



# MASFAP Monitor

January 2017 Volume 2017, Issue 1

## Inside this issue:

Gavel Gab	1-2
MASFAP Hill Day	3
Committee Updates	4-5
When Perception Equals Reality	6
Is There a Student Loan Crisis	7
Committed to College	8
Pillars of Student Success	9
Desk of a Bursar	10
Coming Together	11
Thank You from the Idiots Club	12
Tidbits	13
School Spotlight	14
New Year's Resolutions	15-16
Service Awards	17-19
Executive Board	20
Save the Date	21

## Gavel Gab

**Amy Hager, MASFAP President,  
Director of Financial Aid  
Moberly Area Community College**



I am honored and humbled to be writing this article as the 2017 President of MASFAP. WOW! Thank you for this amazing and life-changing honor. Thank you for placing your faith and trust in me. This is a responsibility I do not take lightly, and I will strive to represent you and listen to you with the utmost transparency and sincerity. For those of you who do not know me, I would like to share a little about my experiences with MASFAP. As you may have learned last month during the conference, I have been a member of MASFAP for 25 years. Over the years, I have had the privilege of serving on several committees and chairing a few, I have been elected to Delegate-at-Large, Secretary and Treasurer - and now President. I have been so blessed to serve alongside so many incredible and inspiring people over the past 25 years!

I've tried to mix up the representation on the Board, so you will see folks from 4-year public institutions, 4-year private institutions 2-year public institutions, and associate members. Each person on the Executive Board, either elected or appointed, is here to represent you, the MASFAP membership, so please do not hesitate to contact

myself or any of the board members

if you have suggestions or concerns. A full list of the Executive Board is on the MASFAP website; on this page: <http://www.masfap.org/docs/committees/ExecBoard/index.html>.

The Executive Board has a retreat scheduled later this month at Cedar Creek Center in New Haven, MO. I am looking forward to the discussion and planning details that will occur during the retreat, I will be sharing an update about the retreat in the February newsletter. We already have some big events planned for this year; including MASFAP Hill Day in Jefferson City on February 14, and a Professional Development Training for Registrars and Business Officers tentatively scheduled for February 9 in Columbia. So mark your calendars! Registration for these events should be on our website soon!

I'd like to extend a special thank you to the many volunteers who work tirelessly to help us achieve and accomplish great things.

*Cont.*

## Gavel Gab, Cont.

I encourage you to volunteer within MASFAP in some capacity this year. We need you to share your talents. Please think about doing it to support MASFAP, do it to learn something new, do it to build relationships, or do it to develop yourself personally and professionally. Even if you are afraid it will take too much of your time, I assure you – it doesn't have to be any more than you can give with a busy schedule. Many of our relationships are strengthened through volunteer experiences. I promise, it will feel amazing! You can start by joining a committee. Just go to [MASFAP.ORG](http://MASFAP.ORG) – Select Volunteer (from option on left) – Select your Top 3. Someone will contact you to get you involved.

As you know, we are celebrating MASFAP's 50<sup>th</sup> Anniversary in 2017. Isn't that awesome?!? Our theme for the year will be *Celebrating the Past and Inspiring the Future*. This is truly an exciting and special time in our history; we have already started discussing some ideas for the celebration, so keep your eyes and ears open for more information throughout the next year. If you are interested in volunteering for this committee - you can! Just select the option to volunteer on the website!

As we celebrate 50 dynamic years of MASFAP, we must also prepare for our future. It seems as if this is the perfect time for us to complete a Long Range Plan for MASFAP. One of my goals for the year is to work with the Executive Board and develop and implement a Long Range Plan for MASFAP. As we all know, MASFAP is more than just the Executive Board – so I am asking you to contribute your ideas, too. If you have any recommendations I hope you will share, because ideas from our entire membership are valued.

MASFAP is an organization of amazing and talented people who have created a legacy, and we need to celebrate our history and our people. So this year I also want us to celebrate our people – because it is the people who have made our association what it is today and what it will be in the future. If we don't have people who care about MASFAP, it will struggle to remain strong and relevant. No matter how long you have been in the financial aid profession, there is likely someone, or more than one person, who has inspired you. "That person" you think about who made a difference in your professional or personal life, and has made MASFAP special for you.

I want to collect stories highlighting the people who have made MASFAP what it is today. In order to accomplish this I NEED YOU to **Share your Story!** Everyone is invited to share their personal story about a special person who has made MASFAP special. You can send your stories directly to me via email, [amyh@macc.edu](mailto:amyh@macc.edu). You can also create a short video message (using your phone or other video equipment) and email it to me; or, maybe I'll catch you at a MASFAP event sometime this year and capture your story.

I am hoping to share our stories throughout the year; hoping they will inspire each of us to be "that person" for someone else and motivate us to pay-it-forward; hoping they will remind us about our traditions of old and hoping they encourage us to create new ones along the way through the next 50 years! As you remember your special person or persons, please consider how you can be "that person" to someone else. What can you do to encourage someone to get involved or provide professional support? How can you make a difference in someone's life... no opportunity is too small when we're focused on sustaining our remarkable organization.

As we begin a new year full of opportunities, I encourage each of you to inspire, encourage and support each other; and I invite you to get involved with MASFAP – you will make a difference, and it will feel great!

I look forward to celebrating our past and inspiring our future with each of you this year. It is going to be a very exciting 2017 for MASFAP!



### Make a Resolution to Get Involved—Registration Live at [www.masfap.org](http://www.masfap.org)

Happy New Year!

As 2017 sets in, if you haven't made your New Year's resolution (or if you already broke some!) – how about you consider getting more involved with MASFAP? There are lots of ways to advocate for students, meet new people, step out of your shell and network in your field.

You can help MASFAP kick off 2017 with our Hill Day in Jefferson City on February 14. This event goes throughout the day – (it is entirely up to your schedule how you would like to volunteer your time, of course) – and involves presentations to different committee members, meetings with key legislative staff, and getting the word out to legislators about what MASFAP is and what our members do!

To those that volunteered in prior years, we would be honored to have you back again. To those who have yet to volunteer, this is a great way to step out of your comfort zone and learn new things. Donating your time is a great way to make sure that every second of 2017 counts.

If you have any questions email [wills@mohela.com](mailto:wills@mohela.com). The registration sign-up is available on [masfap.org](http://masfap.org) under Professional Development Opportunities! [Register today.](#)

Every volunteer matters—please join us February 14, 2017 to make a difference for your students!



## Committee Updates January 2017, *Continued*



### **Jamie Davis—Vice President**

I am so excited for 2017 and that we are celebrating 50 years of MASFAP! Our theme for this year's conference is "Celebrating Our Past, Inspiring Our Future", which is being held November 6-8, 2017 at the Lodge. If you would like to volunteer to be on the program committee to

help make this year's conference outstanding, please complete the volunteer form on the MASFAP website. Being a part of the program committee is a great way to see how everything comes together behind the scenes and is a great way to meet friends who work so hard to put on an amazing conference. Also, if you have an idea for a session or a topic, please let me know. Here's to an amazing 2017!



### **Bridgette Betz—Secretary**

Happy January! I am very excited to be back on the MASFAP Board and I am particularly excited to take on the new role of Secretary. I know I have some big shoes to fill with all of the past Secretaries and I am looking forward to being a part of this fantastic board!



### **Brice Baumgardner—Research Chair**

Hello, I am Brice and I will be the Research Chair for the upcoming year. I am the Director at Hannibal-LaGrange University and have been in this role since 2008. I am excited about the opportunity to serve the association and looking forward to the 50<sup>th</sup>

anniversary conference.

### **Crystal Bruntz & Susan Hartnagel—Professional Development**

Plans are underway for at least 10 different PD events in 2017, maybe



more! So watch your calendars as save the dates will be coming your way soon! Also, if you have PD ideas or would like to volunteer to present at a PD event please contact Susan Hartnagel at [hartnagels@missouri.edu](mailto:hartnagels@missouri.edu).



### **Gena Boling—Leadership Development**

The 2017 MASFAP Leadership Development Program is scheduled to have our first meeting on February 15 where we'll discuss association governance, learn a bit about MASFAP's history, and start thinking about our roles in association leadership. I'm so eager to work with this group

this year and can't wait to see what they'll be doing with the association in the future! 2017 Cohort members are:

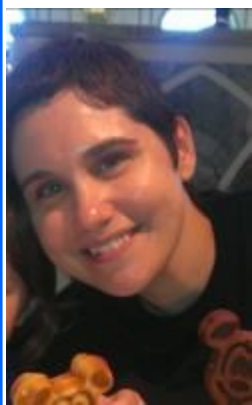
Ashlee Binggeli, University of Central Missouri  
Steve Garman, Missouri State University  
Keri Gilbert, University of Missouri  
Alex Miller, William Woods University  
Laurel Miller, William Woods University  
Jennifer Moore, Fontbonne University



### **Charles Mayfield—Technology**

I'm excited to be part of the Board again after a several year hiatus. I look forward to helping the membership and other Board members with their technology needs.

## Committee Updates January 2017, *Continued*



### **Sarah Bright—Newcomer Committee**

The 2017 goals for the Newcomer Committee are as follows:

- Reach out to new financial aid professionals
- Utilize leftover inventory as giveaways
- Host a newcomer session at the MASFAP conference
- Assist with celebrating MASFAP's 50th Anniversary



### **Dena Norris—Budget & Finance**

Budget & Finance will be focused on changing banking institutions during the first quarter of the year.



### **Alexandria Miller—Early Awareness**

Happy New Year MASFAP!! The Early Awareness Committee is looking for more awesome people to sign up for the committee. I'm hoping to do bigger and better things than last year, so come join us!



### **Melissa Findley—Communications**

Do you feel like you are in the “know” in regards to MASFAP? I want to hear from you if you have any communication ideas as I want to make sure you feel like you are getting the most from your membership by knowing what is happening!



### **Angela Karlin—Nomination/Elections**

Nomination/Elections will be working hard within the next few months to find our next group of leaders for MASFAP. Watch the list serv for important announcements regarding nominations. If you would like to be proactive, read the Policy and Procedures Manual and Constitution to get a feel for the job duties for our elected positions.



### **Janice Barnes & Ginny Burns—50th Anniversary**

We are excited to be co-chairing the MASFAP 50th Anniversary Committee! While we have not been around MASFAP 50 years (even though those grey hairs are starting to sneak in), we have a love of MASFAP and the value the organization has brought to colleagues and students across our state for 50 years. The impact MASFAP has made is so far reaching. We are honored to help coordinate the celebration of that impact.



### **Lana DeJaynes—Awards Committee**

The Awards Committee is transitioning and I will be meeting with Kerry Hallahan, previous Awards Chair, to learn the details of the responsibilities associated with the position. I look forward to the first MASFAP Board

meeting of 2017 at the end of January!

Plans are already underway to Honor our Past and Inspire our Future!

**Did you know that this year is MASFAP's 50th Anniversary?!?!?**



*By Michelle Richardson—Student Connects, a USA affiliate*

Over the past few months, I've been speaking with many colleagues about the nonacademic barriers to student success, and I often reference the [2016 FAFSA completion data](#). Of particular interest is the fact that the national FAFSA completion rate for high school seniors fell from 40.9 percent to 39.6 percent and that only five states – Oregon, West Virginia, Utah, North Carolina and Texas saw an increase in completion.

### **Low-income students' misconceptions about financial aid**

In October 2016, the National College Access Network (NCAN) released a [report](#) that examined the mindset of low-income students about their financial aid eligibility. It identifies some of the reasons that rate may be low, particularly for this population of students. The report begins by noting a 2011-12 National Postsecondary Student Aid Survey. The survey asked students to indicate why they hadn't applied for aid, and 44.7 percent said it was because they did not believe they were eligible. But what is this belief based on?

The report goes on to explore current attitudes and behaviors toward financial aid among low-income students. It concludes that the belief that they are ineligible for aid often masks a troubling reality: they do not know whether or not they are eligible. These students are less likely to pursue aid opportunities. Because these findings have major implications for students *and* schools, they should help schools shape outreach strategies.

### **Getting resources to the students who need them**

This is confirmed elsewhere in the study, where data show that, despite an abundance of information about student aid, the knowledge is not reaching the students who most need it. For example, 64 percent of the students who did not apply for aid reported they had no information about aid or had mistaken notions about it (for example, believing food stamps were a type of financial aid). Think about that: More than half of those who don't apply for aid don't understand what it is. Whether or not they are eligible becomes unfortunately irrelevant until we address that knowledge gap.

Further findings in the report identified a stark contrast in awareness of important issues between students who apply for aid and those who don't. For example, 55 percent of students who didn't apply believed that grants must be repaid, while only 12 percent of those who did apply held that belief. 32 percent of students who didn't apply believed government loans were the same as private loans, whereas only 13 percent of students who applied believed that.

But what I found most telling among these statistics relates to this statement: "There are plenty of people I can ask about financial aid at my school." 73 percent of students who applied for aid agreed with it, compared to only 34 percent of those who did not pursue aid. This is a staggering split between the two groups, and it underscores the importance of institutions raising awareness about financial literacy and other [student engagement](#) resources.

Although the sample size was small, this study does shed some light on why students may feel they are not eligible and do not apply. Particularly with the low national completion rate for all students, we need to focus more on getting the message out to those who need it. Students feel overwhelmed about the process to the point they are not connecting with the information that is out there. Institutions can address this with thoughtful engagement with students throughout the matriculation process and through college completion.



# Is There a Student Loan Crisis?



*By Will Shaffner, MOHELA Director of Business Development and Government Relations*

It has been a focal point of many debates and articles both locally and nationally. It is such an important topic that it became an item for fodder in the presidential election. Needless to say, the question of whether we are currently in a student loan crisis is topical. By glancing at the news, you might think lending is seriously out of control with headlines such as “School-Loan Reckoning: 7 Million Are in Default” in *The Wall Street Journal* and “4 Ways to Manage Your Student Loan Burden” in *Forbes*.

The question of whether we are really in a crisis or if there are other factors at play is a broad discussion. One thing we do know is that it is critically important to receive a college degree to increase a student’s lifetime income, and often access to the degree can only be achieved with some amount of student loans.

We expect the Reauthorization of the Higher Education Act (HEA) will be on the agenda in the spring of 2017. HEA Reauthorization is an opportunity each five or six years when our national student aid programs can be reconstructed to better help families pay for college.

After monitoring information from politicians, there a few key things I think might be included in the HEA Reauthorization discussions when they commence. Now is the time to get informed about the positions of major legislators talking about HEA Reauthorization. Some key legislators include Senator Alexander, Senator Murray, Congresswoman Fox and Congressman Scott.

We could very well see the elimination of the undergraduate subsidized loan. We could also see GradPLUS/PLUS Loans have limits introduced, effectively limiting the amount that can be borrowed, among other initiatives.

For detailed information, please go to [www.masfap.org](http://www.masfap.org). Go to the top left and select Financial Aid Administrators. Under Resources you will see information from Donald Trump as well as both the House and the Senate education committees.

If any of these items seem a bit concerning you, then now is the time to engage and get involved.

## **Make your voice heard.**

Financial Aid Officers (FAOs) have an important role to play. FAOs are uniquely situated because of the access to data feeding the story about student loans and overall student debt. The local, regional and national numbers don’t necessarily tell the whole story. What story do you have? What have you seen historically that works or doesn’t work with the current structure?

## **How to advocate.**

- Know who represents your segment or interests
- Follow the issues at the state and national level through organizations like MASFAP, MASFAA (Midwest), NASFAA, IFAP announcements and others
- Review higher-education financing items published in the Federal Register, such as negotiated rulemaking proposals
- Respond during the comment period on the negotiated rulemaking proposals
- Pick your topic and share your opinion (be sure your institution’s government relations team is in the loop or share opinions as a private citizen, not on behalf of your organization)
- Meet your legislators and contact them through phone, email or in-person visits
- Join legislative committees through associations like MASFAP
- Focus on reaching legislators where you are a constituent (i.e. state legislators for your district)
- Be sure meet with your immediate supervisor/institutional Government Relations office, in order to ensure that you are representing your institution correctly.
- You can always advocate anytime as a private citizen (without representing your institution).

*Don’t forget to join your fellow MASFAP members who will be speaking with Missouri legislators during MASFAP Hill Day on February 14!*

# Families Remain Committed to College, but Make Choices to Meet Costs



*By Laura Steinbeck, Sallie Mae Director of Business Development*

Families who have planned ahead to pay for all years of college (38%), have more options available to them—while those without a plan are more likely to focus on affordability.

That's one message of *How America Pays for College 2014*, the national survey conducted by Sallie Mae® and Ipsos. The report also confirmed that parents overwhelmingly believe that college is a worthwhile investment (98%), but at the same time, they are resourceful in containing costs.

### **Making choices to afford college**

This annual study, now in its seventh year, shines a light on some of the choices that families are making to afford college. This year revealed the highest enrollment in two-year public colleges since the survey began (34%, up from 30% last year). In other cost-saving measures, students opted to attend in-state institutions (69%), cut back on entertainment (66%), live closer to home (61%), or live at home (54%). Approximately one-third reported encountering unanticipated expenses, like textbooks and travel costs.

### **Reaching into their pockets**

This year's study also showed that families reached into their own pockets to cover more than 40% of college costs. Borrowing decreased to cover only 22% of costs, the lowest level in five years.

### **How families paid for college**

Source	Percentage*
Grants & scholarships	31%
Parent income & savings	30%
Student borrowing	15%
Student income & savings	12%
Parent borrowing	7%
Relatives & friends	4%

*\*Numbers are rounded*

### **Planners versus non-planners**

Families with a plan to pay for all years of college were less likely than non-planners to restrict their choice of college based on cost. They also borrowed less to pay for school. On the other end of the planning spectrum, families who were the least prepared financially were the most likely to have considered not attending college due to cost.

### **The importance of guidance**

These findings highlight the value of well-informed guidance and support that students and their families continue to need from schools. A well-thought-out plan can help families make the right financial decisions from the outset, reducing the probability that their student will need to change direction after enrolling.

For information and tools to help your students and their families build a plan to pay for college, visit [www.SallieMae.com/PlanForCollege](http://www.SallieMae.com/PlanForCollege).

The full report of *How America Pays for College 2014* and an infographic of the major findings are available at [www.SallieMae.com/HowAmericaPays](http://www.SallieMae.com/HowAmericaPays).



# The Seven Pillars of Student Success



*By Michelle Richardson—Student Connects, a USA Funds affiliate*

The choices students make about college create effects that extend well beyond their time in school. That's not surprising, as we expect higher education to provide access to a lifetime of improved opportunities. But the challenges students face in fulfilling these aspirations don't end with graduation. For many, they are just beginning. Loans enter repayment. Career searches begin.

And in the months and years before enrollment, students also confront many hurdles and complex decisions about college. These challenges span the classroom-to-career journey. Providing students resources [every step of the way](#) is foundational to the empowering ability of a [student success program](#) to realize a full return on the college investment.

These seven insight pillars for overcoming nonacademic barriers begin with college and career planning and continue through job hunting and student debt management:

**Choosing a pathway:** Making good choices about careers and areas of study to pursue.

**Funding College:** Applying for financial aid and managing loans while in school.

**Applying for College:** Choosing a school and navigating the application process.

**Managing personal finances:** Setting budgets, maximizing savings, and debt management.

**Boosting productivity:** Goal setting, time and stress management, and organizational skills.

**Getting hired:** Interview preparation, job hunting, and evaluating benefits and other compensation.

**Repaying education loans:** Successfully repaying loans and overcoming repayment issues.

When implementing a student success program to educate students and former students on the nonacademic skills they need for success, make sure the content addresses these categories.

## 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. **Submissions for the next MASFAP Monitor are due April 10, 2017.**

## From the Desk of a Bursar

---



*By Hal Deuser—Webster University*

I hope that you had a wonderful holiday season and that your New Year, both annually and academically, will be a great one. And the Spring semester starts now. Have you ever wondered why we call the Spring Semester versus more logically the Winter-Spring Semester? It just makes more sense to me; of course, we do work in higher education, God Love It.

If you attended MASFAP's December Conference, you returned to your desk refreshed professionally energized with a renewed commitment to the mission of MASFAP and that of our Student Financial Services' profession. I hope you attended some of the business officer sessions! If not, you missed some great presentations and they are available on the MASFAP website. We had inspiring presenters who shared their expertise, insights and suggestions. These presenters had exceptional value and utility for both business and financial aid officers. I encourage all financial aid officers to invite their business officers to become actively involved in MASFAP. Together we are the student financial service experts of our schools. To optimally deliver our inter-connected and dependent institutional student financial services, we need to work together in a dynamic partnership that enriches our students and our institutions.

The year of 2017 should be very interesting for us simply by the dynamics of a new President, Secretary of Education, Congress and Governor. However, in my 30+ years working in the trenches of financial aid and now student accounts, I have lived through and survived many Presidents, Ed. Secretaries, Congresses and Governors, not to mention some challenging students, parents and administrators. In hindsight, certain aspects of federal, state, and school scholarship-financial aid programs were deleted, added, and modified by these powers. However, over these years, the people, eternal politics, our mission and scholarship-financial aid programs are still with us and not too radically different.

We work in a profession that will always be political and dynamic, particularly since we deal with money. We live in capitalistic society where money determines power, which can dictate change, and often does. Regardless, those in power in DC, in Jefferson City, at our schools, and certainly our students and parents require us to accept change, provide constant service and always look for improvement. I know that we are up to this eternal challenge, especially since we deliver it each working day in our offices, via MASFAP and our profession.

Happy New Year and Spring Semester, GO FOR IT!

## Coming Together



*By Lana DeJaynes—State Fair Community College*

Henry Ford once said, “Coming together is a beginning. Keeping together is progress. Working together is success.” The common and key word in these three sentences is “together.” As the New Year swiftly gets underway after a nice winter break, it is refreshing and inspiring to see my office team back together and functioning like a clock with new batteries. Together they keep perfect time as they balance the needs of the constant flow of traffic that has anticipated our arrival back to campus and the demands of the campus itself. While each of them expressed the desire for a longer

break in some form, it appeared that they were finding satisfaction in their work as they faced the day’s challenges as a team.

Collaborative and contributing work environments such as this makes it difficult as a Director of Financial Aid when forced to decide who should be selected to attend an off campus event such as the MASFAP Annual Conference. Mostly thanks to the Purdy funds for covering my team’s registration. Also thanks to some early planning and support of my administration, I was able to bring all of my team (minus the front line) to the fall conference. As I was deciding what to share in this edition of The Monitor, I asked my team for a quick response to two questions: *take a moment and reply with your favorite or best take away or highlight from attending the conference.....* In addition, I asked them to share a thought about attending as a team. Each and every response included something about **togetherness**. The variety of social/teambuilding activities were a hit! **Togetherness**. Each acknowledging the institutional office team as well as the larger team we are a part of in the State of Missouri, region, and nation. **Togetherness**. Each of my team mentioned the beneficial knowledge that was shared and gained. Each clearly appreciating newly made friends who are willing to support each other through this profession (in a way that only ones who are in it can understand). **Togetherness**. As one new FA advisor put it, the greatest benefit of the conference was “networking and a larger feeling of purpose.” **Togetherness**. So raise your glass (or bucket) and here’s to wishing you a successful year of coming together, keeping together and working together to accomplish our universal goal of helping students achieve their educational potential.

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



# Thanks from the Lake of the Ozarks Idiots Club

---



## LAKE OF THE OZARKS IDIOTS CLUB, INC.

Denny & Danna Hiner, co-founders  
694 Nautica Road  
Camdenton MO 65020

(573) 280-6873 or (573) 873-5545  
[lotoidiotsclub@gmail.com](mailto:lotoidiotsclub@gmail.com)



January 8, 2017

Dear MASFAP Annual Conference Participants,

The Lake of the Ozarks Idiots would like to thank you for partnering with us to adopt 10 families.

The program was a great success! On December 14, 2016 all 10 families including 25 children were ready for Christmas with 10 beautiful trees, presents for all the family members and plenty of food to help the family! To those of you that were able to help deliver the trees, we are sure you hold a special place in your heart for those families. In addition, the Idiots Club, was able to help 8 other families with 16 more children to complete their Christmas celebration with various items to each family.

We are grateful to have so many Partners that help us provide for the children in-need in the Lake of the Ozarks area. Please remember that any donation you made is tax deductible.

Thank you again for your amazing group of caring, loving and generous people that helped made our goal to make Christmas meaningful for children and their families.

Sincerely,

Lake of the Ozarks Idiots Club  
Denny & Danna Hiner,  
Co-Founders

# MASFAP Happenings and Tidbits

- Shayla Johnson, Coordinator, Counseling and Outreach at SLU became a first time grandmother. She says, as you know, this is my first grand child and I love her sooo much! She is a joy to my family and she's spoiled rotten already. Pictured right.

Sophia Shay Treadway  
Born my daughter Gabrielle Treadway  
Barnes Hospital on 8/29/16 at 8:59 p.m.  
7lbs 6.5 oz and 20 inches long



- Eleven of Sarah Bright's (Jefferson College) family members are again going on a Disney Cruise family vacation this winter. A picture from another cruise is on the left.

- Missouri Science and Technology—Preliminary award notices are out the door and it's been pretty uneventful so far – not sure if that is good or bad!
- Robert Gloria from Avila University completed his MBA in December from Avila University!
- Lauren Martin, a Senior at Avila University, was promoted to Default Prevention Coordinator at Avila University.
- Kofi Oyirifi and Cal Weinhold started at SLU as Student Financial Services Counselors.
- Tiffini Rushing started at SLU as a Loan Collections Representative.
- Ilana Archuleta, daughter of Laura Steinbeck, was married to Jordan Holland on November 5<sup>th</sup>. Pictured right.
- Student Connections<sup>SM</sup>, a nonprofit affiliate of USA Funds<sup>®</sup>, has been awarded a patent (US 9,495,704) for its Borrower Connect<sup>TM</sup> cohort management technology solution. Borrower Connect pools all cohort data in one secure, web-based platform that generates predicative analysis to help colleges and universities reduce federal student loan cohort default rates (CDRs). It also offers a data-driven borrower engagement system that matches communication and loan counseling methods to the unique circumstances of individual student loan borrowers so they can avoid defaulting.
- Gena Boling had surgery last week to have her ACL reconstructed and meniscus repaired. Keep her in your thoughts!
- Wow! At the fall conference in December, MASFAP adopted 10 needy families in the Lake of the Ozarks area in partnership with the Idiots Club. Through gifts, cash and trees/ decorations, we donated about \$5,962.78!





# Office Spotlight: East Central College

*Submitted By Karen Griffin*

East Central College's Student Services Center is a one-stop-shop which includes: Financial Aid; Admissions; Registration; Advising & Counseling. The front desk "Generalists" are trained to answer about 80% of all general questions, so that only the students with unique issues must be brought back to see an actual Financial Aid Staff member. The center also contains a small computer lab which is used for FAFSA's; StudentLoans.gov; and irs.gov applications – student workers as well as staff are available to assist. The Student Services Center is located in Buescher Hall on the Union Campus. The building was originally constructed in 1970, but underwent a complete renovation in 2010-2011.



Pictures of FalconFest Fall 2016 (ComicCon Theme) – Team "Early FAFSA." FalconFest is held twice a year and it's a day full of outdoor activities – booths – fun events – food ... all in celebration of our students.





# What is your New Year's Resolution?



To enjoy each and every day and embrace the challenges that life throws at me!

**Angela Karlin, University of Central Missouri**



My new year resolution is to hope our office can resolve all 399 codes before the end of time!!

**Charles Mayfield, Northwest Missouri State University**

Make a conscious effort to not internalize or get weighed down because of student/family situations, regulations, funding issues, etc.  
Resolution #2 – Eat more chocolate!

**Kathy Elsea, Truman State University**

To better balance work and personal life.

**Sarah Bright, Jefferson Community College**



I really didn't set one this year. But hoping for a happy, healthy, and successful year!

**Alexandria Miller, William Woods**



I want to obtain my personal financial counseling certification. This will allow me to effectively counsel and advise on a topic I am very passionate about.

**Michelle Richardson, Student Connections**



I'm going to avoid soda this year, hopefully!

**Gena Boling, University of Missouri—Columbia**

## What is your New Year's Resolution? *Cont.*

My New Year's Resolution is to spend time in **advance**, planning family vacations/outings/gatherings in 2017.

**Bridgette Betz, Missouri Science and Technology**



Always be kind.

**Janice Barnes, Saint Louis University**

To quote my little cousin, I don't do New year's resolutions because I don't like to be let down! :)

**Crystal Bruntz, Avila University**



I am resolving to 1. Be a better husband 2. Be a better father 3. Work on my communication.

**Brice Baumgardner, Hannibal-LaGrange University**



A quote by Doe Zantamata: Taking time to do nothing often brings everything into perspective.

**Lana DeJaynes, State Fair Community College**

My New Year's Resolution is to do something fun, unexpected or unplanned at least once a week and to spend more time with friends

**Dena Norris, Metropolitan Community College**



It is my intention in 2017 is to slow down, enjoy the ride and be present.

**Jamie Davis, Columbia College**



I hate to make them to break them!

**Susan Hartnagel, University of Missouri—Columbia**

# 2016 SERVICE AWARDS

5 years of service recipients in attendance  
at the conference

## 5 Years of Service

Becky Ahrens	Kayla Jacobs
Lindsey Blake	Krissy Loenneke
Sarah Bright	Janet Mather
Sarah Burnett-Pierce	Wendy McGowin
Jamie Davis	Amanda McKay
Jason Dickson	Shandra Morin
Bobbi Diem	Sarah Pine
Cindy Doss	Derrick Plain
Kristen Gibbs	Natasha Smalley
Mayra Gonzalez	Kristin Thomas
Zachary Greenlee	Jennifer Wright
Lindsay Hanneke	
Susan Hartnagel	
Angela Henry	

## 10 Years of Service

Ashlee Binggeli	Meg Kupferer
Delouis Booth	Jenny Laughlin
Jason Bornhop	Carolyn Merkel
Kyle Cronan	Laurel Miller
Maira Fernandez	James O'Steen
Dorothy Fleming	Kathy Potter
Norma Gilliland	Deana Ready
Cassandra Hagan	Anna Theis
Lisa Hearn	Leroy Wade
Jenifer Hoback	Tabatha White



10 years of service recipients in attendance at  
the conference



# 2016 SERVICE AWARDS CONTINUED

## 15 Years of Service

Thea Abraham	Marilyn Landrum
Nancy Anderson	Kelli Lively
Marcia Bailey	Mark Lynch
James Beeman	Toni Marchese
Teresa Burnsides	Connie Marshall
LaToya Cash	Janel Miller
Melissa Findley	Regina Morris
Michele Franzen	Debbie Portell
Scott Giles	Melissa Rodman
Charlotte Gray	Paula Thies
Lesley Hendrix	Tina Wiseman
Mitch Hess	
Sarah Hirsch	
Lucinda Jones	

15 years of service recipients in attendance at the conference



## 20 Years of Service

Sheryl Birkes	Kelli Reed
Brynn Bologna	Kaliantha Riddick
Leanna Cardwell	Jeanne Schroeder
Vicki Coppin	Deanna Sells
Susie Facklam	Sonya Thiessen
Nancy Myers	Jerry Westbrooks
Kirsten Perschbacher	

20 years of service recipients in attendance at the conference



# 2016 SERVICE AWARDS CONTINUED

## 25 Years of Service

Lisa Fialka  
Kathleen Foster  
Amy Hager  
Justin Hernandez  
Sandy Koetting  
Svetlana Veljkovich  
Stacie Withers



25 years of service recipients in attendance at the conference

## 35 Years of Service

Mary Buckley  
Kathy Elsea  
Rich Eyler

35 years of service recipients in attendance at the conference



## 30 Years of Service

Debbie Alexander  
Jerry Belcher  
Maureen Kelly

## Retirees

Sharon Abernathy - Columbia College  
Linda Ingersoll - State Fair Community College  
Laura Knoeppel - Southeast Missouri State University  
Mickey Markmann - State Fair Community College  
Marge Stoner - Northwest Missouri State University



Retiree, Marge Stoner, in attendance at the conference

# 2016 Executive Board / Committee Chairs



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:  
Amy Hager, 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.

## Offices:

### President

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

### President-Elect

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

### Past President

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

### Vice President

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

### Treasurer

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

### Treasurer-Elect

Cassandra Hicks  
Southeast Missouri State University  
[chicks@semo.edu](mailto:chicks@semo.edu)

### Secretary

Bridgette Betz  
University of Mo.-Science and Technology  
[berry@mst.edu](mailto:berry@mst.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

Becca Diskin  
Missouri Southern State University  
[Diskin-b@mssu.edu](mailto:Diskin-b@mssu.edu)

### Delegate (Associate)/Assoc. Member Concerns

Laura Steinbeck  
Sallie Mae  
[Laura.steinbeck@salliemae.com](mailto:Laura.steinbeck@salliemae.com)

### Ex-officio

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

## Committees:

### Archives

Karen Walker, Southeast MO State University  
[kmwalker@semo.edu](mailto:kmwalker@semo.edu)

### Association Governance/Legal, Missouri Award, and Nominations/Elections

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

### Awards

Lana DeJaynes, State Fair Community College  
[ldelaynes@sfccmo.edu](mailto:ldelaynes@sfccmo.edu)

### Budget and Finance Chair

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

### Communication

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

### Corporate Support

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

### Early Awareness

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

### Leadership

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

### Legislative

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

### Membership

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

### Newcomer

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

### Professional Development Co-Chairs

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

Susan Hartnagle, University of MO - Columbia  
[hartnagels@missouri.edu](mailto:hartnagels@missouri.edu)

### Research

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

### Site

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

### Technology

Buddy Mayfield, Northwest MO State Univ.  
[Mayfield@nwmissouri.edu](mailto:Mayfield@nwmissouri.edu)

### 50th Anniversary

Janice Barnes, Saint Louis University  
[barnesjk@slu.edu](mailto:barnesjk@slu.edu)

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



## Save the Date—MASFAP Annual's Conference

---

50<sup>TH</sup>  
**MASFAP**  
*Celebrating our past,  
inspiring our future.*

**SAVE THE DATE!**  
NOVEMBER 6-8, 2017  
LODGE OF FOUR SEASONS