

ISFAA:

*Continuing a Strong Tradition,
1985 - 2010*



Written and Compiled by

R. Douglas Irvine

*with contributions from
additional ISFAA colleagues*



Additional text contributors:

(listed alphabetically)

Sue Allmon, Mary Ann Bishel, Heidi Carl, Pat Garvin, Kathi C. Graves, Joanne Haymaker, Linda Handy, Rayna Huddleston, JoAnn Laugel, Kathy Mills, Steve Morris, Marcia Osmon, Jim Patton, Thomas Ratliff, Kirsten Reynolds, Terri Vasquez, Alexis Wolf and Julie Wonderlin

Editing and review contributors:

Heidi Carl, JoAnn Laugel, Thomas Ratliff and Jon Riester

Photos supplied from the ISFAA Archives by:

Matt Krieg and William "Bill" Wozniak

75th Anniversary Conference Logo created by:

Suzanne Maiers, senior visual communication design student, University of Evansville
Kristin Jones, Communications Coordinator for Admissions, University of St. Francis

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Forward

Several years ago, from an unremembered source, it was suggested that I should get together with Sue Allmon to update ISFAA's history record. Although I had interest in the project, a few e-mails were exchanged, but that's as far as it went. A couple years ago, after retiring from my full-time financial aid position, I decided I was not going to learn the details of a Reauthorization that came with a summary of over 200 pages, just so I could assist in an aid office for a couple weeks each spring. I cleaned out most of my personal ISFAA and financial aid files, only retaining materials that served as "verification documents" in case of an IRS audit. Updating the history was not planned.

However, in February of this year, I received an e-mail from JoAnn Laugel inquiring if I would be interested in coordinating an update to Josephine Ferguson's historic work on our association entitled ISFAA: Creating a Proud Tradition, 1935-1985. After receiving reassurances that this would not be a "solo act," I agreed, and headed over to Holy Cross College to find a copy of the original book. Unfortunately, it was not to be found. It wasn't where I last saw it more than seven years ago and none of my colleagues at other local schools could locate a copy either. I finally picked up John Starnes' copy in early March, which Clarence Casazza had dropped off at Butler on the same day I loaded the back of my van with the seven boxes of official ISFAA Archives from IUPUI. Of course, there were a few copies of the book in the archives, so John did get his copy back.

With background materials in hand, the work began. Spring was spent organizing – figuring out what we had and what was missing. Noting that pre-1985 files were already arranged by year, I continued that approach and organized documents by the ISFAA year, from the end of one Spring Conference and presidential transition to the next. Talk about an activity that brought back memories – especially the "Comings and Goings" section of the newsletters. Do you realize that there were seven Federal Training Officers from the time Josephine Ferguson served in that capacity through to Jamie Malone? (in order: Josephine Ferguson, Don Aripoli, Morris Osborn, Sharon Thomas, Morris Osborn again, Doug Parrott, Bob Wanzek, and Jamie Malone.) Did you know the basketball coach who was the only individual to ever no-show to give a Keynote Address? Can you guess who has the most listings in "Comings and Goings" under the category of "Congratulations on the new position" over the period of the update? (My lips are sealed! But the Archives tell all!)

I knew the update had to be thematic, rather than a chronology of who served on what committees when, which would have been a very boring approach, even if the archives were complete for all years (which, unfortunately, they aren't). By 1985, ISFAA was a mature organization; no major structural changes came about from within over the past twenty five years. We, as financial aid professionals, were extremely influenced from without, especially by the federal representatives, SSACI, the "wonderful world of electronics", and in outreach, especially through College Goal Sunday.

This update is the work of many and the response I received to almost any request was exactly what I expected from ISFAA people – an overwhelming spirit of helpfulness.

The roster of those who provided assistance range from Allmon to Zellers, with a considerable debt owed to Steve Morris for putting together the section on SSACI. I must also acknowledge assistance received from Dick Bellows, Clarence Casazza, Nick Vesper, Julie Yeager Arthur, Jamie Malone, Jack Hinz, Tally Hart, Ginny Washington, Sue Allmon, and the national staff of College Goal Sunday, NASFAA's help on Reauthorizations, Mark Kantrowitz's timelines, computerization nightmare tales from many who wish to remain nameless, quick answers from my local colleagues at Notre Dame, Saint Mary's, Bethel, IUSB and Holy Cross, Joyce Hall and Marvin Smith at Purdue, (although Marvin should owe me a cold beverage, as he was going have our archives scanned and saved many years ago,) all the "Techies" at several campuses who chipped in with assorted comments and our associate members who have done so much for our organization over the years.

I have two major regrets in this project. First, I deeply regret, due to his illness, that we could not draw on the knowledge and expertise of the recipient of the ISFAA Distinguished Service Award for 2000, Dennis Obergfell from SSACI. Dennis worked with us, but more importantly, he worked for students and would seriously listen to appeals on behalf of students. We wish him the best as he faces his issues. I also regret not being able to locate our former colleague from CSS/College Board and the lending community, George Emery. He also made a significant impact on our association and could have contributed greatly to this record.

Finally, this project put me back in touch with three of the greatest who are no longer with us. Our fiery redhead, S. Kathleen White; Mike Phillips, who was so student-centered that he gave out his home phone number to any and all ISU students; and Pat Wilson, who would do whatever ISFAA asked, except she usually didn't wait until we asked – she just knew and made things happen. They left us with great memories.



This book is dedicated to the essence of ISFAA, that spirit of concern and support that permeates our association members for our students, our institutions and each other. Each of the individuals mentioned above have demonstrated such heart in their work and their friendships. May all current and future ISFAA members for years to come show the same eagerness to make a positive difference in all they do.

R. Douglas Irvine

ISFAA History – Introduction

“There are times when financial aid seems like just so much trouble: answering the same question for the eighth time in the last hour; reviewing the two hundred sixteenth parents’ tax return this week; learning that the Pell verification procedures are changing again; and on and on and on. It is very easy to lose one’s perspective in this kind of environment. Because it can be a jungle out there, the forest is often lost among the trees.”

Thus began the *Forward*, jointly written by Linda Lee Maxwell and Mark Franke, 1984-85 and 1985-86 ISFAA Presidents, to ISFAA: 50th Anniversary Symposium Proceedings. That opening paragraph represents both sentiments and frustrations all of us in the aid profession have experienced at times in the subsequent 25 years, as the Indiana Student Financial Aid Association (ISFAA), the first state financial aid professional association in the United States, marks its 75th Anniversary.

On December 4, 1985, at the Radisson Hotel in Indianapolis, the Indiana Student Financial Aid Association marked the completion of its first half century with its all-day 50th Anniversary Symposium preceding the regular Winter Conference. The Symposium was attended by 205 participants, including (then) current and former ISFAA members and representatives from throughout the MASFAA region as well.

Edson W. Sample, Director of the Office of Scholarships and Financial Aid at Indiana University, provided the official welcome and served as the moderator for the morning session. This session focused on “The Impact of Student Financial Assistance on Postsecondary Education – In Retrospect and The Future.” Providing area perspectives on the topic were Lawrence E. Gladioux, Executive Director, The College Board, Washington, D.C., on the federal perspective; Clyde R. Ingle, Commissioner, Indiana Commission for Higher Education, on the state perspective; and Dallas Martin, Executive Director of NASFAA provided the institutional perspective.



Edson W. Sample

Initial presentations were followed by a panel discussion led by the following Directors of Financial Aid: Tally Hart, of Purdue University; Joseph Russo, University of Notre Dame; Clarence Casazza, Ball State University; and Linda B. Handy, Indiana Central University (now University of Indianapolis).

Looking back to the 50th celebration, we can clearly see that those morning sessions provided insight into the times and the state of financial aid; Washington in 1985 was

facing a \$200 billion dollar deficit and a two trillion dollar national debt. There were concerns of problems in the Guaranteed Student Loan (GSL) program, specifically low repayment rates and over-borrowing by students. Lawrence Gladiuex suggested that moving away from private banks to either a national bank or a GSL program more closely modeled after the National Direct Student Loan Program with its direct lending mechanism might be the model of the future. Clyde Ingle suggested that the development of the financial aid systems had facilitated the ability, at the state level, of creating a rational pricing and funding structure for postsecondary education, by coupling tuition, financial assistance and state appropriations decisions. Dallas Martin focused on the historical development of financial aid and its impact on admissions planning, the financial health of an institution and how aid may affect the overall mission of an institution of higher learning.

Today, we would feel very comfortable following the panel's reaction to much of what the presenters covered: the role of merit aid and its relationship to institutional quality; the role and impact of vocational and proprietary education; and the increasing presence of part-time and non-traditional students on campuses. Other issues, such as the creation of a single needs analysis system tying together Pell, Campus-Based and GSL programs by Federal legislation and divorcing from the Uniform Methodologies developed with more institutional involvement, now seemed moot to state institutions and to many private colleges as well.



Linda Maxwell

Linda Lee Maxwell, Associate Director of Financial Aid at Ball State University and 1984-85 ISFAA President, presided over the luncheon session and recognized the past ISFAA Presidents, MASFAA Executive Council, former ISFAA members and college administrators from our institutions present at the Symposium. Linda Maxwell also introduced William (Bill) Du Bois, Jr., Executive Director of the State Student Assistance Commission of Indiana, who shared his remarks. Bill DuBois expressed greetings from Governor Robert D. Orr and conferred two special awards on behalf of the Governor. Mr. Du Bois presented the Sagamore of the Wabash Award, which can only be granted by the Governor of Indiana, to Josephine Ferguson and Edson Sample.

The afternoon session continued with “Developing the Profession – The Role of Aid Administrators and Associations.” State, regional and national perspectives were presented by the presidents of the respective financial aid associations. Mark Franke, 1985-86 ISFAA President and Assistant Dean of Academic Services, Indiana University-Purdue University at Fort Wayne, discussed the collegial and professional developmental role of ISFAA. Orlo Austin, MASFAA President and Director of Student Financial Aid, University of Illinois, focused on leadership within the profession and making sure we take the time to do the right thing, instead of just doing things right. Gerald Bird, NASFAA President and



Mark Franke

Director of Student Financial Aid at the University of Alabama-Birmingham, commented on how our profession, and the Associations within, grow through the combined power of our ideas and our willingness to compromise with each other to work for the best interest of our students.

The Symposium concluded with Dallas Martin, Executive Director of NASFAA, providing an update of the then current legislative and regulatory situation in Washington.

ISFAA's 50th Anniversary Symposium successfully capstoned our Association's first fifty years. By 1985, ISFAA was mature in both its organizational structure and mission. Its next twenty-five years would be marked by continued community outreach, a close relationship with the State Student Assistance Commission of Indiana and considerable training activities for membership, especially in response to constantly changing federal regulatory and legislative actions as well as in the emerging environment of rapidly changing technology.



Dr. Dallas Martin

ISFAA History - Reauthorization

The conclusion of the 50th Anniversary Symposium marked the end of ISFAA's first half-century and the beginnings of ISFAA's future. Federal Reauthorizations of the Higher Education Act of 1965 are very similar transitions, in that the financial aid community is always looking back at the changes wrought by the most recent Reauthorization, learning and applying the intricacies of new legislative and regulatory requirements and interpretations, while also looking forward to what may appear on the horizon in the next Reauthorization.

On December 5, 1985, the day immediately following the 50th Symposium, ISFAA's regular Winter Conference commenced. The Keynote Address was presented by Betsy Brand, senior aide to Senator Dan Quayle, and the Staff Director of the Senate Education Committee during the most recent Reauthorization round which concluded with the signing of the Higher Education Amendments on October 17, 1986.

The 1986 Reauthorization of the Higher Education Act of 1965 contained many changes to the way we did business. Among the most significant changes were the establishment of the Congressional Methodology as a second federal need analysis formula; requiring borrowers to demonstrate financial need to qualify for a Guaranteed Student Loan; establishing new criteria for determining dependency status by eliminating the dollar threshold of parental support (and essentially maintaining students as Dependents until reaching the age of 24); creation of the SLS and PLUS Loan programs; setting of minimum standards for measuring satisfactory academic progress; requiring "Ability to Benefit" testing for all non-high school graduates; setting a 30% cap for the number of students requiring verification by schools; requiring drug program certification; and giving financial aid professionals greater discretion in the use of "Professional Judgment."

Training on Reauthorization changes continued throughout 1986-87 at ISFAA Conferences. The Fall Conference included a Federal Update by Josephine Ferguson and Tally Hart presented a breakout session on "Reauthorization Issues." The Spring Conference contained a General Session with a working title of "Reauthorization: Its Impact on Our Current Students, Our Budgets, Our Enrollments, Our Staffs, Us!". An interest session focused on "GSL – New Regulations/New Explanations."

In 1987-88, continued training was provided to the membership. Although full Conference agendas are not available, we do know that the Keynote Address for the Fall Conference was given by Jim Belvin, Director of Financial Aid at Duke University, speaking on "The Future of Financial Aid." In addition, Jack Hinz, of College Scholarship Services (CSS), presented a one-day training session on the Congressional Methodology at Ivy Tech – Indianapolis on December 4, 1987.



Josephine Ferguson

By 1989-90, the financial aid community was already looking ahead to the next Reauthorization. The Governmental Relations Commission developed several position papers for discussion during an interest session at the Spring Conference.

MASFAA held an Invitational Symposium in Indianapolis and former U.S. Secretary of Education Terrel Bell gave a somewhat pessimistic outlook of what might emerge in terms of both funding and regulatory requirements in financial aid.

By the summer of 1990, the Governmental Relations Commission, in conjunction with the Indiana Commission of Higher Education (ICHE), was developing a position paper on the upcoming Reauthorization of the Higher Education Amendments. The ICHE was to focus on more general higher education issues, while the Governmental Relations Commission would have specific responsibility for the Title IV financial aid section of the paper. The Commission addressed four desired outcomes for the reauthorization: (1) systems efficiency – issues related to the application process, performance standards and the GSL process; (2) equity among student recipients – aiming for a more favorable grant to loan balance and needs analysis related issues; (3) access to education – cost, awareness, participation issues and program dependability; and (4) partnerships – enhancing the relationships among the higher education community, the U.S. Department of Education and the private sector.

The Winter Conference in December 1991 focused on the Washington perspective on Reauthorization as it relates to Indiana. The Keynote presenter was William “Buddy” Blakey of the Clohen and Dean Law Firm in Washington, D.C.



Tally Hart

The Winter 1991 issue of ISFAA “News and Views” included an article by Tally Hart, which suggested that Reauthorization may take on a new direction, which could have a significant effect on financial aid in Indiana beginning with the 1993-94 award year. There were very real concerns relevant to state aid awarding that the move to more clearly denote to students that the source of Title IV aid was in fact “Federal”, the simplification of the application process for students and the elimination of data elements deemed necessary for state and institutional purposes could occur. It was not clear if the Multiple Data Entry Contractor’s (MDE’s) would continue, or how non-Federal form data would be transmitted, and if so in what format, to entities such as SSACI. There was also no discussion of how any costs would be covered to obtain the additional data if the federal government stopped collection of this needed data.

The 1992 Reauthorization of the Higher Education Act of 1965 may have been the most broad-reaching of any of the Reauthorizations during this twenty-five year period. Among the major components of this Reauthorization was the introduction of the Free Application for Federal Student Aid (FAFSA), with a strong emphasis that the

application was now free to submit. In addition, a new Congressional Methodology combined the former Pell Methodology and prior Congressional Methodology for Pell Grants, the Campus-Based Programs and Student Loans, including a new Unsubsidized Stafford Loan program. A Community Service requirement was added to the College Work-Study program and a new pilot program for student loans was introduced – the Direct Loan program, to be run through the Federal government without involvement by private financial institutions. A new entity was added to the financial aid oversight equation, the State Postsecondary Review Entity (SPRE).”

The ISFAA Spring Conference, in April, 1994, held at the Abe Martin Lodge in Brown County State Park could be considered “The Big One,” with a very heavy focus on the 1992 Reauthorization of the Higher Education Act.

Beginning on Monday, April 11, 1994, Bob Wanzek, Training Specialist for Region V, U.S. Department of Education (DOE), gave a Federal Update. Mary Ann Myles, substituting for Tim Joyce, Executive Director of SSACI, provided information in the SSACI Update. Following the General Session of updates, a “Town Hall Meeting” interest session allowed for further conversation with the federal and state presenters. A concurrent interest session, “Student Status Confirmation Processing” (SSCR) discussed modifications and future enhancements to the SSCR process and also provided an update of Phase II of the National Student Loan Data System (NSLDS).

The post-lunch general session on “SPRE – the State Postsecondary Review Entity” was possibly the fieriest “hot button” to come out of the Reauthorization. SPRE’s were to be the third leg of the oversight process. Discussing how they were to be established, function and impact our institutions were: Tom Netting, Senior Associate for Legislative Affairs, Career College Association; Wendy Togneri, Indiana Commission on Higher Education; and Mary Ann Myles, Director of the Loan Division, State Student Assistance Commission of Indiana (SSACI). The panel was moderated by Cheryl Love, Manager of Regulatory and Legislative Affairs, ITT Services. (Editor’s note: This session probably attracted more representatives from the proprietary section than I have ever witnessed at an ISFAA Conference). Thankfully, the U.S. Department of Education recognized the burden and duplication that SPRE’s would create and the program was later repealed before ever being implemented.

On Tuesday morning, a General Session on “Direct Lending” was presented by Mary Ann Myles and representatives of the two Indiana schools in the first-year pilot program. Earlham College was represented by Bob Arnold and Renee Fisher while Richard Nelson spoke for the Mid America College of Funeral Services. The current process and any problems that arose during year one were discussed.

Most appropriately, the closing session had Cindy Orczky, of the Organizational Leadership Department at Purdue University, speak on “Managing Change” and Josephine Ferguson, retired from the U.S. Department of Education and author of ISFAA: Creating A Proud Tradition, 1935-1985, briefly addressing attendees on the topic of “Is There Life After Financial Aid?”

Reauthorization topics continued as major components of both the Winter 1994 and Spring 1995 ISFAA Conferences. With the Direct Loan (DL) program increasing in the number of participating schools in Indiana, a panel discussion was held at the Winter Conference on implementing DL with Cathy Macchia, Ball State University; Orlo Austin, University of Illinois; Phyllis Hooyman, Hope College; and Carol Erban, National Computer Systems presenting. An interest session concerning “The Future of the FFEL Program” followed, with Joseph Russo of the University of Notre Dame and Carl Dalstrom, USA Services Senior Vice-President-Guarantor Operations, presenting. Additional interest sessions were given on regulatory issues including the Pell and Campus-Based Programs, presented by Bob Wanzek, DOE Training Officer, and FFEL issues which was co-presented by Cheryl Ross-Odom of USA Services and Craig Berkley from SSACI. Also changes with Community Service in College Work Study were addressed by Natalia “Tally” Hart from IUPUI and Sue Brandt of the University of Notre Dame. “Prorata Refunds, Repayments, and Loan Proration” and the still-alive SPRE Program were also discussed.

Jeff Baker (Director of Policy Development, DOE) kicked off the spring conference with a look at the direction Phase II of the recent Reauthorization could take in light of changes in the makeup of Congress. The political climate in Washington was also followed up by William “Buddy” Blakey and Pam Fowler (1994-95 MASFAA President and Executive Director of Financial Aid, Ivy Tech Central Office). Interest sessions on Reauthorization items included “Community Service” by Tim Nation, AmeriCorps Program Director, Indiana Commission of Community Service; Joyce Hall, Director of Financial Aid, Purdue University and “Entrance/Exit Counseling,” Bob Wanzek, DOE Region V Training Officer; Maryann Myles, SSACI Loan Director; and Norman Hayes, IU-Bloomington.



Jeff Baker

Even as ISFAA members were coming to grips with implementing changes brought about by the 1992 Reauthorization, the financial aid community was looking ahead toward the next Reauthorization scheduled for 1997. Joyce Hall, Director of Financial Aid at Purdue University, was appointed to the NASFAA Reauthorization Task Force. She provided an overview in the June/July 1996 issue of *ISFAA News and Views*. Citing Terry Hartle of the American Council on Education, she offered the following context for higher education policy in 1996:

1. State spending has been flat and will remain so for the next five to seven years.
2. The mandate to balance the federal budget will continue no matter who wins the November elections.
3. Significant demographic changes are about to kick in which will increase demand for higher education.

4. Higher education is increasingly perceived as a private good rather than as a public benefit with the consequences which that perception implies for the source of funding.

Some of the ideas that would be under consideration by the financial aid community for the 1997 Reauthorization included questions like: Should the home and family farm exclusion remain? Should the simple and automatic needs tests be eliminated? Should Federal Pell Grants and Federal SEOG be consolidated into one program? What should we suggest as the whole issue of performance-based regulation is being considered? How should we recognize and not penalize families for saving for college in the need analysis formula?

At the 1996 Winter Conference, Reauthorization considerations were in full swing. Brian Fitzgerald, Staff Director of the Advisory Commission on Student Financial Assistance, gave a general session and a follow-up interest session on the current climate in Washington, the anticipated Reauthorization legislative schedule, and he offered a “crystal ball” outlook. An interest session with ISFAA’s Governmental Relations Committee on their outlook for Reauthorization was also on the schedule.

Reauthorization was also a key topic for the Spring 1997 Conference with a Keynote by Townsend Lange, staff member for Senator Dan Coats, giving an insider’s view of what may transpire in the upcoming process. Additional general sessions included a Federal Roundtable and a MASFAA Reauthorization Roundtable.

It was known by the Winter 1997 Conference that Reauthorization would not be completed before 1998. Larry Galdieux, Director for Policy Analysis with the College Board, summarized 1997 reauthorization activities in Washington and forecasted what to expect in 1998. Joyce Hall provided a Reauthorization Update at the 1998 Spring Conference.

With a one-year extension, the 1998 Reauthorization of the Higher Education Act of 1965 was passed in October, 1998. Less than two months later, at the ISFAA Winter Conference, Jamie Malone presented a General Session on the new Reauthorization. She was joined by William “Buddy” Blakey and Richard Bellows for a follow-up “Roundtable on Reauthorization Issues.” As the ink was barely dry on the legislation by the Winter Conference, specifics were in short supply, but ISFAA members were introduced to such areas as the establishment of the Performance Based Organization (PBO) led by a Chief Operating Officer (COO) that was to simplify and oversee all areas of the U.S. Department of Education. Institutions were also required to make preparations for the Year 2000 (Y2K) when there was considerable uncertainty concerning what might occur to computer systems when the date rolled into the new millennium. The Reauthorization officially repealed the “SPRE” from the 1992 Reauthorization and required the Department of Education and the IRS to begin exploring matching tax data with student aid application data. There were many “tweaks” in the 1998 Reauthorization and fewer major changes than occurred in the 1992 Reauthorization. Changes included the requirement by July 1, 2000, to implement use of

a multi-year Master Promissory Note and major changes were enacted in pro rata refund calculations to a new process now known as Return of Title IV Funds (R2T4).



Jamie Malone

At the Spring Conference in April 1999, implications of the 1998 Reauthorization were becoming clearer. Jamie Malone provided a general session update from the Department of Education, with special attention given to Y2K issues. She also led a follow-up Question and Answer session and did a separate session on the new Return of Funds rules. Larry Zaglaniczny brought National Association of Student Financial Aid Administrator's (NASFAA) perspective on the Reauthorization to the group to help wrap up the conference.

Additional NASFAA Reauthorization training was provided at a one-day session provided at Butler University in November 1999 and again at the Winter Conference held in December which was themed "The Gifts of Reauthorization". A keynote address of the same title was given by Rose DiNapoli, Vice-President of Government and Industry Relations at Sallie Mae. Jeff Baker, Director of Policy Development Division, U.S. Department of Education, presented the latest information on the "Final Regulations" and followed the general session with a Q and A interest session. Karen McCarthy, Assistant Director of Training and Technical Assistance, NASFAA, and Clarence Casazza, Director of Financial Aid at Ball State, did an interest session on "Return of Federal Funds." "Implementing the Master Promissory Note" was covered by Galen Graber of Goshen College, Ken Neiman from Anderson University, and John Pittman, with USA Group. Jamie Malone described the new processes of drawing down Pell Funds through "RFMS and Just-In-Time Pell Payments."

The next five-year Reauthorization of the Higher Education Act was due in 2003, and in preparation, Larry Zaglaniczny, from NASFAA, gave a "look ahead" to the upcoming Reauthorization. In addition, Bonnie Joerschke of Purdue University was named to the NASFAA Reauthorization Taskforce.

This Reauthorization seemed to never come. Congress passed numerous extensions of the 1998 legislation. A Reauthorization theme was prominent at the 2004 Winter Conference, with John Dean, Principal, Washington Partners LLC, giving a keynote on "The 2005 Reauthorization of the Higher Education Act". Thomas Wolanin, Senior Associate, The Institute for Higher Education Policy, followed with a session entitled "What's Next in Federal Higher Education Policy."

Finally, three years later in August of 2008, the Reauthorization of the Higher Education Act of 1965 was passed by both houses of Congress and signed into law by President George W. Bush. Retitled The Higher Education Opportunity Act of 2008, the bill established many new areas of reportage by institutions to provide greater transparency – from providing new requirements to influence institutional pricing policies to eliminating illegal file sharing by students! From a strictly financial aid perspective, the more

significant components of the bill were the “year-round Pell Grant”, the desire for greater simplification and ease of application filing for students, transitioning from a two year to three year basis for determining default rates, and the elimination of Veterans Benefits as a resource in needs analysis methodology.

Perhaps a reason Reauthorization was delayed for five years was that Congress did pass several significant pieces of legislation during that period that strongly impacted financial aid. In 2005, the Higher Education Reconciliation Act of 2005 (HERA) was passed as part of the broader Deficit Reduction Act of 2005. HERA created the new Academic Competitive Grant (ACG) and the National Science & Mathematics Access to Retain Talent Grant (National SMART Grant), allowed graduate and professional students to borrow in the PLUS Loan Program, moved the Stafford and PLUS Loans to a fixed, rather than variable, interest rate and initiated a gradual reduction in student loan fees.

In 2007, the College Cost Reduction and Access Act (CCRAA) increased maximum Pell Grant awards and added a new TEACH Grant by reducing loan subsidies paid to lenders and guarantee agencies. Numerous changes in needs analysis methodology were also made including increasing the threshold for the Automatic Zero EFC and increasing Income Protection Allowances. The following year, prior to passage of Reauthorization, the Ensuring Continued Access to Student Loans Act of 2008 (ECASLA) was passed to avert a perceived crisis in the FFEL program by buying previously disbursed Stafford and PLUS Loans from holders, to increase available liquidity for student lending.

Finally, on March 30, 2010, with the signing of the Health Care and Education Reconciliation Act of 2010, the FFELP program was eliminated causing all new Federal student loans to be made through the Direct Loan program. Funding saved through eliminating FFELP was to be transferred to the Pell Grant Program. All schools not yet in the Direct Loan program had to convert and be ready to go live as of July 1, 2010.

The next Reauthorization of the Higher Education Act of 1965 is scheduled for 2013. Based on recent past history, ISFAA will probably experience another very bumpy ride as we attempt to maintain our ability to deliver, in the words of the Department of Education, “The right dollars, to the right students, in the right manner, at the right time.”

ISFAA History – State Student Assistance Commission of Indiana (SSACI)

In Josephine Ferguson's book *ISFAA: Creating a Proud Tradition, 1935-1985*, she described the first twenty years history (1965-1985) of the State Student Assistance Commission of Indiana (SSACI). During the past twenty-five years, SSACI and ISFAA have continued to work together to support the goal of providing opportunities to the young men and women of Indiana who dream of pursuing postsecondary education. ISFAA has long sought to partner with SSACI to help make the process of seeking funding for higher education easier for students and their families. That partnership continues today through multiple activities including College Goal Sunday, High School Guidance Counselor Workshops and participation in ISFAA's winter and spring conferences.

The ISFAA Governmental Relations Committee has been the primary source of providing input to SSACI from the financial aid community. Committee members from various public, private and proprietary institutions have met with SSACI staff each year on multiple occasions to clarify state and federal legislation, to mutually promote the SSACI programs and to develop program regulations. The periodic meetings help both SSACI staff and school representatives to gain a better understanding of each other's perspectives on the administration of the various programs, both federal and state.



Gov. O'Bannon

Prior to 1985, SSACI's primary programs were the Higher Education Grant program (later renamed the Frank O'Bannon Grant, after the late Indiana Governor), Freedom of Choice Grant program and the Hoosier Scholar program. The Hoosier Scholar program provided each high school in Indiana with two \$500.00 scholarships to be awarded to graduating seniors without consideration of financial need. Due to the economic downturn, the program has not been funded for the 2010-11 award year.

Since 1985, many new programs have been added to SSACI's administrative responsibilities and these additional programs have created even more need for SSACI and ISFAA institutions to work together to implement procedures to successfully administer the programs. In 1966, the first year of SSACI awards, less than \$400,000 was awarded to approximately 1,800 students. During the 2008-09 award year, SSACI's expenditures exceeded \$262,000,000 and awards were made to more than 78,000 students.

In 1988, the Indiana General Assembly created the Minority Teacher Scholarship program to help address the critical shortage of minority teachers in Indiana. The program was expanded in 1990 to include Special Education Teachers and in 1991 Occupational and Physical Therapy areas were added. Also in 1990, the state legislature created the Nursing Scholarship fund to encourage and promote qualified students to

pursue a nursing career in the state of Indiana. Maximum scholarships of up to \$5,000 could be used to pay tuition and fees.

Also in the late 1980's, SSACI served as the administrator for scholarship funds from the Lilly Endowment. The amount of the award was indicated as an additional award on the notification of SSACI Grants sent to students. This was a separate program from the current Lilly Endowment Community Scholarships, which is currently administrated through the Independent Colleges of Indiana (ICI).

Another new program created in 1990 by the Indiana state legislature was the 21st Century Scholars program which was designed to help low and moderate income families pursue higher education. The program is currently open to students who sign up in the 6th through 8th grades who pledge to be good citizens and maintain a satisfactory grade point average. In 1995, the first 1,336 Scholars enrolled in Indiana colleges and universities. In 2008-09, approximately 11,350 students received almost \$35,000,000 for this program.

Currently there are concerns about the sustainability of the continued growth in the program and what impact that growth may have on other SSACI programs. Added to the cost of this program is the effort of hundreds of people who have worked at state regional locations to help coordinate the program. In addition, the Federal GEAR-UP program has provided additional support to students and costs to the program for support services to 21st Century Scholars. Except for the actual scholarships, which were funded by the State of Indiana, all intervention programs were federally funded after an initial and modest funding by the state. Indeed, early intervention in junior high and high schools is an integral part of the program. The state's program has been used as a model by the federal government to create early intervention programs around the nation. President Barack Obama has stated a goal of increasing the number of college graduates in the United States and this program is one of Indiana's efforts to help reach this goal. Since sixth, seventh and eighth grade students are eligible to enroll in the program additional responsibility is placed on the SSACI staff to reach out to these prospective future college students and to insure appropriate administration of the program.

In 1994, a consulting firm recommended that SSACI end its operations as a guaranty agency under the Federal Family Education Loan Program (FFELP). The divestiture of SSACI's loan portfolio and transfer of state loan guarantor was made to USA Funds on August 1, 1995. Before completion of this transaction, all Indiana colleges and universities underwent audits conducted by SSACI staff to insure all was well in the transfer of loans to USA Funds. SSACI staff from the loan division (including default collectors, lender and school compliance staff, an attorney, the policy analyst and the loan division director) were given the opportunity to transfer to USA Funds, although many took other positions within state government.

In the late 1990's, a Part-Time SSACI grant program first became available to allow students unable to pursue a degree full-time to be able to receive SSACI grant funds. By 2008-09, almost 4,900 students received over \$5,360,000 in part-time awards.

While most SSACI funds have historically been based solely on financial need, 1997 saw the introduction of academic merit added to the eligibility criteria for a portion of the Frank O'Bannon Grant programs. Now Academic Honors and Core 40 Awards are a component of many Frank O'Bannon and Freedom of Choice awards. This has added an additional level of complexity to the administration of these awards.

Since 2000, the Indiana General Assembly has also created a new Indiana National Guard Supplemental Grant program to assist members of the Indiana National Guard who want to pursue higher education while being a member of the Guard. About 725 members of the Guard received approximately \$2,500,000 in 2008-09. Around the same time, SSACI also took over the administration of the Child of Disabled Veteran (CDV) award program from Indiana public colleges and universities. Over the past several years, additional categories of students have become eligible for the award now referred to as the Child of Veteran and Public Safety Officer Supplemental Grant Program (CVO). For 2008-09, almost \$20,000,000 was awarded to 5,364 students. The State of Indiana continues to evaluate ways the State can assist military members and their families pursue post-secondary education.

The addition of all these programs, plus others including the State Work-Study program, Robert C. Byrd Honors Scholarship program and the Reciprocity Agreement program, has necessitated additional staff at SSACI and increased coordination with schools to ensure that the programs are administered in compliance with program rules and regulations. The ISFAA Governmental Relations Committee has worked extensively to provide input to SSACI staff to help make program administration as coordinated as possible. As the SSACI programs continue to evolve, it is imperative that ISFAA and SSACI work together to see that students, families and schools are aided in the most effective manner.

Other changes on the federal level have also had major impacts on SSACI and their programs. The 1992 Reauthorization of the Higher Education Act required that the application process for receiving Federal financial aid must be at no cost through the Free Application for Federal Student Aid (FAFSA). Previously, applicants applying for SSACI aid would primarily complete the FAF (Financial Aid Form) from the College Scholarship Services (CSS) of the College Board. A fee was required to file the form and colleges and state organizations such as SSACI could request state-specific data elements be included in the needs analysis. With the mandated introduction of the FAFSA, the FAF was dropped as the application for SSACI funds and SSACI was restricted to using the federal data and methodology.

A consequence of the reliance on the federal methodology is that SSACI is now dependent upon how federal changes in need analysis will also impact state aid eligibility. For example, a federal lowering of the income level for eligibility for the automatic zero Expected Family Contribution (EFC) in the federal calculation directly increases the number of Indiana students who will qualify for higher SSACI awards. As state resources become harder to obtain, more pressure may be placed on SSACI to

identify a fair and reasonable way of determining eligibility for limited state funds that does not hinge on federal decisions.

In 2003, as the number of application for SSACI aid continued to grow and tuition rates at Indiana colleges increased, SSACI realized that they could no longer continue to make Frank O'Bannon Grants at the same percentage level that they had been making in previous years. Starting with the 2003-04 award year, SSACI instituted new "caps" on the maximum awards in the O'Bannon Grant program. The following table shows the "cap" amounts for public and private institutions since 2003-04:

Year	Public	Private
2003-04	\$ 4,700	\$ 9,100
2004-05	\$ 4,700	\$ 9,100
2005-06	\$ 5,172	\$10,014
2006-07	\$ 5,692	\$10,272
2007-08	\$ 6,096	\$10,992
2008-09	\$ 6,096	\$10,992
2009-10	\$ 4,206	\$ 7,584
2010-11	\$ 3,912	\$ 7,056

When the State of Indiana created the Higher Education Awards (HEA) program, the intent was that the awards would equal the tuition amount at the most expensive public institutions in Indiana. Throughout the history of the HEA program, awards have varied as the state legislature tried its hardest to provide maximum awards. The introduction of caps on SSACI awards has made it more difficult for students to find sufficient resources to attend postsecondary institutions and, as the above table indicates, the caps have declined significantly during the past two years. The 31% decrease in awards for the 2009-10 award year was particularly difficult for students and institutions. The very significant recession of the most recent few years has put the state in a position of wanting to meet the growing needs of students, but having fewer resources to meet those needs. For many years throughout its history, SSACI was able to make HEA awards that equaled 100% of actual tuition at public institutions. With the introduction of the caps, maximum grants have decreased to an all-time low in 2010-11 meeting less than 50% of actual tuition at the state's most expensive institutions.

The recent recession has resulted in a tremendous increase in the number of eligible applications for SSACI funds. Applications for the 2010-11 award year reached almost 338,000 by May 12, 2010, which was a 15.85% increase over 2009-10. SSACI anticipates making award offers to 134,000 students for the 2010-11 year, compared to 111,000 in 2009 and 78,000 in 2007. While this growth in applications has been occurring, tuition rates at public and private institutions have increased as well, making it

more and more difficult for students to find financial aid to meet the increasing cost of postsecondary education.

Community outreach activities by both SSACI and ISFAA have contributed to the almost annual increases in eligible SSACI applications as more prospective students are being encouraged to apply on-time for SSACI programs through *College Goal Sunday*, high school financial aid nights, 21st Century Scholars program communications and financial aid hot-lines. Individual postsecondary institutions devote considerable time in the January-March filing period to insure students submit their FAFSAs on time to meet SSACI filing deadlines.

The recession of 2008-10 has also resulted in significant increases in the unemployment rate in Indiana. Many of the unemployed have chosen to attend or return to postsecondary institutions and are applying for financial aid including SSACI grants. In addition, the unemployment status of parents will result in greater financial need for their dependent children who are filing for financial aid as well. The recession has also created a marked drop in state revenues, resulting in a decrease of available resources, putting a tremendous strain on the limited dollars available. As the economy begins to rebound and tax revenues tick upward, it is hoped that these strains will be somewhat eased, although the next pending biennial budget promises to be a difficult time for educational resources.



Dennis Obergfell

Throughout the history of the ISFAA/SSACI relationship, one constant has been SSACI's willing participation in the ISFAA conferences. The conferences have been a primary means for SSACI staff to provide needed information about SSACI programs, processes and funding levels. Today ISFAA continues to schedule sessions at the conferences for SSACI to provide updates on the latest state program information and how schools need to adapt their processes to handle SSACI programs and awards. The guidance offered by SSACI staff like Dennis Obergfell, Nick Vesper and Laurie Gavrin have proven to be invaluable over the years.

Since the creation of the State Student Assistance Commission of Indiana in 1965, the partnership between SSACI and ISFAA has been one of mutual concern for the students and parents of Indiana who may benefit from financial aid programs. This relationship has been fostered by the staff at SSACI and by many aid administrators who have worked with SSACI to carry out the various federal, state and institutional aid programs. This relationship has been based on a realization that both entities need to work together to ensure that the citizens of Indiana do not face unnecessary barriers in their pursuit of postsecondary education. It is vital that this relationship continue to grow and that all involved keep prospective and currently enrolled students at the heart of what they do.

ISFAA History - Electronic Processing

By 1985, electronic processing of financial aid was beginning to creep in around the edges in how we processed student aid and how our offices operated. IU-Bloomington, Ball State and Purdue were all using “home grown” systems, while the Indiana Vocational-Technical College system was operating on the SAM system. Several smaller colleges were using their own home-grown systems; a few had incorporated “Microfaids” (precursor to Powerfaids) from the College Scholarship Services of the College Board.

Most schools were still very limited in their electronic processing capabilities. Pell Grant Payment Vouchers still required “bubbling” and SSACI rosters were manually completed on wide green bar computer printouts, where enrollment status and payment codes were entered and then the forms were returned to SSACI.

For many schools, “high tech” loan processing meant an IBM Selectric typewriter was used to manually type out the four-part carbonless paper application. Disbursements were made by individual checks and hours were spent at the copy machine to make sure there was a copy of each check for the student file.

Change was on the horizon, though, as “*WhizKid*”, student loan processing software developed by USA Funds (USAF) by the mid-1980’s, was starting to arrive on some Indiana campuses.

In November, 1985, the ISFAA Governmental Relations Committee reported to the ISFAA Executive Committee that there were concerns about SSACI’s “soon to be” electronic processing of GSL applications, especially over whether schools would push students toward lenders that accept electronic or pre-approved applications. In January, the Governmental Relations Committee reported that SSACI would not be able to implement the program at that time due to financial concerns. It was hoped that the process would be available for the following fall. Apparently, SSACI was receiving loan applications through *WhizKid* for the fall of 1986 and an August 1986 Government Relations Committee report indicated that SSACI and USAF were extending the contract for *WhizKid* for an additional two years.

ISFAA Conferences during 1986-87 began highlighting some of the technological changes occurring in the financial aid profession. The Winter Conference included an interest session with a demonstration on “Electronic Pell Processing” presented by Mary Jane Bond of Wayne County Community College. Cheryl Yost of USA Funds also presented a demonstration of *WhizKid*. At the 1987 Spring Conference ISFAA experienced its first session on “Personal Computers in the Office.”

By the early 1990’s, technological changes were becoming a part of all financial aid offices, even in our smallest schools. Conference sessions focusing on numerous topics including Electronic Funds Transfer and moving to the Multiple Data Entry (MDE) application process and its impact on the delivery system, which were popular by members at the conferences. At the December 1994 Conference held in South Bend, a

pre-conference session on Electronic Processing and EDE was led by James Patton (University of Southern Indiana), Victoria Kelley (Manager of Financial Aid Systems for Ivy Tech) and Robyn Poole (Purdue University). Jim Patton, with Steve Martino (IU-Bloomington) and Steve Booker (University of Indianapolis) gave ISFAA its first documented session on “Financial Aid Professionals Use of the Internet” at the following Spring Conference.

ISFAA also began to make the move to technology in the mid-1990’s as Clarence Casazza recommended that the association look into developing a LISTSERV for our members in order to disseminate information.

SSACI was increasing its technology usage, too, although changing their computer processing system would not occur until 1997-98, rather than the initially-planned cycle of 1996-97. Planned changes were presented at both the 1996-97 Winter and Spring Conferences, with representatives from the Crowe-Chizek consulting team joining SSACI staff in introducing ISFAA schools to the new system. Previously, SSACI did implement submission of Reconciliation Rosters on diskette as an option for 1995-96 and use of diskettes would be required for 1996-97. The new system was named Grant Reporting and Awards System (GRADS) and greatly increased the efficiency of the award granting system and also increased the ability of SSACI to analyze and report on awards by student, school, grant type and other variables. The system also enhanced SSACI’s ability to estimate budget needs over the two-year budget cycle.



Clarence Casazza

The financial aid community also fell under standards of minimum administrative capability for electronic processes, effective with the publication of final rules in the administrative capability requirements on November 29, 1996. The effective date of the requirement varied for particular processes, but the old days of paper, pencils and patience were rapidly fading in the rear view mirror.

From the mid-1990’s on, ISFAA was instrumental in providing training to keep membership updated on a cascade of new processes (and new acronyms) in financial aid. Linda Persels, of National Computer Systems (subcontractor with the Department of Education), presented “Title IV WAN” at the 1996 Winter Conference. At the following Spring Conference, Sarah Timm from the Chicago Regional Office of the Department of Education gave a session on the National Student Loan Data System/Student Status Confirmation Report (NSLDS/SSCR). To assist meeting the new processes, we received information about the National Student Loan Clearinghouse.

For 1997-98, the Department of Education introduced “FAFSA on the Web” (FOTW) to begin the shift from paper applications to an on-line system. The shift to an “almost” paperless system was complete by the 2008-09 aid year, as the mass distribution of paper

FAFSA's was eliminated. Students could still obtain a paper FAFSA by either downloading a PDF version from the Department of Education or by calling the 1-800-4-FED-AID phone number to request a copy by mail.

By this time, SSACI was using a FTP (File Transfer Protocol) to share data with schools. Several systems were available for the electronic exchange of loan application and disbursement data and ISFAA had created its presence on the World Wide Web, with Bob Robbins of Educational Resource Services, USA Group, being instrumental in developing our web site. Using Loan Entrance and Exit Counseling on the Web was approved by the Department of Education beginning in 1998 and school recertification for participation in Title IV programs was also migrating to the Web. By 2004, ISFAA elections were web-based as well. We've come a long way in our technology growth.

ISFAA History – College Goal Sunday

When Josephine Ferguson titled her work *ISFAA: Creating a proud tradition, 1935-1985*, she was not aware that probably our “proudest tradition” would not begin until 1989, when the first College Goal Sunday (CGS) was held. College Goal Sunday has now grown to almost all fifty states and Puerto Rico, and is now a nationally-recognized project designed to reduce barriers to low-income families in completing the financial aid process. As College Goal Sunday was first developed by Tally Hart, then Executive Director of the State Student Assistance Commission of Indiana and formerly Director of Financial Aid at Purdue University, let us begin with her remembrances from April 2009:

A Personal View of the Beginning of College Goal Sunday

“At the momentous occasion of the 20th anniversary of College Goal Sunday, it seems important to record reflections of the beginning from each person’s vantage point. That means that this is just my view of the founding.

To set the context, the Lilly Endowment on the anniversary of its 50th year gave students in Indiana \$50 million in need-based grants. The agreement with state government was that none of the money would be given for administration of the grants. That led to the State Student Assistance Commission of Indiana (SSACI) that administered other state grants to incorporate the Lilly Grants into their award letters. The same letter that informed students of their SSACI award told them of their Lilly Grant. The natural result was a stronger working relationship between the Endowment and SSACI, which I headed at the time.

Each year the Endowment gathered media representatives at Black Expo to explore an important policy issue. That year, 1989, was to discuss education and the media. During that exchange, Susan Conner then head of Communications for the Endowment, heard loud and clear that the complexity of the financial aid process was a major barrier to educational access. Susan talked with me about what might be put into place to help families with the Free Application for Federal Student Aid (FAFSA). She envisioned a communication strategy to help families understand the form and its deadlines, and a service strategy to actually complete the form. I suggested using the state professional organization to provide the service and Susan formed the communication strategy.



A College Goal Sunday event

There were many players essential to the success of College Goal Sunday in its infancy. I hope those reading this account will assist me in adding to my quick list of central persons. There was such support for the effort that I have no doubt left critical names off my list, and I have not captured the many regional support aid administrators.

Bill Brooks became the founding spokesperson and captured media attention.

Ginny Washington was the ISFAA President and welcomed the challenge.

Helen Ann Curley orchestrated the massive mailing and support campaign.

Dennis Obergfell helped guide the SSACI side of the budget to accomplish CGS.

Tim Henning, now deceased, helped with the original communication and member sign up.

Scott Gillie and staff then at ICPAC helped contact targeted families.

Businesses lined up to offer free or reduced cost printing and even corporate jets to permit assemblies across Indiana. Incredible work was done by Borschoff and Associates in creating the media infrastructure. Media provided interviews and free air time in abundance. Friends and family members gave and still give time and support to College Goal Sunday.

Lilly Endowment, then USA Group, then Lumina Foundation provided financial support without which the effort could not have begun. Most of all, the financial aid administrators were, as they always are, the glue to bring it all together. Their gift of time from scarce family time to assist needy students made all the difference in thousands of lives, as continues today.”

Tally Hart

On Sunday, February 14, 1990, one hundred seventy student aid professionals participated in the first ever College Goal Sunday. 1,952 individuals attended and received assistance in completing their FAFSAs, got professional answers to their personal situation questions and, at least at the South Bend site, had IRS employees helping families complete their federal tax forms from their W-2's to enable accurate FAFSA completion. Students and parents really appreciated the opportunity to receive help in person and in their own communities.

It would be an understatement to say that the initial College Goal Sunday was a success. On February 25, 1991, the Community Service Council, a division of the United Way of Central Indiana, presented three “Community Appreciation for Service in Public

Enlightenment and Relations” (CASPER) Awards in response to College Goal Sunday. The introduction at the CASPER presentation was as follows:

“What do you get when you combine a student aid group in need of funds with an earnest young football player, some very special local firms and organizations and a lot of groups seriously concerned about bringing education within the grasp of low income students? Well, in this case, you get an unusual success story called “College Goal Sunday.” The project has more players on the field than the Super Bowl. Primarily, the Indiana Student Financial Aid Association coached the effort, involving the State Student Assistance Commission and Lilly Endowment Inc. to co-sponsor “College Goal Sunday,” a direct outreach to poor and minority students in 10 targeted urban areas. This public service campaign was the only statewide initiative of its kind in the nation. It used massive volunteer efforts to reach out with 155,000 brochures and posters, personal appearances by an all-star cast at targeted high schools, media coverage of the events, a toll-free telephone to answer questions, plus public service announcements in the key media. Some 175 volunteers staffed 17 sites in 10 cities, reaching more than 2,000 students and their parents and guardians.

“The results were—a 9% increase in minority applications, a 10 plus percent increase in overall low income applications. All this for out-of-pocket expenses amounting to less than \$15,000.

...

“...one individual emerged as a spokesperson. Bill Brooks, wide receiver of the Indianapolis Colts, is also the receiver of wide-spread praise from everyone who worked with him. He became the ambassador for the entire campaign. ... At the end, Bill thanked the organizers, not vice versa, for giving him the opportunity to help others.

“With all that background, joint CASPER awards go to Indiana Student Financial Aid Association, Advertising Club of Indianapolis, and Bill Brooks.”

(ISFAA News and Views, Volume 10, No. 4)



Bill Brooks

That’s impressive. And the growth and expansion of College Goal Sunday was just as impressive. Within two years, attendance at College Goal Sunday had increased to over 2,700 at twenty-seven sites. The Indiana College Placement and Assessment Center (ICPAC) in Bloomington, mailed out paper FAFSAs to over 58,000 Indiana high school seniors. In 1994, the Lumina Foundation for Education was established and provided CGS funding. By the late 1990s, the CGS program had spread to Arizona and Kansas. Also by this time, CGS was being held at about 35 sites and reaching about 4,500 individuals per year in Indiana.

A major advancement occurred in 2001 when ISFAA signed an agreement with the Lumina Foundation for Education to receive credit for the College Goal Sunday program. The Lumina Foundation for Education was seeking a “service trademark” of the College Goal Sunday name. With this trademark, ISFAA will receive “credit” as the originator of the College Goal Sunday program whenever the program is brought up in another state or area. The Lumina Foundation planned to offer grants to other state financial aid associations to start College Goal Sunday programs and ISFAA would be noted as the originator of CGS in all publications developed throughout the country.

Nine more states began College Goal Sunday programs by 2004. That year management of the College Goal Sunday program moved under the auspices of the National Association of Student Financial Aid Administrators (NASFAA) and Marcia Watson was hired as the program’s first national director. Management of the program remained with NASFAA and Lumina until 2009, when Lumina moved the program to the YMCA of the USA. From 2004 through 2009, up to six new states per year would join in offering CGS in their respective areas. As of 2009, College Goal Sunday was being offered in 37 states at just over seven hundred sites. It is estimated that over 25,000 students were assisted at College Goal Sundays throughout the country in 2009.



Over the past twenty years, the format of CGS has changed. Formal presentations were once the norm. We have gone from pencils and paper forms to computer labs with families completing their forms on-line under the guidance of roving “experts”. While originally volunteers were mainly financial aid professionals they now include our lender colleagues, high school guidance counselors and college admissions personnel to name a few. As one who has participated in every College Goal Sunday since the first one in 1990, about the only thing that hasn’t changed has been the cookies – every site I have volunteered at has always had good cookies.



Advertising for the College Goal Sunday events has also developed dramatically over the years. This was particularly demonstrated in 2010 when a public service announcement aired statewide to promote the event was honored through receipt of a Bronze Telly Award. The television spot featured Indiana Fever star Tamika Catchings who encouraged high school students to take advantage of the event. The Indianapolis Star reported on May 5, 2010 that “the Telly Awards is the premier award honoring outstanding local, regional, national and cable TV commercials and programs, and video and film productions. The

competition received 13,000 entries from the 50 states and many foreign countries.” It was a great honor for ISFAA to have had our event and promotional work selected amongst such a high caliber of global competitors.

Even before College Goal Sunday, ISFAA members have always been committed to outreach activities within Indiana. ISFAA professionals have participated with our SSACI colleagues in presenting the Counselor Workshops every fall as previously discussed. Almost every area “College Fair” offers a financial aid presentation by a local aid professional. The first reference to a “Financial Aid Hotline” reports that over 700 phone calls were handled by 25 ISFAA volunteers during the week of January 25-30, 1987. By 1991-92, the Hotline was taken over by ICPAC, which could handle most routine questions. Experienced aid staff would be on standby in their own offices for more difficult referral questions. During the 23 four-hour shifts of the Hotline that year, a total of 1,231 calls were received, of which 279 were referred to the ISFAA pros.

High School Financial Aid Nights have always been a service of ISFAA members, with more than 300 presentations on average given per year to over 16,000 attending students and families. It appears that attendance increases slightly in post-Reauthorization years, especially if the upcoming year brings considerable changes in the application process.



College Goal Sunday event in Lawrenceburg, IN

ISFAA professionals are very giving of their time and expertise. We postpone the birthday celebration at home when it falls on College Goal Sunday. We trudge out in the snow to give the Financial Aid Night presentation at a high school thirty miles away. We want to help students and families achieve their academic dreams and provide the best information we can whenever we are asked – be it in the check-out line at the supermarket, in the narthex of our church, or when we are watching our own kids participate in their school activities. It’s just a part of who we are and of what makes ISFAA people so special.

ISFAA History and Still Today – The Members

Nothing has influenced the association's history more than the members themselves. ISFAA was founded because a few key individuals realized they would be stronger in their profession working together, rather than serving their institutions alone. They realized that through meeting regularly they could help one another develop new ideas, improve service for their students and strengthen their own understanding of financial aid opportunities. Perhaps they also knew that it would simply be fun and make a positive impact on their lives.

Through the years, active members have seen ISFAA as a great source for professional information and training. Yet they have also often benefitted from the broader value of the personal relationships that can be built with colleagues from the association. These can easily be life changing on both professional and personal perspectives. The camaraderie that regularly comes from sharing experiences, persevering through regulatory struggles and simply getting to know someone well during meal conversations is priceless.

It would be impossible to tell all the stories or recognize all the members that have been personal influencers within the association. But we have some that have been recognized by their peers as individuals who have made a difference in their lives. Each of the following testimonials represents the heart of ISFAA; the powerful impact members have had on the lives of peers. Through mentorship, encouragement and friendship, ISFAA members are a wonderfully powerful influence. Consider the following statements of appreciation as tributes of honor for the specific individuals mentioned, while also reflecting the spirit that permeates countless others within our association.

Robert "Bob" Bopp

"What leads a person to want to be a financial aid professional? Few identify it as a career goal. Most of us unexpectedly happen upon this career as was the case for me. As a transplant from Ohio to Indiana I went in search of a job. A posting for a financial aid counselor at Purdue University Calumet caught my eye. The year was 1984. I already knew I loved working in an educational environment, but knew nothing about financial aid or what it took to be a financial aid counselor.

My interview at Purdue University Calumet was with Robert Bopp who was the Director of Financial Aid at the time. I knew from the minute I met Bob that he was someone I would want to work with. Those of you who knew Bob remember him as someone who was always very calm, positive, patient and knowledgeable. He truly cared about others, whether students or colleagues. Bob saw beyond my lack of experience in financial aid. He said that would come. And it did, with his guidance and support.

Bob remained my #1 go-to person throughout the years as he moved on with his career. It was because of Bob that I also progressed in my career at Purdue University Calumet from a financial aid counselor to Director. Sadly Bob passed away on September 4, 2006, but his love of family, friends, students and colleagues remains with those of us who knew him. Bob's impact on my life was more than just professional as I am sure is the case for the many other financial aid professionals who had the privilege of knowing Bob Bopp throughout the years."

Mary Ann Bishel, Purdue University Calumet

Edson Sample

"Ed Sample got me started in financial aid when he hired me in 1972 and has served as a role model of someone who believed that it was important for aid administrators to be involved in their professional activities. Ed was so intimately involved in starting both MASFAA and NASFAA and worked tirelessly at the state, regional and national level to make our profession what it is today. I know of no one who has contributed more to growing our profession as a group of dedicated individuals in the pursuit of excellence in what we do on a daily basis."



Steve Morris, Indiana University - Bloomington (retired)

S. Kathleen White

"I would like to remember a former boss, ISFAA member, and friend, Kathleen White. Kathleen hired me, and gave me the opportunity to start a career in Financial Aid. She was the spirit of the ISU financial aid office at that time. She came into the office every morning with a smile and a chuckle and was often known to announce, 'Chubby is here'. She wore many hats during her years in Financial Aid. She worked for SSACI and USA Funds before coming to ISU's Financial Aid Office. She then moved on to head the ISU prison program before her untimely death in March of 2007. Kathleen was very active in ISFAA and worked on many committees over the years. When I attended my first conference with Kathleen, I was amazed. She knew everyone; their name, what school they were from, their kids names, and probably even their birthday. That is just how Kathleen was. She was interested in knowing the whole person. She was a good listener and remembered small details that made you feel special. ISFAA was blessed to have had Kathleen White as a member, and I would like to believe that ISFAA is a better organization because of the time she devoted to it."

Pat Garvin, Indiana State University

Joyce Hall

“Joyce was President of ISFAA as I was really becoming involved with the association, and between her and Jim Patton, set me on a pathway of involvement that continues to this day. She was a mentor to me as a leader in ISFAA and whenever I doubted myself, she was a person I could call upon to help me through those doubts. I was a fledgling financial aid director, perhaps only a handful of years into the profession, when she and Jim decided I was ready to be a Commissioner for ISFAA – replacing Jim as he stepped down in mid-term due to job responsibilities. Those two convinced me I could do the job, that I was ready for the job, and so I became Commissioner and the rest is ISFAA history!”



Sue Allmon, Western Governors University - Indiana

R. Douglas Irvine

“I moved to Indiana 6 years ago after having worked in financial aid in Illinois for over 7 years. I landed a job at Saint Mary’s College as a FA Counselor and Doug was one of the consultants working in FA at Saint Mary’s at that time. He was great to work with and was so willing to teach me about the Indiana SSACI Grants. (I knew about Illinois MAP Grants.) Doug had previously completed a stint at Ancilla College and was aware of a job opening there, also knowing I lived very close to the college. He put in a good word for me and I became the Assistant Director FA at Ancilla College.

When I joined ISFAA, Doug saw to it that I met people and felt at home with the organization. Any questions I have had over the past years he has always been willing to discuss and help answer any and all of them. When I became the Director of FA at Ancilla College, Doug was right there to help me with my first SSACI reconciliation.

I can always count on Doug to be an important part of College Goal Sunday at the Plymouth site.

Thanks Doug for not only taking a newbie to Indiana under your wing, but also for being a good friend.”

Kathy Mills, Ancilla College

Carol Cooper

“I would like to express my sincere appreciation for one of my colleagues. I met Carol Cooper when I was still a hopeful Purdue applicant in 1995. I was lucky enough to land in her office upon my first visit to the financial aid office at Purdue.

Thinking that I might attend college later in the year, I had filed a FAFSA in February, at the encouragement of my sister, but I hadn't looked back at it again until that visit. Like many new to the process I had no clue how financial aid worked. Carol walked me through the entire process, from clearing up my FAFSA reject, explaining how to appeal to SSACI for state aid eligibility and applying for student loans. She helped me see that I could afford to make the investment in my education. Her counsel gave me the final bit of confidence I needed to make the decision to uproot myself and my two children so we could attend college.

Nearly two years later, I began working as a student employee in the financial aid office. Carol provided one of the warmest welcomes heard that day. She ensured that her door was always open and you could tell she meant it. She shared some personal experiences about working in the financial aid and warned that many people who fall into financial aid find it so fulfilling that they never leave.

Three years later after graduating, I took a full-time position in the financial aid office. Carol was my first supervisor as a full-time employee. She was supportive and encouraging and had the good sense not to micro-manage.

Much time has passed since then. One thing has never changed; Carol's tenacity for providing the best service possible to students and to fellow-employees, serving with an open heart and mind. I feel very fortunate that I landed in Carol's office that fateful day, and more fortunate that I've had the pleasure of being her co-worker and friend for many years since.

Marcia Osmon, Purdue University

Alan Purdy

“Alan Purdy is another person who I admire as one of the pioneers of our profession, not only for his dedication to the development of the profession but for his caring way of helping any student he came in contact with. Alan took the initiative to put himself on the line (literally) when it came to testifying before Congress in the early days of financial aid, long before we had SEOG, Work Study, student loans, Pell grants and even the Perkins Loan program. His willingness to chair the National Council for three years prior to the official creation of NASFAA is a testament to his dedication to the profession.”

Steve Morris, Indiana University - Bloomington (retired)

Several ISFAA Colleagues

“As I reflect on my 25 years in Indiana financial aid, I remember many individuals who influenced me as a professional and as a person. There have been many “larger-than-life” financial aid personalities. Some who come to mind are Tom Stone, Mike Phillips, Jimmy Ross, Pat Wilson, and Kathleen White. These are people who enjoyed life fully, and in so doing enriched ours. I am proud to be part of the community of which they were such an important part.

My ISFAA experience also includes hearing Mark Franke’s wonderful story-telling and Steve Morris’ carefully thought out responses to proposed regs. And who can forget Paul Stewart’s jovial approach to almost everything? Joyce Hall, Bob Zellers, Maralee Clayton, Thomas Ratliff, and Jerry Lewis are others who earned my respect through their professional commitment. I owe Jerry Lewis a great deal as I learned from Jerry the ISFAA conference secret dress code. But Jerry contributed so much more to our profession. Did you know that Jerry Lewis championed ISFAA’s first recorded early awareness efforts and was practically the “Lone Ranger” of early awareness for a number of years?”



Jerry Lewis

Jim Patton, University of Evansville

Tally Hart



“I would like to honor Tally Hart. As a former ISFAA member, her compassion and dedication to students came across in every presentation in which she was involved. When I first started in the financial aid profession there were “seasoned” individuals who seemed to almost overwhelm me with their knowledge. As years progressed, these individuals became colleagues and provided ISFAA members with a wealth of information and a network of friends. Tally Hart has always been one of those individuals who is always willing to share her knowledge.”

Terri Vasquez, Indiana Tech

JoAnn Laugel

"I wouldn't be involved in ISFAA if it weren't for JoAnn Laugel. JoAnn was the first person to ask me to serve as a committee chair when she was a commissioner and she has continued to encourage me to get involved from that day forward. JoAnn has been an excellent mentor and colleague. She is dedicated to not just what we do as a profession but to the people behind the work that we do. Many times I have been reminded by her to remember the students and their families in the decisions we make even at the association level. We should all be proud of JoAnn's commitment to the students of Indiana!"



Heidi Carl, University of Indianapolis

"My first glimpse into ISFAA was provided, in part, by JoAnn Laugel from the University of Evansville. As past president, she facilitated the ISFAA Leadership Symposium, my first foray into the world of ISFAA. JoAnn was friendly and easy to talk to, but most importantly she sparked my desire to be involved in the world of financial aid outside of my office. She impressed in me how important it is to be involved and volunteer in the organization, and how through participation in ISFAA we not only grow as better professionals to serve our students but also support each other in this ever changing field."

JoAnn is always willing to help whenever and wherever needed and at various financial aid events is always a welcoming and smiling face, taking the time to say hi and check in how things are going on our neck of the woods! On a professional and personal level, JoAnn is truly a gem!"

Alexis Wolf, University of Notre Dame

Melinda Middleton

"Although Melinda pulled me into the world of financial aid at Ivy Tech with the assurance she would be there to assist me and then stranded me two months later, in August of all times, to move to Rose Hulman, she has continued to be someone to look up to. Her commitment to the students at Rose Hulman, our community and ISFAA are truly commendable. She is always willing to step up and help out in any way needed. She continues to be a source support and knowledge whenever needed. Thank you Melinda!"

Julie Wonderlin, Ivy Tech Community College

Joseph “Joe” Russo

“When I first started in the field of financial aid I had very little knowledge of the world I was getting into. As I delve deeper into this world, I realized that I am incredibly fortunate to have Joe Russo as one of my guides. As someone who values knowledge and service to others, I am continually impressed by Joe’s never-ending dedication and firm grasp of not only financial aid policy, but how that policy in turn affects the students. He never loses sight of the fact that we are here to serve our students and families, and everything he does is driven by the desire to make a college education affordable and reasonable for all who wish to attend. Joe is respected by many heavyweights in the world of education (and is a financial aid heavyweight himself!) but my respect for him stems from his devotion not only to our students at Notre Dame, but students across the country through innovation and refining how we go about our business. I am honored to know him and even more honored to work with him. One short paragraph could never do justice in explaining the amount of respect I have for Joe and how he continually inspires me to be a better Financial Aid Administrator. However, I know I am not alone in saying I am truly blessed to have Joe Russo as both a role model and a co-worker.”



Alexis Wolf, University of Notre Dame

Darrel Wilson

“When I walked into the first financial aid job of my career, Darrel Wilson taught me so much. His extreme patience with such an inquisitive novice amazed and humbled me. No matter what my question (or how many times I had to ask), Darrel always had the patience and grace to answer fully, and accurately. His base of knowledge was and is inspiring.

Like my peers, I dreaded the list of necessary corrections that came from one of Darrel’s reviews of my student files. But those notes and gentle suggestions allowed me the opportunity to grow in my own knowledge of how this strange new financial aid world worked.

Several years later, having moved into a Director’s position, I aspire to show the kindness and patience shown to me by Mr. Darrel Wilson, Assistant Director of Financial Aid, Harrison College.”

Rayna Huddleston, Fortis College

Lois Rini

“Through financial aid we became friends. I have missed our trips to central office for our monthly financial aid management meetings. When I was new to financial aid she took me under her wing. Since I was new to the meetings, I did not feel comfortable asking questions early on. I would save up my questions to ask Lois on the way back to Terre Haute. I believe I learned more during the car rides to and from Indianapolis with Lois than I did in the meetings sometimes. She has always had so much compassion for financial aid and has been an inspiration to me. Thank you Lois! I truly miss our talks.”

Julie Wonderlin, Ivy Tech Community College – Terre Haute

“Lois Rini is one of my ISFAA colleagues. She provided much professional support. Lois basically just listened to a nervous new manager and reminded me that I had the skills to take on what I was facing. On a personal level she introduced me to the church I am now attending.”

Kirsten Reynolds, Purdue University

Several ISFAA Colleagues

“Whether it’s being trapped in an elevator with Tom Stone, Evansville, and Paul Steward, Rose Hulman listening to their bad jokes or working with Sue Allmon on the integrity issue on my first committee, ISFAA has always had its welcoming members. There were many policy questions that Marvin Smith or Joann Laugel or Ken Neiman, etc. would be helpful discussing. Then, too, I could call Kathleen White at SSACI and later Indiana State. She made sure everyone who was new was welcomed. Ed Detamore and Pat Wilson carried on such a great conversation that we waited at the wrong carousel for 25 minutes before we found the correct one with our luggage. Pat was also a willing presenter on our campus or at financial aid nights. John Fish and I used to walk every day at one of our conferences so I didn’t have to miss my exercise ritual...and the stories he told! I’m deeply appreciative of Jamie Malone’s willingness to present at IACAC and continue to be supportive of this information sharing. Anna Sinnet hired me and was a constant guide in financial aid but not a person that everyone knew. I would really like to mention many others who tirelessly work to make this organization the best it can be, but these are the people who have given me the loyalty I feel for ISFAA.”

Joanne Haymaker, DePauw University

William “Bill” Wozniak

“Bill Wozniak is one of those guys who is happy to do anything for ISFAA and he does!! Bill has stepped up to help the association time and time again with a smile on his face and gladness in his voice. Personally I know whenever I have thrown a



challenge Bill's way he is always eager to help me solve it. I am inspired by his love of life and the genuine gratitude and goodwill he spreads to others. Bill is a true ambassador for ISFAA. He is always willing to help students and families whenever he can and he is always happy to do so!”

Heidi Carl, University of Indianapolis

Several ISFAA Colleagues

“Although I started my career in Indiana, I wasn’t blessed to be a part of ISFAA until I returned after 15 years away. Yet even from a distance, individuals with ISFAA ties were influencing my life. Charlie Bruce welcomed me to SWASFAA when I first moved to Oklahoma. He was proud of his time serving at DePauw several years before. I later had the pleasure of meeting Clarence Casazza at a federal training event in D.C. He was quick to tell me that ISFAA was the best association around and that I should return home as soon as possible. Edson Sample also encouraged me to come back during a NASFAA Retirees banquet.

After some time, I took their advice and I was welcomed with quite a surprise. I thought it prudent to introduce myself to the local federal training officer so after a conference session I waited for the crowd to thin out from around Jamie Malone. To my amazement, she warmly greeted me by declaring “you’re Thomas Ratliff and you’ll help me with training, right?” I was thrilled and still am every time I get to work with Jamie. She’s the best ‘friendly fed’ in the business.

So many ISFAA members have touched my heart. I have admired Steve Morris’ insightful explanations of financial aid’s intricacies coupled with Marvin Smith’s passionate stances on student issues. I marvel at the commitment and abilities of ISFAA leaders like Melinda Middleton, JoAnn Laugel and Robert Sommers. I get energized by the enthusiasm Alexis Wolf, Christy Miller and Bill Wozniak give to our cause. And much as I already dread the day I must step down as ISFAA president, I know it will be for the good of the association as I cannot imagine anyone being so ready and able to lead us into our next 25 years as Heidi Carl. My thanks go out to Roylene Gray, who hired me into the financial aid world. I didn’t realize what a great favor she did for me at the time. She changed my life.”

Thomas M. Ratliff, Indiana Wesleyan University

Pat Wilson

"I usually cycle through three or four coffee mugs before the dishwasher needs to be run. One mug is a very old, very faded, Bank One mug that I refer to as my "Pat Wilson Memorial Mug." Every time it is used, it brings back memories of a very fine, very classy, very fun-loving colleague that I miss greatly.

When I obtained the ISFAA archives for the update to ISFAA: Creating a Proud Tradition, of course the first item I opened was an album of photos from the Spring, 1998 ISFAA Conference held at Purdue University. The social evening was held in the Armory; games, picnic-type food, etc. One of the first photos was of a grinning Pat Wilson, sitting on the seat of a dunk tank, waiting for a good throw to send her into the wet below. I knew then that the update project was going to be more than just a writing exercise for me.



When I was at Holy Cross, we never really had a "preferred lender list." Students were advised to either borrow from their local lender, or if they knew they would be transferring to another institution (we were strictly a two-year transfer intent school then,) to use a national lender on their future school's list. Bank One had no presence in the South Bend area at that time. Didn't matter to Pat - she didn't get many (if any) loans from my students, yet she treated me, and Holy Cross, as every bit as important to her as a school that was sending hundreds of loan apps her way.

Pat was also a major influence on my early involvement with ISFAA. I got my start with ISFAA by serving on conference program committees; Pat usually was on the site committee. She was also very helpful in sharing ideas about high school financial aid nights, and I sure did a lot of those over the years. The more I became involved with ISFAA, the more I experienced Pat's commitment to our organization. Sure, her job was to get student loans - but she did it the right way. She put the association and student best interests ahead of corporate interests - or at least that's the way I saw her.

There is no way I could ever recognize all the great ISFAA folks that I owe a debt of gratitude to - associate members, mentors, colleagues, resources, local contacts and those seen only at conferences and meetings. Pat Wilson will always stand out as one of the very best."

Doug Irvine, Holy Cross College (retired)

“Pat was a great friend and mentor to me over the years as I struggled as a new financial aid professional and was trying to decide if I was crazy enough to stay in the business. She was always there with a quick laugh and pointed me to many of my ISFAA colleagues to add them to my growing list of resource people. She was always the life of the party at a conference and was always able to make me smile and helped me to not take myself or financial aid too seriously.”

Sue Allmon, Western Governors University - Indiana

ISFAA continues to honor Pat annually as an association through awarding of the Pat Wilson Memorial Scholarship. After her death in August 2005, this fund was initiated with a contribution of seed money made by her employer, Bank One, for whom she was a student loan representative. Pat was a long time member of ISFAA and was very active on ISFAA committees where she was always willing to help in whatever way she could. The first \$1,000 award was presented on April 15, 2007 to Sasha Huff, an English Education major from the University of Evansville. Each year a new \$1,000 award is given to help students at the ISFAA President-Elect’s university in memory of Pat.

Thomas “Tom” S. Stone

“Reflecting on my own thirty years in financial aid, I would like to acknowledge the impact that Thomas S Stone, former director of financial aid at the University of Evansville has had both professionally and personally on my life.

Tom was director of the UE FA office from 1982 until 1992. During that time, I was a counselor, assistant director and associate director. Tom came out of the admissions world; first at Earlham and then at UE. He was also an ordained Methodist minister and possessed all those qualities that often embody someone with a strong set of people skills. He was kind hearted, personable, easy-going, hard working and dedicated to God, his family, UE and his friends. He was a wonderful counselor that students really enjoyed speaking to. He gave great presentations, and even loved doing financial aid nights. The high school guidance community in the Evansville area considered Tom their personal friend and after he retired I had to work at winning over those counselors when I took over those duties. I would not say Tom’s strong point was the federal regulation side of the ledger, but, he had Verla Richardson, another long-time valued co-worker and friend and I who covered that for him.

Tom focused on the person more than the tasks – he truly cared about each family or student he spoke with. Students would ask him to preside at their marriages years after graduating. He made an impact on people doing the “people” side of financial aid. Sometimes today I wonder if we have lost that part of our mission by so much concern on regulations and changing funding levels and new programs. Tom retired in 1992 to a life of ministering and lots of golf. He passed away in September 2008. After his death, his family endowed a scholarship at UE for future students. What a legacy he left, both in life and death.”

JoAnn Laugel, University of Evansville

Richard “Dick” Bellows

“So where do we begin to describe a man who has given so much and is respected by so many for his dedication to the financial aid community?”

Perhaps he is tough exterior, aloof, misunderstood by many, high expectations of himself and those around him, quantitative, driven, knowledgeable, no-nonsense... maybe, the public impression. But for those of us who really know him - caring, interested, mentor, cheerleader, jokester, fun, passionate, able, intelligent, risk-taker, visionary, enrollment manager, colleague and incredible friend... This is the real Dick Bellows!”

Comments from colleagues of Dick Bellows –

“Without the close personal and professional relationship that I have enjoyed with Dick Bellows over the last dozen years, I would not be a vice president, nor would I be nearly as strong a professional. Beyond my personal experience with Dick, I am confident that he has been a champion of ISFAA, NASFAA, and an advocate for the responsible allocation of funding for students. He has been respected for his expertise both regionally and nationally, and has fought for the advancement of our profession and those we serve for three decades. Many in our profession have looked to him for his guidance and to understand his position on often controversial issues surrounding aid, state funding, etc.”



“Dick took a chance when he hired me and he gave me every opportunity to learn all I ever wanted. There is no way I would have had the same opportunities, nor would they have been from someone as passionate about the industry as he is. Dick has been a mentor and a friend for many years. There is no one more dedicated to than he!”

Kristine Butz, Butler University

Walter Schmucker

“When I started in financial aid 33 years ago, I didn’t know a Pell (BEOG then) Grant from a National Defense Student Loan (NDSL). There were a few training workshops and MASFAA of course, but Dick Bellows and Walt Schmucker taught me financial aid. For their patience, comprehensive knowledge, service to ISFAA and MASFAA and dedication to the financial aid community, I would like to honor Dick and Walt on the occasion of ISFAA’s 75th anniversary.”

Linda Handy, University of Indianapolis

Jim Patton

“Jim was very involved with ISFAA when I first became a financial aid officer. I would meet him at meetings and conferences and he always had pretty good words of advice. He along with the next person I will mention is the reason I am so actively involved in ISFAA (so you can either thank him or hit him!). Early on, he pushed me to become more involved, take on my responsibilities in ISFAA, and become a leader. There are days I thank him and days I curse him for exciting this young person and pushing her forward!”

Sue Allmon, Western Governors University - Indiana

Several ISFAA Colleagues

“The profession drew me in but the people I have worked with and for over the years is one of the main reasons I am still in the profession today. Aid professionals like Joyce Hall, Susan Pugh, Tally Hart, Carol Cooper, Cheryl Odom Mahoney to name a few. It is hard to select just one let alone a couple! I learned a depth of knowledge from each, but most importantly I gleaned valuable life lessons that have served me well and have in turn tried to pay forward.

“From Joyce Hall it was the value that she saw in working with "green aid professionals". Joyce invested the time and faith in me that turned out to be the reason I stayed and decided upon becoming a "financial aid professional" beyond the one year I originally planned on....turned into twelve years as a Purdue Boilermaker!

“From Tally Hart the lesson I remember and have repeated to others over and over again is the lesson she taught me about always having choices. If you feel there is nothing you can do to impact an outcome, that in and of itself is a CHOICE you make. That was a hard lesson for me but one for which I can say really impacted my path in life. Whether it be in a project you are tackling or a position at work ... the next action or lack of action IS a CHOICE... YOUR CHOICE.

“Cheryl Odom Mahoney was the person that knew the regs like the back of her hand and helped get me to a place where I knew what the FEDS were going to do next before the feds did, is that possible? For a time in my career it was for me! It comes down to a sixth sense that few people in the aid profession still have and practice. Cheryl was and is still one of those individuals. She is that behind the scenes person not all aid people know but are sure glad, so glad if they do!

“With Susan Pugh it was her level of candor for cutting through and out of the weeds. She is one of the strongest personalities I know. She marches to a different drummer, takes the calculated risks and is comfortable doing it. Direct lending was a process in her shop long before it became fashionable!

“Carol Cooper is the most logical person I have come to know. When she worked in my area at Purdue in the 80's we had many long discussions relating to the loan process. Inevitably she would pull out her note pad and pen and flowchart it. She still can flowchart a process and logically argue a point of view with the best of them!

“Last, but not least, are all the other financial aid professionals I have gotten to know in places that I have worked at or with over the years. Too many lessons and too little time to tell here! Some people in this profession have stayed in one place and have been happy as a clam, but I consider myself fortunate (as a "sisterhood of the traveling pants group") to have moved and worked in more than a couple. As a result I have gotten to know so many personally and feel fortunate... really fortunate.

Thanks for the memories.”

Kathi C. Graves, State Student Assistance Commission of Indiana (SSACI)

Jimmy Ross

“Jimmy Ross was the Director of Financial Aid at IU Bloomington for many years before becoming too ill to continue in the 1980s. During his tenure he never met a student that he did not go out of his way to try and find some way of helping the student. Sometimes he might not have not been able to give them what they wanted but he would always take the time to try and help each student in some way that made that student feel better about his/her situation. He was one of the most caring individuals I have ever met and he was truly someone I looked up to as the type of person I would like to be; that is someone who went out of his way to help others.”

Steve Morris, Indiana University - Bloomington (retired)

Kathy Purvis

“Kathy Purvis won the admiration and complete support of her colleagues in Indiana. She is a friend who has faced tremendous challenges, through which, she taught us all a lot about grace and strength. While she led ISFAA as President, she experienced a significant personal physical hardship and faced the powerful pain associated with her husband's death. Perhaps without her even realizing, her association colleagues grew to see her more as family than as a peer as we watched her work diligently to hold her professional life together while her personal life crumbled around her. She continually impressed us with her positive attitude through her entire journey. Her ability and willingness to let herself be human and cry when she needed to, but also to laugh at the lighter moments of life touched our hearts.

Kathy is an excellent mentor. There are so many within ISFAA that have been inspired to grow professionally by her example. Her encouraging words have repeatedly prompted us to stretch ourselves, often beyond the level we thought we could handle. She feels that serving in our professional associations is not just about what we can do for our state, region or national association, but also what those associations can do for us. She truly believes in the purpose our associations stand for, seeing them as strong tools that must be added to anyone's professional development tool box in order to properly prepare us to complete the hard jobs, particularly when the tasks are rough and a lot of power is needed to do it right."



The 2010-2011 ISFAA Executive Board, as support for Kathy to be awarded the 2010 MASFAA State Leadership Award

Serving in our professional associations is indeed about both what we can do for each other and what involvement can do for us. As is evident throughout this book, ISFAA is about learning, sharing, caring, speaking up and making a difference. ISFAA is a group of volunteers committed to helping students pursue their dreams of earning a higher education, changing their lives so they can impact the world. ISFAA, the oldest financial aid association of its kind, has always been groundbreaking, built from a collective strength with a personal heart. From College Goal Sunday helping thousands of families nationwide and conferences filled with vital information to ensure our members meet all expectations of their jobs, to loud evening meals with colleagues and the quiet walks back to the hotel where conversations turn colleagues into friends, ISFAA impacts lives.

We hope you have enjoyed this glimpse into what ISFAA has been and has accomplished over the past 25 years. We trust you found ISFAA's history to be interesting and encouraging; something to be proud to be a part of. Now, keep it going! Stay committed to your profession, the students you serve and the difference your daily work makes. Keep the spirit of ISFAA's past alive through active participation in the association's activities, training opportunities and committee work. Be a continuing part of this proud history, ensuring ISFAA remains strong.

The next book is ready to be written; make the coming chapters great reading by your actions, creativity, passion and heart, just like those leaders before us who made this association so great.



ISFAA Past Presidents in 2005

Appendix A

Association Presidents

Association Name

State High School Testing Committee (SHSTC)

Year	Chairman/President	Institution
1935-36	H. H. Remmers	Purdue University
1936-37	Harry Elder	Indiana State University
1937-38	Ralph Noyer	Ball State Teachers College
1938-39	Frank Elliot	Indiana University
1939-40	H.H. Remmers	Purdue University
1940-41	Harry Elder	Indiana State University
1941-42	Ralph Noyer	Ball State Teachers College
1942-43	Frank Elliot	Indiana University
1943-44	H.H. Remmers	Purdue University
1944-45	Harry Elder	Indiana State University
1945-46	Ralph Noyer	Ball State Teacher College
1946-47	Martha Ziegler	Indiana University
1947-48	H.H. Remmers	Purdue University
	Jean Harvey	Purdue University
1948-49	Harry Elder	Indiana State University
1949-50	Ralph Noyer	Ball State Teachers College
1950-51	Merrill Eaton	Indiana University

State Scholarship Committee (SSC)

1951-52	Jean Harvey	Purdue University
1952-53	Harry Elder	Indiana State University
1953-54	Richard Burkhardt	Ball State Teachers College

Indiana Scholarship Testing Program (ISTP)

1954-55	Byron Doenges	Indiana University
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State Testing Program of Indiana Colleges and Universities (STPICU)

1955-56	Jean Harvey	Purdue University
1956-57	Wayne Schomer	Indiana State University
1957-58	Robert Primmer	Ball State Teachers College
1958-59	John Klem	Ball State Teachers College
1959-60	Donald Fleenor	Indiana Central College
1960-61	Donald Fleenor	Indiana Central College

Scholarship Association of Indiana Colleges and Universities (SAICU)

1961-62	James Lochary	Indiana University
1962-63	James Lochary	Indiana University
1963-64	Josephine Ferguson	Valparaiso University
1964-65	Josephine Ferguson	Valparaiso University
1965-66	Jean Harvey	Purdue University
1966-67	Henry Moreland	Purdue University
1967-68	Louis Fontaine	DePauw University

Association Presidents (continued)

Indiana Student Financial Aid Association (ISFAA)

1968-69	G. David Hunt	DePauw University
1969-70	Mark Williams	Indiana State University
1970-71	Mark Shellhaus	Manchester College
1971-72	Norman Beck	Ball State University
1972-73	Walter Schmucker	Goshen College
1973-74	Byron Hartley	Indiana University
1974-75	G. David Hunt	DePauw University
1975-76	R. Paul Steward	Indiana State University
1976-77	Patricia Jeffers	Indiana Vocational Technical College
1977-78	Clarence Casazza	Ball State University
1978-79	Susan Pugh	Indiana University
1979-80	Robert Lewis	Purdue University
1980-81	James Dawson	University of Evansville
1981-82	Richard Bellows	Manchester College
1982-83	Harriet Whittenburg	Marian College
1983-84	Linda Handy	Indiana Central University
1984-85	Linda Maxwell	Ball State University
1985-86	Mark Franke	IPFW
1986-87	Dan Stockwell	Butler University
1987-88	Ken Nieman	Anderson University
1988-89	Steve Morris	Indiana University
1989-90	Joyce Hall	Purdue University
1990-91	Terrill Cosgray	Indiana University
1991-92	Virginia Washington	IUPUI
1992-93	Pat King	IU – Southeast
1993-94	Lois Rini	Ivy Tech State College – Terre Haute
1994-95	Pat Lemmons	IU-East
1995-96	Rita Hankley	University of Indianapolis
1996-97	Sue Allmon	Hanover College
1997-98	John Fish	Vincennes University
1998-99	John Fish	Vincennes University
1999-2000	Maralee Clayton	Ball State University
2000-01	R. Douglas Irvine	Holy Cross College
2001-02	Marvin Smith	Purdue University
2002	Vikki Goeke	Indiana Business College
2002-04	Jeff Pethick	University of Notre Dame
2004-05	Robert Zellers	Ball State University
2005-06	Melinda Middleton	Rose-Hulman Institute of Technology
2006-07	Richard Nash	DePauw University
2007-08	JoAnn Laugel	University of Evansville
2008-09	Kathy Purvis	IUPUI
2009-10	Jon Riester	Hanover College
2010-11	Thomas Ratliff	Indiana Wesleyan University

Appendix B

ISFAA Distinguished Service Award Recipients

Year	Name	Organization
1985	Clarence Casazza	Ball State University
1985	Josephine Ferguson	US Department of Education
1985	Edson Sample	Indiana University
1986	Richard Bellows	IPFW
1987	Walter Schmucker	Goshen College
1988	Linda Handy	University of Indianapolis
1989	Natala Hart	Purdue University
1990	Dan Stockwell	Butler University
1991	Lois Rini	Purdue University
1992	Ken Nieman	Anderson University
1993	Greg Timmons	SSACI
1994	Virginia Washington	IUPUI
1995	Gemma Wallace	IUPUI
1996	Joyce Hall	Purdue University
1997	Joe Russo	University of Notre Dame
1998	Bob Robbins	USA Group
1999	Rita Hankley	University of Indianapolis
2000	Dennis Obergfell	SSACI
2001	Pat Wilson	Bank One
2002	Sue Allmon	Indiana College Network
2003	Steve Morris	Indiana University – Bloomington
2004	R. Douglas Irvine	Ancilla College
2005	JoAnn Laugel	University of Evansville
2006	Marvin Smith	Purdue University
2007	Maralee Clayton	Ball State University
2008	Bob Zellers	Ball State University
2009	Mark Franke	IPFW
2010	Janet Trimble	Ball State University

MASFAA State Leadership Award Recipients from Indiana

Year	Name	Organization
2006	Marvin L. Smith III	Purdue University
2007	R. Douglas Irvine	Holy Cross College
2008	Jeff Pethick	University of Notre Dame
2009	Bob Zellers	Ball State University
2010	Kathy Purvis	IUPUI

Appendix C

ISFAA New Professional Award Recipients

Year	Name	Organization
1996	Sandy Osborne	University of Indianapolis
1997	Melissa Wertenberger	Butler University
1998	Denise Wyatt	IUPU – Columbus
1999	Doug Hess	Indiana State University
2000	Janet Trimble	Ball State University
2001	Melina Phillips	Indiana State University
2002	Bobbie Wilcoxon	Franklin College
2003	Christina Coon	Ivy Tech State College – Kokomo
2004	<i>No Award</i>	
2005	Bill Wozniak	ISM
2006	<i>No Award</i>	
2007	Sharon Colwell	Ivy Tech State College – Terre Haute
2008	Beth Armstrong	IUPUI
2009	Jennifer Shelley	Hanover College
2010	Alexis Wolf	Notre Dame

ISFAA President's Award Recipients

Year	Name	Organization	by President
1988	Janet Blackburn	Anderson University	Ken Nieman
1990	Gemma Wallace	IUPUI	Joyce Hall
1994	R. Douglas Irvine	Holy Cross College	Lois Rini
1996	Mary Nucciarone	Saint Mary's College	Rita Hankley
1997	Maralee Clayton	Ball State University	Sue Allmon
1999	Richard Bellows and Clarence Casazza	Butler University Ball State University	John Fish John Fish
2000	Vikki Goeke	Ivy Tech State College	Maralee Clayton
2001	Michele Neff	Ivy Tech State College	Doug Irvine
2002	Sue Allmon	Hanover College	Marvin Smith
2003	Marvin Smith	Purdue University	Jeff Pethick
2004	Dianne Mickey	St. Joseph's College	Jeff Pethick
2005	Maralee Clayton and Janet Trimble	Ball State University Ball State University	Bob Zellers Bob Zellers
2006	Jacki Switzer	Ivy Tech C.C.-Terre Haute	Melinda Middleton
2007	S. Kathleen White	Indiana State University	Richard Nash
2008	Melinda Middleton	Rose Hulman Inst. of Tech.	JoAnn Laugel
2009	JoAnn Laugel	University of Evansville	Kathy Purvis
2010	Jamie Malone	U.S. Dept. of Education	Jon Riester

By proclamation, the 2010-11 Board of Directors of
the National Association of Student
Financial Aid Administrators

hereby proudly honors the

Indiana Student Financial
Aid Association (ISFAA)

On the occasion of its 75th Anniversary

ISFAA is the nation's oldest financial aid association. Its founders helped to form the Midwest Association of Student Financial Aid Administrators (MASFAA) and were key contributors to establishing the National Association of Student Financial Aid Administrators (NASFAA).

The members of ISFAA represent all sectors of higher education.

They have exhibited devoted service to the profession and steadfast commitment to improving the federal student aid programs. Because of this commitment,

ISFAA and its members have enhanced the educational opportunities of innumerable students across the state of Indiana and the nation.

Announced this 16th day of December, in the year 2010
in Indianapolis, Indiana


Dr. Laurie Wolf, National Chair, 2010-2011


Justin Draeger, President



**STATE OF INDIANA
EXECUTIVE DEPARTMENT
INDIANAPOLIS**

Executive Order **PROCLAMATION**

TO ALL TO WHOM THESE PRESENTS MAY COME, GREETINGS:

- WHEREAS,** the Indiana Student Financial Aid Association is the nation's oldest association dedicated to student financial assistance; and
- WHEREAS,** members serve on a volunteer basis, giving of their time and resources; and
- WHEREAS,** members of the Indiana Student Financial Aid Association represent all sectors of higher education in the state of Indiana; and
- WHEREAS,** members are also responsible for creating national college access programs, such as College Goal Sunday; and
- WHEREAS,** members of the Indiana Student Financial Aid Association advocate for Indiana's students both on and off campus;

NOW, THEREFORE, I, Mitchell E. Daniels, Jr., Governor of the State of Indiana, do hereby proclaim December 13-17, 2010 as

INDIANA STUDENT FINANCIAL AID ASSOCIATION WEEK

in the State of Indiana, and invite all citizens to duly note this occasion.

In Testimony Whereof, I have set my hand and cause to be affixed the Great Seal of State. Done at the City of Indianapolis, this 30th day of November in the year of our Lord 2010 and of the Independence of the United States 236.



BY THE GOVERNOR: M E Daniels Jr.

Appendix C

RICHARD G. LUGAR
UNITED STATES SENATOR
WASHINGTON, D.C. 20510

October 12, 2010

Indiana Student Financial Aid Association
c/o Jon Riester
Hanover College
P.O. Box 108
Hanover, Indiana 47243

Dear Friends:

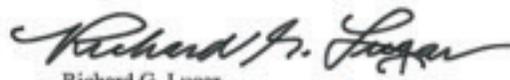
Best wishes on the occasion of the 75th anniversary of the Indiana Student Financial Aid Association.

I believe it is in the nation's best interest to increase student aid and open the doors to higher education, and I admire your commitment and service to Indiana as you work to ensure that more students are able to pursue post-secondary education.

As you gather in Indianapolis to celebrate ISFAA's 75th anniversary, I wish to also congratulate all those who have worked to make this annual winter conference a special event where members can reunite with friends and celebrate a shared vision of reducing barriers that stand between students and a college degree.

Thank you, again, for your important public service. I wish the Indiana Financial Aid Association every continuing success.

Sincerely,



Richard G. Lugar
United States Senator

RGL/afa

Not Paid For in Government Expenses.
Printed on Recycled Paper.

Reflective Appreciation

We encourage you to connect with your ISFAA friends and use this space to share autographs, personal comments and notes of appreciation for each other.

