Content people may not have the best of everything, but they MAKE the best of everything.

-Dave Ramsey

I am reminded when I hear this quote that attitude is everything. How we react to something is more a reflection of us than whatever just happened.

I am humbled knowing we work in a profession that is meaningful. I enjoy seeing students graduate with a college degree because I know they had to work hard to complete it and no one can ever take that away from them.

This is a busy time for Financial Aid and Higher Ed, and the future is still a bit uncertain. I know we will continue to make the best of our circumstances, and keep rallying together for the sake of our students. I love MASFAP because we are one big team working together! Let’s continue to provide stability to those around us, while sharing our ideas, concerns, and questions so we all can benefit.

And as we get into the spring, please find some time to be content. In the moment, in the quiet, or in the comfort of those you love. I truly believe it makes all the difference!
Amber FitzGibbons joined the Financial Aid team at Goldfarb School of Nursing on January 25th as a Financial Aid Counselor. Amber worked in financial aid from 2012-2014 before becoming a school psychologist. She is excited to be back in financial aid and closer to her family, and her Goldfarb team is so happy to have her! (Pictured Left)

Southeast Missouri State University welcomes the following new financial aid staff: Monica Gray, Student Financial Services Coordinator; Stacey Henderson, Operations Technician; William Popp, Operations Technician; and Ethan Miller, Student Services Assistant.

Patrice Dodson is the new Loan Specialist at Saint Louis University.

University of Missouri-St. Louis welcomes Adrienne Groves, Financial Aid Coordinator, and Jorina Woods, Financial Aid Coordinator; and Kaje Sanford was promoted to Assistant Director over Scholarships.

Melissa Cook is now the Assistant Director of Systems and Operations at Northwest Missouri State University.

Anne Cox is a new Financial Aid Counselor at Stephens College.

Derek Bohnsack is the new Director of Financial Aid at Missouri Valley College.

Katie Wires joined Drury as a Financial Aid Coordinator on April 5th. Katie is new to the Show Me state and looking forward to trying Springfield Cashew Chicken! (Pictured Right)

Logan University has two new Financial Aid Advisors that joined our staff at the end of 2020. We are excited to have them as part of our team! Welcome Emily Eilers and Justin Mosley!

Ashley Nickell has been promoted at Logan University! Her new title is Associate Director of Federal Enrollment Reporting and Title IV Compliance. Her new role still falls under Financial Aid, but also has her under the Registrar’s Office.

Becca Diskin, Missouri Southern State University, went to Winter Park, Colorado in February with her family. (Pictured Below)
After being employed with the Department of Higher Education & Workforce Development for 20 years, Lisa Wilson retired April 1. Lisa was the Regional Coordinator for the southwest region of the state. She participated in hundreds of college fairs and conferences during her tenure, including the MASFAP conference. She provided excellent service to her schools and will be missed not only by the MDHEWD staff, but by the many counselors and peers in the financial aid industry. We wish Lisa well in her new endeavors.

The Missouri Association of Student Financial Aid Personnel (MASFAP) is a dynamic association dedicated to serving and advocating for practitioners, users and providers of student financial aid programs.

Monitor 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. Submissions for the next MASFAP Monitor are due July 13, 2021.
By Kayla Klein, MASFAP Vice President and Program Chair, University of Missouri—Columbia

The Program Committee is working hard on getting the conference planned. We are building a strong conference jam packed full of information. We are planning an in-person conference currently and are hopeful to see everyone in-person November 8 through November 10. We are excited to announce our conference theme of The Game of Life. The twist and turns through the past year are fitting and we are excited to have some fun.

Bags of Fun KC will be our charity this year, we are excited to work with them. This wonderful program packs bags of fun for children that are receiving treatment at hospitals in KC and Springfield. They have also delivered to other hospitals across Missouri. Not only do they pack bags for the kids receiving treatment but even for siblings as well. You can find more information about them at: https://bagsoffunkansascity.org/

Over the next few months look for more communication as we are edge closer towards the conference we will provide more and more information to get you excited.

So, what can you do now beside mark your calendar for the conference? Submit a session proposal, the program committee needs you to help make this program full of information and training. Have an idea or presentation that you are willing to present? Please complete a session proposal. Or do you have information you want to hear about, but don’t want to present? Let us know we can help find a presenter for the topic!

Conference to-dos:

- Block off the dates on your calendar: November 8-10, 2021
- Session proposals for the 2021 conference can be submitted online at: https://masfap.memberclicks.net/conferenceproposal. It can also be found under the “Announcements” section on the MASFAP website. Session proposals will be open until May 3rd.
I have been trying for a month to feel inspired to write an article for this quarter's newsletter. I love writing and I love contributing to the newsletter, but for some reason I just have not felt inspired to write lately. In fact, I am writing this the day before it is due as if I am one of our students putting off an assignment until the last minute. I have been trying to figure out why I am so uninspired and the best I can come up with is that two weeks turned into over a year. Last March when our campus closed and we were sent home, we all really believed that it would be for around two weeks. There was a general consensus in our county that a couple of weeks of staying home would stop the spread and give everyone time to plan for how to be open safely. It pains me to admit this, but initially I thought this was a little bit exciting. I did not know enough yet to be afraid of COVID and the idea of working from home for a couple of weeks in yoga pants and a sloppy sweatshirt felt like I was being given a partial vacation. I guess I needed a little more foreshadowing because the plot unfolded in a way I really did not see coming.

A lot has happened since we all went home last March. We have all weathered a long stretch of missing a lot of things that matter and a lot of uncertainty. I cannot even remember how many holidays, birthdays, sports events, and other get togethers were missed with the promise that we would reschedule later. To make matters worse, through it all I was never certain of anything. Because there was so much conflicting information in the news, I never felt that I knew how, when, or even if it would end. Now, however, I am sitting at my computer two days after my second dose of the vaccine and I am beginning to feel more certain about the ending. (spoiler alert) I think it is going to be a happy ending. I am also starting to feel more inspired to write something. This inspiration comes not only from my new certainty that there will be a happy ending to the pandemic, but also from Natalie Crawford’s question to MASFAP members for this newsletter.

I do not know why, but Natalie’s ideas for the newsletter are like reddit writing prompts for me. I guess it is because whether it is a question or a quote, I like to respond thoughtfully. This process of thinking about how to respond always seems to get the creative juices flowing. This time, Natalie asked who our hero is and why. There are many people I admire, maybe even consider a hero. I spent days thinking about people from history who changed the world, political figures who shaped our country, and family members who contributed to me being me. In the end, I settled on the fictional character Dr. Who. Dr. Who won the top spot on my list because he/she is a Time Lord who can travel through both space and time, has a space ship that is bigger on the outside than the inside, has a quirky sense of style, and can regenerate if killed. And, while all of that is impressive in a fantastical sort of way, Dr. Who is, above all, a lover of all things human.

For those who are not familiar with Dr. Who, the show is often full of special effects that are not
Lessons from Dr. Who, Cont.

so special and really cheesy monsters and aliens. If you pay attention, though, you will notice that the story lines give you things to think about. A common theme in many episodes is the idea that when there is a war, we always believe our side is the right side. Other common themes include the threats vs. the benefits of technology and environmentalism. In addition to the thematic material, the Doctor shares a lot of wisdom when speaking to his traveling companions. Here are a few of my favorite quotes:

“Some people live more in 20 years than others do in 80. It’s not the time that matters. It’s the person.” 10th Doctor

“Never be cruel. Never be cowardly. Remember, hate is always foolish and love is always wise. Always try to be nice, but never fail to be kind.” 12th Doctor

“Letting it get to you. You know what that’s called? Being alive. Best thing there is. Being alive right now is all that counts.” 11th Doctor

“I am and always will be the optimist. The hoper of far-flung hopes, and the dreamer of improbable dreams.” 11th Doctor

Turns out that a Time Lord who loves all things human is not just the inspiration I need to write a newsletter article, but also the kind of hero I need in a time when all of humanity is threatened by a pandemic.

Register for Professional Development events at:

www.masfap.org
MASFAP Board Updates

Stephen Garman—Technology
The Technology Committee is already working with the Program and Site committees to meet the Association’s needs during the Fall conference. Attached with this newsletter are the instructions to post a listserv message. If you have any technology questions please email the Technology Committee at webmaster@masfap.org—we are happy to help you with your MASFAP technology needs.

Melissa Findley and Kayla Klein—Early Awareness
The Early Awareness Committee hosted high school counselor workshops focused on financial aid topics throughout the fall and the spring. We collaborated with St. Louis Graduates to offer the workshops to high school counselors throughout the state. We plan to continue the virtual workshops this fall 2022! The committee also sponsored a MASFAP Making a Difference Scholarship. We are awarding the scholarships soon to some of your students!

Brice Baumgardner and Kaley Williams—Professional Development Co-Chairs
We will have more information and registration for a NASFAA credential session as well as other Professional Development opportunities in May, keep an eye on your inbox!

We have an upcoming session on 529 Education Plans on Thursday, April 22, 2021 at 12 noon. Here’s the link to register:
https://ascensus.zoom.us/meetingregistertZlpdeyrrT MpEtdBUlx_qd2lmwsfkcOzxNzy

Dena Norris—Nominations and Elections
We need volunteers for the Program Committee, please consider volunteering for Program! This year the nominations and elections committee will begin taking nominations this month and will be working to build a strong ballot for the election which will take place in May. If anyone is interested in running for an office or would like to nominate a colleague, please email dena.norris@mcckc.edu.

Patti Mathieson—Newcomer
The Newcomer/Welcome Committee will be meeting later this month to discuss the most important items that a newcomer needs to know about MASFAP. Any suggestions you have are welcome!

Sara Edwards—Associate Members
The Associate Members have been actively updating their memberships and getting ready to see what we all can do to help with the upcoming fall conference in support of the MASFAP Association! We are hoping we can be back at the lodge and can’t wait to see all of you.

A Message From The MASFAP Delegates:
We have hosted a couple of webinars over the lunch period for directors or their appointees to converse about operational issues or hot topics. We look to continue these gatherings weekly. Also, we have a new Delegates@masfap.org account. If any member has a matter you want brought to the Executive Board for discussion or consideration, please let us know.
At the time I am writing this article, I am about eight days into a 10 day quarantine. I have never used so much hand sanitizer and antibacterial wipes. Every little headache or sniffle has me thinking, “this is it, I have it.” Yep, I am super paranoid.

Quarantine and isolation can be sad and very lonely. It can also be enlightening. From a work perspective, I miss my office, my double screens, and my lunch buddy. From a personal perspective, I miss hugging my husband and kids, eating dinner together, and even just hanging out watching TV with someone else. But when life slows down, you notice more. I hear the birds singing and see the trees budding. While, I am still working all day and joining virtual meetings, the nights and days seem longer than ever.

Here’s some things I have learned during quarantine:

- When you are working from home, work becomes home and home becomes work. It starts to blend together. So I started a ritual of a nightly walk… I found myself taking pictures on my nightly walk…

- We are surrounded by beauty. The trees, the sky, the sunset, coffee, the way my daughter laughs when she is talking to her friends on FaceTime, the way in a Zoom call someone is always talking on mute, and the distant sound of roofers working down the street. I can go on and on. I really started to notice my surroundings and appreciate them.

- I read a book. It had been a while, and it felt productive. I thoroughly loved learning and missed having the time to read.

- People are truly awesome. Friends have asked if they can go shopping for me or drop something off, others have called and chatted for hours. People care. People are kind.

- When your world stops due to quarantine, it’s not the end of the world… I cried when I had to quarantine. I was worried about all the things I needed to do. Life goes on. As long as everyone is healthy that is all that matters.

I hope this article finds you and your family safe, healthy and happy. While we can start to see the end of this pandemic, it’s not quite over. Hopefully you will not have to quarantine, but I do hope you will find time to notice the world around you.
Janice Barnes is my hero. She is the most knowledgeable FA professional I know. Janice is so kind and generous, especially with her time. She never tells me she’s too busy to answer a question or give advice. I wouldn’t be the aid professional I am today without Janice K. Barnes!

Valerie Jensen, Washington University

My hero is my oldest daughter Ellie. Ellie has undergone numerous surgeries in her short lifetime, one of them being an extensive reconstructive knee surgery (both knees at the age of 4). She also is on the spectrum (ASD) and struggles with ADHD and Dysgraphia. Despite her physical and learning disabilities, she SHINES! She approaches everything in life with a big, radiant smile and contagious laughter. She’s truly an inspiration. ♥

Kimberly Meeker, North Central Missouri College

Anyone who speaks up about something they see is wrong, even if it means great personal sacrifice for them. This is how the world gets better for all.

Zach Greenlee, Missouri Baptist University

So easy. Dr. Who. I love Dr. Who because she (sometimes he) is a Time Lord who travels through space and time, can’t be killed because of regeneration, and sees the beauty and wonder of the human experience. In spite of the superior benefits of being a Time Lord, Dr. who is humanity’s biggest fan.

Stephanie Broyles, Rolla Technical Institute/Center

A new set of heroes that I have added that I have even more appreciation, admiration and respect for today are teachers. The love, patience, hard work and dedication to our children is unmatched by anyone else. I love my kids more than anything but having been a partner in remote learning for them this past year has made me realize teachers are the true heroes to parents and children that often get over looked or underestimated. I remind myself to be more patient, dedicated and focused to provide my children the same educational attention the teacher provides them when helping them with learning.

Dena Norris, Metropolitan Community College

I would say my parents are my heroes. Being the 1st generation of immigrant parents has taught me to work hard for my successes – big and small – no matter the obstacles. They instilled the value of having a close and supportive family to share these successes with.

Angel Mefford, State Fair Community College

I think we all have a lot of people we look up to and admire. This week, my superhero is the caped crusader, Batman. One of my favorite quotes: “It’s not who I am underneath, but what I do that defines me.”

Natalie Crawford., Drury University
We are at risk. Cancel culture threatens to ruin reputations, and social media guarantees it if there is the slightest perception of malice. Most of our audience knows and appreciates what we do. However, to the angry and vocal few we are still the slow, obsolete, hard-nosed, lying, discriminating gatekeepers. And we are driving up the cost of college. Mix in a dash of “The customer is always right,” and a sprinkle of “I wasn’t told about this before,” and our daily job becomes a spicy soup of risk and blame. There are students and families who would not only figuratively throw us under the bus when they disagree with us, but dry steer over our mangled body to drive their point home.

One should strive to act with compassion and empathy toward all creatures in accordance with reason – Tenet I of The Satanic Temple

Whether preventing or reacting to tension, simply being heard is the strongest medicine for the humor imbalance responsible for scorn, anxiety, and distrust. We receive these emotions daily from students, and if you have ever been forwarded to Comcast’s Customer Loyalty Center then you yourself have felt these all at once. It is natural for humans to overreact when feeling shunned or dismissed because we feel like our emotions are not validated by the other person. This can lead to greater blowback than anticipated. Diplomacy can prevent this. We forget that we have the power to help people feel heard, understood, respected, and valid. We can even gain their trust and respect. The first step is to listen, and there are subtle levels to this.

- **Compassion**: Sympathetic consciousness of others’ distress together with a desire to alleviate it.
- **Pity**: Sympathetic sorrow for one suffering, distressed, or unhappy.
- **Altruism**: Unselfish regard for or devotion to the welfare of others.
- **Sympathy**: An affinity, association, or relationship between persons or things wherein whatever affects one similarly affects the other.
- **Empathy**: The action of understanding, being aware of, being sensitive to, and vicariously experiencing the feelings, thoughts, and experience of another of either the past or present without having the feelings, thoughts, and experience fully communicated in an objectively explicit manner.
You are not required to express all of these every time a student has a concern. We likely fall somewhere on this scale of least to most empathetic, and it is possible that we can take our empathy to the next level.

Growing up I was told “Nobody makes you do anything.” This is mostly true. You cannot guarantee that someone else will be satisfied that their problem is resolved. I disagree with this phrase though because it absolves everyone else of any blame when emotions get out of hand. You can influence people’s emotions, and therefore influence their actions.

*Be ye angry, but sin not* – Ephesians 4:26

We cannot let our negative emotions penetrate the conversation. What if we just cannot bring ourselves to feel empathy toward a tense situation? Diplomacy is an act, not a feeling, and will help dissipate tension. Substitute some of these phrases for what you are feeling, even if you don’t believe them yet.

<table>
<thead>
<tr>
<th>What we SAY</th>
<th>What we THINK</th>
</tr>
</thead>
<tbody>
<tr>
<td>“I am optimistic that we can reach a resolution”</td>
<td>We clearly are not going to agree</td>
</tr>
<tr>
<td>“I appreciate your diligence”</td>
<td>Too much information</td>
</tr>
<tr>
<td>“Would you please refresh my memory?”</td>
<td>I have no idea what you are talking about</td>
</tr>
<tr>
<td>“Thank you for following up”</td>
<td>You just emailed me yesterday</td>
</tr>
<tr>
<td>“I appreciate your concern”</td>
<td>Calm down</td>
</tr>
<tr>
<td>“I hope this email finds you well”</td>
<td>There is a chance this email will be subpoenaed</td>
</tr>
<tr>
<td>“Please forgive my ambiguity earlier”</td>
<td>For the last time,…</td>
</tr>
<tr>
<td>“The decision ultimately rests with the committee”</td>
<td>Please stop asking</td>
</tr>
<tr>
<td>“This is beyond our office’s scope”</td>
<td>Not our department</td>
</tr>
<tr>
<td>“This is outside of my expertise”</td>
<td>Not my job</td>
</tr>
<tr>
<td>“I had the pleasure of speaking with your parents”</td>
<td>Your parents are mad and I’m hoping you’ll be nicer to me than they were</td>
</tr>
<tr>
<td>“Please don’t hesitate to contact me”</td>
<td>I hope this is the last time we speak</td>
</tr>
</tbody>
</table>

Very angrily yours,
Stephen Garman
Journey to College

The Missouri Department of Higher Education and Workforce Development is again offering Journey to College Scholarships through Scholarship Central. To be eligible for one of these scholarships, students must attend a FAFSA Frenzy event. They will receive the scholarship code when they create an account in our Student Portal. Then enter the Journey to College Book Scholarship code into the application on Scholarship Central’s website.

Twenty scholarships valued at $500 each will be awarded to students with completed applications. The original deadline of Feb. 28 was extended to April 1 due to low FAFSA filing numbers across the state and nation. Scholarships are funded by the Missouri Scholarship and Loan Foundation and MASFAP.

The Show-Me FAFSA Challenge, a NEW statewide FAFSA completion competition among Missouri public high schools where schools compete with each other for scholarship prizes to be awarded to one of their students who will attend a Missouri institution in Fall 2021. Twelve $750 scholarships will be awarded:

- Schools with the highest overall FAFSA completion percentage,
- Greatest percentage increase from last year
- Greatest percentage of Pell eligible students filed, and
- Most innovative FAFSA completion strategies.

There will be one $1,000 scholarship that will be awarded in a drawing among schools who have reached or exceeded 60 percent FAFSA completion. All of the details of the challenge, as well as a challenge tracker, can be found here [https://dhewd.mo.gov/ppc/fafsachallenge.php](https://dhewd.mo.gov/ppc/fafsachallenge.php). For questions, contact Kara.Brietzke@dhewd.mo.gov.
Hi, my name is Taj. I work at South Central Career Center in West Plains. I have been a Financial Aid Coordinator since July 2020. So, I guess I’m still learning. My responsibilities are to help and assist students with Financial Aid. For some students it can seem daunting or just one of those things they don’t want to think of until they get an email asking to visit the financial aid office. The biggest part of my job is accuracy and being able to meet deadlines. As well as being able to explain financial aid to students.

Previously I worked as a Workforce Development Case Manager at a Missouri Job Center. A job I did for 2 years. I had experience and knowledge of training and funding for school as well as being able to help customers search for jobs and help them with their resumes and interviewing skills. I have always worked with the public and it is part of the job I enjoy the most.

The one thing about financial aid is that there is never a dull moment—other than putting your coat on at the end of the day and realizing it’s your turn to do the dishes...

I see everyday as a challenge and one I enjoy. One thing I have noticed is how the financial aid family is on hand to help one another. I have had so much support and help with my transition into this field. I want to take this opportunity to say thank you to my work colleagues and bosses, because they have been wonderful and above all they are amazing (I wonder if that’s enough compliments for a raise).

Now for the fun part. I settled in Missouri after having lived in the UK. And before anyone asks I have not met the queen. My previous jobs in England were an Operations Manager for a large bus company and then I worked for Lloyds Banking Group as a Systems Analyst. My last position before leaving England was Data Entry for Transport for London. Our office was situated on Baker Street. The street on which Sherlock Holmes lived in the novels. Outside our office was a bronze statue of Sherlock Holmes. Across the road there was a large Beatles Memorabilia Store for those of you who may be fans.

My hobbies include watching Comedies. I used to do standup comedy for the British Heart Foundation Charity.

Now I just heckle when I say something funny. The last series I binged watched was Lucifer, starring Tom Wells. I am waiting in anticipation for Season 5. I too watched The Crown and it was like repeating an old history lesson.

I enjoy listening to music from the 80s and 90s. Big Big fan of George Michael. I was fortunate to see him concert in 2012.

Covid was and still is a testing time for us all. Maintaining communication with students is paramount. When Covid passes we will be able to be everywhere with everyone. But it’s being accessible in these times that will ultimately make the difference. You can order my auto biography on Amazon – just kidding. I hope this gives you an insight of who I am as a person and my responsibilities as a Financial Aid Coordinator.
Above and Left: MASFAP Board meeting in April – virtual and some in-person. It was exciting to have a small group in the same room... fully masked of course! Looking forward to a great year of MASFAP training and having some in-person meetings again!

Right: MASFAP virtual Board retreat in February.
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