



President's Message

Michele Dunne, IASFAA President



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This fall exploded with leaves in beautiful shades of red, yellow and orange. It seems we have had many sunny days, both warm and brisk. Fall is my favorite season. As much as I love this time of year, I know change is coming. If I am not prepared for winter, I am in a heap of trouble.

We have had a few changes to our elected IASFAA officers due to job transitions. I appreciate Joan Meyer, Mary Bloomingdale and Jen Sassman for their good citizenship and accepting my call to serve IASFAA. We have done a great job, some might even say a fabulous job, in developing strong leaders for IASFAA.

Every year brings about changes, some good and some...Well, some of the changes require that we look for the good that might not be obvious. As IASFAA president, I am looking at these changes from a different perspective. I not only think about how they impact me and my office, I am now thinking about how the changes affect you and IASFAA. So far, I have had the privilege of viewing the issues from a variety of vantage points through my travels.

The IASFAA executive council met in June at AIB. We discussed how our organization was affected by the new legislation. We made necessary changes to Development (sponsorship), newly renamed the Vender Relations committee. We reviewed IASFAA's finances and discussed how the turmoil in the lending industry has impacted our financial strength through a loss in associate membership. We discussed the responsibility of the treasurer to complete the IASFAA tax return and elected to hire the firm of Timmins, Kroll & Jacobsen. Chad Olson, Chris Ditter and I met with the firm to discuss and provide professional and financial data for the completion of IASFAA's taxes, which have been done.

I was grateful that the flood waters had receded a day or two before our summer retreat, making the way to AIB open from all directions. Most of all I am thankful for the great mix of individuals who make up the executive council this year.

I traveled to Crystal Mountain near Traverse City, Michigan in late June to participate in the MASFAA state exchange. Our friends in Michigan gave me the warmest of welcomes. Their summer conference is held in Northern Michigan and MSFAA members and their families are invited. This year's MSFAA theme was "Keep the Fires Burning." MSFAA has two conferences a year. The other conference occurs in January in the southern part of Michigan.

MSFAA has a humor committee charged with the responsibility to provide interesting stories & funnies to the members. Research says laughter is a great way to relieve stress. In an effort to reduce my own stress, I pinned an inspiring message on my bulletin board that I found in the Well-Workplace Healthletter, "Laughter triggers the release of endorphins, those chemicals in the brain that induce feelings of euphoria. A good giggle can also suppress the production of cortisol, a hormone released when you're under stress and one that can influence blood pressure, causing your body to retain salt. Laughter is nonfattening. It is also contagious, and engaging in it frequently will contribute to a nicer world." So don't hold back, giggle away! (Continued on Page 2)

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What your signature says about you

Professional Development Committee

The Professional Development committee revved up for the 2008-09 school year with the Support Staff Workshop that took place July 17, 2008. It took place once again at the DMACC Newton Campus in the Conference Center. The workshop theme was "Defining Your Customer Service Signature."

Jackie Payne from Wells Fargo gave the keynote address "The Simple Truths of Service." Sixty-eight people from college and university admission and financial aid offices also enjoyed sessions on eating well, campus safety, memory skills, exploring generations, credit scoring/identity theft, and using various web tools.

The committee is very busy planning for NASFAA Training that will take place in Dubuque on November 11 and 12, prior to the start of the Fall Conference. This year's topic "Aspects on Student Eligibility" will be presented by Jobyna Johnston, Director of Financial Aid at Upper Iowa University.

President's Message continued

Those of you who were at NASFAA in 2007 will be happy to note the Department of Education again offered many sessions at NASFAA 2008 in Orlando, Florida. The vendor area was lively and well attended. Our Iowa group met up for Dinner and encountered several Disney characters. The opening session featured a performance by Swil Kanim, Virtuoso Violinist. His talent so moved me, I attended his interest session. He intertwines his music with story telling, poetry and audience interaction.

Susan Ladd and I were fortunate to attend the MASFAA leadership Symposium on Ethics held in Des Moines near the end of July. The sessions focused on ethics, values and ethical values, what it means to be a person of character, the 6 pillars of Ethical Principles and ethical decision making. These concepts were taught primarily through team building activities. The participants were charged with taking what we learned back to the members of our associations. Several of us presented a session on the 6 pillars at MASFAA.

One of the duties as IASFAA president is to be on the board of MASFAA. Aaron Steffens recently completed his term and mine begins. Prior to this year's MASFAA conference, MASFAA President elect, Rick Shipman, had a pre-board meeting in Kansas City. Two IASFAA members serve on the 2008-09 board, Aaron Steffens and Lois Mulbrook. While in Kansas City, I was able to meet with other state presidents in our region and we met again at the MASFAA conference.

The MASFAA conference was held in Cincinnati, Ohio. A number of our Iowa colleagues were recognized for their service to the profession. NASFAA introduced and hosted the first special session on the National Conversation Initiative (NCI). If you did not get an opportunity to speak or you have more to say, you can do so at nationalconversation@nasfaa.org by January 1, 2009. The Iowa Contingency met for Dinner at a Scottish Pub. An enjoyable evening was had by all.

This year is IASFAA's 40th birthday. We will be having a celebration in Dubuque at the fall conference. Thanks to Julie Dunn and her team for all of the preparations for the event. Pam Perry and her team have planned our fall conference, 40 and Fabulous. This fall's conference is sure to provide meaningful information and training, good debate and discussions and ample opportunity for networking. There is a session on College Goal Sunday that Juan Garcia will present. I hope you will take the opportunity to find out more about the College Goal Sunday events planned in Iowa and how you can help in the effort to help students meet their college goals.

Even with all of the changes we have experienced, some things remain the same. We continue to have dedicated individuals in the financial aid profession. People who work hard every day to ensure students are able to attain a college education. This has been a bumpy year, but IASFAA will endure because our members are strong.

I leave you with this Motto To Live By: "Life should NOT be a journey with the intention of arriving safely in an attractive and well preserved body, but rather to skid in sideways, chocolate in one hand, martini in the other, body thoroughly used up, totally worn out and screaming, 'WOO HOO, what a ride!'"

Autism Speaks

Matt Brown, Associate Member Relations Committee

IASFAA's Associate Member Relations Committee (AMRC) is responsible for leading IASFAA's charity efforts. Historically, our efforts have been as much about increased awareness as they are about fundraising. In 2008-09, the awareness component will be the main focus in one of two campaigns selected. This campaign was inspired from a national level but we believe has strong roots in our Iowa communities, too.

Dave Gruen, NASFAA National Chair-Elect & Director of Student Financial Aid at the University of Wyoming, has requested each association to focus their charitable efforts for this year on Autism Speaks.

Autism Speaks is the nation's leading nonprofit organization devoted to autism and currently in its fourth year of existence. Its goal is to change the future for all who struggle with autism spectrum disorders, with three main focus areas:

1. Raising funds for global biomedical research into the causes, prevention, treatments, and cure for autism;
2. Raising public awareness about autism and its effects on individuals, families, and society;
3. Raising hope to all who deal with the hardships of this disorder.

IASFAA joined happily in this rally earlier this year to show our support.

The following information may serve as a first introduction to this topic for you. Or, it may be a repetition of commonly known facts. Either way, the AMRC will use the IASFAA listserv over the next few months to continue discussion on autism and ultimately lead to how this topic is relevant on your college and university settings.

What is autism?

Autism encompasses a broad range of brain disorders that, by conservative estimates, affects 1 in 500 children. Autism Spectrum Disorders (ASD's) include Asperger's Syndrome, Pervasive Developmental Disorder Not Otherwise Specified (PDD-NOS), Rett Syndrome (which affects only girls) and autism.

While there are different types of autism, it is important to remember that this is a spectrum disorder. In other words, the symptoms and characteristics of autism can present themselves in a wide variety of combinations, from mild to severe.

Autism Spectrum Disorders impair three main areas of human development: **speech, communication, and social interaction**. These impairments may range from mild to severe. (Source: http://www.autismtoday.com/autism_whatism.htm)

What causes autism, and is there a cure?

No one is sure what causes autism but research seems to suggest that it is caused by both genetic and environmental factors such as vaccines or environmental toxins.

At present, there is no known cure for autism. Researchers from the USA, Canada, and the UK hope to better understand the disorder's biochemical origins and find a cure before 2010.

(Source: http://www.autismtoday.com/autism_whatism.htm)

Where Can I learn more?

Consider visiting the following websites for additional information on autism:

<http://www.autismspeaks.org>
<http://www.researchautism.org>
<http://www.autismtoday.com>

Facts About Autism Spectrum Disorders

- Experts estimate that three to six children out of every 1,000 will have Autism
- Males are four times more likely to have autism than females
- Many children with Autism have a reduced sensitivity to pain, but are abnormally sensitive to sound, touch, or other sensory stimulation

How America Pays for College

- Dr. Bill Diggins, strategic consultant and lead researcher, Gallup
- Sarah Ducich, vice president of public policy, Sallie Mae

American families view a higher education as a critical investment in the future, but when it comes to planning and paying for that future, many do not consider tuition and associated costs when selecting a college. Many students and parents also fail to consider post-graduation income when deciding whether or how much to borrow to pay for college, according to a new national study of college-going families recently released by Gallup and Sallie Mae.

The study of more than 1,400 college students and parents, “How America Pays for College” provides the first mathematically representative composite picture of how American families paid for college last academic year. Parents, on average, footed the largest portion of the college tuition bill, through current income and savings (32 percent of the total amount paid) and borrowing (16 percent), while the average student covered 33 percent of the cost, through borrowing (23 percent) and their own income and savings (10 percent). Scholarships and grants covered another 15 percent of the higher education price tag, with the remaining 3 percent contributed by relatives and friends.

Many families, however, are missing out on the tax-advantaged benefits of college savings funds, such as a 529 college savings plan. Only 9 percent of families took advantage of these plans, while the most often used source was parents’ current income, with 38 percent of all families spending an average of \$5,815 last school year.

How America pays for college also varies across income levels. Higher-income families paid much more from savings and income, and generally paid substantially more for college. Lower-income families received the most “gift aid,” such as scholarships and grants, while middle-income families borrowed

the most, both in real dollars and as a percentage of their total college costs. The study suggests that middle-income families tend to borrow more to afford a higher-cost postsecondary institution.

Among other findings, the “How America Pays for College” study revealed:

New Study Shows that College Education Viewed as Critical by Many Families Do Not Consider Cost When Deciding how To Pay

- While nearly nine out of 10 families (89 percent) with annual income below \$35,000 filled out the Free Application for Federal Student Aid (FAFSA), this number drops off considerably to only 76 percent for families with annual incomes between \$35,000 and \$50,000, and continues to fall as income rises. Overall one in four families did not complete a FAFSA.

• While credit card use for college expenses is relatively low in total (3 percent of students and 3 percent of parents charged part of their expenses) those who used credit cards to pay for college cited emergency cash flow problems as the No. 1 reason.

• Three percent of all families reported tapping home equity to contribute nearly \$11,000 toward their child’s college education last year. Nearly three-quarters (73 percent) of these parents plan to borrow against home equity again to fund their child’s education for the coming school year.

• Slightly less than half (47 percent) of all families borrowed money to pay for college, and federal student loans were the top source for both students and parents.

In addition, while more than nine in 10 parents (94%) and students (96%) agreed that college is an investment in the future, parents of college students were worried about the cost of college and how the economy will affect their ability to pay for college.

According to the study, the top concern, shared by 60 percent of parents, is that institutions will raise tuition, followed by 51 percent of parents expressing concern that loan rates will increase.

While 58 percent of families reported ruling out institutions because of cost at some point during the application process, another 42 percent of families did not limit their search based on cost—even after reviewing financial aid packages. Even more surprising, 70 percent of students and parents said a student's expected post-graduation income either was not considered or did not make a difference on their borrowing decisions. The study also revealed that 49 percent of families limit their school options even before applying for admission and receiving a financial aid package.

Gallup and Sallie Mae conducted this study to help families make more informed decisions about how to pay for college. We have found that too few parents and students are focusing on the total cost of college, too many are ruling out college choices either too early or too late in the application process, not enough are using available college savings tools, and too many are borrowing without considering how they will pay. It is also troubling that one in four families do not complete the form, leaving grants, scholarships and low-cost loans on the table. We must help families be aware that decisions about college should not be made before understanding exactly how much financial aid is available.

Gallup and Sallie Mae plan to conduct the "How America Pays for College" study on an annual basis. The study will continue to help all stakeholders better understand how public policy, economic conditions and attitudes about the pursuit of a higher education evolve over time, and show how this evolution impacts the American family's ability to pay for college.

The complete "How America Pays for College" survey is available for free download at www.SallieMae.com/howAmericapays.

Tradition meets Newby's

An IASFAA tradition continues this fall as the Mentoring Task Force prepares for newcomer activities for the Nov. 12-14 conference in Dubuque. A dozen financial aid professionals attending their first IASFAA conference will join association veterans in participating in educational sessions and celebrating IASFAA's 40th birthday.

Newcomers are paired with mentors who will serve as guides during the fall conference and beyond. Mentors are IASFAA members who were newcomers themselves for the fall 2007 or spring 2008 conferences or were participants in the most recent Leadership Symposium.

Conference newcomers will receive an IASFAA portfolio filled with materials relating to the association and the profession. They will also be individually recognized at the Wednesday luncheon.

Shortly after the fall conference, the Mentoring Task Force will turn its thoughts to the spring conference and other possible activities for winter or early spring.

Members of the 2008-2009 IASFAA Mentoring Task Force are: Todd Brown (ICSAC), Karen Gagnon (Morningside College), Mary Jacobsen (iLink), Heather Norris (Iowa Student Loan), Tracie Pavon (Simpson College) Heather Robinson (Iowa State University), and Mary Jo Smith (U.S. Bank). The committee co-chairs are Marie Pleggenkuhle (Upper Iowa University) and Susan Ladd (Drake University).

The Meteor Network, a valuable service of the National Council of Higher Education Loan Programs Inc. (NCHELP), assists students and schools by providing aggregated, timely and accurate financial aid information. The Meteor Network is a free tool that allows schools, students and other users to access financial aid award data from multiple sources in real time. The software that powers the network is the result of a collaborative effort of the Federal Family Education Loan Program community to provide financial aid professionals and borrowers with secure, online access to loan information.

Meteor continues to grow in importance as student aid volume increases and access to accurate and timely information becomes mandatory. As a result of recent regulatory, legislative and program changes, the percentage of students with multiple loan servicers is expected to increase.

Because the Meteor Network can aggregate data directly from the data source, schools have a real-time tool to complete the loan certification and counseling processes. Using the Meteor Network provides education loan borrowers with an excellent way to track and manage their debt from federal and private loan providers — in a single view.

Meteor is unique in its capability to deliver borrower information from multiple sources, which can then be used as a value-add to existing web services by customizing and incorporating that data with the data provided by the other web services.

At a time when many schools and student borrowers will likely need to manage debt with multiple lenders and/or servicers, the Meteor technology provides a way for them to gather their loan information in real-time from multiple providers. Meteor technology also powers several other tools that are currently offered to schools and students are powered by this technology:

- Mapping Your Future.
 - Online Student Loan Counseling — Students can access their federal and private loan information during their exit counseling sessions. This access provides students with much more meaningful exit counseling sessions.
 - School Access Provider — Mapping Your Future schools can access data on the Meteor Network directly from Mapping Your Future's secure web site. They simply enter their user IDs and passwords. This process provides schools with a program- and participant-neutral site to access all data available to the Meteor Network.
- The National Student Clearinghouse.
 - LoanLocator — This tool provides colleges and students with access to 100 percent of outstanding FFELP loans and Federal Direct loans, in addition to billions of dollars in private student loans at no charge. LoanLocator with Meteor enables colleges and students to track and manage their federal and private student loan debt and to receive detailed information in real time.
 - Campus Based Authentication — Institutions enrolled in the Clearinghouse's free online Student Self-Service program also can provide their students with access to Meteor data. The Clearinghouse uses campus-based authentication to provide access to Meteor and its other Student Self-Service offerings from a school's web site. Campus-based authentication provides greater access to valuable debt management, default aversion and other tools and services by using a school's authentication process to gain access to the Meteor Network and Clearinghouse services.

- Additionally, several Meteor participants have incorporated data from that network into other customized applications, to provide students and financial aid professionals with information about the location of their loans, detailed contact information for their providers, and aggregated details of outstanding debt — including interest rates detailed repayment information and more.

Meteor Network traffic continues to increase as more and more organizations provide access for students through standard Meteor implementations and through integrating customized applications into current online services. Already this year, Meteor usage has more than doubled as compared to the same time period last year. By early 2007, Meteor had realized a usage increase of more than 600 percent in the year since students first gained access to the service.

Currently 14 Web sites provide access to the Meteor Network — and that number continues to grow. Schools even have the option of installing the software on their systems to provide direct access to their students.

“Meteor continues to lead the way in provision of open access to a borrower’s data for schools and borrowers. Especially now, at a time when many borrowers are obtaining federal and private loans with multiple lenders or servicers, Meteor provides a way to access all of that information within a single view. Through its unique abilities, Meteor has demonstrated its value as a default aversion tool, and is an excellent example of how the student loan industry has worked together for the benefit of schools and borrowers,” said Dick George, Chairman of the Meteor CEO Steering Committee.

Meteor is a prime example of a successful collaboration to implement a leading-edge solution for the benefit of schools, and for the benefit and protection of borrowers.

For more information about the Meteor Project, please visit www.MeteorNetwork.org. Or, for information about membership and implementation, please contact Tim Cameron by e-mail at meteor@nchelp.org.

Congratulations on a successful 2008 REALITY Store



Babies

Michelle Larson, iLink Customer Service Representative, and husband Sean welcomed Isaac Alan to their family on February 20.

Tina Franzen, iLink Product Analyst, and proud Pappa Chad welcomed home Dallas James on April 4.

Kylie Petty, Technical Support Analyst, and husband Dustin welcomed home Bryn Kay on April 10.

Brian Thies, Tech Support/iLink Supervisor, and wife Nikki are proud parents to Gabriel Nicholus born July 6 (also Daddy's birthday).

Congratulations

Marcia Hanssen, iLink Specialist, married Brent Carr on August 30.

Courtney Dreyer married Tanner Samento on July 12. They went to the Bahamas for a week long honeymoon.

Chad Olson, Iowa State University Office of Student Financial Aid, and Emily Hurm were married on April 26, 2008. With them in the picture is Chad's Best Man and son, Connor.



Welcome to the Hot Rod Diner a.k.a. Hawkeye Community College Financial Aid Office



Kneeling left to right are Katrina Bennett and Darla Palmer
Back row left to right are Kathy Adelmund, Gisella Baker, Janet Kuper, Joann Bute and Robin Knight