

## IN THIS ISSUE

- 1 **ISFAA Summer Conference 2015**
- 2 **President's Perspective**
- 3 **Past President's Perspective**
- 4 **Help Recognize Outstanding 21st Century Scholar Alumni and Partners**
- 5 **ISFAA Summer Conference Photos 2015**
- 7 **How Servicers Can Help When a Student Dies**
- 8 **Executive Committee Member Focus**
- 10 **ISFAA Leadership Symposium 2015**
- 11 **Comings and Goings**

## ISFAA Summer Conference 2015

Summer Conference 2015 was conducted at the historic French Lick Springs Hotel on May 28 & 29 under the theme “Building the Bridge to the Future—Some Assembly Required.” Attending colleagues assembled for the general session on Thursday to hear from Aaron Steffens, MASFAA President from Luther College, and from featured speaker, Steve Hughes, who coached us on how to add SPARQQ to our public presentations. Friday morning’s general session featured financial aid guru Mark Kantrowitz, who outlined trends in student aid and college affordability. Friday’s lunch business meeting was chaired by Debbie Schumm, outgoing President, who handed the gavel over to ISFAA President-

Elect, Ben Burton. Interest sessions from A to Z—well, A to W anyway--“Applying Behavioral Economics to Financial Aid” to [The 5] W’s of Student Loan Defaulters”—allowed attendees to hear how presenting colleagues build various bridges to their students. While the casino was right next door, no rumors surfaced of big winners at the tables or slot machines.

Mark your calendars now for the 2016 winter conference, which will be held January 28 & 29, at the Marriott North in Indianapolis, and the 2016 summer conference, which will be held June 9 & 10, at the Morris Inn on the campus of the University of Notre Dame.



## President's Perspective

What an honor to be serving as the new ISFAA President. This year ISFAA will celebrate its 80th Anniversary. Eighty years of changing lives and helping individuals achieve their educational dreams. The number of lives that ISFAA members have changed through the work you do is immeasurable. Unfortunately, we often get bogged down in the day to day operations of the office and forget the difference you are making in people's lives. I think it's safe to say that none of us started working in financial aid because we thought it would make us rich. Many of us started in financial aid simply because we needed a job. Somewhere along the way something happened and at that point working in financial aid was no longer a job but became a life mission. A mission to help students.

As I stated in my speech at the ISFFA Conference a few weeks ago, I don't often quote movies but there is one quote that always comes to mind when I think about working in financial aid: "Pay no attention to that man behind the curtain." Just like the wonderful wizard, many of us work behind the curtain, completing forms and running programs; working hard to ensure our students are successful.

So, the next time you get a call from that student who wants to argue, berate, or just generally be difficult, remember all of the other students that you have helped. Be brave, use your brain, address the heart of the issue and remember: the flying monkeys are best left for larger problems.



**Ben Burton**

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## Past President's Perspective

When I looked at the top of the notepad at French Lick it said "My page in French Lick's history". When I read that I thought, "What is my page in ISFAA's history?". As I look back over the year I see many things accomplished and many faces that helped accomplish them.

Governmental Relations has worked very hard this year with many hours, meeting and emails. College Goal Sunday went through many changes as well due to not renewing our contract with Miller White, hiring a new website company and project manager all while continuing to hold the statewide event. ISFAA also decided to invest with NASFAA to better manage our funds and to endow our Pat Wilson Scholarship. Although this year has come with challenges, growth doesn't come without some blood, sweat and sometimes tears.

Last spring I said this year would be a year of "Celebrating ISFAA & its Members". I would like to thank some of our members that have helped me this year. Whether it was a shoulder to cry on, someone to be my cheerleader or just an ear to listen, I want to thank them.

Heidi Carl – for setting an example of what true acceptance of everyone looks like and how a leader should lead. For our many chats and encouraging words.

Marvin Smith – for the encouraging words, for guidance and for the questions to make me see all the angles.

Sarah Lazarek – for listening to me daily at work. For covering for me when I had to be out of the office.

Dawn Weaver – for stepping up when I needed her to be a commissioner. For listening, for giving feedback and for encouraging.

Michael Jones – for our many chats. For being my cheerleader at conferences. For all the great conversations on life.

Christy Miller or Glitter Queen – for all the talks, the laughs, the encouraging, the cheerleading and the advice.

And last but not least, Robert Sommers. He has been a rock for me this year. His "whatever I can do to help" attitude. The hours of conversations we have had this year. The guidance, the advice and the encouraging. Robert has been there to step up to help ISFAA whenever needed. Even when changing jobs he stepped up to fill open spots. For his dedication to ISFAA and his support to



**Deb Schumm**

me over the years and especially this year I have chosen him the 2014-2015 President's Award recipient.

Thank you all for all you do for our students, their families and all you do for ISFAA. It was with mixed emotions that I turned the gavel over to Ben. I'm sad that my Presidency is over but also glad it is over. I have grown this year, met great people and have enjoyed most of it. It has been a very busy and productive year and I look forward to next year to see Ben keep leading ISFAA forward.

**MARK YOUR  
CALENDAR!**

**2015 MASFAA Conference**

**October 4-7, 2015**

**Coralville Marriott in Iowa**

# Help Recognize Outstanding 21st Century Scholar Alumni and Partners

by Stephanie Wilson

To celebrate the 25th Anniversary of Indiana's 21st Century Scholar program, the Indiana Commission for Higher Education (ICHE) is asking Hoosiers to nominate alumni students who benefited from the program as well as organizations and individuals who have contributed significantly to its success.

Since 1990, the 21st Century Scholar program has helped more than 65,000 low-income Hoosier students afford and succeed in college. Developed by then-Governor Evan Bayh and former Commissioner for Higher Education Stan Jones, the program is a need- and performance-based program that provides students the opportunity to earn up to a four-year scholarship at an Indiana college.

The program represents a significant ongoing commitment from state leaders to fund higher education for students in need: Since the program began, the state has dedicated more than \$500 million to scholarships for students who qualify. This investment helps make Indiana a leader in need-based financial aid—ranking sixth in the nation and first in the Midwest region.

We believe Indiana's student financial aid community is ideally positioned to help us celebrate the 21st Century Scholar Program's success. We hope you will help us recognize those who have substantially supported the program over the years—as well as former Scholars who are making a positive impact in the world today.

The Commission is accepting nominations in three award categories through August 31, 2015:

## Distinguished Alumni Award (Individual)

This award recognizes an outstanding 21st Century Scholar alumnus for his or her professional achievements, contributions to society and continued support to the program. Nomination forms are online at [www.in.gov/che/3127.htm](http://www.in.gov/che/3127.htm) and open to any alumnus who has successfully earned a postsecondary credential.

## Outstanding Partner Award (Organization)

This award recognizes an outstanding school, community organization or other partner for its impact and contributions to the 21st Century Scholars program. Any school, non-profit, business, foundation or governmental agency may submit a nomination online at [www.in.gov/che/3127.htm](http://www.in.gov/che/3127.htm).

## Champion Award (Individual)

This award recognizes an individual who has made an essential contribution to the success of the 21st Century Scholars Program and the students it serves. Nomination forms are online here and open to parents, family members, mentors, school personnel, current or alumni scholars—anyone who has advanced the program's mission of college and career readiness and student success.

Winners will be recognized at a 25th Anniversary Celebration and Awards Reception in October. The awards are just one aspect of a year-long effort to commemorate and build on the success of Indiana's groundbreaking 21st Century Scholars program.



## 2015 FSA Conference

December 1-4, 2015

Mandalay Bay - Las Vegas

# ISFAA Summer Conference 2015



# ISFAA Summer Conference 2015



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# How Servicers Can Help When a Student Dies

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

Hopefully, it's not often that one of your student dies—but when it does happen, it's a situation you want to handle with care. The last thing you want to do is make a sensitive issue more complicated or painful for a student's family. Read on for a refresher on how to handle this situation, keeping in mind that you can always count on Great Lakes and other federal loan servicers to help you navigate and resolve crucial issues as quickly, tactfully, and seamlessly as possible.

Let's take a look at the four primary steps to take when resolving issues related to a deceased student's federal loans. While some of the specifics we discuss relate to Great Lakes-serviced loans, these basic steps will be similar in the event that you're working with a different servicer to handle your deceased student's loan.

## 1. Stop Collection Activity

First and foremost, you'll want to make sure all collection activity stops. As soon as you receive notice that a student with Great Lakes-serviced loans, for example, has died, contact Great Lakes' Support Team representatives to have us put a 60-day Death Notification (DN) hold in place. This suspends all collection activity, such as delinquent borrower letters and phone calls. It also puts the account on a Great Lakes' Death Notifications report and flags it for follow-up action by our Support Team. The DN hold does not stop the number of days delinquent from increasing, but we will apply an administrative forbearance to prevent default if the account is nearing default while we await the death certificate.

This type of hold may be placed on a student's Federal Family Education Loan Program (FFELP) and Direct loans, including Parent PLUS loans.

## 2. Confirm the Death

Once we apply the DN hold, Great Lakes' Support Team (or that of the servicer involved) has 60 days to confirm the student's death by obtaining the death certificate. Servicers reach out to the city, state, or county immediately to receive the death certificate, but sometimes delays occur. You can help by providing the student loan servicer's phone number in the event that you speak with the family. If you can help by submitting a death certificate on the family's behalf, we encourage you to send an original, certified, or photocopied death certificate to the servicer.

## 3. Notify Lenders and Guarantors

Once we receive the death certificate, the hold on the deceased student's account changes to a Verified Death Certificate (VDC) hold, and the days delinquent on the account stops increasing. Great Lakes—or the servicer involved—also notifies the deceased student's lender and guarantor of the student's death. It is the lender and guarantor—not the servicer—who are authorized to discharge the loan, and who process the necessary paperwork to do so.

## 4. View and Confirm Loan Discharges

When the loan discharge is confirmed, the servicer of the deceased student's account codes the account to reflect the

change. You'll be able to see this when you view the student's account on the National Student Loan Database System.

Once the loan discharge is complete, confirmation can be sent to the family upon request.

## If Disbursements Were Made After a Student's Death

Any loan disbursements made after the student's recorded date of death must be returned to the U.S. Department of Education via Common Origination and Disbursement (COD). If the refund has not been submitted, the relevant loan servicer will contact you to initiate the required loan refund process.

## Other Considerations

Once the more sensitive aspects of this situation have been taken care of, you'll also want to think about how the student death will impact the numerator and denominator of your cohort default rate. The best way to do that is to consult the Cohort Default Rate Guide on the Information for Financial Aid Professionals portal.

If you have other questions about what to do when one of your students dies, you can always reach out to work with the student's loan servicer for support and assistance.

*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).*

## Executive Committee Member Focus

### Leo Hertling



Leo Hertling

#### 1) Please tell Bits and Bytes about your current position at Purdue University

My position at Purdue is very challenging. I have responsibility for Federal and State Aid Programs, Customer Service and Operations, Student Communication and Outreach, Special Programs and Study Abroad. It sounds like a lot, but I have 3 incredible assistant

directors and a secretary who make survival possible.

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

I started in financial aid in 1988 as work study at St. Louis University. When they figured out I couldn't alphabetize, they moved me out of the file room and into packaging and verification area. The rest is history.

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

My current role on the executive committee is that of Internal Operations Commissioner and Long Range Site Selection Co-chair. I have responsibility for oversight of Archives, Audit and Finance, By-laws, Membership, and Nominations Elections and Awards Committees

#### 4) You have been involved with financial aid for 27 years. Do you have a memory about a student you helped that stands out in your mind that shows the good work that FA folks do?

There are so many who stand out over the years, just one is not possible. I think some of the students that I helped at St. Louis College of Pharmacy who had no idea how they were going to pay for 6 years when they walked into my office who walked out with a full six year plan and a pretty good idea of where they would be as far as

Continued on page 9

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indebtedness wise when they graduated are some of my biggest successes.

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

I have had many leadership roles within the financial aid organizations. My earliest leadership roles were with the Missouri Association of Student Financial Aid Professionals (MASFAP) where I started off with the Legislative Committee and then Vice President of the association which included the Program Committee for our 2 annual conferences. I also chaired research for MASFAP. In MASFAA, I have been Legislative Chair for several years, Conference – Program and Conference Site Co-Chair, Summer Institute Co-chair and Research. I have also served as delegate at large for MASFAA. Currently I am working on the Conference - Program Committee for MASFAA.

**6) You joined ISFAA in 2012. Please share your thoughts about the organization after a few years as a member.**

I am amazed at the openness I have found within ISFAA. I had anticipated it taking several years to become an integrated member of the community. You all have gone out of your way to make me feel welcome and a part of the ISFAA Community.

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

Seeing students walk across the stage, knowing that I had a hand in getting them through.

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

Red Tape. I feel like we are made the policemen for the Federal Government in many ways because we control the purse strings. When I was learning to do financial aid, it was if you show need, we got you your grant and loan eligibility. Now we have to verify all sorts of things that have nothing to do with whether a student is needy or not.

The other issue that I have with regard to our profession is the feeling that while we are helping as many students as we can with as much as we can, it is still not enough. With the current aid structure, middle class families are getting squeezed out of higher education. Without the help of Parent PLUS loans or Private/Alternative Loan,

college is not a possibility for the student. Many families simply cannot sustain the burden of a PLUS or Private/Alternative loan into their budget.

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

I would encourage all of our new professionals to get involved. ISFAA is only as strong as its members are. I was encouraged many years ago to get active in MASFAP and MASFAA. These were words I took to heart and have never regretted. I can honestly say that I would not have wound up in Indiana and a part of ISFAA if I had not been active in my state and regional associations.

For those of you who have been a part of ISFAA in the past and have maybe chosen to take a “more laid back” membership role, I would say: We need you all. We need you and your sage advice. We are losing people to retirement too quickly these days and too many of us are saying, I've done my part, it is someone else's turn. If you need a few years off after a very active run, fine, but to sit back year after year and wait for some of the younger professionals to step up to the plate, I feel sends the wrong message to our young professionals. We need you and I am not talking about later. Now is the time for you to get active again in ISFAA or MASFAA or NASFAA. Fill out your volunteer forms, let people know how good it is to be a financial aid professional and how rewarding our profession can be. Show how what we do is changing the lives of people in our office, on our campus and in our community.

**SAVE THE DATE!**

**ISFAA Winter  
Conference 2016**

**January 28-29, 2016  
Indianapolis Marriott North**

# ISFAA Leadership Symposium 2015

by Christina Banker, student attendee

I love Indiana's beautiful state parks and, like so many of us in ISFAA, I strive to be the best I can be professionally so when I heard about the opportunity to be a part of the Leadership Symposium I was excited and nervous. I vacillated between participating or not at length before I finally mustered courage to present the request to my department. After all, there is never a good time to be out of the financial aid office when there are so many people to see and things to do. Furthermore, I questioned my own identity as a leader. I was pleased with the support I received from my institution and the ISFAA team and would encourage any ISFAA member who has the slightest inkling to fight the jitters that we each feel and attend the Leadership Symposium.

Through a series of welcoming activities and introductions I was afforded the opportunity to come to know an incredible group of individuals who understand the triumphs and trials of the financial aid profession. We



had some laughs and shared some jokes while working on the very serious business of developing a better understanding of ourselves, our abilities, the resources available, and ISFAA as a whole.

Continued on page 11



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The symposium is by no means a hands off process of passive learning, so come prepared to be involved. We each brought our experience and abilities to the table to facilitate an active learning environment. One of my favorite activities was the exchange of leadership books and resources among participants. Discussion about leadership qualities we admired and individuals who have mentored us allowed for personal reflection and a renewal of spirit as we were reminded of the support we have received and the kind of leaders we would like to be.

Going into the symposium I was experiencing tunnel vision that is common in the financial aid office. I discovered, through interactions with the group, that I was not alone as we each develop a sense of isolation in the daily grind and

find ourselves so focused on the immediate issues around us that we lose perspective. The Leadership Symposium provided an opportunity to broaden our perspective again and remind ourselves that we are each professionals and leaders. I enjoyed learning about the history and structure of ISFAA, as well as the opportunities it provides for personal and professional growth. After a refreshing retreat, some comradery, and encouragement I was ready to again consider the possibilities for myself and my involvement in ISFAA in spite of any initial fears, doubts, or excuses. I look forward to future opportunities within the organization and hope to see more ISFAA members experience the positive growth I was blessed to gain as they pursue these kinds of opportunities.

## Comings and Goings

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

Sue Allmon

### Comings

**Malissa Ayala** is returning to her Alma Mater, Purdue University to become the Assistant Director-Scholarships. She begins her new position on July 1st.

**Jennifer Holcomb** joined UIndy on May 26 as the Coordinator for Communications and Outreach. Jennifer graduated from Purdue University with a B.A. degree in English and earned a M.A. degree in English from Appalachian State University.

**Samuel Hughes** will join UIndy on July 6 in a newly created position, Coordinator for Systems Analysis and Operations. Sam also graduated from Purdue University with a B.S.

degree from the Krannert School of Management in Business Management and Management Information Systems.

### Transitions

**Eugene Johnson**, CHE, has moved to work within another area of CHE and will no longer be working with the financial aid community. His skills and talents were needed to work with a new program – Graduate Medical Education Board.

### Retirements

**David Fall**, ICHE staff member received his retirement award from ISFAA and responded back with these

kind words he wanted to share with the membership:

*I was quite surprised when I learned of the ISFAA nomination and I felt extremely honored by it. It was a privilege and a blessing to have had the opportunity for fifteen years to help support state government and institution financial aid staff members in their important work, enabling people to pursue their higher education goals; I am very pleased to know that my efforts were valued by those whom I was working to assist. I will cherish the plaque along with my memories of working with all of you. I am very grateful for your thoughtfulness, as I am for your continuing service.*

Continued on page 12

COMINGS AND GOINGS - CONTINUED

**Ed Detamore**, Financial Aid Director for Christian Theological Seminary and longtime ISFAA member has retired. His last day in the office was May 29th. While envious, we wish him well in his retirement and travels.

**Good News Announcements**

**Sabrina Citte'**, Financial Aid Clerk, Ivy Tech Community College, spent the first two weeks of May traveling to South Africa visiting her husband's family in Johannesburg and to add to the adventure, they also went to London and Paris.

**Patt McCafferty**, Financial Aid Director, Ivy Tech Community College-Bloomington has been selected to be on the NASFAA Journal of Student Financial Aid's editorial board for the coming year.



Sabrina Citte'

**Deaths**

**Gary Cottrill**, Financial Aid Director, Ivy Tech Community College passed away on May 24th after a long battle with cancer. You shall be missed my friend!

**Catherine Kenealy Coggeshall**, elearning Specialist for USA Funds passed away suddenly on June 9th. She will be remembered for her love of life, her witty comments and her lovely smile.

**Carol Cooper**, Senior Associate Director for Financial aid for Purdue University passed away in March. She had retired from Purdue in May 2011 and had been living the life of a snow bird – wintering in Florida and coming back to Indiana for the summers.



**Bits and Bytes**

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**Deadlines for Article Submission**

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

Thanks

For the latest ISFAA information, or to check out previous editions of Bits & Bytes, visit [www.ISFAA.org](http://www.ISFAA.org)!