

IASFAA



News & Updates

Published by the
Iowa Association of
Student Financial Aid
Administrators

March 2011



President's Message

Joan M. Meyer, IASFAA President



Greetings!

It was a very cold and snowy day when I first started gathering my thoughts for the next newsletter. That was in the middle of January. Now it is the middle of February and it is STILL COLD. I can't wait for *spring* – which brings biking and golfing. Speaking of biking . . . it also brings our spring conference which will center around the theme “Cycles of Change.” Working in the Financial Aid world we are continually subjected to change and through the excellent conferences we provide we are able to keep up with all the changes we are expected to stay on top of.

I want to be upbeat in this newsletter but sitting in the back of my mind is the fact that it wasn't until the 1st of February that we were able to fill our ballot for our annual election of officers. By the time this letter is in print you will know who our newly elected officers are but I again feel the need to stress to the entire membership the importance of volunteering and giving of yourself to our organization. The positions of President-Elect, President and the Treasurers admittedly require a little more of your time but it is nothing that is insurmountable especially with all the strong support that is available from the executive council. We are all in this together and everyone is there to help. I have told people, “If I can do this . . . anyone can do this,” so please – please – please consider saying “yes” the next time you are asked.

Though the Fall Conference has passed I would like to again thank Aaron Steffens and his Program Committee and Gary Adams and the Site Committee for the excellent conference that they put on! Wow! Jeff Baker comes to Iowa and we truly roll out the “red carpet” for him. I know the committee is busy planning the Spring Conference that will be held April 7th and 8th at the Embassy Suites in Des Moines. Make sure your calendar is marked as we will have another special guest in Justin Draeger the President of NASFAA and we will be incorporating the NASFAA Cost of Attendance training into this conference. Though spring is a busy season for us all, please take a look at the agenda. I think you will find it to be worthy of a couple days away from the daily grind at the office. By the first week in April we are all ready for a little break from the office!

I look forward to spring and seeing everyone at the conference – until then stay warm!

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There's No Business Like Our Business!



More than 140 IASFAA members recently converged on Iowa City to attend the premiere of *"There's No Business Like Our Business,"* this year's Iowa Fall Conference. The theme was chosen in honor of our state President's (Joan Meyer) passion for acting and the theatre. Celebrities making their way to the red carpet (yes, we really had a red carpet) included Jeff Baker and Dr. Laurie Wolf. Additional offerings included everything from a presentation by Vangent on the Federal Student Aid Information

Center to sessions on financial literacy, Income Based Repayment and Direct Loan reconciliation. An awards luncheon recognized some of the stars of IASFAA including **Paula Mitchell – Indian Hills Community College (*John Heisner Lifetime Achievement Award*)**, **Michele Dunne – Grandview University (*Distinguished Service Award*)** and **Kristi Fuller- Drake University (*Meritorious Service Award*)**. In an effort to promote our theme and save money, movie treat bags were distributed to attendees at registration. These bags, made by Mary Jo Smith and her grandsons, were a big hit and a budget saver as they were given in lieu of pricier break snacks provided by the hotel.

The producer and cast will take a short Christmas break before planning begins for the Spring Conference which will be held in April.



~Aaron Steffens, Program Chair



SAVE THE DATE
Spring Conference
April 6 – 8, 2011



Embassy Suites
 on the river in
 Des Moines



Thank you! from Kathie Walters

Thank you just doesn't seem like enough...

I have heard it said many times throughout my years in the financial aid profession ... we are like family. I have experienced this myself after the disasters of 2008, and most recently during the summer of 2010. As many of you know, I am a single person financial aid office. During 2010 I was faced with the need for surgery and discovered that I would be away from the office for an extended period of time. When faced with what to do in my absence, I suggested hiring someone from within our financial aid family to assist with the financial aid functions during my time out of the office.

My college is also a member of a health system and this system contains two other colleges. These colleges also have very small staffs, but when asked, one of them responded with an immediate "Of course I can help!"

I would like to publicly thank Danelle Johansson for her kindness and support during my time of need. I returned to work after 10 weeks during June, July and August when we are all in our offices with our feet on our desks! Upon my return I was pleasantly surprised to find no piles or backlogs and everything was wonderfully organized. I was able to step in and pick up where Danelle left off without incident. Also, did I mention that she did all this in addition to her regular workload and the only compensation she would accept was a thank you? Her response to me was, "You'd do the same for me."

I get overwhelmed with gratitude when I think about Danelle's sacrifice and efforts on my behalf. She's is an awesome example of the stewardship and caring that exists within IASFAA.

Thank you just doesn't seem like enough...

Happy Spring!

Summary

State exchange experience to Ohio (OASFAA)

Amy Gaffney, President-Elect:

First let me express my deep appreciation to MASFAA's Executive Council for offering the state exchange program. Due to weather related delays, regrettably I was not able to arrive in the early afternoon on the first day as scheduled, but rather arrived late that evening to the hotel.

Here are a few bullet points in summary of my experience:

Conference format

I was most intrigued by the cooperative effort between OASFAA and OCAN, and the logistics needed to accomplish such a successful partnership. This is definitely an idea worth bringing back to IASFAA and ICAN to enhance program content opportunities for both membership audiences, as well as explore any possible financial benefits to each. IASFAA has discussed the idea of partnering with other organizations so this was very helpful to witness.

Offering the NASFAA Training topics as part of the conference session is another option we have discussed in our state so it was nice to see how that was managed by OASFAA.

The OASFAA table in the exhibit hall was a nice idea to hold extra handouts, a summary of their conference committees, and a promotional sheet for the OASFAA "speaker's bureau." I think this is nice way to proactively provide newcomers with information they otherwise may not be willing to ask.

Having a larger number of exhibitors was refreshing to see, and that they were agencies serving both OCAN and OASFAA audiences. The breaks and charitable event hosted in this same area was conducive to visiting with exhibitors and ensuring the charity event was successful.

Pre-conference information

It would be helpful to have a bit more information prior to the conference. Not being a member and only a guest, I did not have access to certain conference information delivered via the list-serve. Understandable as that is the usual format to publish information to the attendees is via list-serve, but I will make certain IASFAA is more conscious of this when hosting outside guests. Some specific ideas include: a complete conference program (the Program Chair Emily Swain was helpful in providing me with one), a name badge

completed with my name and maybe "Iowa" to help in introductions, access to handouts ahead of time if not planned to be offered on site.

It would have also be helpful to have a contact name and cell number of someone in the host organization as a general resource or even in the event of travel delays, etc.

Summary

The experience of visiting another state and observing its conference format is a great benefit in that it helped stimulate new ideas and broaden my perspective beyond "what we have always done" in IASFAA. I hope MASFAA is able to consider offering this program in the future in hopes to strengthen our respective state organizations by sharing ideas and increased networking with other MASFAA members.

IASFAA at FSA Conference





Welcome

Graceland University would like to welcome the newest member of their financial aid team, **Lisa Springer**.

Baby News

Tim and DeAnne Kremer became proud grandparents to #16 and #17 on November 22, 2010. Twin boys, **Nolan Michael** and **Isaac Timothy**, were born to **Jared** and **Lisa Kremer** of Waterloo, Iowa. They are both doing fine and were welcomed home by their two year old brother, **William**.

Retirements

After 12 1/2 years as the receptionist in the Office of Student Financial Planning, **Linda Gernes** retired from Drake University on January 7, 2011. In retirement, she is looking forward to relaxing, reading and spending more time with her family.



Linda Younger is retired on December 31 after working for Iowa State for 18 years. She was initially employed with the Upward Bound program, then worked in the Admissions Office for almost seven years, and has spent the last eleven years as a financial aid counselor in the Office of Student Financial Aid. She is looking forward to not commuting during the winter, more free time to garden and trips to Mexico, Alaska and Florida in 2011.



Dr. Keith Greiner was research director and legislative liaison at the Iowa College Student Aid Commission, where he conducted research and advocated for student aid for 17 years. Before joining the Commission, Dr. Greiner was a corporate



Retirements continued...

officer and research director for a major Iowa financial institution for 13 years. And as ICSAC mentioned on this proclamation of his retirement, Dr Greiner helped secure over \$100,000,000 (a hundred million dollars) in state appropriations to ensure the futures of countless Iowa students. Dr. Greiner published papers on a variety of education topics including student loan debt, academic service quality and population trends. We wonder if the "Greiner report" will now be called something else...Regardless, Happy Retirement, Dr. Greiner!

Jean Rasmussen started at Wartburg College on August 23, 1988 in food service and after a year, she blessed the FAO with her smile and polite demeanor. Rough calculations estimate Jean created over 55,000 files, greeted over 130,000 students walking into the office and answered over a quarter of a million phone calls! Well deserved break after 22 years in financial aid, Jean!



Pete Sidwell was Senior Associate Director of Systems at the University of Iowa. He was always a calming force in the office. He was available to help students and parents who walked into the office for assistance, especially over the noon hour! Pete was instrumental in developing and improving the systems used to support the University's financial aid awarding and verifications. His ability to work well with staff members across campus made the difference in the timely development and enhancement of systems. Happy Retirement after 35 years of service, Pete!



Bob Redman has retired from the Iowa College Access Network, better known as ICAN. Bob worked in higher education for over 25 years with stops at U.S. Group, Graceland College and the Iowa College Student Aid Commission before spending 10 years with ICAN. Happy Retirement Bob!



IASFAA Newcomers





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IASFAA Years of Service Awards



5 Years

Todd Brown, Jo Altheide, Jeffrey Murphy and Sara Harrington
(Not pictured: Erika Anderson)



20 Years

Kim Baumler and Tom Osweiler
(Not pictured: Timothy Kremer and Mary Payne)



10 Years

Kelly Carrell, Alejandra Almazan and Shelly Brimeyer
(Not pictured: Steve Queisser, Bethany Rinderknecht and Brandi Stone-Miller)



25 Years

Carol Bogaard and Gretchen Zimmerman
(Not pictured: Paula Mitchell and Cindy Seyfer)



15 Years

Kelly Carrell, Alejandra Almazan and Shelly Brimeyer
(Not pictured: Steve Queisser, Bethany Rinderknecht and Brandi Stone-Miller)



John Heisner Memorial Lifetime Achievement Award — Paula Mitchell

John Heisner, former Director of State Scholarship and Grant Programs at the Iowa College Student Aid Commission, passed away in the 2001 – 02 school year. To honor John's long time commitment to students and the financial aid industry, the Iowa Association of Student Financial Aid Administrators renamed its Lifetime Achievement Award to the John W. Heisner III Lifetime Achievement Award.

This is the highest award which IASFAA can bestow upon deserving members. Recipients of this award must have actively worked with IASFAA and the profession in achieving its goals over a sustained period of time.

This individual has served students for many years through the financial aid office. It's very easy to become comfortable in what we do and reach a point where we just do what we need to in order to get by until that next phase in life — retirement. She always volunteers, even if it is not something glamorous. She is cheerful in all that she does and is a glass that is half full kind of person.

She is always dependable, always has a kind word and is always willing to say yes to IASFAA when asked. If it benefits either the students at her school or IASFAA, you can be certain this person will be at the forefront, offering her articulate and analytical skills, as well as her knowledge of all of the intricacies that exist in the world we know as 'financial aid.'

This individual has been a wonderful asset to IASFAA for many years and has contributed to the association in a number of capacities — as a trainer or presenter at conferences, as a member of Executive Council, as a committee chair, as a newsletter editor and currently as our secretary. You name it, she's done it! When asked, she has never hesitated to step forward and offer her expertise to IASFAA and its members.



Meritorious Service Award — Kristi Fuller

This award is presented to an individual or a committee who has made significant contributions to IASFAA or the financial aid profession. Selection is based upon leadership or work on special projects. It is not required that these projects have lasted for an extended length of time. This award could also be for a single accomplishment.

This individual is organized and keeps the committees he/she chairs on track and successful. This person is thoughtful in his/her approach. When he/she believes in how something should be done he/she stands up for it and presents facts to back his/her stance. Many times we recognize those that are comfortable in front of the group and being in the spotlight. But there are many like this individual who work hard behind the scenes and keep IASFAA going strong.

She has helped organize many big events within IASFAA such as Make High School Count, College for a Day and Leadership Symposium, as well as serving as Vice-President. Her quiet leadership is an asset to IASFAA, as our past IASFAA President recognized by awarding her the Presidential Award last school year.



Distinguished Service Award — Michele Dunne

The Distinguished Service Award is intended to recognize outstanding achievements to the financial aid profession and IASFAA. It is awarded to members who have made outstanding achievements in the pursuit of IASFAA's goals and have made significant contributions over a sustained period of time.

This person wants what is best for our organization and is very thorough in her approach to getting things done. She was also instrumental in getting IASFAA involved in College Goal Sunday. She served IASFAA for three years as President-Elect, President and Past-President. Rather than stepping down from leadership, she is now serving as the Community Outreach Chair. During these past years of

serving IASFAA, she has also balanced some difficult situations in her personal life, while all along using those experiences to lead and inspire fellow IASFAA members.



**John Moore Award —
Northeast Iowa Community College**

For the second year in a row the Associate Member Relations Committee was forced to break a tie! The John Moore Award nominations were excellent and it was difficult for the committee to select just one recipient. However, the winning school demonstrated a fantastic effort for their goals of increasing financial literacy, default prevention, streamlining policy and procedure information, and making the scholarship and work-study applications available to students online. Congratulations to Jeff Murphy and Kim Baumler who accepted the 2010–11 John Moore Award for *Northeast Iowa Community College*.



**Student Success Story of the Year Award —
Danielle Wauters, University of Iowa**

The Student Success Story of the Year is intended to focus on a specific individual while symbolizing the real purpose of financial aid, which is to provide the means to pursue and realize a post-secondary education.

IASFAA is not attempting to select the “most successful” former financial aid recipient, but rather to choose someone who can be representative of all aid recipients who are successful.

The winner for the 2010–11 Student Success Story was the nomination submitted by the University of Iowa. This is what it had to say about **Danielle Wauters**:

I have been working with University of Iowa senior Danielle Wauters for the past year regarding her financial aid. Danielle is an excellent example of overcoming obstacles very young in life and coming out ahead. In her own words, Danielle doesn’t want her story to be a sob story; her life is what it is and makes her who she is today. Through the help of financial aid, she will be graduating this year with a 3.5 GPA and plans to go onto Graduate school.

Growing up, Danielle never quite knew what normalcy was let alone a college education. A typical day for her was something you can’t imagine putting any child through. Very few adults in her family had an education or job and a welfare check was her understanding of payday. Danielle’s father was not around because he has been incarcerated her entire life.

Public assistance was Danielle’s single mother’s primary source of income, which didn’t go far with four children and a drug addiction. By the time she was eight years old she had already been a victim of both sexual and physical abuse and had witnessed a traumatizing murder-suicide. She was programmed to think people outside her family were out to “get her”, so she lied to the Department of Human Services, to teachers, and even to the courts. Danielle thought she was doing the right thing by protecting her mother and siblings from being separated. A normal week for her family included mental health appointments, visits from the social worker, and an occasional drug raid. Before she was ten, she could identify marijuana, cocaine, methamphetamines, and several prescription pills.

Eventually, school became Danielle’s sanctuary. Learning gave her purpose and a sense of accomplishment. At school she had role-models and guidance; she was able to feel like a child. Thanks to school, she was happy regardless of the environment she had to go home to. In sixth grade, DHS finally removed Danielle and her siblings from their mother; she was devastated. Danielle and her twin sister were placed into a youth shelter and her younger siblings were placed into the foster care system.

For years they were shifted through foster homes and more shelters until being fortunate enough to be placed with a foster mother in their home town. Their foster mother provided them with stability and Danielle was able to focus on school. By the time she was fifteen, she was “homeless” and had to learn to fend for herself. Her junior year, she enrolled into community college courses and a solid education became her main priority.

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Her finances were her only burden and she had no idea how she was going to pay for college on her own. When she was a senior she was granted academic scholarships; however, it was not enough.

During a college visit, Danielle was able to sit down with a financial aid advisor and discovered she was eligible for federal funds to support her education. She was overwhelmed with happiness. Without financial aid, college would not have been an option, especially not at a prestigious university. In her words, the Pell grant and other financial aid she has received has literally saved her life.

As if her past struggles were not enough, recently, Danielle was granted custody of her infant nephew. Although she did not feel prepared or financially stable enough, she took on the responsibility of raising her nephew. Without the support of financial aid, she would not be able to raise her nephew while continuing a college education.

Financial aid has provided Danielle with the resources to achieve success so her children will never face the financial burdens that she endured.

Danielle considers herself a lucky person. Growing up she had already experienced the wrong path, so her only option was the right one. Like everyone else, there are days she still struggles but the security of financial aid has made this struggle easier. Today, she has a true understanding of what it means to work hard; she values the importance of good morals, ethics and principles.





Top Ten Facts

New grant programs for nurse educators and teachers

Iowa Student Loan recently announced two new grant programs for nurse educators and new subject shortage area teachers. Below are ten facts about the two new programs and their eligibility requirements, application process and other concerns:

- #1. Applicants and recipients of either grant program do NOT have to be Iowa Student Loan customers.
- #2. Applicants and recipients of either grant program do NOT have to have any outstanding student loans as this program does not help repay or forgive student loans.
- #3. Recipients of either grant program will receive their grant directly from Iowa Student Loan. Money will NOT be sent to the college or university.
- #4. Recipients of either grant program will be issued all applicable IRS tax forms. Recipients should consult a tax professional to understand how the award may affect taxes.
- #5. Recipients of either grant program may not be past recipients of either the Iowa Student Loan Teacher Education program or the Iowa Student Loan Nursing Education Loan Forgiveness programs.
- #6. The **Nurse Educator Grant Program** requires two things to be occurring each semester / term in which a grant disbursement is made:
 1. Enrollment in a graduate level program in nursing and teaching classroom or clinical nursing classes at or in partnership with an eligible Iowa college or university.
 2. The graduate program in which the applicant is enrolled does NOT have to be located in Iowa.
- #7. Any Iowa college or university that has a nursing program could have a full-time/part-time/adjunct/clinical instructor eligible for the **Nurse Educator Grant Program**.
- #8. Iowa Student Loan will notify the financial aid office of each recipient's college or university when a **Nurse Educator Grant** is awarded. Accepting a **Nurse Educator Grant** may reduce eligibility for other sources of financial aid. (Because **Teacher Career Establishment Grant** recipients have already graduated, the college or university attended will not be notified when an award is made.)
- #9. The **Teacher Career Establishment Grant Program** is available to new teachers in Iowa who start in their first teaching job after January 1, 2011, in a subject shortage area. Recipients do NOT need to have graduated from an Iowa college or university but must graduate during the current academic year.
- #10. Each recipient of a Teacher Career Establishment Grant will be awarded up to \$2,000 to help with the costs related to establishing a new career. Up to 62 grants will be awarded annually.

Remember

Additional information and the PDF applications for both grant programs are available online:

www.studentloan.org/nursegrant and
www.studentloan.org/teachergrant

Additional questions should be directed to Matt Brown at (800) 243-7552, ext. 7656 or mbrown@studentloan.org.

Policy Frequently Asked Question

Aid for attending two schools simultaneously

Submitted by: Carol Buchli, USA Funds

USA Funds Ask PolicySM experts offer guidance about how a school should proceed after learning that a student is receiving Federal Pell Grants to attend two schools concurrently.

Q: *Our school has a student who is receiving Federal Pell Grants and loans through our office, but we later learned that the student also is enrolled half time and has received a Pell Grant from another school. Should we cancel all of the student's fall financial aid, cancel only the fall Pell Grant or simply adjust the fall Pell award?*

A: A student is not eligible to receive two Pell Grants for simultaneous enrollment at two different schools. In some cases, under a consortium agreement, two schools may combine their enrollment, and the student may be eligible for Pell Grant funds under that simultaneous enrollment — but even in that case, the student is eligible for only a single Pell Grant at a time.

Note that students are permitted to attend two separate schools and receive Stafford and PLUS loans to support attendance at both schools. So neither school is necessarily required to cancel all or a portion of those loan proceeds if awarded to the student in question. In some cases, a school is required to coordinate some aspects of the student's loan eligibility to ensure that the student does not receive loan funds in excess of applicable loan limits, as students may not receive Stafford loan funds in excess of the annual loan limit for their highest level of enrollment for that loan period.

If the student has received more assistance than that student was eligible to receive for the fall term, the schools should coordinate their activities to identify which of the funds actually comprises an overpayment, and then should work together with the student to resolve the overpayment.

Until that overpayment is resolved, the student is not eligible for any additional Title IV aid.

