ISFAA Bits & Bytes

Newsletter of the Indiana Student Financial Aid Association

FEBRUARY 2013

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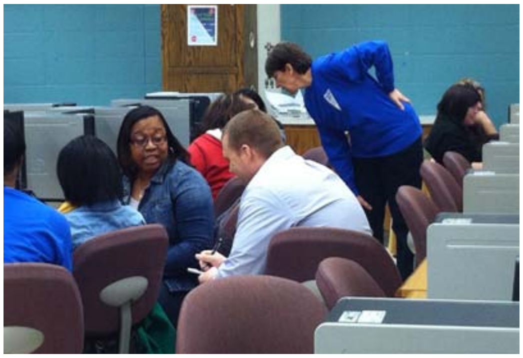
24th College Goal Sunday Helps Thousands with the FAFSA

Almost 2,000 FAFSA's were filed online during the 24th edition of College Goal Sunday in Indiana! Over 2,500 students and parents attended College Goal Sunday at the 41 sites across Indiana on February 24th. As always, the number of experts volunteering their time to help families with the FAFSA was impressive, with over 550 people giving up part of their Sunday afternoon.

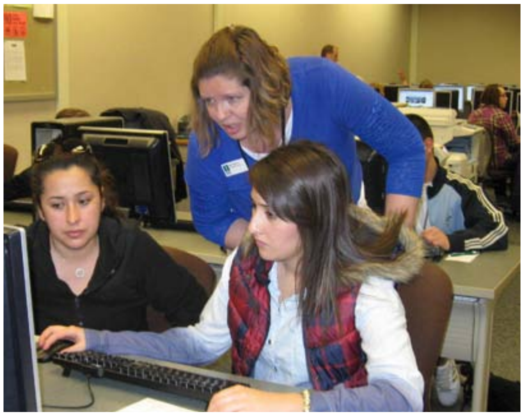
College Goal Sunday Chairperson Donette Cassman pointed out the focus of the day: "As financial aid professionals, our goal is to make the complicated financial aid process easier for Indiana families. This year we were pleased that our efforts to reach those students who needed help culminated in an extremely successful event."

Enjoy the pictures on this page, and many more in this edition!

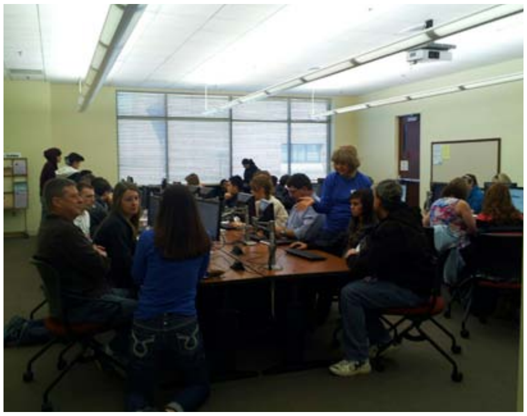


Fort Wayne

Rensselaer



Lafayette



IU Southeast

President's Perspective

Kim Bennett

It's hard to believe that there are just a few short months left of my ISFAA term and I am not sure where the time has gone. It has been a wonderful journey for me and I am more than grateful for the opportunity. There is still so much that I would like to be able to do and I hope that I will still have the chance to make this possible.

Now on to what is going on these days … I love the start of the financial aid cycle. For me it's about revising our packaging philosophies and preparing the new handbooks for the upcoming award year. I am making determinations and estimations on how the best way to use our funding to recruit the right number of students and to retain the current students. I have been through this process for many years and each year I think we have unique challenges that we will have to address. Students are different and parents are different and how we communicate with them is different. We have to constantly change and update how we communicate to be as effective as we can. In a world where so much of what we do is electronic it's hard to ensure all families have the access and ability to complete their financial aid paperwork. I enjoy the interactions with the staff to discuss new ideas, processes and ways to improve our customer service. Each year we start with a clean slate and try to make everything we do as seamless and simple as possible.

We just completed another successful College Goal Sunday and I very much enjoyed being a host school. I am delighted to have the opportunity to assist students and their families with the FAFSA process. For many families this is their first time with this experience and they are overwhelmed and confused. I know for me I have to stop and remember that acronyms that we use are second nature but to many of those families it's the first time they are hearing them and trying to figure them out.

We have our ISFAA Leadership Symposium coming up and I am looking forward to meeting and working with the attendees. This is a great opportunity for financial aid professionals to become familiar with all of the service opportunities within ISFAA. Our hope is this event will spark interest in the attendees to one of our committees and their involvement within ISFAA will continue to grow as a result.

Spring Conference is just around the corner and I am hoping to see each and every one of you there. The date for the event is April 16, 2013 at the IUPUI Campus Center. This is our one day event and it will have

Continued on page 3

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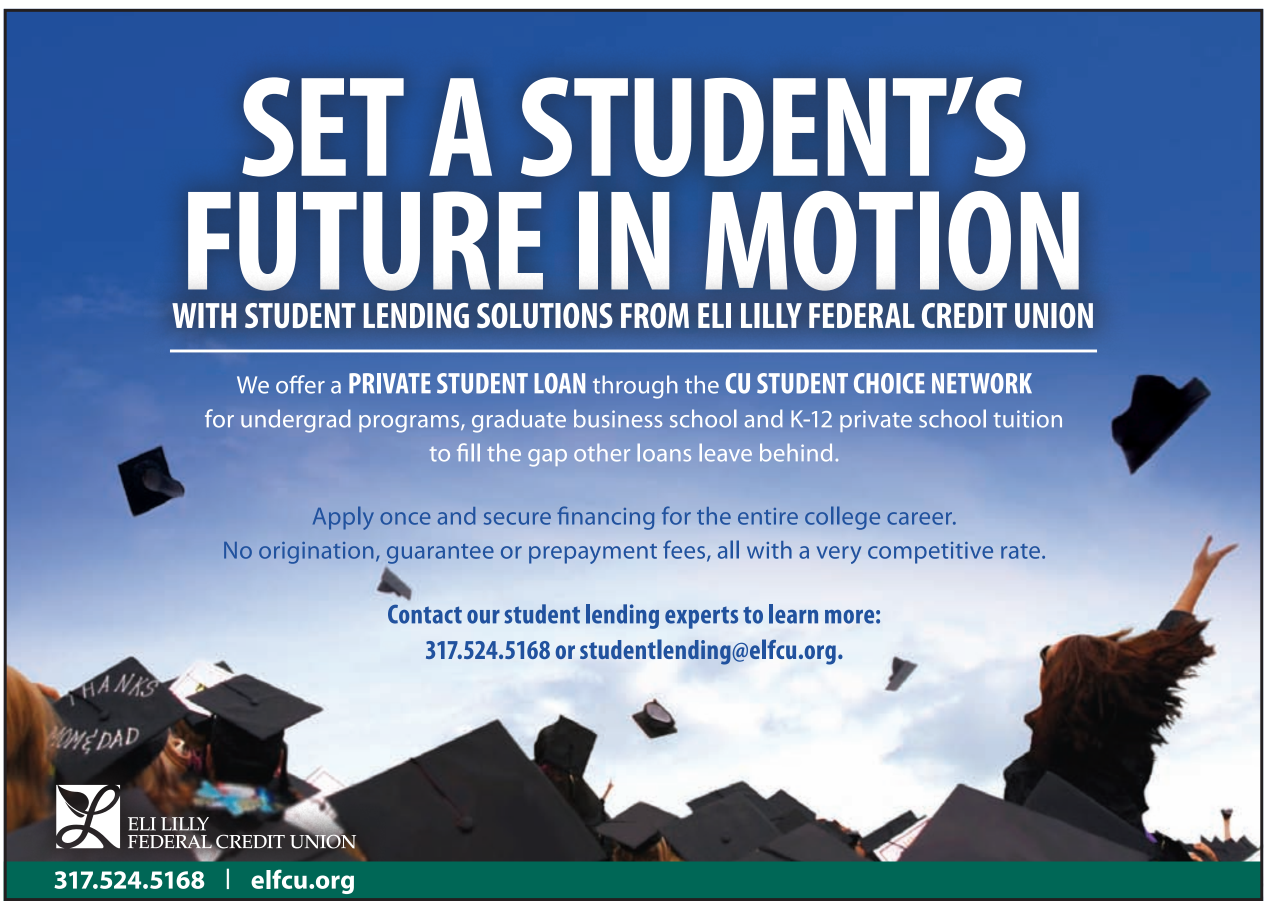
PRESIDENT'S PERSPECTIVE - CONTINUED

very informative sessions and I would encourage everyone to attend.

My last item to update will be about volunteering. The ISFAA 2013-14 Volunteer Form was sent out and I would encourage all of you to complete the form and get involved with one of our many committees. I have completed the position descriptions updates and will have those live on our website soon. It will contain the most up-to-date details on our committees and positions to help you choose the right one to work on. We have a lot of opportunities for you to choose a committee that will impact the ISFAA community, students, parents and so much more. Some committees meet via conference call while others meet in person – there are so many to choose from and there should be one that fits with your schedule. Without the help of our volunteers we would not be able to accomplish all of the great things that we do such as: College Goal Sunday, HS Guidance Counselors Workshops, Financial Aid Nights, Conferences and so much more. We need your help today to continue the work that we do. The benefits to being a volunteer are endless so please take a moment and consider it.

I want to thank each and every one of you for this wonderful opportunity and allowing me to lead such a wonderful organization. I look forward to seeing everyone at the ISFAA Spring Conference.



ISFAA University: Spring Term

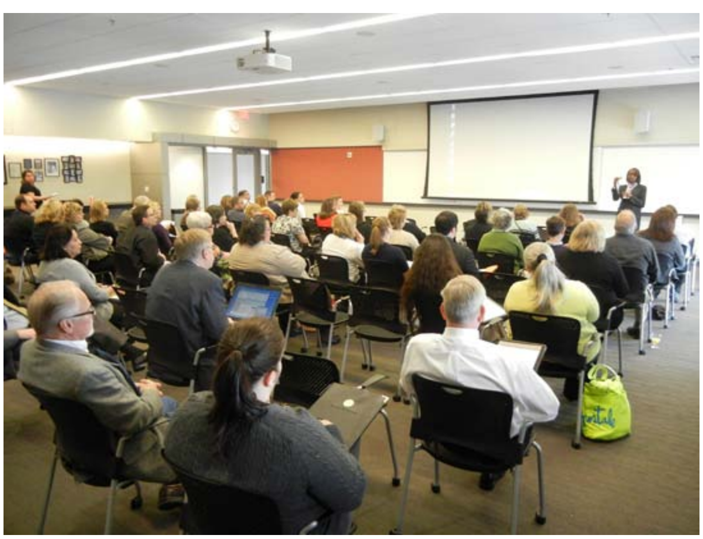
Do you have a yearning for learning? Do you feel the need for some additional education to add to your credentials? Are you tired of taking on-line classes and would like to experience classroom learning again?

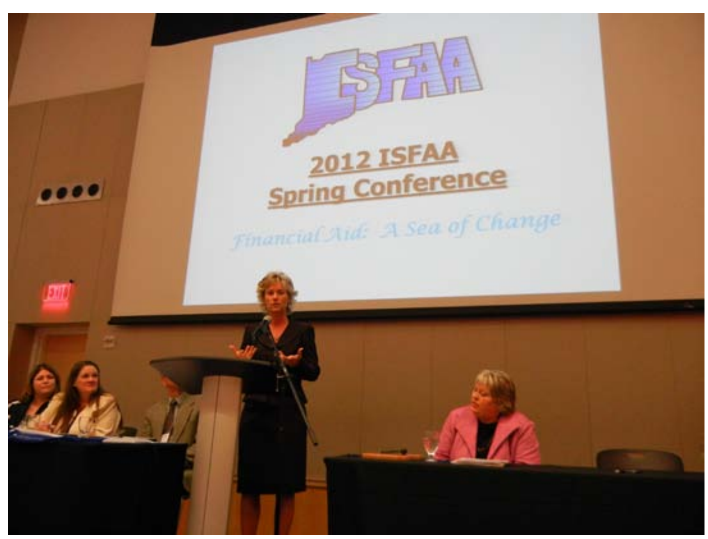
The Indiana Student Financial Aid Association (ISFAA) Program & Site committees are pleased to announce that you have been accepted for admittance to the spring 2013 term at ISFAA University. The term will begin on Tuesday, April 16, 2013 and class sessions will run 8:30 a.m. to 4:00 p.m. on the IUPUI campus.

Your schedule will include general education courses on Rethinking Financial Aid, the Federal Update and an update from the Division of Student Financial Aid. You will be able to choose your electives from the following courses; Verification, Best Practices in Training, Non-standard Academic Programs, Financial Literacy and Financial Leadership, among others. Instructors will include Joe Russo, retired from Notre Dame, Angela Smith, Department of Education, and Mary Jane Michalak, Indiana Commission for Higher Education.

We hope that you will accept your admittance to ISFAA University and join us for a one day term filled with learning and fun. Registration is open. Reserve your seat today!

Photos from the 2012 ISFAA Spring Conference





SFA News

The 2013 Legislative Session is well underway! We have been working with ISFAA and the Government Relations Committee for months as we have been developing financial aid reforms that have now found a home in legislation. We have appreciated your open dialog, frank feedback, and willingness to learn and understand the changes as well as what we hope to accomplish with the changes.

Our dialog will continue throughout the 2013 Session. On January 30, Rep. Dermody (the author of the Frank O'Bannon reform bill) met with the ISFAA Government Relations Committee to hear directly from the financial aid community about the proposed reforms. We know that while most of the reform is viewed as positive change by the universities, there continues to be concern about the credit-completion requirements of 30 credits per year. We have received a number of alternative ideas from ISFAA members and other university representatives and continue to work to find a way to address these concerns.

We have a number of financial aid bills on our agenda for this year, most notably the Frank O'Bannon reforms found in HB 1348. The following constitutes our full CHE legislative agenda for 2013:

HB 1002 (Bosma) – Places in law the Indiana Workforce Intelligence System (IWIS). This longitudinal data warehouse has been built through cooperation and data-sharing by the Department of Workforce Development, The Department of Education, and the Commission for Higher Education. Essentially, it creates linked data from kindergarten through the workforce to help us understand how things that happen early in a person's life and education affect their long-term educational attainment and employment outcomes. You might also note that the bulk of data presented in the Commission's Return on Investment report came from IWIS. Placing it in statute ensures that the work will continue long-term.

HB 1052 (Crouch) – Allows the Commission's committees to do business via conference call.

HB 1312 (Clere) – EARN Indiana. Renames the state work study as EARN Indiana. It extends participation to private companies (with priority given to small businesses) and allows all employers to participate year-round. It slightly modifies the student eligibility requirements to be in line with the year-round nature of the revamped program.

HB 1314 (Clere) – Makes changes to the Board of Proprietary Education (BPE) procedures. Specifically, it changes BPE's role from "accreditation" to "authorization" for the schools to operate in Indiana. It removes a requirement for proprietary school officials to carry an "agent permit." It requires out-of-state educational institutions seeking to operate in Indiana to get authorization from the Commission.

HB 1316 (Clere) – Establishes parallel Student Teaching Stipend programs, one for minority candidates and one for students planning to teach in a high-need field (e.g., science and math). Students participating in this program would receive a one-time stipend during the student teaching semester of their degree program. A $4,000 stipend would be available to students with a 3.0 GPA or higher, and those with a 3.5 GPA or higher could receive a $5,000 stipend. The stipend would be paid directly to the student. A minority candidate who is planning to teach in a high-need field could receive both stipends simultaneously, for a total of $10,000.

HB 1341 (Behning) – Tasks the Department of Education with creating a standard high school transcript, and tasks the Commission with developing an online environment through which electronic transcripts may be sent from high schools to colleges. In addition, it tasks the Commission and public universities to work together and form a standard college application including commonly-collected information. The Commission would then make this application web-based and a student could fill out the application once and submit it to any public university. The universities could require supplemental information (e.g., essays).

HB 1348 (Dermody) – This is the Frank O'Bannon reform. It enhances flexibility by allowing students to use the award throughout the year however they choose, including for summer. It enhances accountability by requiring students to stay on an on-time pace and meet their institution's Satisfactory Academic Progress (SAP) GPA as a condition of renewal. It enhances transparency by presenting awards in a "grid" based on EFC and moving away from complicated, tuition-based formulas. Finally, it rewards success by granting incentives for students that earn an academic honors diploma (for freshman only), who earn a 3.0 GPA or higher, who take an accelerated schedule of 39 or more credit hours per year, and who pursue a four-year degree after earning an associate degree. It also makes changes to the part-time grant to require students to complete 18 credit hours per year and to discount awards by the amount of outside tuition reimbursement the student is getting.

SB 408 (Banks) – Requires the Commission and the public universities to set standard articulation pathways from two-year to four-year institutions. (Essentially, this means that if a student earns an associate degree at Ivy Tech, those credits will count toward a bachelor's degree in the exact same way at all public four-year institutions.)

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SFA NEWS - CONTINUED

We are watching a number of other bills that relate to higher education, with a focus on those affecting financial aid. Of those, the most prominent are:

HB 1005 is primarily focused on remediation, but the introduced version also contains a provision that would prevent a student that graduated with waivers from receiving state financial aid (which has been amended).

SB 193 would remove Indiana schools from participation in the "Common Core State Standards" which is an initiative to align Indiana educational standards with other states nationwide. This bill would reverse those efforts. This was heard in committee last week but no vote was taken.

There are several bills that deal with better integrating the education system with workforce needs. We are watching each of these, particularly since IWIS is related to this. Bill numbers include HB 1002, HB 1103, HB 1309, HB 1342, HB 1360, and SB 465.

There are a few other bills that have been introduced that deal with financial aid, including HB 1048, SB 532, HB 1003, HB 1437, HB 1443, and HB 1568. As of this week, none of these has been scheduled for a committee hearing. We will provide more detail about what the bills do in the event that they start moving through the legislative process.

Please feel free to contact Sarah Ancel (sancel@sfa.che.in.gov) or Mary Jane (mjmichalak@sfa.che.in.gov) if you have any questions about our legislative agenda or other news with the General Assembly.

Other Updates from SFA:

A trial GPA reporting file was provided for download via xGrads, and institutions were asked to provide a preliminary trial submission of the GPA file by January 18, 2013. 32 schools submitted this trial file. Based on the data and questions we received, SFA will be evaluating its processes and providing more detailed instructions and guides for use during the May/June file submission.

SFA has conducted mid-year fund allocation usage reviews for Part-time Grant, Nursing Scholarship and Minority Teacher/Special Services Scholarship funds. Roughly 50 percent of the total fund balances for each fund were expended as of January 17, 2013. Participating institutions have been asked to provide spring and summer usage estimates and requests for additional funding by Friday, February 1, 2013 to CollegeFA@sfa.che.in.gov.

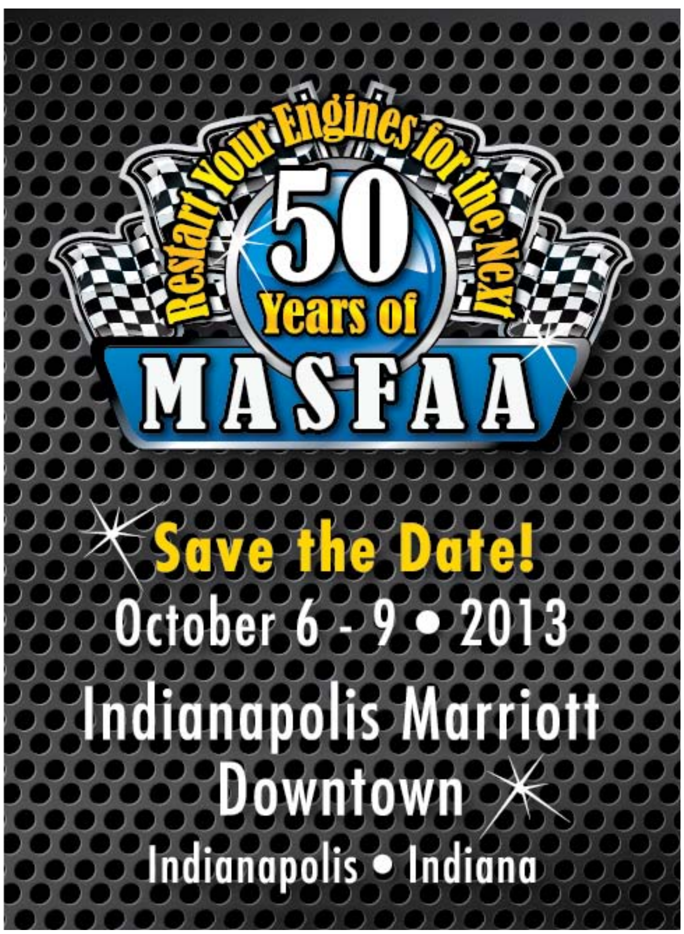
Restart Your Engines for the Next 50 Years of MASFAA!

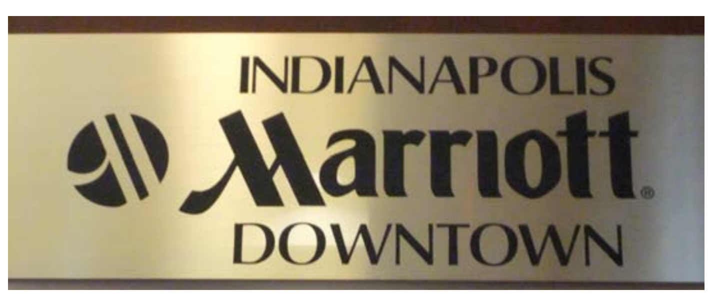
The work of planning and preparing the 2013 MASFAA Conference is well underway right here in Indiana! This year we will gather at the Indianapolis Marriott Downtown in wonderful Indianapolis from October 6th thru the 9th. If you haven't already marked your calendars please do so now as this is an event you do not want to miss! As the picture below this message shows, the friendly and talented local arrangements team was meeting already in January to make sure it's a conference to remember this fall.

As you know, a MASFAA Conference will benefit financial aid administrators at all stages of their career from the most seasoned veterans to the newest among us looking for information and answers. Specific conference speaker and session topic information will be distributed this year not only here in Bits and Bytes, on the MASFAA listserve and in the MASFAA newsletter, but on our ISFAA listserve as well. Keep an eye out for messages in all these places for the latest news.

There is also still time for you to give your opinion on what content will be offered at the conference! The Interest Session proposal form can be found on the MASFAA website under the "What's New" section at www.masfaaweb.org. Just click on Submit your Conference Session Proposals, follow the instructions for submission and you are on your way to helping provide quality interest sessions. Remember you can submit more than one idea. The deadline for submission of interest session proposals is April 15, 2013.

Conference information including agenda items, lodging, transportation, and much more will be posted on www.masfaaweb.org as well. The first step is to mark your calendars to save October 6-9 for the 2013 MASFAA Conference in Indianapolis! The conference that begins the next 50 MASFAA conferences will be right here in Indiana, and is one you will not want to miss. We'll see you all in Indianapolis this October!





Should You Review Your Draft Cohort Default Rate Data? Yes (and How!)

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

While no sanctions or benefits are associated with the draft cohort default rates (CDRs) you'll receive from the U.S. Department of Education (ED) in February, there could be serious ramifications for your school if you don't challenge incorrect data while you can.

You'll have a 45-day timeframe, beginning six business days after rates are released, to challenge incorrect data. If you later discover errors in your official CDR data, certain appeals are unavailable to you unless you first challenged incorrect draft data.

If your CDR is near thresholds for sanctions or benefits, you'll especially want to review your draft CDR reports. But even if your rates are relatively low, keep in mind that, beginning with those entering repayment during fiscal year (FY) 2011, all borrowers will be tracked for three years rather than just two. This expands the length of time they can impact your default rate.

So you can see why it's a good idea to review your CDR data. But let's be realistic: It's hard to recognize incorrect data if you don't know what you're looking at—or for. Here are some basics to help make it easier for you.

• Understand the CDR Calculation

Your three-year CDR is the percentage of your school's federal student loan borrowers who enter repayment within a cohort fiscal year and default on their loans during that fiscal year or either of the following two fiscal years. A cohort fiscal year runs from October 1 of the previous calendar year and ends on September 30 of the calendar year it represents (e.g., cohort fiscal year 2010 runs from October 1, 2009 through September 30, 2010). For more information about CDRs and how they're calculated, see Understanding Cohort Default Rates.

• Understand Your Draft CDR Reports

The report you receive from ED containing your CDR data is called the Loan Record Detail Report (LRDR). It may simply contain incorrect information. You can see page 2.3-6 of ED's CDR Guide for the fields that contain data most often challenged. But it's also possible that your data may incorrectly exclude, or include, borrowers who do, or do not, belong in that particular cohort.

The LRDR contains borrower information for Stafford loans that were used to calculate your school's draft or official CDR—including the borrower's name, Social Security number, last date of attendance, date the borrower entered repayment, date of default (if applicable), and loan type. Borrowers with multiple loans will be counted only once. You should check your LRDRs carefully for accuracy, comparing the information to the repayment date, default status, and cancellations/refunds shown in your school records.

You may find ED's Frequently Asked Questions useful—and you'll definitely want to print out tip sheets from ED's CDR Guide (for example pages 2.3-7 and 2.3-8) and keep them handy as you compare your school's data with your LRDR; they'll help you decipher codes on the report until you get used to them.

• Avoid Common Errors Easily

When reviewing information in your LRDR, you can avoid two common errors with minimal effort.

Check NSLDS for a student's enrollment status. Students who have withdrawn or dropped to less than half-time status may be taking classes that maintain their eligibility elsewhere. Save yourself precious time by getting the larger enrollment picture from NSLDS.

If two entities are listed for a loan, make sure you send any challenges to the correct entity (the one indicated with a usage code of "B" rather than with an "E"). Sending your challenge to the wrong servicer or guarantor can cause you to miss your deadline.

Watch for training opportunities through NASFAA as well as free webinars offered by loan servicers; they can help make this complicated task easier.

• SIDEBAR: CDR BRAIN TEASERS

If you're confused about whose loans should and should not be included in CDR calculations, you're not alone! Here are a few case studies to get you warmed up before your draft CDR data arrives.

Should these students' loans be included in your school's draft 3-year CDR for FY 2010?

Andre

Your draft 3-year CDR data for FY 2010 shows that Andre graduated from your school on November 4, 2009 and defaulted on May 8, 2012. His estimated date entered repayment (DER) was May 5, 2010. According to NSLDS, Andre transferred to another school on February 4, 2010. Should he be included in your school's CDR? What further information do you need?

Paige

Paige graduated from your school on June 1, 2009, with an estimated DER of December 2, 2009. Since Paige paid

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her loan in full on July 1, 2009, should her loan be included in the denominator for your 3-year CDR for FY 2010? Why or why not?

Garrett

Garrett withdrew from your school on June 1, 2009, and defaulted on his loans on May 27, 2011. On December 4, 2011, he consolidated three loans in order to regain Title IV eligibility. Should Garrett's loan be included in your 3-year CDR calculation for FY 2010? Why or why not?

Answers:

- No. Had Andre actually entered repayment on May 5, 2010 as assumed by your data, his loan would have been included for FY 2010. However, if the DER is delayed by re-enrolling in school prior to the end of grace, inclusion in a CDR calculation is also delayed. You need Andre's actual DER to make a determination. In this case, for example, Andre's return to school delayed his actual DER until (let's say) sometime in FY 2011. Given that actual date, his loan data should be included in CDR calculations for FY 2011 instead.
- No. An estimated DER based on graduation is replaced by a new repayment date based on the paid-in-full date. Since Paige repaid her loan in full on July 1, 2009 (in FY 2009) rather than entering repayment as anticipated in FY 2010, her loan should be included in CDR calculations for FY 2009. This holds true for loans discharged due to death, bankruptcy, and disability as well.
- Yes. The date underlying loans entered repayment is the date used in the CDR calculation. In this case, Garrett entered repayment during FY 2010 for the underlying loans on which he defaulted—and these loans should be included in your FY 2010 CDR despite the consolidation in FY 2011.

Doug Hess is a Senior Marketing Associate with Great Lakes, serving schools in Illinois and Indiana. 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

Top: ISFAA members volunteer for FAFSA Friday event. Bottom Left: ISFAA Executive Committee Members hard at work! Bottom Right: North Central IN FAA January Meeting – The next luncheon will be on March 14th at Bethel College.

MASFAA 2013 Summer Institute

Register Now

June 4 – 7, 2013

St. Louis MO

$295

Hilton St. Louis Frontenac

St. Louis, Missouri

http://www.masfaaweb.org/docs/forms/memSumInst13.html

Please plan on arriving in St. Louis the afternoon of June 4, 2013.

Complimentary Transportation to and from the St. Louis International Airport provided by the Hilton Frontenac.

Summer Institute has moved to St. Louis for this year's training. We will be providing individuals relatively new to the profession (years 1-5) an opportunity to go through the basics of financial aid. Over the three days of the Summer Institute, many financial aid professionals respected throughout the association will be teaching our new professionals the basics of financial aid. We will begin with student eligibility and application processing and move them through the financial aid process ending with return of Title IV and Professional Judgment. Additional topics will include Cost of Attendance, Pell Awarding and Packaging strategies, Student Loans, and Verification.

All meals during the Institute will be provided as part of the conference registration fee. Free internet access in participants rooms, limited online access in the classroom. Room rates: $95 single / night; $99 double / night.

Shift to New DOE Three-Year Student Loan Cohort Rate May Have Negative Impact on Schools' Default Rates

A change in how the U.S. Department of Education calculates student loan default rates could have a significant negative impact on higher learning institutions' default rates. In February 2012, the Department released the first three-year cohort draft rates — a shift from previous years in which two-year default rates were recognized.

"Over the past few years, the Department has been warning schools for likely higher default rates caused by a switch to a three-year rate from a two-year rate," said Kent Wolfe, senior marketing research analyst at Inceptia. "Our analysis has found that this new reporting timeframe could increase a school's default rate substantially."

A school with a two-year default rate of 10 percent, for example, could expect its three-year rate to increase to 16 percent — a 62 percent increase. Even schools with a low two-year default rate may see as much as a 70 percent increase using the three-year calculation.

More Borrowers, Higher Debt Loads

The change has the potential to only aggravate the already widely publicized student loan debt crisis. During the past decade, increased college costs have led to more student loan borrowers and higher debt loads. At the same time, tough economic times have caused the number of loan defaults to surge.

Student borrowers are leveraging their futures by taking on more federal loan debt than in the past — a trend illustrated by the dramatic growth of Stafford loan debt. In academic year 2000-2001, aggregated Stafford originations totaled $31.3 billion. Over the following 10 years, Stafford originations expanded 165 percent to $83.1 billion.[1]

The number of borrowers also has grown substantially. Between 1999-2000 and 2007-2008, the number of students who took on non-family debt — that is, excluding parent loans and loans repaid to a family member — to earn a bachelor's degree increased 52 percent to 1.4 million students.2 The number of studentswho took on non-family loans to complete any program four years or fewer grew 59 percent to 2.5 million.

Addressing Default Rates

For many years, the Department of Education has been active in encouraging schools to work with student borrowers to reduce default. After several years of exceptionally high default rates in the early 1990s, it began imposing large numbers of sanctions. Combined with default prevention training and disbursement exemptions, the Department's actions appear to have had some influence in reducing the national cohort default rate during that decade.

"Although default rates have been historically low in recent years, one fact remains," Wolfe said. "From the time the Department began calculating a cohort default rate; there has never been a year when zero borrowers defaulted.

"Waiting until rates reach high levels historically has resulted in fewer viable options, less time to act and more stress. It's important that all schools that participate in the loan programs seriously consider their default rates and help student loan borrowers succeed in repaying their loans."

A 5-Step Plan

Wolfe proposes five general steps to help schools better manage their loan default rates:

1. Understand the default rate calculation
2. Understand the impact of the default rate
3. Build a team at the institution
4. Examine borrower characteristics
5. Derive and implement the plan

Wolfe also recommends that every institution stay centered on the success of student borrowers, not simply on the school's default rate.

A Department report that tracked student borrowers for 10 years after earning bachelor's degrees in 1992-1993 found that Stafford borrowers defaulted, on average, four years after earning their degrees, outside the timeframe established by the Department's default rates.3

"I suggest that schools look outside the two- or three-year timeframe established by the Department's default rate formulas," Wolfe said. "Focus on the success of students until the day they each have repaid their student loans. Each student is worth the effort."

Continued on page 12

About Inceptia

Inceptia is dedicated to providing much-needed support to help schools effectively fulfill their new roles and responsibilities. Through comprehensive data analysis, financial education, default prevention and financial aid management, we are confident we can help all students, not just borrowers, become financially responsible adults. We are here to make it possible for more schools to launch brilliant futures. More information at Inceptia.org.

Sources

1 Federal Student Aid Gateway: http://federalstudentaid.ed.gov/datacenter/programmatic.html

2 National Postsecondary Student Aid Study (NPSAS), 2000 and 2008: http://nces.ed.gov/dasolv2/tables/index.asp

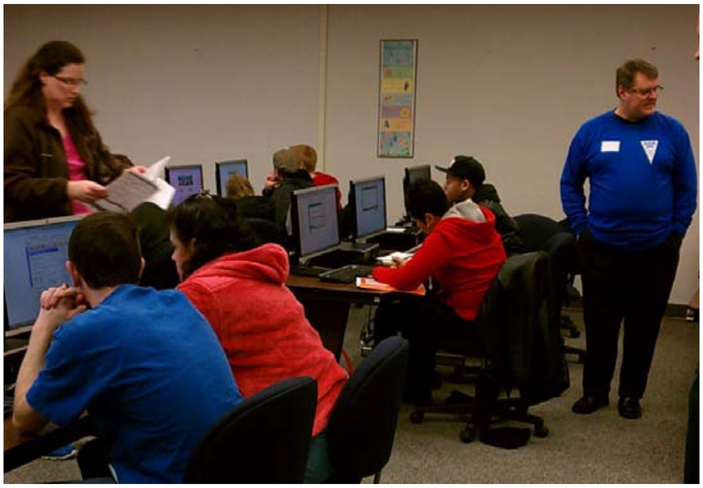
3 Susan P. Choy and Xiaojie Li, Dealing With Debt: 1992-93 Bachelor's Degree Recipients 10 Years Later (Washington, DC: National Center for Education Statistics, June 2006).

MARK YOUR CALENDAR!

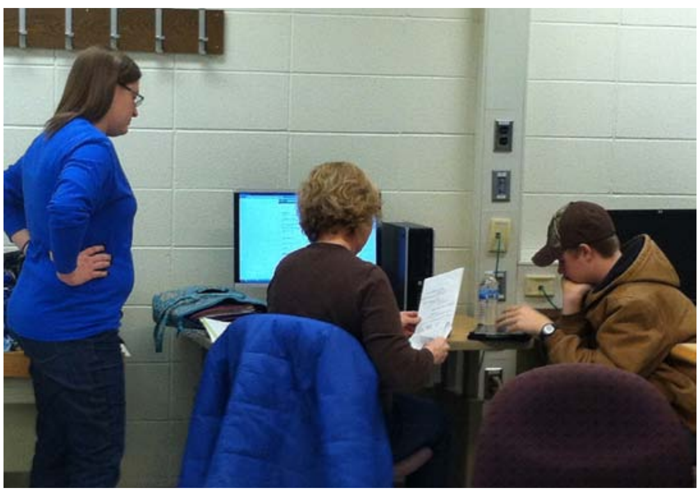
2013 ISFAA Spring Conference

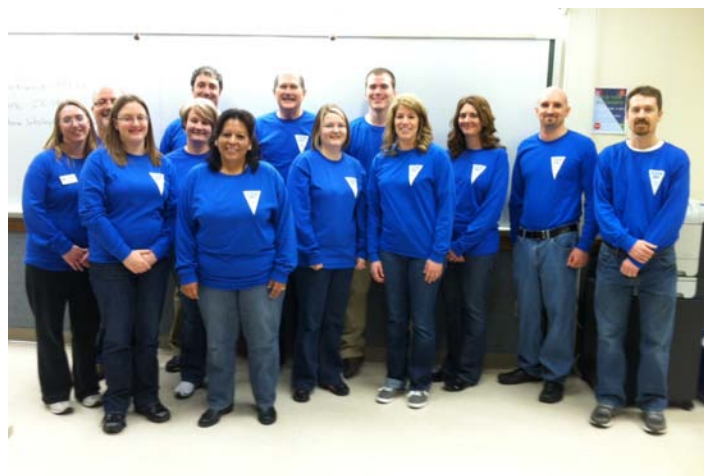
Tuesday, April 16th, 2013

College Goal Sunday - February 24th, 2013



Anderson University





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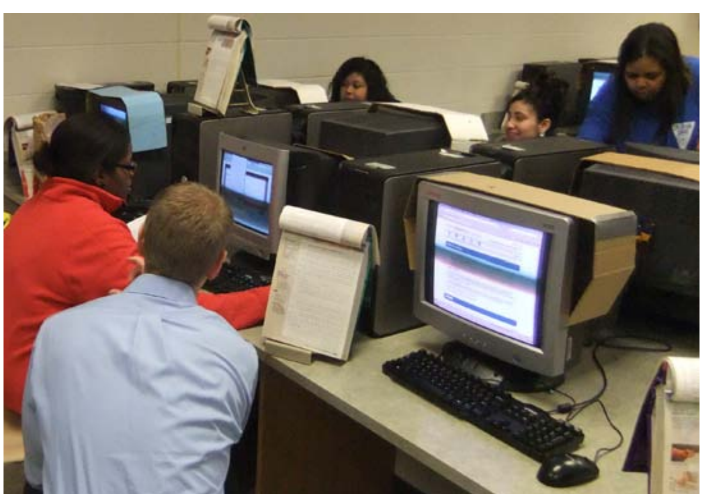
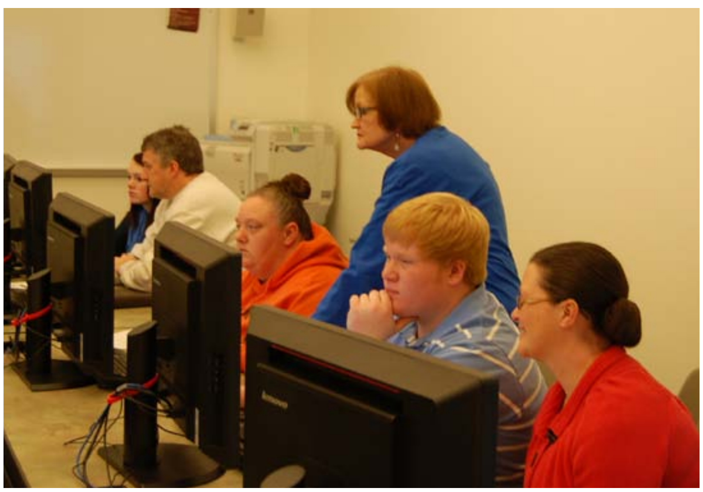


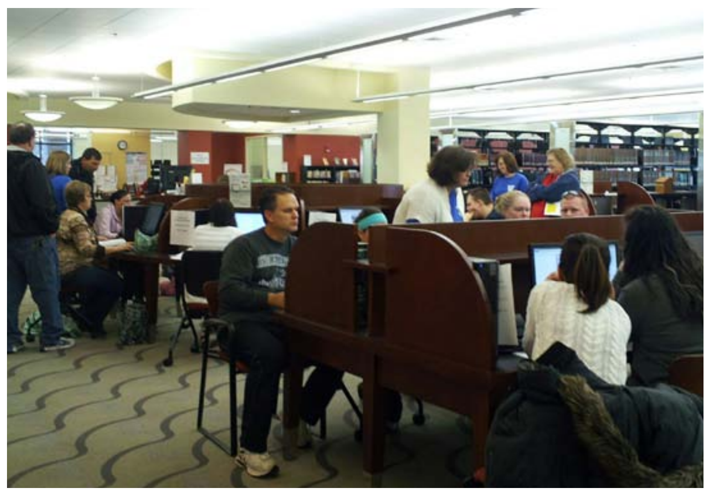
Indianapolis Northwest High School

College Goal Sunday - February 24th, 2013

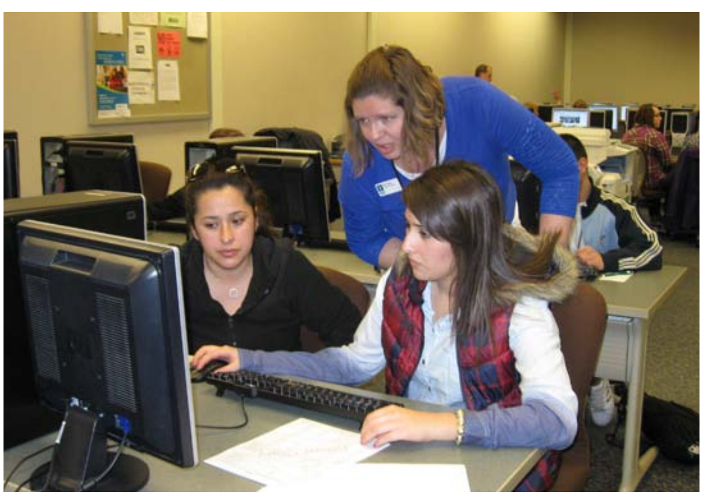
St. Joseph's College



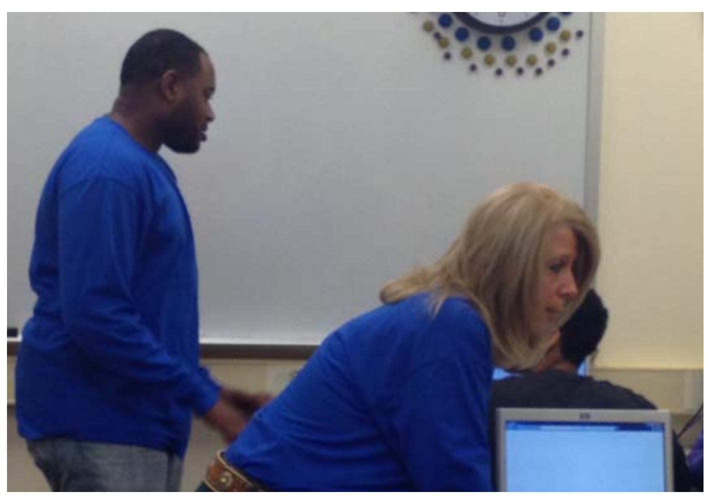
Columbus Learning Center



Indiana University Southeast



Ivy Tech Community College - Lafayette



Pacers Academy High School East

Comings and Goings

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

Sue Allmon

Comings

Koren Scott joined the staff at IU South Bend on 1/22/2013 as a financial aid counselor. Koren comes to us from Edison State College, Ft Myers Florida.

The University of Notre Dame announces two new hires who began with ND on February 11th:

Noah Emery, Financial Aid Counselor (internal promotion)

Jon McCallie, Financial Aid Counselor coming to ND from the admissions office at DePaul University.

Vincennes welcomes the following staff to their community and ours:

Marcus Weatherford, Financial Aid Counselor

Kelsi Randolph, Student Financial Services Associate

Kathleen Emmons, Student Financial Services Associate

Crystal Smith joined the staff at IPFW back in November, 2012. She joins the staff as the new Assistant Director for Campus Based Programs. She has also worked in the Financial Aid Offices at Indiana Tech and the University of Saint Francis.

Transitions

Robert Sommers has left Indiana Wesleyan University to become the new Financial Aid Director at Huntington University. He began his new role on January 24th. Congratulations Robert!

Matt Nettleton has joined the team at Inceptia and will be an advisor for Indiana, Ohio, West Virginia and Minnesota. Prior to Inceptia, folks may recall his work with Manchester University, American Student Assistance and the University of Saint Francis.

Promotions

At IUPUC, **Jeni Perry** was promoted to Director of Scholarships and International Coordinator of The Office of Financial Aid and Scholarships. Jeni was previously Coordinator of The Office of Financial Aid and Scholarships at IUPUC.

Butler University is pleased to announce that **Leslie Middleton** has been promoted to Associate Director.

Trine University has two fantastic promotions to announce!

Kim Bennett has been promoted to Assistant Vice President for Retention, Financial Aid.

Kelly McGuire has been promoted to Director of Financial Aid.

Congratulations to you both – very well deserved!!

Michael McClure has been promoted from Student Financial Services Associate to Financial Aid Counselor for Vincennes University.

Sarah Ancel is moving from her current position as Director of Policy and Awards at SFA to Associate Commissioner for Policy and Planning for the Commission of Higher Education. Sarah will prepare and analyze higher education policies; provide staff support for Commission committees and the implementation of the strategic plan; oversee the Commission monthly agendas; assist in the review of bills and programs proposed by the General Assembly; and assume other duties and special projects as assigned by the Commissioner. Sarah began her new role on February 18th.

Retirements

Purdue University announces the retirement of **Peggy Morgan**, Coordinator of Report Writers/Data Support Specialist after over 40 years of service to Purdue, nearly all of it in Financial Aid. Her final day in the office will be March 29th.

Continued on page 16

Comings and Goings

...and other tidbits of association news

Sue Allmon

Retirements...continued

Gerald Curd, IPFW writes:

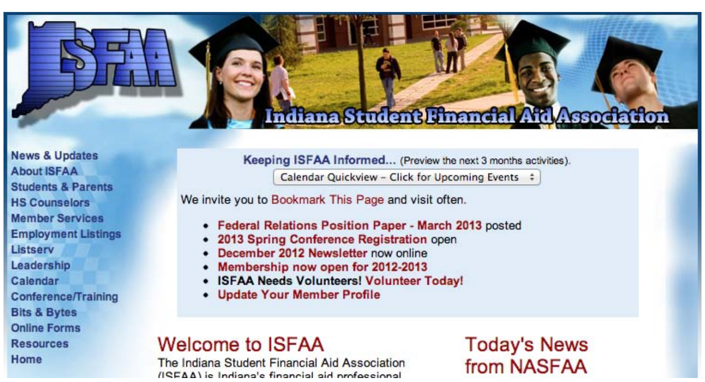
I have announced my retirement date as of May 1, 2013, last work day is scheduled for April 30, 2013. I hope to have a new director for our office on board before I retire! I started in Financial Aid in 1984 at Northern Arizona University and have been at IPFW since Sept. 2001. I have thoroughly enjoyed being in the Financial Aid Profession as I have had the privilege in working with great individuals in a challenging profession. I have found our profession to be difficult at times but very rewarding in knowing and remembering the students and their families I helped in finding financial assistance to achieve their educational goals. Many I followed through their college process watching them grow in their abilities and celebrated with them as they completed their educational goals.

Good News Announcements

James "Vinny" Vincent, Assistant Director, IUK, completed his Master's degree in Education, technology focus this past December from IUPUI.

Deaths

Ann Roha, Ivy Tech Community College-Richmond lost her mother, Margaret Franzen on December 21st. Our sympathies go out to her.



For the latest ISFAA information visit www.ISFAA.org! There you can register for the Spring Conference, download the 2013-2014 volunteer form, update your membership profile, and view previous editions of Bits and Bytes!

Bits and Bytes

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

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Deadlines for Article Submission

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

Thanks