Hello Fellow MASFAP Friends and Colleagues,

I hope this newsletter finds you and your family in good health and spirits. I can’t believe it’s already July and boy, what a year it’s been thus far. As we move into the second half of the year and the start of a new academic calendar, we continue to juggle many things, changes and challenges. Many institutions are making unprecedented decisions as it relates to the fall semester, budgets, travel, staffing, etc. and the uncertainty we are facing with the pandemic has impacted those decisions. MASFAP is making hard and difficult decisions too as it relates to our organization and business.

I wanted to thank everyone who provided us feedback and took the time to complete the surveys regarding the fall conference. The Executive Board reviewed the results and all comments. In light of the challenges and safety concerns associated with the coronavirus, the MASFAP Executive Board has made the difficult decision to move the 2020 conference to a virtual format. Again, this was not an easy decision. The conference program committee as well as professional development is already hard at work planning virtual sessions in lieu of the in-person conference. While we understand virtual meetings, conferences and sessions don’t always provide the same face to face interactions, networking, connections and fun, we hope to offer opportunities to help keep us continue to learn, grow and develop personally and professionally. Stay tuned and more information will be coming soon.

Budget cuts and other financial uncertainty happening with our institutions and in the state is also impacting our member’s ability to continue membership.
with MASFAP. The Executive Board believes in supporting our institutions and members during this difficult time and decided, with support from Purdy funding, that we will extend all current 2020 institutional memberships through the end of 2021. We don’t want anyone to miss out on the awesome benefits MASFAP provides.

The decision to not have an in-person conference will also impact other aspects of our business and operations but know that MASFAP is strong and we will continue to make great things happen. I look forward to connecting with you virtually at upcoming events, socials, meetings and discussions. Stay safe and know I miss you all dearly and can’t wait until I see you again in person one day.

MASFAP P.D. Event—State Update with Leroy and Kelli

State Update—Registration Open
Thursday, July 23 at 10 am

The MASFAP Professional Development committee will be hosting a virtual State Update with Leroy Wade and Kelli Reed on July 23rd at 10 am. Join us for updates regarding the Fast Track Program and how things may be changing as a result of the pandemic.

You can visit https://masfap.memberclicks.net/stateupdate#/ to register today!

Virtual State Update
Thursday, July 23rd
10:00 am
Online via Webex - link will be provided once you are registered
Courtney Smith is back at Missouri Southern State University as the Scholarship & Outreach Counselor. Courtney also graduated with her MBA from Pittsburg State University.

Dawn Hines, State Fair Technical College, recently had a baby boy: Clay Andrew, born on June 3 at 3:04 am. He was 6 lbs 13 and 20 ½ inches when born. Congrats Dawn! (Pictured below and right)

HE’S SOOOOOOOO CUTE!

Updates from University of Missouri—Columbia: Emily Haynam (pictured left) is the Executive Director of Student Financial Aid, Wendy Carter is now in the Associate Director role vacated by Emily’s promotion. Lynn Stichnote, previously the Interim Director, is the Senior Administrative Consultant until her retirement, planned for February 2021.

Jenna Dulworth, East Central College, had an 8 lb 2 oz baby boy on Thursday July 2nd! His name is Avery Kane. (Sorry, no picture!)

Rolla Technical Institute/Center would like to congratulate Paula Vandegriffe on her retirement from the position of Financial Aid Administrator and welcome Endi Rolufs as her replacement.

Tony Georges, Director of Student Financial Aid at University of Missouri-St. Louis, has announced his retirement at the end of this calendar year. Tony has been in financial aid and a member of MASFAP for 39 ½ years, 25 years at UMSL. Mitch Hess will be transitioning from Director of Cashier’s and Student Accounts to the Director of Student Financial Services – merging the Office of Student Financial Aid and Cashier’s Office.
• Karin Easter, Saint Louis University, Administrative Assistant, retired July 2, 2020 after 28 years.
• Shayla Johnson, Saint Louis University, has been promoted to Assistant Director. She previously served as Student Financial Services Coordinator.
• Carina Flesch, Saint Louis University, has been promoted to Student Financial Services Coordinator - Loans. She previously served as Student Financial Services Specialists - Loans
• Anna Graham, Saint Louis University, has been hired as a Student Financial Services Counselor. Anna comes to SLU from Moberly Area Community College. Bailey Hight has been hired as a Student Financial Services Counselor. Both Anna and Bailey will be joining us on Monday 7/13/2020.
• Dave Rice, Saint Louis University, is getting a new title of father-in-law. His son Jonathan married Sahara Richison on July 9, 2020.
• Congratulations to Sarah York Stoll, Saint Louis University, Coordinator of Operations. Sarah took an extended lunch on Thursday, July 9, 2020 and got married to fiancé Justin Stoll. (pictured below)
• Congrats to Noor Ahmed, Saint Louis University, Student Financial Services Counselor, for completing her master’s degree (and buying a new house). (Pictured right)
• Yolanda Dye, Assistant Director of Student Financial Services at Missouri Baptist University, is retiring on August 1, 2020 after 16 years and 7 months in the industry. In 2014, Yolanda received the Missouri Baptist University Employee of the Year Award (selected by faculty and staff) and in 2020 she received the Outstanding Staff Employee of the Year (selected by the President’s Cabinet).
• Michele Logue has joined the University of Missouri-Kansas City as the Assistant Director of Student Support Services – Hospital Hill in Financial Aid and Scholarships. Prior to joining UMKC, Michele worked in financial aid at Park University.
Most people believe everyone should have the right to real opportunity, no matter where they come from or what they look like or how much money their family has, but when it comes to education beyond high school, opportunity isn’t equal.

Two-thirds of all jobs today require postsecondary education and training, yet many barriers hold back low-income students and Black students from earning a certificate or degree that will prepare them for jobs in today’s labor market.

Affordability is a huge barrier. The Federal Pell grant, designed in the 1970s to cover most of tuition and fees for low-income students, today only covers 28 percent. A Missouri student from a family making less than $30,000 per year can expect to pay more than half of their income on college tuition and fees. Amidst COVID-19, nearly 3 in 5 college students are experiencing basic needs insecurity, lacking safe housing and food.

While affordability is the most significant barrier, it is not the only one.

*Degrees with Less Debt: Postsecondary Strategies for Low-income and Black Student Success*, a new report and video series commissioned by St. Louis Graduates, provides insight into how postsecondary education can be transformed to be more equitable. The report identifies five colleges graduating low-income students and Black students at higher than predicted rates with less than predicted debt: McKendree University, Southeast Missouri State University, University of Central Missouri, University of Missouri-St. Louis and Webster University. Moreover, it identifies strategies that students and administrators say are essential for today’s students.

As financial aid administrators we play a critical role in ensuring equity in postsecondary education. Degrees with Less Debt provides insight into how we can work to make opportunity real for everyone. To read the report and watch the new Degrees with Less Debt video series, visit [dwldstl.org](http://dwldstl.org).

*Melissa Findley is Executive Director of Missouri Scholarship & Loan Foundation, and Co-Chair of St. Louis Graduates along with Trent Ball, Assistant Vice President for Academic Diversity and Outreach at Southeast Missouri State University. St. louis Graduates is a component fund of the St. Louis Community Foundation.*
The Color of 2020...

By Stephanie Broyles, Financial Aid Director, Rolla Technical Institute Center

One of the most rewarding experiences I have had with MASFAP is joining the Communications Committee this year and getting to contribute to what is shared with our membership. This issue marks the second time since joining that I have had the opportunity to write an article. The first time I wrote an article about the challenges of receiving so many written communications during the shutdown and the value of seeing each other and sharing on platforms like Zoom. It was something I had been thinking about a lot at the time, but I knew it wasn’t a hard-hitting financial aid topic. I vowed to myself that if I got another opportunity to write an article that I would come up with a really hard-hitting financial aid topic and write a deeply enlightening article about it that would wow my peers...

When the opportunity came, though, I couldn’t really think of any hard-hitting financial aid topics. I thought of a few topics that are current and evolving, topics such as R2T4 waivers (that topic really needs a small blue and white droid as a mascot), the new borrower defense regulations, and the CARES Act, but none of these topics are really hard-hitting. Besides, as I pondered what I would write about any of these topics that would be deeply enlightening, I realized that I am still waiting for enlightenment myself. Understanding any of them seems to be like trying to hit a moving target and, in the case of the CARES Act, I suspect schools will run out of money or eligible students so quickly that it will no longer even matter.

While all of this was rolling around in my brain, Natalie Crawford sent out her request for everyone to share the best thing that has happened to them in 2020. She noted that with all the challenges we have faced in 2020 that it might be good to look at the positive. Reading this simple request really stopped me in my tracks – hit me like a speeding train. 2020 has been a super challenging and scary year so far and it would be easy to let these challenges and fears paint a dark, colorless backdrop that would over shadow all of my memories of 2020. When I really stop and think about it, though, there has really been a ton of positive.

As this crisis has unfolded, I have had the good fortune of having an employer who has taken care of all its employees and of living in a community where most employers have done the same. I have been blessed with a strong network of family, friends, and professional peers. I have reaped the rewards of peace, quiet, and space that come from living in the middle of 35 acres and having a big back deck for my morning coffee. Plus, since I have never been able to sit still for very long, I have learned new things, revisited old hobbies, and taken advantage of lots of teachable moments with my 10-year old daughter.

While it is so easy to let challenges and fears color the way you see things today or the way you remember things later, I bet most of us could think of a lot of good that has happened during
the crisis. I bet I am not the only one who read half the books on my bucket reading list, baked a lot of homemade bread and desserts, learned to give a pretty decent men’s haircut, or relearned fourth grade math.

When this is all over and we are settling in to a bright new normal, I am going to remember the craziness of 2020 by getting one of those snarky home-schooling-mom t-shirts that says, “I am not talking to myself, I am having a parent-teacher conference.” More importantly, though, I am going to remember the joys and blessings of 2020 by letting all those positives times at home with my family paint a bright, colorful backdrop that outshines all of my memories of the crisis itself.

Visit https://www.masfap.org/blog-home to view the MASFAP Blog
What are your roles and responsibilities at your intuition?

I have dual roles at Missouri Southern State University: I handle student employment as well as total withdrawals. I help students fill out employment paperwork to work on campus. I also help students that want to complete total withdrawals, with or without financial aid. The two positions were actually merged together when I started working at Southern.

How long have you worked at your institution?

I've been working at Missouri Southern for around six months.

What has your career path been like?

Saying that I just graduated with my bachelor's six months ago, my career path has been fairly short. However, my hope is to further my education so I can advance in higher education.

Tell us a bit about yourself and your family.

I am the youngest of seven children, as well as a fraternal twin. I was born and raised in
McDonald County, MO and love living there. I struggled with knowing what career path to take so I received my Bachelor’s Degree in General Studies.

**What do you like to do in your free time?**
I enjoy reading and hanging out with my friends and family. I’m a True Crime nerd, so I love listening to those types of podcasts.

**What is the last good movie or Netflix series you watched?**
The Office is my absolute favorite TV show, I watch it on repeat. I did just watch a movie called, “The Hundred-Foot Journey”, it’s a heartwarming story! I love to watch feel good movies/shows.

**Tell us any new hobbies you’ve developed or any good books/movies you’ve read/watched while social distancing.**
I would like to say that I was productive during social distancing, but really I’ve spent a lot of time listening to podcasts and audiobooks.

**What is the most challenging thing you’ve had to learn to do as a result of the COVID-19 closures?**
Learning to work from home has been a real challenge. Like I said in an answer above, I’ve only been working for Southern for six months, which means I’m still adjusting to all the different roles that come with my job. It was hard to know exactly what to do because of inexperience.

**Fun fact:**
I’m a Chick-Fil-A fan through and through, I can talk about their food and service for hours and that’s not an overstatement.
Kayla Klein—Early Awareness

Join Early Awareness as we kick off our free events for high school counselors. On July 31 we will be hosting a meet and greet for Counselors and Financial Aid professionals. Spend some time getting to know the high school counselors in your area and start building relationships as we navigate through this next year. We will be hosting 5 events at the same time in each of the regions. The link to register is https://docs.google.com/forms/d/e/1FAIpQLSf8Og_9SP1MIWk4VXpcBfP2GOYg97wVrux-8lpPssCqKoME6A/viewform

Stephanie Broyles—Newcomer

The Newcomer's committee has recently welcomed two new members, bringing the committee total to nine. The committee is having its first meeting on July 15th via Zoom and the agenda for the meeting is to discuss soliciting nominations for the Bob Berger Newcomers Award and to discuss how best to welcome the 2020 newcomers whether the conference is held as planned, moved to a virtual platform, or postponed. The committee would like to encourage the membership to be thinking about whether they know members who are new to the profession and have made outstanding contributions. We will be soliciting nominations soon and hope all outstanding new professionals are nominated!

Kaley Williams and Melissa Harper—Professional Development

The PD Committee is working to bring sessions to MASFAP members during this time. We have purchased a virtual platform to be able to host virtual meetings. Our next PD event will be Thursday, July 23 from 10 am to 11 am. Leroy Wade and Kelli Reed will provide a state update to members who are registered. Please mark your calendars and plan to attend by registering at https://masfap.memberclicks.net/pd-events-and-materials?servId=9653

INVITATION TO HIGH SCHOOL COUNSELORS—SPREAD THE WORD!

Join us for a Financial Aid workshop and meet and greet!

Friday, July 31st—12 Noon to 1:30 PM

Register today at https://docs.google.com/forms/d/e/1FAIpQLSf8Og_9SP1MIWk4VXpcBfP2GOYg97wVrux-8lpPssCqKoME6A/viewform (Zoom information and details will be sent the week of the workshop)

Connect with financial aid officers from higher education institutions across Missouri at this virtual workshop hosted by the Missouri Association of Student Financial Aid Personnel (MASFAP) and St. Louis Graduates.

Workshop includes:

- Small group "meet and greet" with financial aid officers at colleges in your area
- Connecting to other high school counselors and youth advisers
- Updates on financial aid for the 2020-21 school year
- Tips on advising students who are filing appeals
Here are the easy steps to volunteer:

1. Go to www.MASFAP.org
2. Log into your MASFAP profile
3. Select “Volunteer” under the “Financial Aid Administrators” tab
4. Verify that your information is correct
5. Select up to three committees to volunteer for. If you would like to add more, simply submit another volunteer form
6. Committee chairs will contact you

We hope you will get involved—MASFAP needs YOU!
By Jenn Ruiz, Director of Corporate Communications, Sallie Mae

As the uncertainty from the coronavirus outbreak continues, it’s natural to feel a sense of anxiety, stress, and angst. Heck, speaking for myself as a mom of two young, school-aged girls, my emotions are all over the place! One minute I’m laughing over a GIF, and the next minute I’m sobbing over the daily dose of pandemic-related stories I read about online, watch on the local or national news, or hear on the radio. Trust me, it’s a constant rollercoaster of emotions. Add to that a dash of constantly worrying about finances, school closures, health, work, family, relationships, or any number of other triggers bound to manifest these unwelcomed feelings of fear, stress, or depression, and it’s a miracle we’re still functioning some days.

It seems every life situation is bringing its own set of unprecedented challenges. Right now, there are countless college students living at home again, separated from their friends, teachers, and peers; parents who are doing their best to homeschool their kids while working from home themselves; and single people struggling with social isolation, all while facing the daily uncertainty about how long our new “normal” will last.

Regardless of your personal situation, it’s important to find ways to navigate and cope with whatever you’re feeling. To help, here are some great tips that might allow you to unplug and give your heart, body, and mind the TLC it needs during this time of stress.

Take a Break from Your Device

Unplug from the world around you! It’s no secret, excessive use of technology can intensify certain problems you may already be facing. Studies have proven that too much screen time from cellphones, computers, and other devices can add more harm than good. Do yourself a favor and try following some of these simple steps:

- Limit screen time daily
- Set up a certain time to make phone calls, read and reply to texts, and keep up with social media
- Challenge yourself to unplug for an entire day, once a week
- Establish some tech-free times or zones; good candidates include the bathroom (you know it’s true), the bedroom, mealtime, and during quality time with loved ones

Use the extra time to become more aware of your surroundings

Give Your Mind and Body Some TLC

Taking a ‘time out’ from all your social channels and digital devices are great ways to help center yourself. There are lots of different options to engage your mind and body that don’t involve scrolling through your Facebook or Instagram page. Here are some to consider:

- Move and groove daily. With limited access to gyms and activities, finding creative ways to get the body moving is an awesome way to de-stress. Experts suggest that taking a walk, dancing around your house, or taking a hike can help reduce anxiety, improve your mood, and strengthen your immune system. Exercise is also a great way to release pent up tension.
- Be still. At a time when so many thoughts are running through our heads, allowing ourselves to be still can be effective and rewarding. Find a quiet place in your home or outdoors to meditate or just be alone with your thoughts. Set aside time to try some relaxing breathing exercises that can also help release nervous energy.
Unplugging During Times of Stress, Continued

- **Get creative and experiment!** There’s nothing like unplugging from the stress of a quarantine to try something new. This is the perfect time to experiment with a recipe, grow vegetables or fresh herbs in a garden, or jot your thoughts down in a journal or blog. There are a variety of options to get your creative juices flowing. If all else fails, try reading a book, playing board games, doing a crossword, or finishing a puzzle. Adult coloring books and crocheting have also become new favorite past times, too!

- **Fuel your body and mind.** In addition to our mental health, it’s important to make healthy food choices to ensure we are keeping our physical health in check. Opting for foods like fruits and vegetables and avoiding highly processed foods and refined sugar is key to good nutrition. Limiting your caffeine and alcohol intake can keep your stress level and anxiety down too.

- **Wind down and get a good night sleep!** Sticking to a consistent sleep schedule is imperative to give your body the proper rest it needs. To ensure you get the right amount of zzz’s, be sure to turn off the TV, cellphones, and devices at least an hour before bedtime to help wind down.

- **Step into the Sun!** Rainy days are sure to put a damper on anyone’s mood, so take advantage of those nice, sunny days. Get outside for a daily dose of good ole’ vitamin D to give your mind and body the boost it needs. If you can’t get outdoors, sitting or working near a window with natural sunlight can also do the trick!

- **Practice random acts of kindness and gratitude.** It’s easy to dwell on the negatives rather than on all the positives that are going on in our lives during times of stress or crisis. To help combat the negative feelings, focus on what you are thankful for and pass that gratitude onto others with random acts of kindness. Experts say when you are kind to others in need, this will help raise your awareness of your own good fortune. Random acts of kindness are infectious and can inspire others to pay it forward, causing a chain reaction of empathy and compassion. Plus, it’s a beautiful reminder that we are all in this together.

Lastly, one of the most important things to remember when trying to keep stress down at a time like this is to keep and follow a schedule. Most of us thrive off having structure in our lives, which is why we should do our best to stick to a daily routine. Whether it’s bathing, working, eating meals, or finding time for things we do on a daily basis, be sure to stick to doing these things around the same time every day. This will help you feel a sense of normalcy during a time of such uncertainty.

*To access more articles on how to tackle school and money decisions with confidence thanks to expert tips and help from those who have been there before, go to SallieMae.com/Blog.*

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**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 Communication’s Committee. **Submissions for the next MASFAP Monitor are due October 13, 2020.**
Ever wanted to know who in MASFAP has the same job as you? Now you can through the new “Role” feature in your MASFAP profile.

The “Role” attribute is intended to help connect members with a similar function. This is slightly different from your title (which is a separate attribute in your profile that you should also update). Think of your role as your job in your office and your title as what you would have printed on your business card. The Role attribute also promotes the inclusion of all professionals who have a stake in financial aid. Because MASFAP’s membership is structured by institution, any team member in your office or organization can be a MASFAP member. Of course, an IT specialist or academic advisor may not have much reason to be active in a financial aid association, but your Chancellor, Dean, VP, or Bursar might!

Updating your role in your profile is incredibly simple. The next time you log into your MASFAP Profile, simply click “My Profile” to view and edit your account. Once in editing mode, select the role from the options given that best fits you. Click “Save” and you’re done!

You can search the membership database according to role. As more members update their role in their profile this feature will become more useful. Fear not - the search-by-role feature can only be used by active MASFAP members, not helicopter parents.
I think the best that has happened in 2020 is BASEBALL! My boys have been fortunate to play ball this summer, even though their spring season was canceled. Watching them play ball has definitely been a bright spot in my life lately.

**Becca Diskin, Missouri Southern State University**

The best thing that has happened to me was having my son, Jackson, home from Missouri S & T since late March. He was supposed to be in Houston for an internship this summer with Chevron, but I am so thankful that he is here, at home, doing his internship remotely. I know this isn't how he envisioned his spring or summer, but I have to be grateful for any time that I can get with him (even if he eats 4 or 5 times a day)!

**Patti Mathieson, Culver-Stockton College**

I have really enjoyed the extra time with my teenage kids. They are growing way too fast!

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

My oldest child completed their first year at OTC in Springfield, MO in culinary arts and passed all courses!

My youngest child just made me a “grandma” – she and her fiancé just adopted a dog!! 😊

**Kris Stodgel, Central Methodist University**

I have loved being able to connect with MASFAP virtually. I have been out of the loop for years due to major pressures in the office and pregnancy/babies (for those of you who don’t know me I have 4 kids age 1-5). Definitely weekly Director lunches have been one of the biggest success stories of separating from the office. I have missed my peers and love seeing them.

**Colleen Brown, Columbia College**

That I am healthy and my family is healthy! And of course I have gotten to spend so much time with my sweet puppies!

**Sara Edwards, Citizens One**

2020 certainly started off with a bang! I can definitely say that the birth of my granddaughter Karighan Milia Davie has hit my happy spot. Born April 14th, or little “Corona baby” has been an absolute joy!

**Kala Smith, Lincoln University**

I have been blessed with a wild black raspberry patch in our backyard which inspired the kids and I to try canning various jams. I think I’m addicted. Photo to the right!

**Ashlea Buntin, William Jewell College**

2020 has been a challenge, but the best thing, hands down, that happened to me was that I spent a lot more quality time with my family than normal.

**Stephanie Broyles, Rolla Technical Institute/Center**

We have been blessed with a wild black raspberry patch in our backyard which inspired the kids and I to try canning various jams. I think I’m addicted. Photo to the right!

**Ashlea Buntin, William Jewell College**

Being home non-stop with two teenaged boys has proved challenging and aggravating at times. However, getting the opportunity to bond with a teenager on any level is priceless. My youngest son Jack, who is 15, decided about a month ago that he would like to visit one “dive” restaurant each week either for lunch or dinner. We have had countless laughs on our adventures around town searching for just the right dive, we’ve experienced some amazing food and best of all we’ve made lots of memories that I will would never have had if not for the obscurity of this year!

**Maureen McKinnon, Rockhurst University**

This year certainly has been a challenge, but I think the best thing that has come from the challenges so far is the feeling of togetherness and caring. We have had to work together to keep each other safe and our spirits high both on the home front and at work.

**Marla Fernandez, Truman State University**

The best thing that has happened to me in 2020 is that my niece graduated high school! She will attend Eastern Illinois University in the fall.

**Laurel Miller, Logan University**

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**Colleen Brown, Columbia College**
Serving Missouri since 1967

Visit us online!
www.MASFAP.org

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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 Committees.

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