



Bits & Bytes

Newsletter of the Indiana Student Financial Aid Association

FEBRUARY 2014

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Indiana Gets the Gold on the Silver Anniversary of College Goal Sunday!

Hard to believe that yet another College Goal Sunday has come and gone – 25 years of helping Indiana families complete the FAFSA! As always, we cannot thank our nearly 600 faithful volunteers enough for the generous donation of their time and talents to

this worthwhile event at our 39 sites throughout the state. We again will be able to award \$7000 in scholarships to students that attended College Goal Sunday on February 23 and will be entering college in fall 2014.



President's Perspective

It's hard to believe that there are just a few short months left of my second year as ISFAA President 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, updating our website, forms and preparing the new handbooks for the upcoming award year. I am making determinations and estimations on how the best way for us 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. There is so much valuable information that we need to share with students and their families and we have to remember to be as effective as we can when we talk about financial aid. 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 have our ISFAA Support Staff Workshop coming up and I am looking forward to meeting and working with the attendees. This is a great opportunity for financial aid staff 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 22, 2014 at the IUPUI Campus Center. This is our one day event and it will have very informative sessions and I would encourage everyone to attend.

My last item to update will be about volunteering. I would encourage everyone to complete the volunteer form and get involved with one of our many committees. 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



Kim Bennett

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 Workshop, 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.

I would encourage everyone to complete the volunteer form and get involved with one of our many committees.

Spring Conference 2014: Unlocking the Path to Success

Surely by April 22, we will have shaken off the winter doldrums and warmed up. So, unlock that gate to the trail and stride down the path to success during ISFAA's 2014 Spring Conference! Hikers down the path to success gather on Tuesday, April 22, at IUPUI. The trail gate is unlocked at 8:00am with registration.

Along the path we can get an update on federal issues, MAS-FAA activities, and Indiana SFA issues. Other stops along the path include sessions on tending to default rates, communicating with parents, and posing questions to the federal trainer. After a refreshing repast and business meeting, we can hike further down the path to success with sessions on

unaccompanied homeless youth, delivery of aid in non-term programs, and information from the Tax Advocacy Center. And of course, we will have multiple opportunities to stop and smell the roses in the vendor area and to contribute to our fundraiser.

Among guides for the path who have already committed are our colleagues Marvin Smith, Melissa Smurdon, Carrie Bishop, and Thomas Ratliff as well as Angie Anderson from the Tax Advocacy Center. So, warm up for hiking the path to success and unlocking your access by registering as soon as possible. See you there!



2013 Spring Conference



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GREAT LAKES

SFA News



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

Ah, March. The time of year when (hopefully) the snow stops falling and the birds start singing, and you at the institutions start sending out your award notifications.

In case you missed it, on Feb. 13, 2014, the Indiana Commission for Higher Education passed the annual award amounts for the first time in a grid format. The amounts in the grid represent a four percent (4%) increase for all students in the base award amounts, with an additional nine percent (9%) increase for those students who complete 30 credits or more. The Commission set the incentives at \$800 for the Academic Honors (diploma and GPA of 3.0 or higher), \$800 for the Associate Degree incentive, and \$1,300 for the Accelerated incentive.

There are a couple of important points to remember for the first couple of years of the grid.

1. Students who received their first financial aid award before the 2013-

2014 year are grandfathered in and not required to meet the completion requirements. Those students will receive the "On-Time" award amount.

2. Students who received their first financial aid award before the 2013-2014 year and who also earned an Academic Honors or Technical Honors diploma are also grandfathered in to the diploma incentive for the remainder of their student financial aid eligibility. They will receive a grandfathered award amount for the honors incentive based on the school type they attend: \$700 for proprietary or Ivy Tech; \$800 for public four-year and Vincennes; \$1,400 for private schools.

3. Students who received their first financial aid award before the 2013-2014 year and who received the 90 percent bump for the Core 40 diploma in past years will be grandfathered and eligible to receive the On-Time award amount. They will not be eligible to receive any incentives.

Thanks to ISFAA and Ivy Tech Community College, I will be hosting a webinar on March 14 at 1 p.m. EDST to provide insights on how to approach awarding/administering 2014-15 Frank O'Bannon

Grant, Twenty-First Century Scholars and Indiana Part-Time Grant.

As a reminder, the memoranda we have issued on 1348 implementation is available at <http://www.in.gov/sfa/2533.htm>. We will also be using the questions we receive from the webinar as well as those leading up to it provide another Frequently Asked Questions document.

On another note, you may be interested in viewing the Commission's latest effort at providing transparent information about college completion. The Indiana College Completion Reports shows the percentage of students who start and finish at their campus of origin as well as those who complete at another institution or with a different degree over three different time horizons. The second page of each college profile presents disaggregated completion rates to illuminate how completion patterns differ by student population based on income level and race/ethnicity. While these reports are only available for public schools, these reports illustrate how important our completion requirements are. The statewide dashboard is available at <http://www.in.gov/che/files/State4yrCompletion.pdf>.

I look forward to seeing you all at the Spring conference!

MARK YOUR
CALENDAR!

2014 ISFAA Spring Conference

April 22nd, 2014 • IUPUI

Visit www.ISFAA.org to register!

Using the Grace Period to Deliver Just-In-Time Financial Education

By Carissa Uhlman, Inceptia Vice President of Student Success

When it comes to tackling a project with directions, how many of us prefer to jump right in, believing that the instructions are too abstract at the outset, but will make more sense to us as we proceed through each step? If you raised your hand, you're a believer of just-in-time learning (JIT), a delivery method that provides education when it's most relevant.

Although not a new concept, the recent application of JIT learning to financial education has [proved](#) to be a powerful tool to inspire real changes in money habits. For college students, there is truly no better example of this than the student loan grace period: Those glorious months of freedom before the first loan payment is due and when students are the most receptive to hearing repayment words of wisdom. With that in mind, here are some critical pieces of just-in-time information to help students make the most of their grace period and avoid devastating student loan mistakes.

Know what you owe, to whom, and when

Since the grace period is an ideal time to proactively create a repayment plan, the first step is to compile a complete list of all loans, the loan servicers and when payments are due. If students are unsure of whether or not they have private loans, they can request a free credit report at www.annualcreditreport.com. This will allow students to view any loan account in his/her name, and contact those private lenders if they have not already received repayment information. For federal loans, the National Student Loan Data System ([NSLDS](#)) is the one-stop-shop for finding information on all federal loans taken out in a student's name. The University of Florida has created a helpful guided tutorial for navigating NSLDS, which can be found [here](#). It is important for students to note the repayment status and date of each loan, as those who dropped below half-time enrollment may have already exhausted the grace periods on previous loans.

Make a list, check it twice, and be sure to add your loan servicer

A rule of thumb for anyone with a new phone number or

change of address is to create a list of all the people, utilities, magazines subscriptions and credit card companies that need to be updated with this new information. Yet for many students in their grace period, they may forget to add their loan servicer to this list leading to missed payment reminders, late notices or even changes in lender information. The grace period is the ideal time for students to provide updated contact information to each loan servicer to ensure that important communications are received in a timely manner. As an added bonus, directing mail to the correct address is an important step in preventing identity theft!

Make the largest loan dent you can

Just because payments are not yet due does not mean that you cannot make any! Any payment made during the grace period will help to reduce the amount of time and money spent in repayment, a piece of advice that is much more effective when students can apply this to their own financial circumstances. Therefore, it can be helpful to use a grace period [payment calculator](#) to determine for themselves how these early payments will benefit them in the long run.

Additionally, I have found that students are eager to use their grace period to make interest-only payments on their federal loans once they understand that the accrued interest will be added to the principal amount of the loan (capitalized) at the grace period's end. Any reduction in the accrued interest is better than none and will make that capitalization sting a little bit less. At www.finaid.org, students can read more about the [benefits](#) of interest-only payments, and [calculate](#) the cost of interest capitalization.

Explore your options

When it comes to federal loans, students have multiple repayment plans to consider when choosing the one that is right for them, as well as the option to consolidate loans. Yet many do not take the time to learn about these options, and only do so after they have run into trouble with the default Standard repayment plan. Before finding out the hard way that their repayment plan is a poor fit, it

would behoove students in their grace period to explore all options to choose the one that works best for their current financial situation.

A description of each plan and a repayment estimator is available on the Federal Student Aid [website](#). Students can choose plans with longer repayment periods, a plan with fixed payments that start low and increase every few years, or even plans with payments that are based on how much they earn rather than how much they owe. Those with public service jobs may even have the opportunity to have a portion of their loans forgiven under the [Public Loan Service Forgiveness program](#). Whatever a student chooses, it is important for them to know that they have options,

that they can always pay more than the minimum monthly payment and that they should always proactively contact their loan servicer(s) if their chosen plan is not working.

If you are interested in providing just-in-time repayment information to your student population, Inceptia can help. Through our default prevention services, we offer grace counseling outreach to help students understand how to navigate repayment, at a time when they need it most.

For more information on how Inceptia can help you educate students in their grace period, or create a default prevention strategy of your own, visit Inceptia.org or contact Inceptia at 888.529.2028 or inceptiacs@inceptia.org.

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Executive Committee Member Focus

Candice Sutliff



Candice Sutliff

1) Please tell Bits and Bytes about your current position at Rose-Hulman Institute...

I started my current position of Assistant Director about 4 months ago, and as the popular commercial says, "I'm loving it!". I am privileged to work in an office with 3 other co-workers who have over 52 years of experience in financial aid.

My responsibilities include overseeing both internal and external scholarships. I am the certifying official for veteran's benefits. I assist in advising student/parents about financial aid, and finally as with most financial aid professionals, all other duties as needed.

2) How did get your start in Financial Aid?

I am not going to give a year (mainly because I cannot remember), but I will say that "Big Hair" was popular when I feel I got my start in financial aid. I actually worked in the business office at our university. As I worked with students trying to pay balances so they could register for their next semester I found the need to learn more about financial aid. I never took on the role of advising a student on their financial aid, but I learned how to look at a student's account and tell what/if financial aid had paid. This led me to begin to learn more about financial aid so I could better help our students.

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

I would say I am still in the learning phase as Commissioner of Training and Development. The good news is that my predecessor, Lisa Chambers, has been very helpful in explaining the responsibilities of the position. The main responsibility of this position is coordinating communication between the various Training and Development committees with the executive committee.

4) You have been involved with financial aid since 2009. 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?

The memory I have started out as a memory of a student but has since turned into an entire family. In the summer of 2009 I was asked to work with a mother that had twins that wanted to come to school. The family was from out of state so expenses were a little more than they could afford. After looking over the numbers and many long conversations, the twins were able to afford to attend. Two years later an older sibling decided to also start attending, and this fall the fourth sibling also started attending. The mother has since moved from out of state to Terre Haute so she could be near all her children. It has been a very rewarding feeling to see the changes being made in this family. This mother was always adamant that she wanted a better life for her children and I feel that I have helped in a small way in making this happen.

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

My leadership roles have been more associated with internal projects vs leadership in the community. While in the position of Associate Director at ISU, I focused on improving customer service and communications with our student body.

6) You joined ISFAA in 2009. Please share your thoughts about the organization after a few years as a member...

To be perfectly honest I didn't realize all of what ISFAA does or has to offer until I started my role as Training and Development Commissioner. I am learning that there are a lot of people in this profession with a great deal of knowledge and if you ask they are more than willing to share the knowledge. If I could go back to 2009, I would have become more active sooner.

7) What is your favorite thing about your profession?

My favorite thing about the financial aid profession is being able to help a student meet their goal of attending college. I have recently learned that regardless of whether a student is going to a public or a private institution the same questions always arises, "How can I pay for college". I find it very rewarding to help a student through the process of figuring out the most affordable way to achieve this goal. . I have also found that students are very thankful for the help.

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

I think the least favorite thing about the financial aid profession is when I feel my hands are tied and I cannot help a student. The mothering side of me wants to help as many students as possible, so I feel a sense of failure when I can't.

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

The message I would like to pass on to other ISFAA members it to get involved. This is my first year to be involved in with the executive committee and I have found the experience to be very rewarding. What I have seen is that there is a core group of people that have been involved in ISFAA for a number of years. This is a very caring, dedicated and knowledgeable group of people. As with any other part of life people grow and move on; in order for ISFAA to continue to be an asset to financial aid professionals more people to step in and start helping with the various roles in ISFAA.



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Smart Banking Can Help Your Students Achieve Financial Success

Submitted by Doug Hess, Senior Marketing Associate

Great Lakes Educational Loan Services, Inc.

Often, students are in a position where they need to select a financial institution in which they can manage their everyday finances. With so many options, it can be hard for them to decide on a financial institution that actually fits their needs; it's often easier to get set up with the most readily available institution that might not always be the best option. The following are some tips you can offer students on how to assess their own finances in order to choose the right financial institution for their needs.

Do Research

Know Personal Finances

One of the most important things to maintaining healthy finances is to know personal finances inside and out. It sounds simple, but there are a lot of intricacies to finances and knowing current state as well as future planning can help in making the best decisions along the way.

Know Expectations of a Financial Institution

What's needed? A simple checking account or an account that involves much more opportunities (e.g., investing)? Financial institutions offer many services, so it's important to know exactly what is needed now - and in the future - to take full advantage of each.

Ask Questions

One of the worst things students can do is pick the first financial institution they come across. It's important to choose an institution that can do everything they want it to, at the least cost. The easiest way to know that is by talking to someone at the institution to ensure all questions are answered.

Beware of Fees

Be aware of institutions' fees. Many financial institutions have fees that aren't always immediately obvious. For example, many banks charge customers fees for using other companies' ATMs, which is a fairly obvious fee. But they might also charge a fee for accepting the fee to use the other company's ATM, ultimately charging two fees on one transaction. It's important to always take the time to read the fine print of any agreement.

Select a Financial Institution

While a standard bank might be the right choice for some, they are not the only financial institutions available. Credit unions offer most banking-type services, as well. They're usually nonprofit, member-owned organizations whose

members have a vested interest in the company. This means they're often able to offer higher interest rates for customers' applicable accounts than banks can offer. However, it may be less convenient to find an ATM if you bank through a credit union versus at a well-known bank. Regardless of the institution, first consider every service they offer - or don't offer.

Financial Management Tips

Managing Finances

Selecting a financial institution is just one step toward achieving healthy finances; there are additional steps to help manage finances. Whether by hand or online, keeping track of all transactions is important. Budgets are a great way to manage money while also keeping a close eye on general spending. Some people prefer to balance a checkbook or to do all maintenance online if their financial institution has an online banking system. Controlling all banking online is very convenient, especially via a mobile device if the financial institution has a mobile app and banking can be done anywhere and at any time.

Saving Money

Most financial institutions offer some sort of saving system, whether it's a savings account with regular contributions or something like a certificate of deposit (CD), which is a longer-term investment. Budgeting is another great way to plan for saving money as it allows for planning it into regular monthly finances. It's usually recommended to set aside around 10 percent of monthly income for savings, if possible.

Financial Safety

Whether tracking all finances manually or online, it's always important to keep personal financial information safe. Financial institutions generally have many different types of security in place, but each person is their own best protection. It's always a good idea to shred paper documents that are no longer needed, keep records of those that are needed in a safe location, and change online passwords often, ensuring they're as secure as possible.

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. Additional information about Great Lakes can be found online at schools.mygreatlakes.org.

Josephine Ferguson Receives Honorary Doctorate



Josephine Ferguson

A note to NASFAA President Justin Draeger from Edson Sample regarding the NASFAA Retiree Group and their Retiree Reunion IV meeting held this summer in Las Vegas.

"At that meeting I introduced Jo to the group and noted that in (August) she would celebrate her 90th birthday. I indicated that she had been the aid director at Valparaíso

University, the first executive secretary

of the State Student Assistance Commission of Indiana, and long time financial aid administrator in Region V of the U. S. Office of Education. Also, that she had begun her long experience in financial aid administration at Indiana University in the 1940s typing scholarship award letters during the time her husband was doing graduate work at I. U.

Jo represents all that is great about financial aid administrator. She was an outstanding colleague of the highest caliber of ethical behavior and professional competence.

I am pleased to advise that in December Jo was awarded an honorary doctorate from Valparaíso University. Below is a paragraph from her Christmas letter which was enclosed with her Christmas card...

"On the other hand, I do have news which makes my heart sing. I can report with excitement that two days ago I was awarded a Doctor's Degree in Public Service by Valparaíso University. The citation read "Josephine A. Luecke Ferguson '46 served as Valparaíso University director of student services and director of student financial aid from 1950-1965. After leaving Valparaíso University, she served as a regional administrator for student financial assistance at the United States Department of Education in Chicago until her retirement in 1987. Josephine has always been a strong advocate of the arts at Valpo. She was involved in the Brauer Museum of Art from its inception serving as the founding director and administrator for the Friends of Art membership group at the Braue Museum of Art and working to establish relationships with numerous artists and persons of influence in the art community."

Good wishes to all of you.

Edson"

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College Goal Sunday 2014



Ivy Tech - Bloomington



Ivy Tech - Southwest



Goshen College



Indianapolis Northwest High School



Ivy Tech - Lafayette



Ivy Tech - Lawrenceburg



Ivy Tech - Logansport



Plymouth High School



Purdue North Central



Ivy Tech - South Bend

College Goal Sunday 2014



Ivy Tech - Terre Haute



Ivy Tech - Warsaw

Cohort Default Rates: The third year of the three-years

Dena Dobson, TG Regional Account Executive

We are in the midst of one of the most notable transitions in federal student aid history: the conversion to the 3-year cohort default rate (CDR). Toward the end of this federal fiscal year, the Department of Education (ED) will issue the third 3-year CDR. As of September 2013, the 2-year CDR is no more; starting in September 2014, the 3-year CDR will be the only game in town.

What's the big deal? Now we'll just have a longer time frame for tracking the borrowers who default on their student loans after leaving school.

Except that it is a big deal. The third year of the 3-year CDR is also the first year that schools will be subject to sanctions based on these longer measures. And whereas ED estimates that only 8 schools may be penalized for 2-year CDRs based on the latest rates issued for FY 2011,¹ it looks like a significantly larger number of schools may be subject to sanctions based on 3-year rates.

While we won't know exactly how many schools will be caught up in the first wave of penalties until September 2014, let's look at some relative data. For FY 2009, 255 schools exceeded either the 30% or 40% threshold for sanctions associated with the 3-year CDR.² And for FY 2010, 221 schools are above these thresholds.³ How many schools will be on this list in this third year of the three-years?

Taking a proactive approach

Even if your school isn't in immediate jeopardy, perhaps you're examining your institutional CDR trends and aren't happy with what you see. Or maybe you want to provide a forward-thinking, comprehensive service to your student

borrowers, so that they start repayment strong and your school's CDRs stay in the clear.

Whether you recruit from within, hire from without, or enlist a third party to provide this service, make sure that your goals are well defined. It's also important that you can track, measure, and improve your outcomes. Need a resource to get started? TG has published the white paper *Taming the Default Rate Beast* (<http://www.tgslc.org/pdf/Taming-default-rate-beast.pdf>), which offers key strategies schools can implement to help reduce CDRs and better prepare students for responsible loan repayment. It can serve as a guide to help your school make key decisions as we complete the transition to the 3-year CDR.

¹ Per <http://www.ifap.ed.gov/eannouncements/attachments/2013OfficialFY112YRCDRBriefing.pdf>.

² A school is subject to sanctions if it has three consecutive years of official 3-year CDRs of 30% or higher, or if it has a single official 3-year CDR higher than 40%. Information on schools exceeding these thresholds retrieved from <http://www.ed.gov/news/press-releases/first-official-three-year-student-loan-default-rates-published>.

³ Per <http://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>.

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

A look back...



2013 President's Retreat



ISFAA Presents at the
2013 IACAC Congress



High School Guidance Counselors Workshop



2013 MASFAA Conference in Indy



2013 ISFAA Spring Conference

2013

Comings and Goings

...and other tidbits of association news

Sue Allmon

Comings

Saint Mary's College has hired **Jessica Krassow** as their new Assistant Director. She started with them in January and comes to ISFAA from Southwestern Michigan College.

Sharon Hollingsworth returns to Indiana to work part-time for IUPUI in the compliance area. Welcome back Sharon!

Justin Wilderman joined the staff at Wabash College as the Senior Assistant Director of Financial Aid. Justin came to us from Danville Area Community College. Heidi writes "We are excited to have him as a part of our team!"

ISM Education Loans is thrilled to welcome **Susan Sharp** to the team. Susan barely had time to organize items on her desk before she hit the road helping families with ISM.

Retirements

Richard Hill, Financial Aid Director is retiring from Ivy Tech Community College – Madison after serving the school for 33 years. His last day was February 28th.

Barb Jerzyk, Financial Aid Director is retiring from Ivy Tech Community College – Gary/South Bend. Her last day with the college was March 14th.

Jamie Malone, Regional Trainer for Department of Education has announced her retirement from ED. Sadly, her last day as our trainer was February 7th. While we are happy for her, we are sad to see her leave us behind.

Barb Cannaday, Assistant Director of Financial Aid, Ivy Tech Community College – Muncie is retiring. Her last day with Ivy Tech was February 28th.

Julie Wonderlin writes "**Sharon Colwell** is retiring from Ivy Tech Community College – Wabash Valley after 25 years of service, effective February 21, 2014. Prior to coming to the financial aid office, Sharon worked in the secretarial lab, health occupations office, computer lab, and career services office. No matter where she worked or who she worked with, she always had a calming effect on people. I do not remember ever seeing Sharon get flustered and working in financial aid can definitely test your ability to stay calm, be patient and remain positive, especially in August. Sharon set a wonderful example for everyone in the office and her students always knew that she was willing to help. Congratulations on your retirement! We will miss you!"

Good News Announcements

Craig Slaughter, Financial Aid Director, DePauw University has been elected to the NASFAA board as NASFAA Representative-at-Large position. WOO HOO, way to go Craig!!!!

The staff at IUPUI wants to wish a HAPPY 50TH BIRTHDAY to their fearless leader, **Marvin Smith!**

Jim Malloy sends greetings to ISFAA colleagues; he is working on year #26 at Univ. of Notre Dame. Jim & Mary's daughter in law and son welcomed a healthy baby daughter into the world in Indianapolis last November for grandchild #6. Jim & Mary's daughter was just married February 1 in South Bend.

Thomas Ratliff, Associate Vice President, Indiana Wesleyan University had the privilege of being a presenter in February at a NASFAA webinar entitled "Nontraditional Program Issues – Do you know if you offer nontraditional programs?" The webinar primarily focused on the processing of Direct Loans when using alternative academic calendars.

Deaths

We are sad to report that **Ginny Washington**, IUPUI lost her father, Austin B Fleming Sr., on February 2nd. Our thoughts and prayers go out to her and her family.



For the latest ISFAA information, or to check out previous editions of Bits & Bytes, visit www.ISFAA.org!



Bits and Bytes

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

Thanks