



# MASFAP Monitor

July 2016 Volume 2016, Issue 3

## Inside this issue:

President's Report	1
MASFAP Heads to NASFAA	2
Committee Updates	3-4
Upcoming Training Dates	4
FAFSA Frenzy Awards	5-6
Sign Up for FAFSA Frenzy site	7
Entrance Counseling	8
Office Spotlight	9-10
Happenings and Tidbits	10
Debt Relief Scams	11
Desk of a Business Officer	12
Borrower Communication	13-14
Summer Fun	15-16
Executive Board	17

## Gavel Gab

**Angela Karlin, MASFAP President,  
Director of Student Financial Assistance  
University of Central Missouri**



Happy hot July MASFAP! What a whirlwind this year has already been for me and for MASFAP!

As a MASFAP member, please participate in the free trainings offered to our members—the next one is scheduled for July 21 in Columbia. The training will cover state aid, FAMOUS and SIS breakouts.

Besides the free professional development trainings and NASFAA credentialing, we have two very important conferences in the state this October and December—MASFAA and MASFAP!

MASFAA, our regional association, will be held in our home state this year, October 2-5 in Kansas City. I previously announced an exciting benefit for MASFAP members to attend this conference. We want to represent our state well at this regional conference! Each institution attending MASFAA will receive a \$200 benefit from MASFAP to attend. This is an excellent opportunity to learn and meet colleagues at the regional level, and I hope you will attend.

Since MASFAA is held in October, we decided to space out the timing of MASFAA and MASFAP. MASFAP will be held in December so more institutions can plan to attend both

conferences.

This is going to be such a

fun conference for us to be together close to the holidays. Plan to attend MASFAP December 12-14 at the Lodge of the Four Seasons.

Thank you to all who voted in the elections and special votes in June. And thank you to all who ran for an office, this is so important to our association. We are stronger because of our members who volunteer their time and talents. In June, the MASFAP Board met and discussed several important topics. One of which is a statewide outreach project. We have formed a task force to research and make a recommendation on a possible partnership for outreach within the state. This is such an important topic, one that is near and dear to my heart, and I am so excited to see where this project will take MASFAP.

Even though I could not attend, I was excited to see many pictures of MASFAP members at NASFAA on social media. MASFAP continues to be well-represented in the industry and I am so proud to be a part of this. In closing, thank you. I am honored and humbled by your leadership and volunteerism in our state and across the region.

# MASFAP Members Head to Washington D.C for NASFAA

NASFAA was held last week in Washington, D.C. From the many social media post from MASFAP members and NASFAA, it looks to have been a successful conference. This was NASFAA's 50th Anniversary, and highlights included speakers such as Department of Education Undersecretary Ted Mitchell providing a federal update, Rep. Bobby Scott , ranking member of the House Education and the Workforce committee speaking to the importance of education, keynote speaker Jeannette Walls, NASFAA President Justin Draeger, and Rep. John Kline.



Congrats to Nick Prewett for 12 NASFAA credentials!



MASFAP's Bridgette Betz and Robert Berkelmann at NASFAA.



Future MASFAP Presidents Kerry Hallahan and Amy Hager with Past President Gena Boling.



Missouri dinner at NASFAA. The dinner was held at District Kitchen DC.



# Committee Updates July 2016



## **Kim Howe—Site**

Site Committee continues to assist with the amazing professional development opportunities throughout the summer. We are also going to be meeting with the Program committee to help with fall conference planning.



## **Jamie Davis—Newcomer**

The Newcomer Committee is very excited to meet and welcome new members and first time attendees to MASFAP at the upcoming fall conference! We will have some exciting stuff planned so stay tuned! If you have any questions, ideas or feedback please email me at

[jndavis2@ccis.edu](mailto:jndavis2@ccis.edu).



## **Dan Dick—Vice President and Program**

The Program Committee's elves are all diligently working under Santa's watch on all the gifts and toys of professional development and networking for the fall conference. The Twelve Days of MASFAP will be

here before you know it, so be sure to be good boys and girls and get your wish lists of registration sent to the North Pole when it becomes available!

Visit the MASFAP Blog at:  
[www.masfap.org/b/](http://www.masfap.org/b/)



## **Gena Boling—Past President**

It's been a busy couple of months! As your past-president I chair a few committees, all of which have been very active of late. Your Nominations and Elections Committee held the 2016 MASFAP elections and announced results via the blog and listserv. Please join me in

congratulating your newly elected officers and thanking all who ran. I will be seeking nominations for the Associate Delegate-At-Large position, so if you're an Associate Member and always wanted to run for office, please let me know. Your Association Governance Committee was busy preparing the proposed changes for the MASFAP Constitution, which you voted to approve. Now we're busy editing the Constitution for publishing. Your Missouri Award Committee has begun discussing award recipients for the upcoming year. Nominations are due September 1<sup>st</sup>, so please consider nominating a colleague. Reminders will be sent via the listserv.



## **Melissa Findley - Communications**

The Communication Committee is now a true MASFAP committee—thank you to all who participated in the MASFAP voting in June. Now the Communications Committee is a standing committee versus an Ad Hoc Committee.

The goal of this committee is to make sure our members are up to date and connected! It is helpful when institutions let me know about promotions, career moves and other special events. It makes the newsletter more interesting and informing for all members. Also, I have to mention to please visit the blog! We still have many members who are not connected to the blog, which is just an informal way to stay connected and ask each other questions. I hope you enjoy the newsletter and monthly communications—feel free to send suggestions for articles anytime! Have a great rest of your summer...the craziness of August is coming fast!

## Committee Updates July 2016, *Continued*



### Crystal Bruntz—Professional Development

Professional Development is busy developing professionals! :) Next training is July 21 at the MOHELA Building in Columbia. Individuals from MDHE will be on hand to train us on FAMOUS and

keep us up to date with the latest in the state financial aid programs. Go to [www.masfap.org](http://www.masfap.org) to register today! Then we are taking a little PD break as we all gear up for the fall semester but save the date for a Town Hall on September 20<sup>th</sup>! More info to come!!



### Alexandria Miller—Early Awareness

Committee update for the membership- Early Awareness is preparing a survey to send out to Missouri High School Counselors to gain some knowledge of what they would like to see at the

workshops this year. We are also working hard at making changes to the MASFAP Money Challenge High School edition to prepare for our event at MASFAA in October.

## Upcoming Training —Save the Dates



- ◇ **July 21** State Aid/FAMOUS training morning/SIS Breakouts in Afternoon both in Columbia
- ◇ **September 20**—Town Hall in Columbia
- ◇ **October 2-5**—MASFAA in Kansas City (\$200 off for MASFAP members) - to register: [http://www.masfaaweb.org/docs/toc\\_conference.html](http://www.masfaaweb.org/docs/toc_conference.html)
- ◇ **October 20**—SAP and R2T4 in Columbia
- ◇ **November 15**—Cash Management and Consumer Information
- ◇ **November 29-December 2**—FSA Training Conference in Atlanta, Georgia
- ◇ **December 12-14**—Annual MASFAP Conference at the Lodge of the Four Seasons

Visit the MASFAP Blog at:

[www.masfap.org/b/](http://www.masfap.org/b/)

# FAFSA Frenzy 2016 Awards



## FAFSA Frenzy

### FAFSA Frenzy Awards

Honoring tradition, the Missouri Department of Higher Education presented awards for FAFSA Frenzy Site Coordinator of the Year and Outstanding Volunteer of the Year. These individuals were nominated by their peers to be honored for their dedication to the Missouri FAFSA Frenzy program and to the students served at these events.

### Site Coordinator Awards

The 2016 FAFSA Frenzy Site Coordinators of the Year honor went to Michelle Darby, High School Guidance Counselor at Bolivar High School and Dawn Young, Financial Aid Communications Specialist at State Fair Community College.

Michelle Darby served as site coordinator for Bolivar High School for many years. Darby invited and included area schools to Bolivar High School's FAFSA Frenzy. With assistance from two nearby colleges, Bolivar was able to serve close to 30 students and their families. Darby stated, "I love the collaboration and teamwork that the school counselors, college financial aid personnel and other volunteers exhibit throughout the event."



When asked what her favorite thing about FAFSA Frenzy was, she answered, "For students and parents to realize that there is financial assistance available when they didn't think college was possible." Darby also addressed the certainty that "many parents and students fear the unknown, especially when it comes to paying for college." She maintains that by attending FAFSA Frenzy, where students and their parents get help, support, and guidance from knowledgeable volunteers, completing the FAFSA becomes less intimidating, and that provides Michelle with her favorite part: "watching the faces of our students when they realize that financial help is available to them when they didn't expect it."

Dawn Young has worked in financial aid for about two and a half years and has participated in FAFSA Frenzy for two years. Young explained



## FAFSA Frenzy 2016 Awards *cont.*

---

that her site had “success with record numbers in attendance.”

Young also explained, “As a past student who relied on financial aid to get through college, I understand the challenges that students and parents can sometimes encounter. I receive great satisfaction knowing that I have helped students overcome any challenges they may be presented with in pursuit of their academic and career goals.” The interaction between students and volunteers, along with witnessing students’ sense of accomplishment and relief after they submit their FAFSA are Young’s favorite parts of FAFSA Frenzy.



### **Outstanding Volunteer**

Brad Gamble, this year’s FAFSA Frenzy Outstanding Volunteer, has been a cornerstone volunteer for FAFSA Frenzy. Gamble has worked in the financial aid area for close to 33 years, making him a superhero financial aid expert to some students and their families. Gamble not only volunteers his expertise at Bolivar High School’s FAFSA Frenzy, “but he goes to area schools to help as well with their financial aid events.” Michelle Darby, High School Guidance Counselor of Bolivar High School, said this about Gamble: “His willingness to help our entire community is admirable and appreciated.” She went on to say, “We feel Mr. Gamble is our ‘security blanket’ at our FAFSA Frenzy. He can answer the tough questions.”

Gamble’s favorite part of FAFSA Frenzy events is “being able to give good information to parents and students as they apply for aid. You can see the parents especially being relieved when someone is there to help with difficult and confusing FAFSA questions.”

## **Monitor Article Submission Policy**

Articles may be submitted by any person, company or organization for consideration by the MASFAP Monitor staff and are subject to approval prior to publishing in the newsletter. In general, submissions are made by members of the organization. The author’s name should be included in the submission. The editor reserves the right to reject or edit the content of any article or information submitted.

Articles will be edited for accuracy, quality and appropriate length. Submissions may be limited to one article per Monitor, per person, company, or organization, depending on space.

Articles are intended to be informational and for the benefit of MASFAP members, not for company promotion or advertising.

If the author is unavailable or a resolution can’t be reached, the editor will refer it to the committee chairperson and President for a decision about publication.

The MASFAP Monitor is brought to you by the Communications Committee, an Ad Hoc Committee. Submissions for the next MASFAP Monitor are due October 1, 2016.

# FAFSA Frenzy—MDHE Accepting Site Applications

---

The Missouri Department of Higher Education is once again accepting site applications for the FAFSA Frenzy program. Have you registered to host your 2016-17 FAFSA Frenzy event?

October 1, the first day for FAFSA submission, is fast approaching. With PPY changes, students will need additional encouragement to complete their FAFSA early.

FAFSA Frenzy events make applying for financial aid easier by providing *free* help to students and families with filling out the [Free Application for Federal Student Aid](#), which is required to apply for federal and most state financial aid.

If you would like to host a FAFSA Frenzy between the dates of October 1, 2016 and January 31, 2017, register now at <https://surveys.mo.gov/index.php/325679>. The main event date is scheduled for **Sunday, November 13, 2016**, and FAFSA Frenzy events can be held on this date, or an alternate date may be selected that works for your students and institution.

The MDHE will continue to accept applications through **Friday, Aug. 12 at 12:00 p.m. (noon)**. Don't forget: the priority deadline for Access Missouri Financial Assistance Program is February 1, 2017.

## **FAFSA FRENZY VOLUNTEER OPPORTUNITIES**

Are you not able to host an event but would love the opportunity to assist students and families with the first step in applying for financial aid? Consider volunteering at a FAFSA Frenzy event! With the changes to the new PPY FAFSA and FAFSA Frenzy being held earlier than ever before, it is important to have numerous FAFSA Frenzy volunteers. Without you, this program would not be the success it is in Missouri.

The FAFSA Frenzy volunteer registration application will be available very soon following the host site application deadline. Please watch for announcements from the MDHE through MASFAP LISTSERV or feel free to check the MDHE's website at <http://dhe.mo.gov/ppc/fafsafrenzy.php> for information.

Please email any questions you may have regarding FAFSA Frenzy to [journeytocollege@dhe.mo.gov](mailto:journeytocollege@dhe.mo.gov).

**HOST APPLICATIONS ARE DUE FRIDAY, AUGUST 12, 2016!**



**FAFSA Frenzy**

## 4 Questions to Boost Your Entrance Counseling

*By Michelle Richardson, Student Connections*



Entrance counseling is an important area that is sometimes overlooked. Here are some questions to consider as you are thinking of ways to enhance your school's entrance counseling.

### **Do you have the resources to do one-on-one, in-person counseling?**

This approach may be more effective than simply having students complete the online version, which works great for regulatory compliance, but is not as personalized as a face-to-face discussion.

### **Does your analysis of defaulters indicate any information you should include beyond the required components?**

When you examine your defaulted borrower data, are there any patterns you can take into consideration when educating students early on? According to the [Department of Education's 2015 letter](#) on ways you can enhance your loan counseling, it is permissible to customize your loan counseling information just for those groups of borrowers that your default prevention analysis has shown are most at risk of defaulting. Several activities are allowed beyond what is required by regulations — including anything from completion of a budgeting worksheet, to a review of online lessons, to attendance at a presentation.

### **Have you asked your students what they wish they knew?**

One of the most effective ways to create an engaging program is to involve those who will benefit from it. Find out what students need to know and how they would like to receive that information by conducting a survey. The students will already feel engaged and invested in the program because they were involved in its creation. The results of your survey can also help you identify what topics are relevant to your students – giving you insight that allows you to develop the program from their perspective.

### **How do you continue to provide students with information in between entrance and exit counseling?**

Financial literacy training offered during entrance counseling can peak a student's interest in learning more. We found that students who took one lesson of our financial literacy and student success program curriculum often went on to take additional lessons regardless of whether those lessons were required. So, keep that momentum going by offering additional learning opportunities throughout the student lifecycle. You can recommend additional counseling at any time after completion of mandatory entrance loan counseling, as long as you don't make completion of additional counseling a condition for receipt of Direct Loan funds.

Remember to involve your institution's compliance staff as you are brainstorming ways to supplement or enhance your entrance counseling to make sure you are adhering to Department regulations.



## Office Spotlight: Southeast Missouri State University (SEMO)

### *Submitted By Karen Walker*

Southeast Missouri State University's Student Financial Services Office partnered with our Educational Access Programs Office to celebrate our first annual Financial Literacy Month.

Our month-long financial literacy event kicked off Wednesday, April 6 at the University Center where students were encouraged to spin the "Wheel of Financial Literacy." Students had a chance to win candy bars, gift certificates, parking permits, food coupons, can cozies, cups, t-shirts, etc. based on spinning the wheel and landing on the indicated prize – the prize was awarded if the student correctly answered a financial aid or financial literacy question. The event ran from 11 a.m. to 1 p.m. Students could get help with the answers from other students or hints from the staff so that they left knowing the correct answer.

Students who answered the question correctly had their names placed in a drawing for a scholarship for the 2016-2017 academic year. MDHE Financial Literacy materials and Southeast Satisfactory Academic Progress bookmarks were made available during the event.

Fast forward to the next Wednesday at our River Campus where the event was replicated. This event was a little more theatrical given it was held at our School of Visual and Performing Arts. Winners weren't just happy, some were moved to dance.

The following Wednesday's event was held outside the cafeteria entrance in one of our resident halls. Dr. Vargas, President of Southeast, joined us for the event and contributed to the prizes and took a spin at the wheel.

The grand finale on Wednesday, April 27 featured Rowdy, our mascot, cotton candy and popcorn made on the spot, and a sound system playing money-themed music. The event was held outside the Student Financial Services Office. Over 100 students came by to spin the wheel and learn a little more about financial literacy in a fun environment.

In addition to the "Wheel of Financial Literacy" events, students attending Education Access Program Seminars during the Wednesday noon hour participated in Financial Literacy M-O-N-E-Y (aka BINGO). Students were asked questions regarding financial literacy topics and were provided the answers. The first student to have enough answers in a BINGO formation won a prize.



## Office Spotlight: Southeast Missouri State University, *Continued*

Students were also given a chance to enter the scholarship drawing weekly by completing a different financial literacy word game each week and turning it in to SFS by 4 p.m. on that Friday. These word games were made available through several avenues, so that online and off-campus students could participate in the weekly events and the scholarship drawing. If they completed the word game correctly, their name was entered in the scholarship drawing. Students had multiple chances to win a scholarship.

All together we had 335 students spin the “Wheel of Financial Literacy”. One hundred thirty-one students submitted word game worksheets. Three students were awarded scholarships from a drawing at the end of the month. We think this was a great success for our first event and we are already planning for next year.

We would love to hear ideas from other Missouri schools who celebrate Financial Literacy Month.



**SOUTHEAST MISSOURI**  
STATE UNIVERSITY • 1873

Karen M. Walker

Director of Financial Aid, Student Financial Services

phone: (573) 651-2253 / email: [kmwalker@semo.edu](mailto:kmwalker@semo.edu)

### MASFAP Happenings and Tidbits

- ♦ Missouri Baptist University: Zach Greenlee is serving as the Acting Director of Financial Aid.
- ♦ SLU: Quality Assurance Specialist Mike Ruggless got married.
- ♦ Avila: Kevin Foster was promoted from Default Prevention Coordinator to Financial Aid Coordinator in May!
- ♦ Missouri State University: Rob Moore, Asst. DFA at Missouri State University, and his wife had a baby girl, Gracie, on June 11<sup>th</sup>. Adorable photos below!
- ♦ Student Connections is a new division of USA Funds, which just launched on July 8.



# Debt Relief Scams Shut Down



*By Will Shaffner, MOHELA*

The [Consumer Financial Protection Bureau](#) has shut down yet another “debt relief” scam company. Many student loan borrowers have turned to these debt-relief companies that often misrepresent themselves as affiliates of the U.S. Department of Education and charge fees for services available for free.

As more and more for-profit companies are popping up (and subsequently being shut down), it is critical that we identify legitimate resources to help student loan borrowers who may not feel comfortable calling their student loan servicer directly. As much as servicers work to inform borrowers, in some cases borrowers may not be receptive to these efforts. Borrowers may not know there are options to postpone payments or that they may be eligible for income-driven repayment plans offering payments as low as \$0 and forgiveness after 20 to 25 years.

[Education Loan Repayment Advisors](#) (ELRA) is a new philanthropic service funded by MOHELA to offer no cost one-on-one counseling services to all federal student loan borrowers that contact ELRA. While we work to ensure that student loan borrowers understand these services are offered for free, we are asking institutions for their help in the following ways:

- Provide warnings to students, including on institutional websites, about so-called debt relief companies.
- Provide information that students do not need to pay for federal student loan benefits.
- Review your websites to ensure they provide the most up-to-date information about the terms and conditions of federal student loans and the servicing of those loans.

[ELRA.org](#) recommends supporting a variety of resources that can be used to help inform students of federal student loan repayment options and other important information. Several other helpful resources include:

- Information on [StudentAid.gov](#);
- Information about student loan repayment at [StudentAid.gov/repay](#);
- A [video message on YouTube](#) from former Secretary of Education, Arne Duncan;
- A [blog post on ED.gov](#) from the Department of Education's Ombudsman;
- A [blog post on ED.gov](#) and an [article on Medium.com](#) from Under Secretary of Education, Ted Mitchell;
- and
- A [video message on YouTube](#) from acting Secretary of Education, John King.

In December 2014, the Consumer Financial Protection Bureau issued a [consumer advisory](#) concerning third-party debt relief companies that schools may wish to use in informing students about these companies. The advisory includes four warning signs of third-party debt relief companies that student loan borrowers should avoid, including:

- Pressure to pay high up-front fees;
- Promises of immediate loan forgiveness or debt cancellation;
- Demands that you sign a "third party authorization"; or
- Request for a student's Federal Student Aid ID.

Borrowers who have been harmed by a debt-relief company should report the incident to their state's Attorney General's Office, the [Consumer Financial Protection Bureau \(CFPB\)](#), [State's Attorney General](#) and the [Federal Trade Commission \(FTC\)](#).

We hope that in cooperation, we can help ensure students are not misled by malevolent third-party debt relief companies.

*[Education Loan Repayment Advisors](#) (ELRA) is a new philanthropic service funded by MOHELA to offer no cost one-on-one counseling services to all federal student loan borrowers that contact ELRA. Borrowers are encouraged to contact their federal servicer, but ELRA will provide general information regarding the repayment options and benefits that may be available to them.*





*By Hal Deuser, Webster University*

As our phone calls, texts and emails tell us, the start of the fall semester is on the horizon. Right now, we are racing to finalize our students' scholarship-financial aid packages, review professional judgment appeals, answer countless "Is it too late to apply for financial aid questions," and to finalize our students' direct billable costs of attendance. It short, 24/7 at this time of year does not provide the needed time to complete all of our Fall '16 getting-started duties and services, but we carry on.

We always want, need and must ensure that our initial fall billing statements are complete, accurate and enrollment enhancing. None of our institutions, especially our admission colleagues and enrollment managers, likes the "Summer Melt" phenomenon. Like it or not, our student's first fall billing statement often makes a student's matriculation an enrollment reality...or not. As you read this, our students and their families are sitting around their kitchen tables figuring out how they can afford their student's direct-billed costs not funded by awarded scholarships and other financial aid. We know that we can always suggest additional funding sources, but for most students and their parents that just means more loans. In our current culture, student and parent loans are the devil incarnate.

I would bet that once our schools' first fall billing statements are published, financial aid office phones will be ringing off the hook with pleas for additional scholarship-financial aid and the reasons why they are so worthy, as well as bombarded with countless "What, When and How" financial aid application and payment questions. Of course, the same goes for our student account offices, since many students/parents had no bottom line idea of their chosen school's direct-billed costs until they received their first official billing statement. These student financial service realities are what we experience with the start of each new enrollment period.

Furthermore, these are the times when the reality of the interdependency of our two offices are so evident. As the major financing and net revenue offices of our schools, we often determine the enrollment and fiscal wellbeing of our institutions. Most of us are structured as non-profits for tax reasons only, since without a profit we cannot grow and/or compete in our every increasing, highly competitive higher education market place. The need for effective coordination and communication between the offices of financial aid and student accounts are strategically important to ensure the needed enrollment that provides the fiscal health needed for the survival of our institutions and for our own jobs.

Due to this reality and to survive and to even prosper in our ever-changing, highly political higher education environment, our upcoming MASFAP Fall Conference, December 12-14, 2016, is offering sessions that will help us to stay current on the politics and changing regulations. The new Prior-Prior FAFSA methodology alone will have major influences for our 2017-18 student financial services, not to mention our new President-Elect and Congress. Encourage your financial aid director and your FAO staff to attend as of team. Our challenges are great but as a Team, just bring it on. Attendance at our fall/winter 2016 MASFAP Conference will ensure that your school's Student Financial Service Team is up to the challenges. We look forward to shaking your hand at our December MASFAP Fall Conference.

# 10 Tips for Better Communication with Borrowers



*By Michelle Richardson, Student Connections*

As financial aid professionals, we know reaching out to borrowers in various stages of repayment is an important part of reducing or maintaining your institution's cohort default rate. Here are some tips to improve your borrower outreach:

**1. Create a strategy for your institution's individual goals and unique borrowers.** Every institution is different. Work with your team to analyze your borrower data to determine what you would like to accomplish with your borrower outreach efforts and where you should focus your attention.

## **2. Manage all active cohorts.**

Managing multiple borrower cohorts is like holding four ice cubes in your hand. The one you've held the longest is almost gone, but if you focus only on that one and ignore the others, then you're just going to be faced with the same dilemma next year when that one has melted and a new one takes its place. Focus on the cohorts on which you can have the most impact, but proactively reach out to borrowers in all cohorts.

## **3. Employ a variety of communication methods.**

Because each borrower is unique, you can't expect to reach all of your borrowers in the same way. For example, phone calls are effective because you can have a conversation with the borrower to answer questions about their specific situation and, hopefully, assist the borrower in reaching out to their loan servicer and resolving any issues immediately. However, not all borrowers are going to be available via phone, and you may not have current phone numbers for some borrowers. In that case, emails or letters can be an effective way to reach out and encourage the borrower to call you to have that conversation.

## **4. Start counseling borrowers in the grace period.**

The grace period is the 6-month period after most subsidized and unsubsidized loan borrowers are no longer enrolled in school. During this time, those borrowers don't have to make any payments on their loans. This is a great time to start communicating with borrowers, especially those who have withdrawn from school, to establish yourself as a trusted advisor regarding their loan repayment. Use this opportunity to gather contact information for the borrower, so you can follow up closer to the start of repayment. Also, if the student has withdrawn from school, this is a good time to try to get them re-enrolled before the end of the grace period.

## **5. Timing is important.**

Anytime you are trying to contact someone, you need to consider the best time to reach out. Mornings and evenings are typically the best time to reach borrowers on the phone. If you are not having luck reaching borrowers during a specific timeframe, try changing up the time of day that you make calls to see if that makes a difference. Also, be sure to call during times that the loan servicers' offices are open. Once you get the borrower on the line, the goal is to come to a resolution for that individual and, often times, you need to get in contact with the servicer to accomplish that.

## **6. Make sure the borrowers understand what you are telling them.**

When communicating with borrowers, whether over the phone or through an email or letter, really try to make sure they understand what you are explaining to them. Sometimes

## 10 Tips for Better Communication with Borrowers, *Continued*

---

repayment options, and even borrower resources, can be complicated if you aren't familiar with the terminology. Don't use industry jargon and check in during the conversation to see if the borrower is following what you are saying.

### **7. Offer helpful resources.**

If possible, create a page on your school website with resources (or links to other organizations' resources) on topics such as taking student loans and loan repayment options. You can also put information about your team and any activities your office wants to promote on that page. When counseling borrowers, you can direct them to that page to learn more. Having this resource page will also validate to the borrower that you are who you say you are. With so many companies trying to get students and former students to pay for repayment assistance, it is a good idea to let your borrowers know that you are legitimate.

### **8. Focus on long-term solutions, not a quick-fix.**

Truly acting as a counselor for the borrower means listening to that individual's situation, providing information on all of the options, connecting the borrower with the loan servicer and — last but not least — staying on the line with the borrower and servicer to make sure a plan for long-term repayment success is established. Once the call is finished, ensure the borrower understands what was agreed upon and has all of the relevant contact information. It may take a little more time, but this level of assistance will improve the borrower outcome.

### **9. Regularly gather as much contact and reference information as you can.**

One huge obstacle to effective borrower outreach is lack of quality contact information. Each time you speak with a borrower, verify all of the contact information you have for that individual. You can also keep your borrower contact database up to date by finding out which other departments on campus might also have contact information for those borrowers and compare that to what you have in your records.

### **10. Use a cohort management system to keep track of your communication activities and borrower data.**

Whether you are conducting your borrower outreach on your own, outsourcing it to a third-party or doing a little of both, having a tool that can provide transparency around which borrowers have been contacted and effectiveness of those communications can streamline your efforts.

Visit [www.masfap.org](http://www.masfap.org)  
to update your membership profile.



# Tell us about your summer vacation!

Our family went on a Disney cruise to the western Caribbean in June. We stopped in Tortola, St. Thomas, and a (very wet and rainy) Castaway Cay—my daughter wasn't upset about the rain, because she's sure we will just go again next year!

**Dan Dick, Saint Louis University**



My family just got back from a 10 day adventure. We started out in Iowa for a Fourth of July celebration with friends in their small hometown. Then we headed to Chicago for a few nights. We were able to visit the Navy Pier, get a great view of the city from the SkyDeck, and also get some shopping in on Michigan Avenue. We then headed back to Iowa to attend my daughters nation dance competition. She performed a solo that took 5<sup>th</sup> overall in her category. She also performed in a small group dance, they took 1<sup>st</sup> in their category and also took the title of Grand National Champs in the small group division for their age group. It was a great 10 days but I am so glad to be back in the office gearing up for the Fall semester!

**Alexandria Miller, William Woods University**

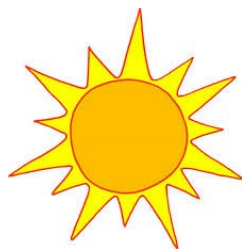
The boyfriend and I joined some friends at Cloud 9 in South Central Missouri to go trail riding and enjoy the great outdoors for the 4<sup>th</sup> of July weekend. What a crazy, muddy, dirty experience!!!! But.....BEAUTIFUL!!!!

**Crystal Bruntz, Avila University**



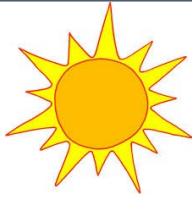
For the summer my family has just returned from a trip to Florida. It was beautiful, but nothing beats home!

**Kim Howe, MDHE**



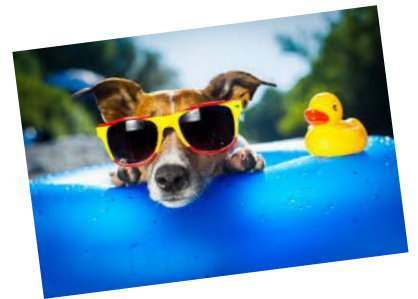


## Tell us about your summer vacation! *Continued*



My family and I recently took a road trip to South Dakota and had an absolute blast! Here's a picture of us in the Black Hills. If you haven't been, it's not too far, you should go!

**Gena Boling, University of Missouri Columbia**



We have been spending our free time running our kids around to soccer and baseball games and track meets. Excited for September to get here where we can spend a week on the beach with our family and unplug.

**Jamie Davis, Columbia College**



I took a day off to take my kids to Elephant Rocks and Johnson Shut-Ins—both state parks in Missouri. We had an absolute blast and I would recommend it if you haven't been. They didn't want to leave!

**Melissa Findley, Missouri Scholarship & Loan Foundation**



1709 Missouri Blvd.  
Suite 2, Box 308  
Jefferson City, MO 65109

[support@masfap.org](mailto:support@masfap.org)

**Serving Missouri since  
1967**

Visit us online!  
[www.MASFAP.org](http://www.MASFAP.org)

**MASFAP Communications  
Chair, Monitor Editor  
Melissa Findley  
Phone: 636-733-3716  
[Melissa.findley@moslf.org](mailto:Melissa.findley@moslf.org)**

**Committee:  
Angela Karlin, MASFAP  
President  
Shelley Lester, MOHELA  
Lana DeJaynes, State Fair  
Community College**

**Thank you to all who  
submitted articles and  
information!**

**Disclaimer:**  
MASFAP, the Executive Board and  
Executive Committee are not  
responsible for the accuracy of  
any information contained in this  
newsletter as an authority, but  
rather its use as a guide. Further,  
the opinions expressed by the  
contributors are the opinions of  
the authors and do not  
necessarily represent the official  
opinion of MASFAP, the Executive  
Board or the Executive  
Committee.

## 2016 Executive Board / Committee Chairs

### Office:

#### President

Angela Karlin  
University of Central Missouri  
[karlin@ucmo.edu](mailto:karlin@ucmo.edu)

#### President-Elect

Amy Hagar  
Moberly Area Community College  
[amyh@macc.edu](mailto:amyh@macc.edu)

#### Past President

Gena Boling  
University of Missouri  
[boling@missouri.edu](mailto:boling@missouri.edu)

#### Vice President, Program Chair

Dan Dick  
Saint Louis University  
[ddick@slu.edu](mailto:ddick@slu.edu)

#### Secretary

Sarah Bright  
Jefferson College  
[sbright@jeffco.edu](mailto:sbright@jeffco.edu)

#### Treasure

Dena M. Norris  
Metropolitan Community College  
[Dena.norris@mcckc.edu](mailto:Dena.norris@mcckc.edu)

#### Treasurer-Elect

Samantha Matchefts  
University of Missouri– St. Louis  
[Samantha.matchefts@umsl.edu](mailto:Samantha.matchefts@umsl.edu)

#### Delegate

Matthew Kearney  
Fontbonne University  
[mkearney@fontbonne.edu](mailto:mkearney@fontbonne.edu)

#### Delegate

Kathy Elsea  
Truman State University  
[Kelsea@truman.edu](mailto:Kelsea@truman.edu)

#### Delegate

Kelly Fleming  
Goldfarb School of Nursing  
[kfleming@bjc.org](mailto:kfleming@bjc.org)

#### Delegate (Associate)

Will Shaffner  
MOHELA  
[wills@mohela.com](mailto:wills@mohela.com)

#### Ex-officio

Leroy Wade  
Missouri Dept of Higher Education  
[Leroy.wade@dhe.mo.gov](mailto:Leroy.wade@dhe.mo.gov)

### Committee:

#### Archives

Brice Baumgardner  
Hannibal-LaGrange University  
[bbaumgardner@hlgr.edu](mailto:bbaumgardner@hlgr.edu)

#### Awards

Kerry Hallahan, Logan University  
[Kerry.hallahan@logan.edu](mailto:Kerry.hallahan@logan.edu)

#### Budget and Finance Chair

Kristen Gibbs  
Central Methodist University  
[kgibbs@centralmethodist.edu](mailto:kgibbs@centralmethodist.edu)

#### Communication

Melissa Findley  
Missouri Scholarship & Loan Fdn.  
[Melissa.findley@moslf.org](mailto:Melissa.findley@moslf.org)

#### Corp. Support/Assoc. Member Concerns

Ginny Burns, MOHELA  
[Ginny.burns@mohela.com](mailto:Ginny.burns@mohela.com)

#### Early Awareness / CGS

Alexandria Miller  
William Woods University  
[Alexandria.miller@williamwoods.edu](mailto:Alexandria.miller@williamwoods.edu)

#### Legislative

Mya Walker-Lawrence  
William Jewell College  
[walkerm1@williamjewell.edu](mailto:walkerm1@williamjewell.edu)

#### Membership

Jennifer Haynes  
Moberly Area Community College  
[Jennifer@macc.edu](mailto:Jennifer@macc.edu)

#### Newcomer

Jamie Davis, Columbia college  
[jndavis2@ccis.edu](mailto:jndavis2@ccis.edu)

#### Professional Development Co-Chairs

Crystal Bruntz, Avila University  
[crystal.bruntz@avila.edu](mailto:crystal.bruntz@avila.edu)

#### Research

Matthew Kearney, Fontbonne University  
[mkearney@fontbonne.edu](mailto:mkearney@fontbonne.edu)

#### Site

Kim Howe  
Missouri Dept of Higher Education  
[Kim.howe@dhe.mo.gov](mailto:Kim.howe@dhe.mo.gov)

#### Technology

Mariah Hibbard, University of Missouri  
[hibbardma@missouri.edu](mailto:hibbardma@missouri.edu)