



# Bits & Bytes

Newsletter of the Indiana Student Financial Aid Association

DECEMBER 2014

## IN THIS ISSUE

- 1 **ISFAA Counselor Workshop Series Grows Again in 2014**
- 2 **President's Perspective**
- 3 **SFA News**
- 5 **Help Students Navigate the 150% Subsidy Limit with These Five Key Take-Aways**
- 6 **Executive Committee Member Focus**
- 7 **Conference Preview**
- 8 **The Pat Wilson Memorial Scholarship—Looking Back and Looking Forward**
- 9 **2014 ISFAA Counselor Workshop Photos**
- 11 **Comings and Goings**

## ISFAA Counselor Workshop Series Grows Again in 2014

The 2014 ISFAA counselor workshop series continued its' growth with over 550 registrants! The workshops concluded recently with a packed room event at Saint Mary's College. The events were very well attended across the state, and hundreds of survey responses show attendees were impressed with the content provided in the series of workshops. A great many ISFAA members once again volunteered their time and expertise to make the workshops a success.

The 2014 events were divided into 4 sections. ISFAA presenters provided Federal Financial Aid Information and also resources for counselors to share with families about free

services for families to learn about paying for college. Presenters from SFA were in person at every workshop and spoke about Indiana Financial Aid information and changes to the state programs in addition to a section specifically devoted to the Twenty-First Century Scholars Program.

The number of workshops remained at 14 locations in 2014, the same number as the past two years. There was no shortage of positive comments from counselors about how the events are a great opportunity for them to interact with ISFAA and SFA to then better help Hoosier families.

Here are a few pictures from the 2014 events with more inside this edition:



## President's Perspective

Wow! What a summer and start of the new academic year! As I write this, it is snowing outside. It's hard to believe summer and fall are over and winter has begun. This summer was very busy with a MASFAA board meeting and the NASFAA Conference. October was the MASFAA conference, which is one that I will remember as I was able to host our first ISFAA reception. This was a new idea that was started this year as an added benefit to your ISFAA membership. The conference was also good for getting to know more members in ISFAA and to recruit members to run for Committee positions. I'm very excited to see what these new faces can bring to ISFAA!

A lot has been happening the last few months within ISFAA. Richard Nash stepped down from serving as our Treasurer-Elect. I would like to thank Richard for all he did for ISFAA. We also lost two committee chairs, Raina Chezem and Matt Krieg. I wish them both well on their new endeavors. With Matt leaving, that opened up a position at ISM and Robert Sommers made the move back into the associate sector. With Robert's transition, that left the Public Relations Commissioner position open. I have asked Dawn Weaver with Ivy Tech Elkhart to fill the position. She agreed and the Executive Committee approved the appointment. Robert has agreed to step into some of the co-chair positions previously held by Matt. I am very excited to have Dawn involved in ISFAA again and to still have Robert.

Along with this year's theme, "Celebrating ISFAA and its Members" I would like to personally thank some

of the members in each newsletter. In this newsletter I would like to thank Ben Burton, Christy Miller, Marvin Smith, Heidi Carl, Robert Sommers, Sarah Lazarek, Jamie McGrath, and Bill Wozniak. I also would like to thank the Governmental Relations committee and High School Guidance Counselor Workshop committee. Ben, Christy, Marvin, Heidi and Robert have been great sounding boards and support as I have transitioned into this role. They have helped me through some of those "tough" days and have been there to listen, give suggestions and just help me stay "sane". I'd like to thank Sarah who works in my office. She works hard every day and never complains when I have to be out of the office and she has to pick up my load too. Thanks! Jamie has stepped up to take over the high school nights in our area. She has done a great job lining up the counselors and making sure all schools are covered. When isn't Bill doing something for ISFAA? He has been doing a great job with the High School Guidance Counselor Workshops. I'd also like to thank all that have been involved with our Counselor Workshops, especially the co-chairs, Bill and Sherri Shockey. They have made these days great and I am so thankful for them both! I also want to thank all those serving on the Governmental Relations Committee. They have been busy with meetings and conference calls. They have been working overtime and I appreciate it! Thank you Maralee Clayton and Thomas Ratliff for your leadership!

I hope you all have a chance to enjoy your holidays and I look forward to seeing you at the winter conference in January!



**Deb Schumm**

The (MASFAA) conference was also good for getting to know more members in ISFAA and to recruit members to run for Committee positions. I'm very excited to see what these new faces can bring to ISFAA!



## SFA News



Mary Jane Michalak,  
Division of Student  
Financial Aid, Indiana  
Commission for  
Higher Education

Indiana has set the goal that 60 percent of Hoosier adults hold a postsecondary degree or credential by 2025. As we have been modeling some possible paths to that goal, one thing has become increasingly clear: **our ability to meet this goal rests on significant numbers of adults returning to postsecondary education and completing.** It will be no surprise to you that this population faces unique challenges. You work with adult students every day and know better than most the balancing act they perform and the sacrifices they make to further their education. To get more adults to return to postsecondary education, we must make a compelling case that it is possible to go back *and it is worth it.*

At a state level, we have launched an initiative aimed at reaching the 737,000 Hoosiers with some college, but no degree. Our goal is that in January 2016, former students receive a letter providing resources and incentives for going back to school. We will spend the next year and a half paving the way for this along two tracks:

**Returning adult pathways: We will let this population know that completing may be easier than they thought.** The student who left a residential campus at age 19 and is now working with a family will

likely not return to that residential campus. We are working with colleges and universities to develop some other options for these former and prospective students. We envision a pathway for a local campus, one for online and competency-based programs, and one for completing a different degree than originally sought. Everyone in the target population has earned some college credits, and many have already earned enough credits to be awarded an associate degree or one of the hundreds of certificates now offered.

**Financial incentives: You will be the first to tell us, if adults cannot afford to return, they won't.** Many have families to support and bills to pay. As part of this project, we are asking campuses to offer discounted tuition, forgiveness of small financial liabilities, or other financial incentives for this target population. We will do our part as well, asking the General Assembly to fund graduation grants for this population once they reach the finish line. The January 2016 mailing will also contain information for students about their remaining state financial aid eligibility to help them take advantage of existing programs.

Will a letter campaign alone bring adults back to higher education? Certainly not the 200,000 we hope to graduate by 2020. That is why this project must work in tandem with other efforts underway to take a system of higher education built for the "traditional student" and make it work better for adults, commuters and other "non-traditional" students

who now make up the majority on our campuses.

One such effort is the **Guided Pathways to Success (GPS)** initiative aimed at creating faster, clearer and more direct paths to graduation. Our public campuses are currently implementing degree maps and guaranteed courses as well as seamless transfer through the statewide general education core. The GPS strategies also include use of **meta-majors** to bridge the gap between a declared major and "undecided" status, **proactive advising** when students fall behind, **redesigning math** to better align to degree programs, and **consistent, consolidated course scheduling.** This last strategy is of particular importance to working adults. It creates predictability for their employers and their childcare providers and ensures that students will never have to drop out because a class isn't offered at a time they can take it.

Indiana has been selected as one of only three states nationwide to take these GPS strategies to scale with support from Lumina Foundation and Complete College America. Nearly all of our public campuses have committed to this project, which officially kicked off on October 27.

Another effort underway is an analysis of our state's part-time and adult student populations. The Commission's 2013 financial aid reforms and our 15 to Finish campaign both aim to raise the bar to the on-time rate of 30 credits per year **for those students already attending full-time.** We have heard from you and your colleagues that 30 credits per year

## SFA NEWS - CONTINUED

may not optimal for every student – and we agree. While we want all full-time students to understand that on-time is 30 per year, we recognize that many of our adult and commuting students have competing priorities and make a choice to extend the time to degree. We must support these students in their postsecondary pursuits even if “on-time” is not a possibility.

For this reason, we are looking carefully at our part-time grant with hopes of recreating it in the upcoming legislative session as a program designed for independent students. While specific recommendations were published

by November 1, we are committed to a program with additional flexibility (such as a later application deadline) and one that allows students to blend full-time and part-time enrollment provided they hit the benchmark of 18 credits (or the equivalent) per year established in HEA 1348.

We look forward to working with ISFAA members on this wide array of efforts focused on better serving the “non-traditional,” or as we now say, “new traditional” students of Indiana.

SAVE THE  
DATE!

2015  
Winter Conference  
Thursday, Jan. 29 - Friday, Jan. 30, 2015  
Indianapolis Marriott North

Student Lending Solutions from Elements Financial

## Set a Student's Future in Motion

We offer a **Private Education Line of Credit** through the CU Student Choice Network for **undergrad programs, graduate business school, private consolidation loans** and **K-12 private school tuition** to fill the gap other loans leave behind.

Apply once and secure financing for the entire college career.

No origination, guarantee or prepayment fees,  
all with a very competitive rate.

 **elements**  
FINANCIAL  
*previously called Etfcu*

Contact our student lending experts to learn more:  
(317) 524-5168 or [studentlending@elements.org](mailto:studentlending@elements.org).



# Help Students Navigate the 150% Subsidy Limit with These Five Key Take-Aways

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

Policy changes such as the 150% subsidy limit regarding federal Direct Subsidized loans can be confusing for students, and can cause additional counseling inquiries and work for your financial aid office.

Here are five key take-aways to keep in mind when counseling students:

- Students may receive Direct Subsidized loans for no more than 150% of the length of the current academic program. For example, a student enrolled in a two-year program will have three years' worth of subsidized loan eligibility and a student enrolled in a four-year program will have six years' worth of subsidized loan eligibility.
- Once a student reaches the 150% mark in a particular program, their future subsidized loan eligibility in that program will end. They may, however, be eligible for unsubsidized loans.
- A student who reaches the 150% limit will have their interest subsidy end for all outstanding subsidized loans if the student does not graduate and continues to be enrolled in the same or a shorter undergraduate program. Repayment does not begin, but like unsubsidized loans, the student (rather than the government) would become responsible for interest that accrues from this point forward.
- Unlike other measures in determining continued aid eligibility, this provision is not affected by the total dollar amount borrowed. Any and all periods of subsidized loan borrowing will count against the 150% time limit.
- This policy is in addition to, and not in place of, the lifetime aggregate loan limits that are currently in place.

## More Information

Federal Student Aid offers a three-page Direct Subsidized Loan Eligibility resource. You can also check out the 150% DSL Limit presentation that the U.S. Department of Education (ED) used at the July 2013 NASFAA conference, which contains a number of helpful examples. These documents, which open in Adobe PDF, are available on the Information for Financial Aid Professionals website.

*Doug Hess is a Senior Marketing Associate with Great Lakes, serving schools in Indiana and Illinois. You can reach Doug at (800) 308-0161, or by email at [dhess@glhec.org](mailto:dhess@glhec.org). Additional information about Great Lakes can be found online at [schools.mygreatlakes.org](http://schools.mygreatlakes.org).*

**MARK YOUR CALENDAR!**

**2015  
Summer Conference**

Thursday, May 28 -  
Friday, May 29, 2015

French Lick Springs Hotel

## Get Started in Default Prevention

Don't put your default prevention efforts on the backburner. Your CDR is critical to the success of your students and your institution. We can help. We're offering free customized tools to help you build your internal case to launch default prevention.

**It's time to get serious about default prevention.**  
We're here to help you get started – today.

♥ [Inceptia.org/toolkit](http://Inceptia.org/toolkit)

 **Inceptia**  
A division of NSLP

888.529.2028 | [www.inceptia.org](http://www.inceptia.org) | [@inceptia](https://twitter.com/inceptia)

## Executive Committee Member Focus

### Dawn Weaver



**Dawn Weaver**

#### **1) Please tell Bits and Bytes about your current position at Ivy Tech Community College**

My employment at Ivy Tech actually started as a part-time temporary. I had been out of financial aid for a while and was asked to cover a maternity leave at the South Bend campus. One thing led to another and after two years at Ivy Tech I became the Associate Director

of the Elkhart campus in June due to Theresa Whelan's upcoming retirement. This position requires me to not only work directly with students, but to oversee the day-to-day financial aid operations at my campus.

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

My start began right out of college. I worked for Grace College and was the front-line person in the financial aid office. This helped me develop my customer service skills which we all know is key in financial aid. During my 13 years at Grace, I worked in almost every position in the financial aid office on my way to being Director. By the time I left, I had a well-rounded perspective on what it takes to work in Financial Aid.

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

I am actually finishing out the Public Relations Commissioner term for Robert Sommers. From working with Guidance Counselors, College Admissions, students, parents and our own financial aid community, the Public Relations Commission represents ISFAA and what we have to offer. I look forward to utilizing my passion for networking and technology to assist those who volunteer their time and energy to make up the hardworking committees of Public Relations.

#### **4) You have been involved with financial aid since 1990. 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?**

When I get encouraging notes or emails from students I keep them to remind me that what I do is important. A recent one had to do with a student who every time she turned around she was hit by some new obstacle. She was a student returning to school after many years of being in the workforce

and at this point was somewhat discouraged. When we finally got everything figured out she sent the following:

Thank you, Dawn! I knew you could help. I'm near tears because I'm so thankful this could be worked out. This has been a lifelong dream of mine, but I know it would not be possible without financial aid. Thanks again!

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

Previously, I have Co-Chaired both the ISFAA Winter Site Committee and the Technology Committee. Both provided an opportunity to contribute to ISFAA, experience what ISFAA does for the financial aid community and to make a difference beyond the financial aid office.

#### **6) You joined ISFAA in 1994. Please share your thoughts about the organization after over 20 years as a member.**

Although ISFAA has had changes through the years, what hasn't changed is the impact it has throughout the state and the opportunity it affords financial aid staff to get involved beyond the financial aid office.

#### **7) What is your favorite thing about your profession?**

Problem solving is one of the things that I like most about financial aid. Every student has different circumstances, but they all need us to find ways to make college affordable. Many times this requires us to be creative in our approach. In our positions, we have the ability to help students solve the problem of "How to pay for college".

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

It is difficult when other departments at my school can have an impact on financial aid because of their decisions and actions, but don't answer to financial aid. This means that we have to be good at building relationships with other departments and hopefully we can have an influence and a voice when it does matter.

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

Be open to volunteering. ISFAA can't be what it is without people who are willing to give of their time and expertise. Find an area where you can use your abilities and volunteer to make a difference.



## Conference Preview

Winter has started early here in Indiana but don't worry ISFAA is offering you a reprieve at the end of January. The winter conference committee has selected the theme, "Sailing away the winter blues with ISFAA". With a little imagination, conference attendees (aka passengers) will have the feeling they are on a cruise. The conference will set sail with a general session presentation from NASFAA. Throughout both days passengers will be able to attend general sessions that will help with professional development and improving ones knowledge on specific financial aid topics. After our lunch and business meeting on the first day of our cruise, we will have a motivational speaker that is very popular in higher education. Finally we will close our first day of cruising with a Presidents Reception and Happy Hour followed by the Captain's Dinner.

The galley will prepare a continental breakfast for our passengers to begin their second day. Guests will then be called to the "Stateroom" for a riveting presentation from the Captain (aka Department of Education). Passengers will then choose from one breakout session which will include: One on One with DOE, 15 to Finish with ICHE, Veterans 101 or Good is Good, But Why Be Average. Passengers will finish out their cruise with lunch and a general session where ICHE will provide the entertainment (aka presentation). Passengers will disembark the cruise ship at 1:30 pm to ensure safe travels back home.

If you have not booked your cruise to "Sail away the winter blues with ISFAA", you can do so at: [http://www.isfaa.org/docs/toc\\_conftrain.html](http://www.isfaa.org/docs/toc_conftrain.html) - Please note late registration will begin 1/16/2015.



**Need another Private Loan option?**

**Maybe ISM can HELP**



For more information contact Bill Wozniak:  
[wwozniak@ismloans.org](mailto:wwozniak@ismloans.org)

## The Pat Wilson Memorial Scholarship— Looking Back and Looking Forward

In 2007, Sasha Huff from the University of Evansville became the first recipient of the Pat Wilson Memorial Scholarship. The mission of this \$1,000 scholarship is “to recognize students who are devoted to helping others within their community by being involved in supportive activities that provide encouragement and assistance with access to financial information in order to fulfill their educational goals.” Every year following 2007, ISFAA has held a silent auction to help fund the scholarship and continue to provide assistance to deserving students throughout the state. So much can change in seven years, it seems appropriate to reflect on the scholarship and the wonderful person it pays tribute to.

Pat Wilson was a long-serving member of ISFAA. She was a Bank One representative, very active on ISFAA committees, and willing to volunteer to help in any way she could. She was always a positive, fun, and friendly person who felt called to help students in many different ways. Pat was awarded the ISFAA 2001 Distinguished Service Award for her outstanding dedication, and continued to inspire her friends and colleagues during her battle with cancer. When she passed away in August 2005, ISFAA partnered with Bank One to create a scholarship as a way to honor her. Bank One provided funding to establish the scholarship, and a silent auction is held each year to provide monetary support to ensure this scholarship continues to be available for future students and that Pat’s legacy lives on.

Once again, at this year’s ISFAA Winter Conference at the Indianapolis Marriott North on January 29-30, a silent auction will be held to raise money for the Pat Wilson Memorial Scholarship. While we certainly want this to be a fun event, our number one priority is to come together as a community and raise as much money as possible for this important cause. As financial aid professionals, we so often go above and beyond the call of duty to help students/families—not just on our campuses, but at high school nights, College Goal Sunday, and other events. I am proud and blessed to serve in a profession filled with such generous people. I hope you will join us in going above and beyond one more time by donating an item, bidding on an item, or making a monetary contribution to this year’s silent auction. If you are unable to attend the conference, I am sure you can find someone to deliver an item or you can simply send in a check made out to ISFAA with Silent Auction in the memo line. If you are writing a check, please send it to:

Emily Janero  
ISFAA Treasurer-Elect  
IPFW  
2101 E Coliseum Blvd  
Fort Wayne, IN 46805

Thanks and hope to see you in January!  
The Pat Wilson Memorial Scholarship Committee

*Important  
DATE!*



## College Goal Sunday 2015

We are very excited for 2015 College Goal Sunday!!  
The event will be held Sunday February 22, 2015  
from 2-4 EST. The volunteer site is  
up and ready for you to volunteer.

If you have not volunteered please go to  
[www.volunteerindianacgs.org](http://www.volunteerindianacgs.org) and sign up today!!

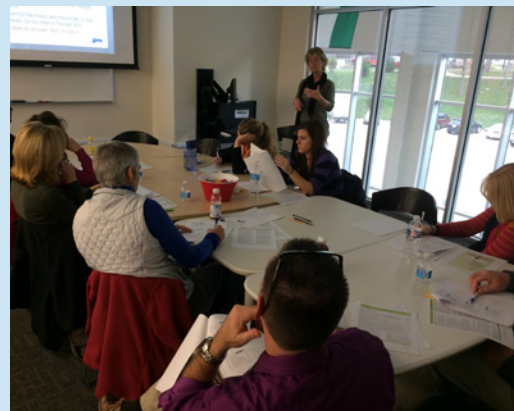


## 2014 ISFAA Counselor Workshop





## 2014 ISFAA Counselor Workshop



# Comings and Goings

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

Sue Allmon

## Comings

The University of Evansville has a new Director of Financial Aid, **Cathleen Wright**. Cathleen comes to Evansville from Texas Lutheran University where she was Director of Financial Aid for 8 ½ years. Many of us may know Cathleen from her time at Butler University where she served as Senior Associate Director of Financial Aid for over 5 years. Welcome back to Indiana Cathleen!

University of Notre Dame is pleased to welcome **Gary Rigley** to the team as Assistant Director of Financial Aid. Gary joined ND on November 3rd, coming from the University of Evansville, where he most recently worked in the enrollment management area bringing experience in admissions, financial aid, and enrollment management. We are excited to welcome Gary to ND.

Ivy Tech Community College, Richmond has announced the hiring of **Christine Rethlake Seger** as their new Financial Aid Director starting on January 2, 2015, with the retirement of Ann Franzen-Roha (see Retirements). Christine is currently the Director of Admissions for the campus, so is no stranger to Ivy Tech or to "Indiana ways". We welcome Christine's transition from the 'dark side' of Admissions to the 'light' of financial aid!

## Transitions

My name is **Danielle Hayden** and I graduated from Purdue University in May 2013 with a degree in Corporate Communication. After working as a Peer Counselor for two years, I started working

full-time at the Division of Financial aid in December 2014. I started my current position within DFA in June 2014. My main responsibilities include monitoring the financial aid for Purdue's eight Technology Statewide campuses and working with students who participate in the Vocational Rehabilitation program.

Hi! My name is **Raysha Duncan** and I'm the new Financial Aid / JLD Administrator in the Division of Financial Aid. I graduated this past May from Purdue with my Bachelor's degree in English and while I was a student at Purdue I also worked as a Peer Counselor for DFA. When I'm not working with financial aid and student employment, I'm working with Purdue's financial literacy website and blog [MyMoney](#).

## Promotions

**Megan Johnson**, Chair of the Financial Aid Nights Committee, was promoted to Assistant Director at IUPUI. Her responsibilities include compliance and documentation.

## Goings

Purdue –West Lafayette is no stranger to change. **Felicia Flores** has left Purdue as her husband's position with IN – DNR has moved them to Monroe County. **Brandon Endsley** has moved to South Carolina to pursue a career in financial counseling.

## Retirements

**Kathy Mills**, Financial Aid Director for Ancilla College has retired effective November 30, 2014. Kathy writes: "I have

*loved being able to help students pursue their educational dreams! The financial aid community is a GREAT group of folks! The people in ISFAA made me feel so welcome when I became a part of the IN group of financial aid professionals!! I will miss everyone I have worked with and had fun with over the years."*

**Ann Franzen-Roha** is retiring from Ivy Tech Community College-Richmond on December 31, 2014. At her retirement, Ann will have spent 37 years with the Financial Aid Office there in Richmond.

## Good News Announcements

**Kim Bennett**, Assistant VP, Enrollment Management for Trine University, was elected to the Fremont school board in Steuben County, IN. It is a four year term. Congratulations to Kim!



## Bits and Bytes

Bill Wozniak, Editor  
[wwozniak@ismloans.org](mailto: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

Jan. 20 for February Issue  
 Feb. 20 for March Issue  
 April 20 for May Issue  
 Sept. 25 for October Issue

Thanks