



OCTOBER 2023

# Bits & Bytes

Newsletter of the Indiana Student Financial Aid Association

## IN THIS ISSUE

- 1 2023 MASFAA Preview
- 3 President's Perspective
- 4 Indiana's Statewide FAFSA Completion Goal
- 5 2024 ISFAA Conference is on the Horizon!
- 6 Executive Committee Member Focus
- 8 Money Smart Tips
- 9 From the Desk of a Delegate-At-Large...
- 10 ISFAA Counselor Workshop Series
- 10 Support ISFAA and buy a Shirt!
- 11 Comings and Goings

## 2023 MASFAA Preview

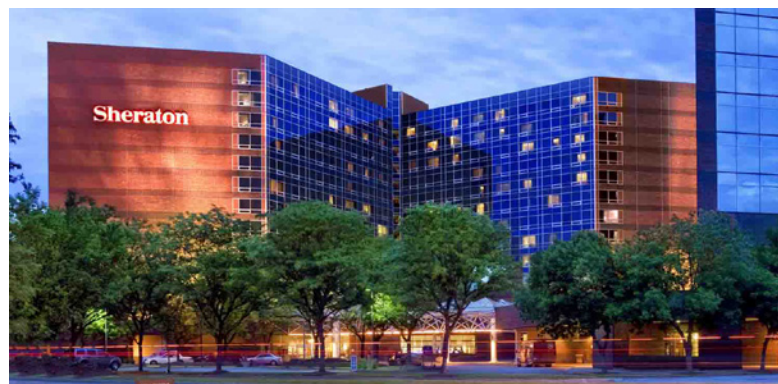
The 2023 MASFAA Annual Conference is set to be an exciting event taking place at The Sheraton Indianapolis Hotel at Keystone Crossing in the vibrant city of Indianapolis, Indiana, from October 22nd to 25th. This occasion marks a significant milestone, as it's been over nine years since MASFAA last convened in Indiana, making it a highly anticipated gathering.

To underscore our commitment to the Indiana community, MASFAA has chosen to partner with Foster Success, a local organization dedicated to supporting youth transitioning out of foster care. We will raise funds for this noble cause through a silent auction and a thrilling 20X Envelope drawing. Representatives from Foster Success will also be present at the conference, allowing us to learn more about their invaluable services.

Our conference kicks off early on Sunday with enlightening pre-conference sessions covering inclusive language, anxiety recognition, and a COA credential session. Later in the afternoon, we will officially commence the conference, featuring a presentation from NASFAA on the 2024-25 FAFSA. In the evening, we invite you to unwind and reconnect with your colleagues during a delightful pizza party.

Monday is packed with engaging breakout and general sessions throughout the day, as well as ample opportunities to connect with our associate members. We are trying something a bit different by providing a \$20 gift card for you to enjoy lunch at the surrounding food places in and near the Fashion Mall. After dinner, we invite you to return to the hotel for a lively evening of Dueling Pianos.

continued on page 2



Tuesday continues the conference with a diverse array of general and breakout sessions on various topics. During lunch, we will host the Awards Ceremony to recognize the outstanding contributions of our MASFAA members over the past year. Tuesday evening is a perfect time to connect with your state organization, a MASFAA tradition. However, we encourage you to return for an entertaining round of Radio Bingo at the hotel to conclude the evening.

On the final day of the conference, we end with a federal update from the Department of Education, followed by the ceremonial passing of the gavel from Craig Slaughter to Amanda Fijal.

We are thrilled to welcome not only attendees from the MASFAA region, but also our Indiana friends and ISFAA members to the MASFAA conference. If you have any questions or need assistance, please don't hesitate

to reach out to our Local Arrangements Committee Chairs, Alex Delonis ([delonisa@wabash.edu](mailto:delonisa@wabash.edu)) and Lisa Bridgewater ([lwoodie@iupui.edu](mailto:lwoodie@iupui.edu)). We can't wait to make this conference a memorable experience for all.



## With a no-fee SoFi Private Student Loan, paying for school is fast and easy.

**Great low rates**—even lower with a 0.25% autopay discount.

**All online. All easy.** Get your rate and decision in minutes.

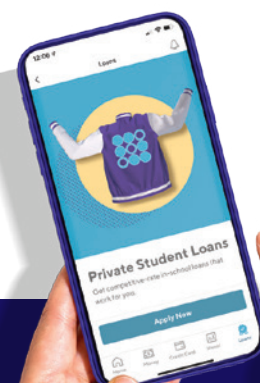
**No fees. No fuss.** Because who needs them?

**Loan terms you choose**—up to 100% of school costs covered.

**Repay your way**—with more options than other lenders.

**Exclusive member benefits** like no-cost career coaching and more.

**SoFi** 



Learn more at [SoFi.com/Private-Student-Loans](https://SoFi.com/Private-Student-Loans)  
Check your rate without impacting your credit score.\*

## President's Perspective

Hello ISFAA!

I love this time of year. The leaves are changing colors and football season has started. I hope those of you who play fantasy football are off to a better start than my team! In our offices we are reminiscing on the start of the 2023-2024 academic year, but also anxiously planning for 2024-2025 and everything that FAFSA Simplification will usher in before we know it. Our association is already in the planning stages of next year with the election ongoing. Please make sure you take time to cast your vote! Hopefully everyone received an email from Lisa Bridgewater with a link to vote on October 6th. If you did not receive an email and would like to vote please email [elections@isfaa.org](mailto:elections@isfaa.org).

ISFAA has a lot happening in the next few months! First up is the MASFAA conference! I have been told that Indiana registrations for the MASFAA conference are on the rise and that we have many ISFAA members who will plan to attend the conference. I look forward to seeing everyone there and in your ISFAA gear! If you have not had an opportunity to check out our ISFAA shop you can do so by visiting [www.isfaa.myspreadshop.com](http://www.isfaa.myspreadshop.com). I hope that you will join me in wearing your ISFAA gear to the conference on Sunday October 22nd as we welcome MASFAA to our state!

Next up is our revamped Leadership Symposium program, which will be kicking off this month. This committee has been hard at work developing content and guest speakers for our participants. We are excited to meet with this group and offer them the

opportunity to connect with mentors and develop their leadership skills. I hope to share more about this program in our next update.

In the June newsletter I hinted at announcing our next conference date and location. I'm excited to share with you that we will be hosting our annual conference at the Renaissance Hotel in Carmel, IN on March 11-13, 2024. After visiting this new location, I am confident that we have found the perfect location that will allow our association to comfortably gather and learn about all things FAFSA Simplification in the upcoming year.

Did you know that ISFAA is one of the states that will receive an in-person NASFAA representative at our conference in March? With NASFAA's new State and Regional Playbook, some states will only receive an in-person NASFAA representative once every five years. I'm looking forward to having a representative this year so our members can ask all of their questions at the conference. Hopefully by then we'll all be pros at calculating pell grants for 2024-2025!

Our conference site and program committees are working on planning all the details for the upcoming conference. For the most up to date information you can visit our conference website page at [www.isfaa.org/conference](http://www.isfaa.org/conference). Registration is expected to open in early January!

At our last board meeting in September I was really amazed by all of the wonderful things our volunteers are doing. It's so easy to forget that we are all taking time out of our daily



**Megan Watson**

Did you know that  
ISFAA is one of  
the state  
organizations that  
will receive an  
in-person NASFAA  
representative at  
our conference  
in March?

lives to help our association move forward and support one another. I want to take the opportunity to say THANK YOU to everyone who has volunteered or contributed in some way this year. Our members are truly what makes ISFAA so wonderful!



# Indiana's Statewide FAFSA Completion Goal



## INDIANA COMMISSION for HIGHER EDUCATION

The Indiana Commission for Higher Education (Commission) has set its statewide Free Application for Federal Student Aid (FAFSA) completion goal for high school seniors to improve FAFSA filing rates, which will increase student access to state, federal and institutional financial aid.

The Commission's goal is for at least 60 percent of the high school graduating class of 2024 to complete the FAFSA by the state's April 15, priority deadline. This will position Indiana to be in top 10 for FAFSA completions nationally from high school seniors.

Filing the FAFSA is the first step toward accessing some of the over \$400 million in state financial aid and billions of dollars in federal aid. According to the [National College Attainment Network \(NCAN\)](#), Indiana high school graduates left roughly \$70 million in Pell Grants on the table in 2022 by not completing the FAFSA.

This year, the 2024-2025 FAFSA will be released by the U.S. Department of Education in December. Once available, the Commission will launch its interactive online dashboard to track progress toward the 60 percent goal. The dashboard can be filtered by county, school and 21st Century Scholars, allowing partners to monitor progress.

Also, new this year is the requirement for high school seniors to file the FAFSA unless the student opts out or is opted out. Students who do not wish to file may opt out in the following ways:

- **a parent** of the student submits a FAFSA Waiver Form certifying the student understands what the FAFSA is and declines to complete it;
- **the student**, if the student is an emancipated minor or is at least 18 years old, submits a signed waiver certifying the student understands what the FAFSA is and declines to complete it; or
- **the high school principal or counselor** of the student waives the requirement due to not being able to reach the family of the student by April 15 after at least two reasonable attempts.

The FAFSA Waiver Form will be released on annual basis on the opening day of the FAFSA. However, the Commission will release this year's waiver early due to the 2024-2025 FAFSA opening in December. The FAFSA Waiver Form will be made available later this month.

Students and parents can get a head start on filing by creating Federal Student Aid IDs (FSA IDs). A legal guardian of a student does not need to create an FSA ID – a parent is only required for dependent students. Visit [www.FAFSA.gov](http://www.FAFSA.gov) to get started.

Students and families can contact the Commission's [outreach coordinators](#) to access free FAFSA-filing assistance.



*Save the Date*

**The 2024  
ISFAA Annual Conference**

*will be held*

**March 11<sup>th</sup> – 13<sup>th</sup>, 2024**

*at the*

**Renaissance Hotel in Carmel, IN**

## 2024 ISFAA Conference is on the Horizon!

The ISFAA Program Committee has been working hard to create a fabulous conference agenda for the upcoming ISFAA Conference, March 11-13, 2024, at the Renaissance Hotel in Carmel, IN.

Mark your calendar today!

This coming year's conference will feature a variety of sessions from experts within the higher education and mental health professions. We will have several pre-conference sessions, with the opportunity to earn NASFAA Credentials through our excellent training committee. Timely and informative interest sessions throughout the conference based on ISFAA membership's feedback. Additionally, based on the new NASFAA 5-year rotating schedule, this is our year to have our wonderful NASFAA representatives live and in person, who will also present and provide their expertise.

There will be something for everyone, whether you are new to the profession, a seasoned pro, or somewhere in between!



Sneak Peak Topics Include:

- FAFSA Simplification
- Mental Health
- Blue Icon – Top 10 Questions for Federal Program Reviews
- NASFAA and MASFAA Breakouts
- Scholarship Optimization after Affirmative Action
- and much more!

A full draft agenda will be posted on the conference webpage by the end of 2023, with registration set to begin in January 2024. Watch for more information coming soon!

## CollegeRaptor®

- Net Price Calculators
- Financial Aid Optimization
- Financial Aid Comparison
- Early student EFC estimates

***College Raptor serves over 250 campuses,  
including 10 in Indiana***



**Jeff Pierpont**  
Vice President of College Partnerships  
[jeff@collegeraptor.com](mailto:jeff@collegeraptor.com)

## Executive Committee Member Focus

### Scott Thum



Scott Thum

#### **1. Please tell Bits and Bytes about your current position at Indiana Tech**

I am the Director of Financial Aid and Student Financial Services Director at Indiana Tech. I've been here nearly 12 years at this point. All other duties as needed :)

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

After leaving the non-profit world it didn't take me long to feel unfulfilled in the corporate one. A friend's wife worked in FA at Wayne State University. There was a lot to learn, but every day was a bit different than the previous one. That was in 2002. I'm still never bored.

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

I am currently the Treasurer of ISFAA. It's nice to take a break from financial aid and finally get to manage funding and reconciliation.... anyways. I've been on the executive committee for about a year, and it has been a great learning experience. I've been a treasurer before but didn't know the full scope of work that ISFAA puts into serving our communities.

#### **4. You have been involved with financial aid for 21 years. Do you have a memory about a student(s) you helped that stands out in your mind that shows the good work that FA folks do?**

I worked multiple times with a student over many years that wasn't always pleasant. He was not very savory to most people in our office either. We finally had a longer

meeting a couple years in. We discussed his family life, and I realized the burden he was carrying by not sharing it earlier. We were able to work through the issues we could resolve with his financial aid. I kept reassuring people in my office that he was a good kid, just going through stuff. He stopped in about a week before graduation and threw a card on my desk and said 'here' and then he left. In the card he said he knew he could not have graduated without me and appreciated everything. You never know who needs your help the most and how compassion may make a world of difference.

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

I've had quite a few leadership roles at Indiana Tech and have been on previous boards, but this is my first leadership position in financial aid.

#### **6. You joined ISFAA in 2012. Please share your thoughts about the organization after 11 years as a member...**

I think it's a great group of dedicated professionals. While I've been a member for years, I didn't become involved until recently. I thought other people just has everything taken care of and didn't need my help. The same people are involved in ISFAA because it takes a lot of work to best serve students, elevate the perception of this profession, and keep an organization running. Volunteering is always appreciated :)

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

Caring about the people I work with. Seriously. When you have the opportunity to calm a family, assist a student, or see a smile during graduation it makes the long gaps between success stories worth it. I know there are several students every year that would not have continued with our compassion and empathy.



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

The pressure put on the financial aid community to keep ahead of regulations that aren't even published yet. Not being able to assist students as well as I wish I could.

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

This is your organization. I'm happy for everyone that has joined. You can throw this professional association on a resume, keep yourself up to date on some policies, or just enjoy Bits and Bytes. If you'd like more from it, please look to volunteer and share your ideas. You help shape ISFAA.

### About ISFAA

History

Bylaws

Pat Wilson Scholarship

ISFAA Newsletter

Awards

Standing Committees

List of ISFAA Presidents

Strategic Plan

## ISFAA.org Website Tip

The [ISFAA.org](https://www.isfaa.org) website has some great information on our organization and its history. If you haven't taken a minute to review, please take a look at the "About ISFAA" section online. You can see previous Presidents and Award Winners, get a look at the strategic plan, and even check out the latest edition (and many previous editions) of Bits & Bytes.

Simply visit:

<https://www.isfaa.org/about-isfaa> and enjoy learning "About ISFAA"

## DISCOVER<sup>®</sup> Student Loans

Your **students** work hard. We can **reward** them for good grades.<sup>1</sup>



Learn how at  
[DiscoverStudentLoans.com/School](https://DiscoverStudentLoans.com/School)



<sup>1</sup>Students who get at least a 3.0 GPA (or equivalent) may qualify for a one-time cash reward of 1% of the loan amount on each new Discover undergraduate and graduate student loan. Reward redemption period is limited. Visit [DiscoverStudentLoans.com/Reward](https://DiscoverStudentLoans.com/Reward) for reward and redemption terms and conditions.

©2023 Discover Bank, Member FDIC

# Money Smart Tips

By Nina Loesch – Ivy Tech Community College – Columbus



Have you ever thought how can I start saving more money for items that I really want in the future?

I am sure all of us think that sometimes this is difficult especially with all of the bills we have and the added expenses that just happen (car repairs / home repairs etc.).

It does take perseverance to save your money but the key is always to pay yourself first. I used to think that I need to put more in savings but never really tried to make that happen. I am learning every day that the more you have control over your money the

more you are able to figure out ways to save. Setting up auto deposit to your savings straight from your paycheck is a great way to start saving.

It is a continuous process though because sometimes you will feel like you are saving but then something comes up and you have to pull money out. Just keep on trying!

Work on keeping a positive mindset about money!



## Helping Students Achieve Big Dreams

We provide the **Attigo**® Suite of student success solutions. Our nationally recognized persistence and completion curriculum, student debt letter, student loan counseling, and training for higher education professionals take student success initiatives to new heights.

Learn more at [attigo.com](https://attigo.com)





## From the Desk of a Delegate-At-Large...

By Sarah Soper



**Sarah Soper**

Financial Aid – what a (thrill) ride this profession can be! As a Delegate-At-Large I am to be available, to serve the organization and my peers. In that interest, I wanted to take some time to recognize our profession. Navigating change is hard and we do it as a matter of routine it seems. When financial

aid started many years ago, it was straight forward. As a student you were tasked with completing an application, did your required paperwork and the funding you were eligible for was awarded to you. What does it look like now? Now we are in a complex web of scholarships, grants, loans, and work study programs spanning federal, state, institutional and local funding streams. The aid landscape continues to change, at all levels, to address changing attitudes towards education, economic realities, and the desire for equality. It has been anything but static in recent years. It's been more like a thrilling roller coaster ride, with twists and turns, surprises, and challenges around every corner.

One significant factor influencing the financial aid landscape is the rapid advancement of technology. Online portals and mobile apps now provide students with easy access to financial aid resources, including scholarship databases and loan calculators. Artificial intelligence and machine learning algorithms are being employed to personalize financial aid recommendations, making it easier for students to find funding options. Changing forms, timelines, response needs and an ever-growing data security burden.

Government policies, federal and state, have a profound impact on the financial aid landscape. Over the years, policymakers have introduced a variety of changes aimed

at improving access to higher education. These changes include reforms to the Free Application for Federal Student Aid (FAFSA), adjustments to grant programs, and initiatives to tackle student loan debt. Through it all, we are here for our students and families.

Recent discussions have also focused on proposals for free college education at public institutions, navigating the potential value of a degree with a revamped gainful employment metric, and widespread student loan forgiveness. While these ideas have generated excitement, they have also sparked debates about their feasibility and potential consequences for the economy and education system.

The changing financial aid landscape in education is a dynamic and thrilling journey, shaped by technological advancements, economic challenges, policy shifts, and the evolving needs of students. While this ride has presented obstacles, it has also opened doors to innovative solutions and opportunities for students to access higher education.

Through it all we, the financial aid administrators, remain adaptable and responsive to the evolving needs of students and their families. The late-night presentations, phone calls, emails, counseling sessions and more, through it all financial aid administrators help to navigate the changing complexity of funding higher education. By embracing technology, exploring alternative models, and working together to enact effective policies, we can ensure that the financial aid landscape remains an accessible and equitable path to educational success for all.

We are all in this together, please reach out in whatever way you are comfortable. Together, ISFAA will continue to lead the way in supporting our students and families.



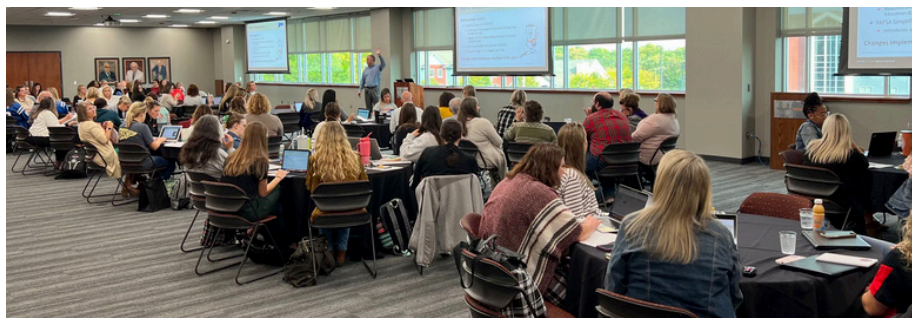
### Kroger Community Rewards:

Make a donation by simply selecting ISFAA as your charity & use your Kroger Shopper's Card (or associated phone number) at check-out.

<https://www.kroger.com/account/communityrewards/>

## ISFAA Counselor Workshop Series

The 2023 ISFAA Counselor Workshops have wrapped up with 13 events throughout the state. We'll have more information in the next edition of *Bits & Bytes*, but have included few photos from these wonderful events!



## Support ISFAA and Buy a Shirt!

Thank you for being a member of ISFAA. We are so excited to share the news that we've recently partnered with spreadshop to bring ISFAA products into the world. From t-shirts to polos, bags and stickers, you now can order a product with our logo on it and support ISFAA in a whole new way.

Spreadshop is a web-based shop that allows organizations to sell products with our logo on it without having to buy in bulk. You can order a shirt or any product in any style and color they have, and they will add the ISFAA logo. Spreadshop will create the product and ship it directly to you. In turn, our organization makes a small profit on anything we sell.

Please visit our shop today to check it out! [isfaa.myspreadshop.com](https://isfaa.myspreadshop.com)

New



✓ ● ● ● ● ●  
ISFAA - Men's T-Shirt

New



✓ ● ● ● ● ●  
ISFAA - Contrast Coffee Mug

New



✓ ● ● ● ● ●  
ISFAA - Unisex Crewneck Sweatshirt

# Comings and Goings

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

Sue Allmon

## Comings

**Bethany Gross** joined the Ivy Tech Community College-Bloomington Financial Aid Office in August 2023. Bethany is an Assistant Director of Financial Aid and will be responsible for the Bloomington Campus Federal Work Study Program. Welcome Bethany!

## Goings

**Charlette Sauders**, Director of Financial Aid, Grace College, has accepted a position at The Bradley Hotel in downtown Fort Wayne as the Director of Finance. She begins her new position on October 11th. She will continue to work for Grace College on a part-time basis and will be at MASFAA in October. She also said she will continue to attend the NE IN FA Admin Luncheons!

## ISFAA Folks at NASFAA in San Diego



### Bits and Bytes

Matt Krieg, Editor  
mkrieg@investedindiana.org  
Phone (317) 914-7136

*Bits and Bytes is published  
quarterly on behalf of the  
Indiana Student Financial Aid Association*