students and administering more student aid dollars with fewer operating expenses, according to a recent staffing survey of National Association of Student Financial Aid Administrators (NASFAA) members.

The survey collected 2010-11 award year data from nearly 1,000 financial aid offices at different types of institutions from across the country. The data was used to develop the 2012 NASFAA Staffing Model and Staffing Model Report, two resources designed to help financial aid offices compare their staff size with similar institutions.

Findings from the 2012 survey suggest that financial aid offices are doing more with less when compared to results from the 2006 report. Specifically, the report finds:

More Applicants and Recipients

On average, financial aid offices served nearly 50% more student aid applicants and recipients in 2010-11 than in the 2004-05. Financial aid offices reported serving an average 8,586 applicants and 5,911 recipients -- up from 5,773 applicants and 3,961 recipients.

More Aid Dollars

Aid offices reported administering almost twice as much student aid dollars than they reported for the 2006 report. On average, financial aid offices administered \$76.5 million in student aid compared to \$40.2 million in the 2006 report.

Fewer Resources

On average, campuses have slightly

increased spending on financial aid staff salaries and benefits. However, funding for "all other operating expenses" has been cut by more than 50% since 2006. In 2010-11, financial aid offices reported having \$7,243 in other operating expenses per full-time equivalent (FTE) employee -- down from \$16,043 in 2006.

Staff Size

The average financial aid office has 12 full-time equivalent (FTE) staff or four FTE staff per 1,000 applicants. However, specific staffing levels varied greatly between institutions and institution types. Public institutions reported having an average of two FTE staff per 1,000 applicants compared to five at private not-for-profit institutions and 16 at for-profit institutions. Considering that two-thirds of financial aid offices reported facing a "moderate" or "severe" resource shortage in NASFAA's 2010 Administrative Burden Survey, these FTE averages could be below the optimal staffing level.

Factors Impacting Staff Size

NASFAA's 2012 Staffing Model uses survey results to identify and quantify key factors that impact financial aid office staff size. The Staffing Model allows users to enter the factors that impact their aid office to develop a customized estimate of the appropriate staff size. The Staffing Model Report highlights trends in these factors, including:

Verification

Most respondents reported verifying 50% or less financial aid applications.

Sixty-five percent of respondents verified between 21% to 50% of applications.

Need Analysis

A large majority (81%) of institutions only used federal methodology and did not use additional or institutional need analysis procedures.

Automation

Similar to 2006, nearly all respondents (95%) used computer software to automate financial aid functions. Administrators reported either completely or partially automating many financial aid functions. At least 40% of respondents have completely automated document tracking, awarding/packaging federal aid, electronic award notifications, view web access to student records, and batch processing of student records.

Other Campus Offices

The number of FTE staff working on financial aid related administration, but employed in other campus offices, ranged from an average of 0.1 to more than 30. More than a third (36%) of respondents had an average of 2-10 FTE working on financial aid but employed in other offices. Another 17% had more than 30 FTE in other offices and most of these respondents were at public or private not-for-profit institutions.

NASFAA members may [view the complete report and use the model](#) to compare their staff size to similar institutions and get an analysis of where they stand in relation to their peers. Non-members may [purchase the full report online](#).

2012 Support Staff Workshop

Raina Chezem, Nelnet

The 2012 Support Staff Workshop was held March 13, 2012 at University of Indianapolis. It was a huge success with 64 attendees! Topics included Diversity, Verification, Financial Literacy, COD/NSLDS/SACCI, Student Loan Repayment, and Balancing your Personal and Professional Life.

We would like to thank those that attended the workshop and special thanks to the fantastic presenters!

Committee members: Sandy Osborne, Raina Chezem, Angela Spangler



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ISFAA 2011-2012 A Look Back...



The Northeast Indiana Financial Aid Administrators' group meets monthly for lunch to network and share best practices within financial aid. In an effort to expand and assist other regions, this group invited Financial Aid Administrators from Elkhart, St. Joseph and Marshall counties to attend a luncheon meeting on Thursday, March 15, 2012 on Goshen College's campus.

Comings and Goings

...and other tidbits of association news

Sue Allmon

Comings

Julie Finn, Relationship Manager with First Marblehead since June 2011, is excited to begin working with schools in Southern Indiana. Heidi Sisson will continue to service schools in the northern part of the state.

Transitions

Judith Clark, is the new Assistant Director of Financial Aid at Butler University. She comes to Butler from Kalamazoo College in Kalamazoo, MI. She began her duties at Butler on March 5th.

Shannon Bunn moved to the School of Medicine Liaison Office as an Assistant Director for IUPUI.

Kim Sandrick moved to the School of Medicine in a shared Financial Aid/Registrar position for IUPUI (my guess is that financial aid wasn't challenging enough for her – she had to take on Registrar issues as well)

Kevin Marler has joined the Ivy Tech - Central Indiana financial aid office as the Outreach Coordinator and RRC Liaison at the Lawrence campus. He was previously a Financial Aid Advisor at Harrison College, and joined Ivy Tech on March 1st.

Todd Smith, Chase writes *"Having spent the last 15 years working with such wonderful professionals it is with sadness that I leave an industry which has provided so much personal and professional development. It has been an honor and a privilege to work with each and every one of you. I am entering into a new chapter in my life as I have accepted a position within Chase as a Commercial Banker. While I am excited about this new opportunity, it is with a heavy heart that I leave such a wonderful industry. I am still based out of Indy and my cell and email have not changed so please keep me in your communications..."*

Promotions

Amanda FitzSimons has been promoted to Assistant Director in Client Services for IUPUI and if that wasn't exciting and challenging enough, she also got married in April.

Jackie Kennedy-Fletcher has been named Director in the Office of Student Financial Assistance at IU Bloomington. Jackie came to IU Bloomington in 2006 as Senior Associate Director. Jackie also filled in as Interim Director at IU Bloomington following the retirement of Susan Pugh. Before coming to IU Bloomington, Jackie was Director of Financial Aid and Admissions at IU Kokomo.

Roy Durnal has been named Director of the Student Services Center at IU Bloomington. (The Student Services Center is a new organization that will provide client services support for both the Office of Student Financial Assistance and the Office of the Registrar. The new Student Services Center will begin operations in late December 2012.) Roy started in the financial aid office at IU Bloomington in 1999 most recently as Senior Associate Director. Roy also spent some time filling in as Interim Director.

Goings

Kathi Graves has left her position as the Director of the Grants Division of the State Student Assistance Commission of Indiana.

Births

Richard Nash, Financial Aid Director at Hanover College writes: *Eli Conrad Hedges arrived in Arkansas on March 22, 2012, and is doing great. Only have been able to see him through Skype, but will be going to see him soon. This is grandson number 8, grandchild number 11. Yes, they all tire me out, but love it! I know that I should be able to field a team with all of these grandchildren, but not for sure what type of team?!?!"*

COMINGS AND GOINGS - CONTINUED



Ava Marie Johnson

SSACI has had quite a month in welcoming new extended-family team members! **Eugene Johnson** and wife **Joi** welcomed their first child, **Ava Marie Johnson** into the world on March 16, 2012. Ava was 7lbs, 7oz at birth and was fortunate to get her mother's looks and head full of hair.



Jude Ancel

Sarah Ancel, husband **Marc** and daughter **Evie** welcomed **Jude Michael** on April 17, weighing 7 lbs, 6 oz. Sarah says he is perfect in every way. Everyone is doing well, and we're happy to share the photos of the two new beautiful babies.

Jim Malloy, Univ. of Notre Dame, welcomed grandbaby #5 on March 1. Two of the grandchildren live in Indianapolis and three live in Charlotte, NC.

Good News Announcements

It has been announced by MASFAA, that our own **Craig Slaughter**, Financial Aid Director at DePauw University and Madonna fame, has won the MASFAA election for Secretary!!

Congratulations go to **Doug Hess** and **Dave Bowman**, Great Lakes, who recently published a book titled, *Gordon Gekko, CEO: Lessons from Wall Street for a Winning Attitude*. According to the publisher, the book "will prepare you to face the various challenges presented to you with the right attitude and actions that yield success [including] outstanding advice regarding steps one should take when faced with certain obstacles and opportunities, and concluding with a representation of how your success benefits others."

Thomas Ratliff, Associate Vice President for Financial Services at Indiana Wesleyan University was a co-presenter on a national webinar sponsored by BKD Auditing during the week of April 16th. The webinar concerned the upcoming R2T4 regulation changes

for modular programs. It was attended by over 200 colleagues.



Sheila Ratliff and Bailey

Thomas Ratliff also writes "*Sheila and I have a new dachshund named Bailey that we just adopted from the Pound. She is adorable, 1 1/2 years old and about to have puppies any day now!*"

Congratulations are in order for **Marcy Hopple**, Assistant Dir Fin Aid at Ancilla College. She has completed study for her BS Degree in Business Administration from Calumet College of St. Joe, graduating this May. YEAH!!!! She originally earned her AS Degree from Ancilla College several years ago.

Deaths

Leroy Gray, retired, former, Financial Aid Director at IU-Northwest has passed away. His funeral was April 28th.



Bits and Bytes

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