



FEBRUARY 2016

Bits & Bytes

Newsletter of the Indiana Student Financial Aid Association

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2016 Winter Conference Wrap-Up

The winter conference program and site committees would like to thank our more than 180 attendees for an informative and thought-provoking two days at *ISFAA – Live from Indianapolis!* A special thanks to all of our conference speakers! The time and energy you put into preparing meaningful sessions for your colleagues is what makes our ISFAA conferences a success.

The winter conference opened with a keynote address from Roadtrip Nation – exploring ways to help students pursue fulfilling careers. If you are not familiar with Roadtrip Nation, check out their website at <http://roadtripnation.com> to learn more. The conference included updates from the Indiana Commission for Higher Education and U.S. Department of Education, as well as a variety of interest session topics, such as implementing the student loan debt let-

ter, building a financial wellness program, supporting first generation students, and a financial aid directors’ roundtable discussion. We also had the opportunity to interact with three of our state house representatives on political issues surrounding higher education and learned how we can have an impact on legislation. Furthermore, we were pleased to introduce a one-day track for financial aid partner offices and beginners that focused on key financial aid concepts and recent regulatory changes, satisfactory academic progress, and R2T4.

As you can see, there were sessions for professionals at all levels of their career, as well as opportunities to network with colleagues. If you were unable to attend, we missed having you and hope that you will join us for the 2016 summer conference, June 9- 10, 2016!



More Winter Conference photos on page 7

Pat Wilson Scholarship Recipient – Steven McCloud

Hello, my name is Steven McCloud and I am the recipient of the 2015-16 Pat Wilson Scholarship. I want to tell you how proud and honored I am to have received this scholarship. I also want to share the story of my road with you and why this scholarship is so important to me.

As an adolescent I was raised in one of the Indianapolis Housing Agency's impoverished communities and interacted with society as learned from the degree of my social context. This included the observation of prostitution, drug addiction, illegal distribution of narcotics and several other activities that I would say today deviates from the social norm. As the death of my eldest brother and the effects of my sister becoming a teenage mom began impact our household the guidance became even less positive and peer influence led the way. During this time period, we had been placed into the Child Protection Services database and later taken from our mother and placed in foster homes. This contributed to me becoming a street level drug dealer. While engaging in these illegal activities I was arrested and charged with a felony dealing in narcotics in 2005 at the age of 19. After being released 10 days after the arrest my ego skyrocketed. I began to distribute narcotics again expecting different results. Yet, in 2006 I was arrested again, convicted and sentenced to a 16 year term in the Department of Corrections.

During my incarceration period I began to re-collect my thoughts and review family history as far as I could go back. This is when I realized that I was a part of a continuous cycle of negative interaction with the criminal justice system. My grandfather was allegedly killed by the Indianapolis Police Department, my father was involved with a police action shooting, survived and was sent to prison for



Steven McCloud and Ben Burton

50 years and I was convicted of dealing illegal drugs. While locked in a 10x10 foot cell I made the decision that my future generations will not suffer from the effects the previous generations had created.

While searching for ways to curve or dismantle the course of outcomes that the generations of my father's family created, I would read everything from globalization to self-help books. While incarcerated at the Indianapolis Re-Entry Facility, I registered for a free IUPUI class titled Inside-Out Prisoner-Student Exchange: Criminal Justice. This class enlightened me to the perception of a person that is coming home from a prison sentence. Using the data collected from Jeremy Travis's "The all Comeback" made me create a plan for my re-entry. This plan would focus on: education, religion, community involvement, family and friend relationships and financial literacy/independence. I was introduced to Dr. Jarjoura whom had been working on an AmeriCorps program for prisoner re-entry. I became a member of the group that focused on helping others who would return home with planning and resources. This experi-

ence led me to be chosen as one of the fifth year AmeriCorps Public Allies, which is a leadership development not-for-profit in Indianapolis. While serving the community under the AmeriCorps umbrella, the learning experiences were endless.

Also during this time the Marion County Superior Drug Treatment Court/Re-Entry Court program was looking to pilot a curriculum for black males going through the criminal justice system and returning back into society. My company was called to be the co-facilitator along with the creator of the curriculum. Midway through the program I was asked to be an employee for the Marion County Superior Courts. With the historical components attached, first convicted drug felon to then be hired in the judicial system, I could not fathom rejecting this opportunity.

Currently, working in the judicial system is allowing me the opportunity to understand the foundation of law and how the social institution actually operates. With a passion for those returning back into our community, I look forward to creating a support group for those who are truly serious about freedom and would like to get involved with the community more.

Obtaining my education continues to be a critical step in moving forward. I am currently attending Ivy Tech Community College of Indiana. Upon graduation, it is my aspiration to become one of the top community health researchers in the world. After graduating from Ivy Tech I want to enter the Richard M. Fairbanks School of Public Health at IUPUI to acquire a Bachelor of Science in Public Health with a concentration in Community Health with a dream to add a minor in Sociology.

Life is a challenge and I am willing to take that challenge on.

Pat Wilson Scholarship Silent Auction Update

*We make a living by what we get.
We make a life by what we give.*
—Winston Churchill

In 2007, the inaugural Pat Wilson Scholarship was awarded to Sasha Huff of the University of Evansville. I was not present at that occasion, but I wonder if anyone in attendance that April had any idea how much the Pat Wilson Scholarship and silent auction would grow in the coming years. Every year since then, a scholarship has been awarded to a deserving student by the current ISFAA President, helping to change and provide a positive influence on that person's life. How fitting since the scholarship's namesake, Pat Wilson, was well-known and will be remembered, among other things, for her dedication to helping students. Although Pat lost her battle with cancer in 2005, through the scholarship and silent auction, her legacy lives on. Linda Handy from the University of

Indianapolis described Pat this way, "Pat was quick to laugh, quick to offer her help, quick to show how much she cared about others. She was the bright spot in your day and I still miss her."

The bright spot for me in the 2016 ISFAA Winter Conference was having the distinct pleasure and honor to coordinate the 2016 Pat Wilson Scholarship silent auction, which was the most successful one we've ever had. When I stood up and informed the attendees that we raised a total of \$5,425 through the silent auction, Past-President's Challenge, and \$1,000 donation from ISM, I have to tell you that I felt a great sense of both pride and warmth. Pride in that all of the time and energy so many people had put into making sure things went smoothly and that we met our goals resulted in such success. We had never raised \$4,000 before in any auction, and yet we not only met this goal but we surpassed

it. I also felt warmth as the generosity of everyone who was involved washed over me and I thought how lucky I am to work in profession filled with people, schools, and organizations who do not just pay lip-service to the quote at the beginning of this article but actually live their lives accordingly.

We all have students on our campuses who are struggling to find a way to pay for their education and make a better life, and we should all feel pride and satisfaction that what we do makes a difference on a daily basis. I hope everyone has time in their busy schedules to stop and let this sink in. Like the story of ripples in a pond, the effects are far reaching, far beyond what we will ever know. I am sure that Pat would be shocked and humbly surprised at just how far the ripples of her own kindness, energy, and willingness to help continue to touch so many lives.



8 “Knows” for Budgeting Money in College

Submitted by Donette Cassman, Director of Business Development

Money management doesn't have to be a struggle for college students. Here are eight tips that can help — it just takes “Know” how.

1. Know what you've got. Every student (and family) should start by making a budget. This is vital for setting priorities and making wiser spending choices. A simple way to start is with the [Sallie Mae® Monthly Budget Worksheet](#). By taking stock of monthly income and what they're spending, it will help your students to...

2. Know where it's going. There are the big expenditures like tuition, room/rent, weekly groceries, car, gas, insurance, and textbooks. Then there are impulsive purchases: fancy coffees, movies, and eating and drinking with friends. Subtract these from the available income (from a job, grant, savings, or Bank of Mom and Dad), and it's clear where the money goes each month.

3. Know the difference between a “need” and a “must have.” Sure, it would be nice to have a new laptop, smart watch, or a big trip. But are there available funds to do it? If there's enough money at the end of the month, instead of spending it, your students can put it aside in a savings account and save up for a “must have” or other big purchase.

4. Know the score. An education loan is often a student's first experience with credit. This is the opportu-

nity for them to learn about credit health, including paying credit cards on time, not running up large balances, and making sure they're not the victim of identity theft. Sallie Mae offers borrowers a free quarterly FICO® Score, along with the key reasons for their score.* And everyone can get a free credit report annually at [AnnualCreditReport.com](#).

5. Know how to save money by being a student. Remind students to take advantage of that college ID. Eat at the dining hall instead of eating out. Use the school gym instead of a private gym membership. Go to campus events. And look for off-campus stores and services offering discounts or specials with a valid ID.

6. Know how to save on purchases. Why pay full price? Your students should learn to check out sales, use coupons (and sign up for coupons online), buy store brands, use a price comparison app before making a purchase, or see if someone's selling an item they're looking for. Most of all, they shouldn't charge items they can't afford.

7. Know how to prepare for the unexpected. If their car suddenly needed \$300 of repairs, could they pay for it? Or would they have to charge it and keep paying interest on the balance? Part of the budgeting exercise should be to start an emergency fund, putting a small amount aside each month.

8. Know where to go for more information. Here are some free online resources to help your students get started with a budget and to learn more about smart money management:

- [SallieMae.com/PlanForCollege](#)
- [SallieMae.com/FICO](#)
- [Mint.com](#)
- [GoodBudget.com](#)
- [Mvelopes.com](#)
- [BillGuard.com](#)

* Borrowers and cosigners may receive their FICO® Score quarterly after the first disbursement of their student loan. FICO® Scores are delivered only to borrowers and cosigners who have an available score, are based on data from TransUnion, and may be different from other credit scores. This benefit is not available to Vermont residents and may change or end in the future. FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

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President's Perspective

As all of you know, the ISFAA Winter Conference, ISFAA Live from Indianapolis, took place at the end of January. For me, the best way to describe it can be captured in the famous quote "It was practically perfect in every way."

I want to thank Robert Sommers, Kelli Kalisik and their team for organizing a very informative and engaging two days. The conference was kicked off by members of Road Trip Nation. If you are not familiar with Road Trip Nation I want to encourage you to take a quick peak at their website: <http://roadtripnation.com>. They have a very unique approach to career exploration that reminds us life is out there waiting so go and get it.

We were joined by three members of the Indiana House of Representatives: Representative Todd Huston-District 37, Representative Anthony Cook-District 32, and Representative Justin Moed-District 97. This was a very enlightening session as each individual provided us with insights as to their thoughts on higher education in Indiana.

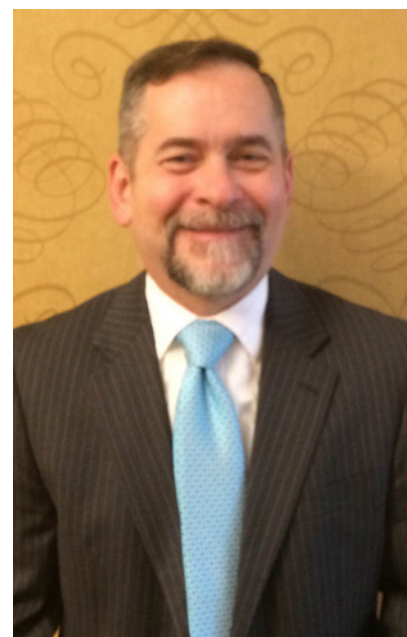
I also want to acknowledge the incredible work done by Rob Wirt and

members of the Pat Wilson Scholarship Committee. The Committee worked diligently to increase fund raising this year and all of their hard work really paid off. They actually increased donations by 392%. No, that is not a typo: 392%! We are quickly on our way to endowing this scholarship and it is all because of the hard work of the Committee and all of the ISFAA members who donated, bid on and bought items at the auction. My thanks to each and every one of you.

We heard from the 2015-16 Pat Wilson Scholarship recipient, Mr. Steven McCloud. Steven has a truly inspiring story that reminds us all that "there is a whole world at your feet". You can read more about Steven's story in a special article contained elsewhere in this Newsletter. We are also starting to build a video library on the website of scholarship recipients. We will let you know when that page becomes available.

Again, I want to thank everyone who worked so hard to make the Winter Conference such a success.

As we look to the upcoming months, I am reminded of the quote "Winds to the



Ben Burton

east, mist coming in, like something is brewing, about to begin." Among other issues this year each of us will have to face changes to the state financial aid system, prior-prior year, students changing verification categories, and continued Gainful Employment regulations. Regardless however, just remember: "In every job that must be done, there is an element of fun."



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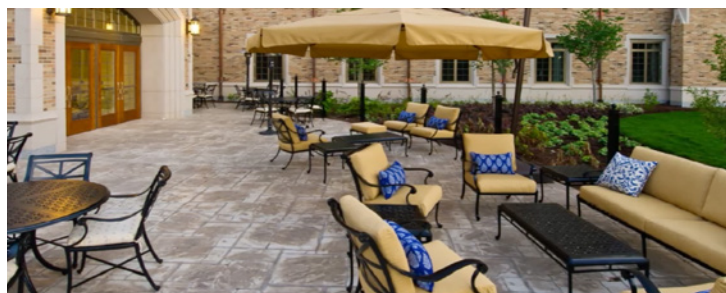
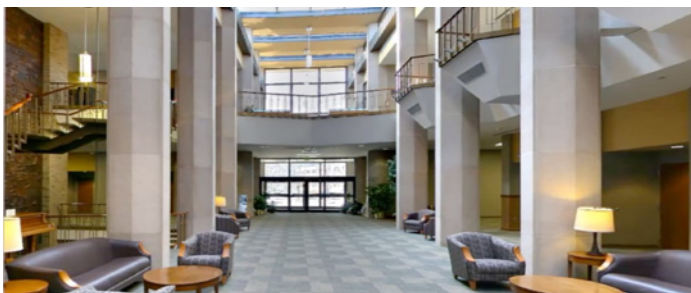
Marriott Wardman Park

Washington DC

2016 Summer Conference Preview

As you endure the ebb and flow of temperature changes this February and eagerly wait the spring that will soon be upon us, the ISFAA program and site committees are already diligently working on a robust summer conference agenda. We will not only have Megan McClean, NASFAA's Managing Director of Policy & Federal Relations joining us, but vast opportunities to engage with your colleagues on best practices and better ways to serve your students effectively and efficiently.

We hope you will join us June 9-10, 2016 at the Morris Inn on the beautiful campus of the University of Notre Dame. Take a sneak peek at the accommodations by visiting the Morris Inn website at <http://morrisinn.nd.edu/>. Stay on the lookout for more summer conference information in the coming weeks. We look forward to seeing you this summer!



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ISFAA Support Staff Workshop

The ISFAA Support Staff Workshop is coming up on April 1st in Indianapolis. The committee reviewed evaluations from the last workshop and created a great agenda for those that work in support positions in our financial aid offices. This one day training event provides your staff with general information that everyone in financial aid should have, along with specific topics that are of interest to the individual.

General and interest sessions include Federal changes such as PPY and Verification; Ethics in the Financial Aid Office; Packaging Philosophies; Working with Difficult Clients; Career Pathways; Student information Security; and Veteran Education Benefits. Registration is happening right now! The Support Staff Workshop will be held at Ivy Tech Community College – Indianapolis in the C4 Conference Center from 9:30

am to 3:30 pm. Parking is free and lunch is included!

For more information please contact any of the ISFAA Support Staff Workshop Committee members:

Megan Watson
Casey Trela
Sue Allmon
Patt McCafferty

2015 Winter Conference



2015 Winter Conference



Executive Committee Member Focus

Julie Wonderlin



Julie Wonderlin

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

I am currently the Director of Financial Aid for the Wabash Valley/Terre Haute Region.

that they were going to have enough financial aid to make it through their degree. Some would just come in for pep talks to make it through their classes when it was rough. Every year at graduation, I love to see the students who have made it through and are so excited to be finishing their degree which sometimes seemed impossible to them. Financial Aid may not get much “credit” for helping a student accomplish their degree and graduate, but seeing the joy of accomplishment on their faces when they cross the stage, makes what we do feel so worth it.

2) How did get your start in Financial Aid?

I started with Ivy Tech in 1993 as an Internal Auditor, hired by Mr. Ben Burton who was then the Director of Internal Audit. In 1995, after having our first child, I was looking for a position with less travel. An opening in the Terre Haute Business Office was available, for which I applied and was hired. In September 1995, I became the Business Office Supervisor. In June 1999 (after having our second child in September 1998), Melinda Middleton, who was the current Director of Financial Aid, was promoted to Vice Chancellor of Student Services. She discussed the Financial Aid position with me and I was soon hired to fill her position as Director of Financial Aid.

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

I am currently serving on the ISFAA Executive Committee as The Training and Development Commissioner for the 2015-2017 term. I am also a committee member on the College Goal Sunday and Reality Store committees.

4) You have been involved with financial aid for 16 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 have been many students through the years that have been in my office that just needed some extra assurance

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

I have previously served ISFAA as a Delegate at Large, Training and Development Commissioner, Conference Site Committee Chair and member, Conference Program Committee Chair and member, Financial Aid Nights Committee Chair and member and College Goal Sunday committee member. I have also served as a committee member for the Program and Site Committees for MASFAA.

6) You joined ISFAA in 1999. Please share your thoughts about the organization after a few years as a member.

ISFAA is a wonderful organization consisting of hard working individuals who strive to help students find a way to afford a college education. When I first attended an ISFAA event, I was amazed at the number of individuals working in our profession who had such a passion for what they do. No matter what type of institution they work for, they truly do fight for what is best for the student and work hard to follow the rules and regulations.

7) What is your favorite thing about your profession?

My favorite thing about working in financial aid is helping students and parents work through the financial aid application process to find that it is not as hard as they thought it was going to be. I also like being able to find

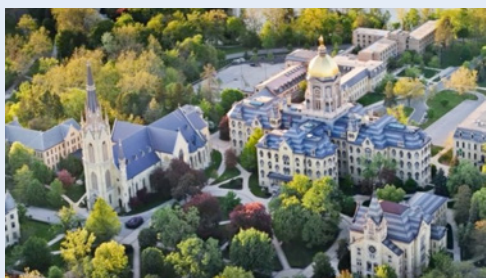
a little extra funding to help students pay their expenses without going into a lot of debt.

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

Hmmm....my least favorite thing would be individuals who know very little about what we do as financial aid professionals making decisions/changes they think are good for the students but are not in reality.

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

Get involved! The more you get involved, the more people you meet. The more people you meet, the more resources and mentors you have which in turn increases your knowledge and makes you feel more confident in your job. Don't sit back waiting for someone to ask you to get involved. Step up and make it happen!



Mark Your Calendar
ISFAA Summer Conference 2016
 June 9th – 10th, 2016
 Morris Inn, University of Notre Dame

for help getting there,
 making it out, and
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CHE News

Stephanie Wilson

Indiana has one of the most generous need-based financial aid systems in the country, but if students don't file the FAFSA (Free Application for Federal Student Aid) each year they'll miss out on the opportunity to receive aid. Each year, too many Hoosier students miss out on financial aid because they fail to meet the FAFSA filing deadline of March 10.

Cash for College kicks-off in December every year and runs through the filing deadline on March 10. 2016 is the eighth year for the Cash for College financial literacy campaign.

As part of *Cash for College*, the state is encouraging local schools and

communities to host regional "FAFSA Friday" events throughout the month of February with financial aid experts who can provide step-by-step assistance on filing the FAFSA, opening College 529 Savings plans, and other ways to ensure financial readiness for college. The goal of FAFSA Fridays is to make sure every high school senior and current college student completes the FAFSA.

Indiana's *Cash for College* activities build upon College Goal Sunday, the annual FAFSA-filing event that will take place on February 21 this year at 42 locations across Indiana. For a list of FAFSA events in your area, visit

our website, LearnMoreIndiana.org.

If students do their part to be academically prepared for college, Indiana is committed to making sure they have an affordable path to college completion. We hope you will join us this year to ensure no Indiana student is forced to delay college or take on additional debt simply because they failed to file the FAFSA form on time.



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For more information contact Bill Wozniak:
wwozniak@ismloans.org

Putting 'Big Data' to Work to Prevent Student Loan Default

By Angela Henry, USA Funds Account Executive

Which borrowers at your school are most likely to default on their student loans?

It's a question you need to be able to answer to most effectively prevent those defaults. And there's only one way to know the answer:

Analyze the data.

The importance of 'big data'

Being proactive in your default prevention means not only helping borrowers who are in trouble to get back on track, but also keeping borrowers whose loans are in good standing from falling behind in the first place.

Seems like a daunting — and expensive — task. And it can be, if you take the blanket approach traditionally employed by schools working to lower their cohort default rates.

But the better approach is to work smarter, not harder.

Determine the characteristics of your institution's borrowers who are most likely to default, and then take a targeted approach to default prevention.

To find those characteristics, you have to go beyond making assumptions. That's because there's no set rule for who most frequently defaults. The attributes of defaulters at one school are not necessarily the same as those at another.

You have to analyze the data for your own borrowers.

Then you can target your default prevention, allocating the most support to those who are likely to need the most help. This approach allows you to make the best use of your resources.

What data can you study to determine which borrowers are at greatest risk of defaulting? Here are some examples:

- Standardized test scores.
- Student application details.
- Contact or interaction history.
- GPA.
- Full- or part-time or online enrollment status.
- Major.
- Employment status.
- Involvement in on-campus activities

- Student loan and grant information.
- Alumni engagement.

Putting 'big data' to work

Institutional data, servicer files, and the National Student Loan Data System all are good sources of borrower information that can help you find out who's most at risk of defaulting at your school.

You can turn that data into actionable insights that guide your targeted borrower outreach plan. USA Funds' cohort analysis approach is to categorize your portfolio of borrowers into three levels of default risk: low, moderate and high. And that default risk, along with a borrower's repayment status and your school's default prevention budget, should dictate how you implement your borrower outreach strategies.

If you need assistance with default prevention planning, visit www.borrowerconnect.org.



Save
the Date!

MASFAA Conference 2016
October 2-5, 2016
Kansas City Marriott – Kansas City, MO

Digital is only a distraction if students don't have useful things to do with it

Can we blame them if we're not mobile?

By Amy Kearns

The debate about the 'digital distraction' technology causes in the classroom isn't going anywhere anytime soon. Professors claim students are distracted by their phones during class, that they aren't paying attention, that they can't multitask, that their learning suffers. (If pointing out the negative of a potential situation were all it took to change a habit, the distracted driving trend would disappear in a heartbeat.) Students counter that when they're bored in the classroom, they go to their phones... "give me something relevant, and digital-related to do – stop boring me."

Educators across the country are trying to find ways to marry digital excitement with learning outcomes, for the better. Yet the financial aid office seems to be at the very very back of the pack when it comes to keeping up with our digital, mobile-minded customers. Why?

Mobile technology – here to stay

According to the [PEW research center](#), 67% of cell owners find themselves checking their phone for messages, alerts, or calls – even when they don't notice their phone ringing or vibrating. And 44% of cell owners have slept with their phone next to their beds because they wanted to make sure they didn't miss any calls, text messages, or other other updates during the night. Millennials are the largest segment of smartphone owners, according to [Nielsen](#). In 2014, 85% of Millennials aged 18-24 and 86% of Millennials aged 25-34 owned one. A multi-year study of students' mobile learning practices in

higher education confirms that "[mobile device ownership is high and continues to increase among students.](#)"

The dizzying speed of information

With a smartphone ever-in-hand, students are never (or rarely) without access to the information they want or the tools they need. They have high expectations around speed and accessibility of information. Don't believe me? Check out [Internet Live Stats](#), part of the Real Time Statistics Project, for an overwhelming visual of the data that flows in one second... here are some highlights:

- 7,098 Tweets
- 32,678 GB of internet traffic
- 52,678 Google searches
- 116,114 YouTube video views
- 2,463,035 emails sent

Yet we want students to fax sensitive information or drop by the financial aid office.... See the issue?

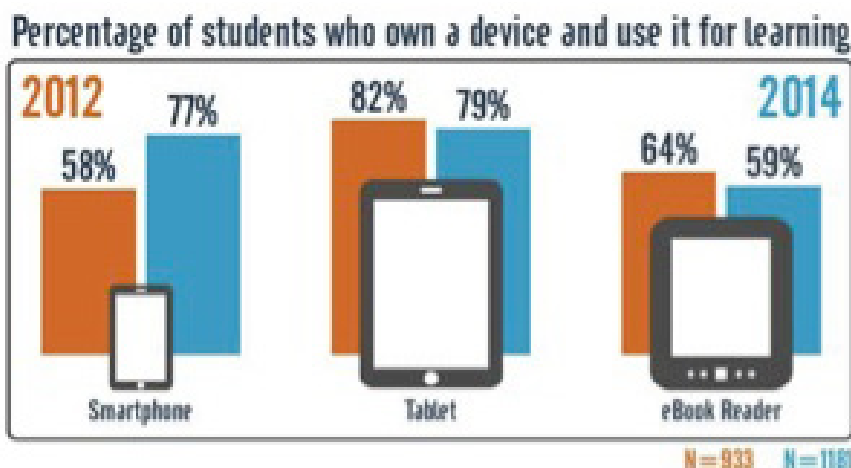


Figure 10. Device use for learning, 2012 and 2014

Financial aid offices need to overhaul

Rather than trying to hold back the digital tsunami, financial aid offices should be embracing mobile technology and EdTech offerings. Forcing millennials (or anyone who doesn't prefer to do things the old-school way, for that matter) to download and fill out an application, then scan and fax it back isn't the right approach. Neither is adding more staff to financial aid offices to help quell the growing lines (in-person and on the phone) of people who need support. Making advancements in our digital/mobile capabilities is.

Our hurdles are not their problems

When a student who has grown up with technology at their fingertips begins to look at applying for Financial Aid, we must seem almost prehistoric. True,

DIGITAL IS ONLY A DISTRACTION IF STUDENTS DON'T HAVE USEFUL THINGS TO DO WITH IT — CONTINUED

our industry has unique issues and concerns:

- o Compliance risks
- o Information security
- o Limited technology resources
- o Competing priorities
- o Budget constraints

We have to band together to find solutions to help us make better strides. We need to stop saying 'digital advancements don't apply to us.'

How we move ahead

It's time to be honest about the mobile/digital experience we're offering student who apply for financial aid. Here are some suggestions that can help us get started.

- **Audit your school's financial aid website** to gauge if it is [mobile friendly](#). Is the text big enough to read? Are the links spaced out enough? Does the content render

in a reader-friendly way on a small device? [Google's mobile-friendly test](#) analyzes URLs and offers suggestions on how to improve.

- **Model digital best-practices in other industries.** Today's banking experience looks nothing like banks of the past. Mobile apps, virtual chat, checks deposited by photo upload... these are all things that are possible – and can improve the student experience in financial aid.
- **Regularly reevaluate.** Hypothesize, build, evaluate and iterate. Being okay with the status quo doesn't cut it.
- **Do more than check the box.** Go beyond providing the minimum regulatory required information: make the content consumable and approachable by our students.

Think differently

As [Rubin wrote](#), "Iterative development acknowledges that we will probably get

things wrong before we get them right and that we'll do things poorly before we do them well." Financial aid offices need to take the risk to get some things wrong (and fix them) as we move forward to where our students need us to be.

A proven leader in higher education, Amy Kearns spent more than a decade in financial aid, ensuring products and services were in compliance with Federal Title IV



regulations while meeting the highest service levels possible. Today she is the Vice President of Financial Aid & Community Initiatives at [CampusLogic](#). She earned her Master of Science in Higher Education from Walden University.

2015 FSA Conference



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Inflection, Empathy, and Expert Expectations: Tips for Navigating Difficult Conversations

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

Difficult conversations in the financial aid office often arise because they start with an emotional topic: money. Now add the fact that your job entails helping students while still complying with external guidelines and rules. The entire process, from completing the FASFA™, to making tuition payments, to selecting the best loan repayment option can be emotionally challenging for students and their families. This heightened anxiety can play itself out in your office or on the phone when parents and students express their frustration. Here are some top tips to help you navigate difficult conversations, while still providing commendable customer service.

Elevate Your Inflection

In customer service, how you say something is just as important as what you say. The peaks and valleys in your voice, also known as inflection, can greatly impact the conversations you have with your students.

- **Smile**—yes, actually smile!—when you answer the phone. When you smile, the soft palate at the back of your mouth raises and makes the sound waves more fluid. Smiling also works for face-to-face conversations.
- **Listen** to a recording of your voice for an honest impression of how you project yourself to other people. If you're not able to record yourself in a real customer service situation, consider creating a role-play exercise for your team.
- **Lubricate** your vocal cords by drinking water during tough conversations. Liquids can help you maintain a smooth and consistent

tone. Holding a beverage during an in-person meeting also provides a tactile focal point to help you remain calm.

- **Breathe** with long, slow, deep breaths to improve the inflection in your voice. When you're upset, breathing becomes quicker and shallower, which causes your vocal cords to tighten—making your voice go up and sound strained.

Heighten Your Empathy

Empathy—or the art of seeing a situation through someone else's eyes—is another essential component of stellar customer service. Although empathy doesn't come naturally to everyone, it can be learned through a few simple steps.

- **Show** that you are actively listening to the person by nodding your head frequently, verbally acknowledging what the speaker said from time to time, and maintaining eye contact.
- **Ask** questions to obtain as much background information as needed. "Listen to learn" rather than proactively preparing your response as the person is talking. Take notes as needed so you'll be ready with follow-up questions.
- **Agree** with the person's concerns—when appropriate—and try to see things from their point of view. Use phrases such as "I'm sorry you're frustrated". Consider if you would also feel upset if you were in the same situation.
- **Remember** that although the person's frustrations may appear to be directed toward you, don't take it personally. You are simply the person they are venting to at this point in time.

Set Expert Expectations

An expert is a person with extensive knowledge, experience, and/or ability in a particular subject or area of study. In this way, you and your team members are uniquely qualified to counsel students who have financial aid-related questions or problems.

- **Respond** with understanding rather than just citing rules and policies. Be firm and establish yourself as a trusted expert. As a last resort, pull in another team member or escalate the situation to your supervisor.
- **Provide** a list of possible next steps, including an example of how you were able to resolve a similar issue in the past. Communicate that the situation is not unique and that others have encountered—and overcome—similar issues.
- **Stick** to your script and don't let raised voices or heightened emotions pull you off your game or put words in your mouth. Avoid the customer service pitfall known as *anger mountain*. If you remain calm, the person is more likely to remain calm.
- **Lighten** the mood with a personal story or anecdote. When used judiciously—and avoiding any hint of sarcasm—humor can help disperse tension and build a relationship with someone based on trust and liking.

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.

Comings and Goings

...and other tidbits of association news

Sue Allmon

Comings

Teresa Berger has joined the Financial Aid & Scholarships (FA&S) team as the new Financial Aid and Scholarship Administrator/Counselor for IU South Bend. Teresa has served FA&S as a student professional since spring 2014 and recently graduated from IU-South Bend (December, 2015) with a degree in Speech Communications and minors in Business Administration, Dance and Spanish. Congrats to Teresa!

Rebecca (Jones) Kordesh joined the University of Notre Dame financial aid team on October 5th as a Financial Aid Counselor.

Cecilia Hess joined the University of Notre Dame financial aid team on October 19th as a Financial Aid Counselor.

Jessica Secviar joined the University of Notre Dame financial aid team as a Financial Aid Associate on January 4th.

Caleb Fendrich joined the Financial Aid Office at the University of Southern Indiana in November, 2015 as a Counselor. He came to USI from Oakland City University where he served as Director of Admissions.

Transitions

Sara Doyle is the new Director of Student Financial Services at Christian Theological Seminary. She was formerly with Harrison College as the compliance and training officer.

Ken Nieman took an early retirement package from Anderson University after 38 years of serving the University. However, he said "No" to this silly concept of retirement and has accepted a position with IUPUI. Ken has begun

his new position as assistant director of financial aid and serves as the McKinney School of Law financial aid liaison at IUPUI. His new email is niemank@iupui.edu and phone is 317.278.2880. Lucky for us, Ken remains in the field of financial aid and will continue to be an asset and 'wise sage' to ISFAA.

Financial Aid Counselor **Julie Hardy** has received a promotion to Student Accounts Manager for Saint Mary's College. While we are happy for Julie, this unfortunately means she no longer works for Financial Aid, but her office is nearby.

Danielle Hardy has joined the staff at Saint Mary's College as an Assistant Director. She comes to Saint Mary's by way of Purdue University.

After 18 years of Financial Aid, **Ruth Hughbanks**, ITT Technical Institute, Merrillville, thought she had left our crazy world for the Academics side. Seven months later her new Registrar position was combined with the Director of Finance position. And she thought she got away! A true financial aid warrior will always find their way back home!

Justin Webster, previously with Med Tech College, has joined the IUPUI financial aid team as the Dental School liaison.

Retirements

James (Jim) Mallow officially "threw in the towel" and retired after more than 27 years in the Office of Financial Aid at Notre Dame. Jim was well respected at Notre Dame as well as throughout the country because of his involvements locally, regionally, and nationally. We have been blessed to have Jim for so many years and wish him well on this new life adventure.

Births

Michael W. McClure, Financial Aid Counselor at Vincennes University became a first time grandpa right before the Winter Conference. God blessed Mike's family with a beautiful baby girl; Aria Ray Arney was born Tuesday, January 26, 2016. She was a healthy 8 pounds-8 ounces and 20 inches.



Killian Soper

Sarah Soper was unable to attend our Winter ISFAA conference due to the arrival of Killian Patrick Soper!

Killian was born on January 25th at 2:00pm ET weighing 7 ½ lbs, 19 inches. According to Sarah, "*Killian likes include mommy, eating with mommy and sleeping with mommy. Dislikes include being away from mommy.*"



Bits and Bytes

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 January 25 for February Issue

Thanks