

MASFAP MONITOR

QUARTERLY NEWSLETTER



masfap.org



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**Kimberly Meeker, MASFAP
President**
**Director of Financial Aid,
North Central Missouri
College**



Kimberly's Korner: April Showers and the Season of Change

April is a season of transition. The days grow longer, the weather grows unpredictable, and we're reminded of the familiar saying: April showers bring May flowers. It's a hopeful message—one that feels especially fitting for the work we do right now in financial aid.

Across higher education, we are (once again) navigating a season of change. The approaching implementation of new regulations on July 1, along with the ongoing evolution of federal student aid policy, may feel a bit like those spring rainstorms—steady, sometimes heavy, and occasionally uncertain. Yet, just like spring, these periods of adjustment also bring opportunity, growth, and the promise of what comes next.

In *The Energy Bus*, we're reminded that we don't control the weather—but we do control the energy we bring to the journey. As financial aid professionals, our work often places us at the intersection of policy changes and real human impact. Students, families, and counselors look to us for clarity and reassurance, especially when the landscape feels complex. By approaching this season with positivity, collaboration, and a solutions-focused mindset, we help transform uncertainty into progress.

Kimberly's Korner Continued

This is a time for preparation and partnership. Over the coming months, many of us will be reviewing processes, updating procedures, preparing for the new award year, and supporting our campuses through the transition to new regulatory requirements. While the workload may increase, so does the opportunity to learn from one another, share strategies, and lean into the strength of our MASFAP community. When we collaborate, we turn challenges into shared solutions.

Spring also invites us to reflect on growth. Just as the work we began earlier this year continues to take root, the efforts happening across our committees and membership are building momentum. Every conversation, training, and collaboration contributes to a stronger association and better support for those we serve.

As we move through this season of preparation, let's remember that the rain is part of the process. With focus, teamwork, and positive energy, the work we do now will help create the blooms we'll see in the months ahead.

Thank you for the care, dedication, and resilience you bring to this profession each day. Together, we will continue moving forward with purpose and momentum.

With gratitude and forward momentum,

Kimberly



APRIL SHOWERS
Bring
MAY FLOWERS



Remembering Cindy Butler

WRITTEN BY MELINDA WOOD



Cynthia Ann Lassa Butler passed away suddenly on March 27, 2026. It is hard to sum up a friendship of almost 40 years that began at a MASFAA conference in St. Louis, but for years I have kept a “Cindy” folder that highlights much of her professional career.

Cindy was a dynamic leader in the financial aid profession. She began her career at Avila College in 1986 as a financial aid coordinator and was promoted to director in 1987. In 2001, she became District Director of Student Financial Aid for the Kansas City Metropolitan Community Colleges, a position she held until her retirement in 2011.

Her professional leadership extended well beyond her campus responsibilities. After serving as editor of the MASFAP Monitor and the MASFAA newsletter, along with service on numerous committees, she was elected president of MASFAP in 1997 and later president of MASFAA in 2001–2002.



She also served on the board of NASFAA and devoted many years to the Executive Board of the Missouri ACT Council and served as its president. Cindy also served as a member and president of the Missouri School College Relations Commission. Recognizing the importance of developing future leaders, she created the first leadership track for new MASFAP financial aid professionals, encouraging early involvement in professional service and association leadership.

One of her most influential contributions came in 1999 when she revised the ACT brochure Make High School Count, making it more user-friendly for students and families. ACT, MOSTARS, MOHELA, and DESE supported the new format. Cindy then organized and led a group of financial aid professionals who presented this material to junior high students throughout Missouri. The project received honorable mention in NASFAA’s state awards program in 2000.



In 2000, she received the Missouri Award from MASFAP for exceptional leadership. In 2008, MASFAA presented her with the Missouri Leadership Award in recognition of sustained outstanding contributions at both the state and regional levels. Upon her retirement, she was awarded Lifetime Membership in the Missouri Association of Student Financial Aid Personnel.

Remembering Cindy Butler

WRITTEN BY MELINDA WOOD

When I prepared my presentation for her Lifetime Membership, I asked others for comments, and two people wrote: "Cindy Butler rivals Alan Purdy!!" For those newer to the profession who did not know Mr. Purdy, that was among the highest compliments possible. One tribute captured her especially well: "Let me be just one voice thanking Cindy for years of hard work on behalf of financial aid administrators and recipients. Thank you for saying yes when asked to serve in office. Thank you for encouraging others to step up and volunteer. Thank you for giving hundreds of presentations and speeches. Thank you for debating issues, giving ideas a voice, and accepting opposing views while preserving both professional and personal friendships. Thank you for trying to be a visionary for our field. Thank you, too, for being part of the entertainment at the end of a day full of hard meetings, presentations, rules, and regulations." She brought both leadership and fun to every professional gathering. She could sing and dance the night away -- and oh, how several of us loved doing the doo-wop backup vocals for her.

Personally, I believe her greatest asset was networking to bring the right people together to accomplish great things. She inspired people to move beyond their comfort zones. She got me so far out of mine that I never looked back, always saying, "Come on. We can do this." Over the years she became not only a colleague, but a dear friend who became another sister to me.

Cindy's husband, Jim, predeceased her on December 29, 2025. She is survived by her sister, Susan Almburg, her nephews, Jake and Seth Almburg, as well as an aunt and several cousins.



Committee Updates

Early Awareness Committee Update

The Early Awareness Committee held its first meeting on April 6, 2026, and it was energizing to hear the committee's thoughtful input on how we can revamp our High School Counselor Workshops this year. The discussion set a strong foundation as planning is already underway for workshops to be held across the state this fall. Early Awareness will remain very busy throughout the summer, working behind the scenes to prepare meaningful, engaging content before heading out across the state in the fall.

-Taylor Grimm, Hannah Smith, Kaitlyn Venta



Newcomer Committee Update

The Newcomer Committee held its first meeting and has started planning opportunities for newcomers at the fall conference. Our focus is on offering resources and activities that help newcomers connect and move forward with purpose and impact

-Charissa Davis, Sarah Williamson

Committee Updates

Call for Session Proposals – Fueling Change with Positive Energy

Are you ready to help fuel our conference program with positive energy?

Our goal is to build a robust, engaging, and impactful conference program, and that starts with the amazing ideas and expertise submitted by YOU! Whether you are a seasoned presenter or considering your first session, we encourage you to share your knowledge, experiences, and innovative practices with your colleagues across the state.

We are excited to offer the call for session proposals for this year's MASFAP Conference: Fueling Change with Positive Energy: Inspiration, Intention, Impact.

Ready to Fuel the Program?

If you have an idea, a best practice, a challenge you've tackled, or a story to share, we want to hear from you!

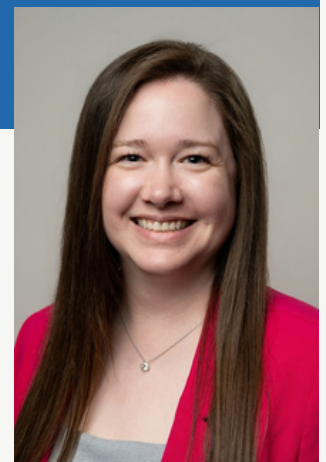
[Submit your session proposal here](#)

<https://forms.cloud.microsoft/Pages/ResponsePage.aspx?id=9a2CMPPsgEmfh--KlmnefvOzu4UERtRNmzfB98zzEtpUNVIFNjBTTFINWVNNTDdTV08wTIIKSkM5Vy4u>!

Submission Deadline: May 1

Thank you for helping us create an inspiring and energizing conference experience. We cannot wait to see what you come up with!

-Program Chair, Keri Gilbert, Stephens College



Tidbits & Happenings



My daughter Essie was recently married (March 21, 2026). The first picture is of Essie and Graydee and the second is of Essie, me and my twin daughters, Zoe and Bailey. The 3rd picture is of my husband, Stephen performing the marriage ceremony.

—Sarah Williamson, North Central Missouri College



Holly Allen, Financial Aid Compliance Specialist at Goldfarb School of Nursing, and her husband Ben welcomed a baby boy on January 11th. Simon Lucas Allen joined the family at 12:27am weighing in at 7lbs 1oz and 20.25" long. Simon's three older brothers and sister all love helping care for him.



Tidbits & Happenings



I got married on March 21!! I'm going through the process of changing my name, so I do plan to start going by Hannah Zenishek.

-Hannah Smith, Saint Louis University



My daughter, Ami, was cast in the youth ensemble for the Muny show Hairspray. The show will run this summer from June 15 – 21.

-Alex Miller, MOHELA

Getting to know MASFAP!

Who is your financial aid mentor?

FA mentor is someone who consistently offers guidance, encouragement, and honest feedback, helping us grow both personally and professionally.



While I'm fortunate to have many brilliant and supportive people in this community to turn to, if I go back to my very first mentor, it would have to be **Megan Stout (DeWitt)**.

—Kimberly Meeker, North Central Missouri College

I have several who have taken me under their wing over the years: **Myra Pfannenstiel** and **Brandon Pierce** at Friends University. I would not be where I am today without their gentle guidance and wisdom. It's noteworthy that neither is in financial aid anymore, so maybe I should pay attention to that! (Myra recently retired, and Brandon is in banking now)

—Tony Lubbers, University of Central Missouri

I feel like there are so many amazing mentors in our association that I look up to. Naming just one is impossible. Just to name a few would be **Dena Norris, Janice Barnes, Brice Baumgardner, Kerry Hallahan, and Cassandra Hicks...** however, there are many more I could name!

—Alex Miller, MOHELA

My financial aid mentor is **Teresa Steinkamp** at the Scholarship Foundation of St. Louis - she taught me so much about the FAFSA when I first started in this work.

—Kaitlyn Venta, MOCAN

Colleen Brown was such an important mentor in my financial aid journey. As I grew in this profession, I learned so much by the way she shared knowledge and supported myself and others to grow. I'm incredibly grateful for the impact she's had on my life and career.

—Jamie Davis, University of Missouri-Columbia

Ginny Burns, Janice Barnes, and Karen Misjack are my financial aid mentors. They are some of my biggest supporters and trusted friends, and they aren't afraid to tell me when I need a reality check. Their friendship and guidance mean so much to me.

—Melissa Findley, Missouri Scholarship & Loan Foundation

I'm fortunate to have had several mentors so far. **Tony Georges** and **Samantha Matchefts** were great mentors to me in the early years of my career. **Stacy Bogier** has been a wonderful mentor to me the last several years.

—Holly Allen, Goldfarb School of Nursing

I feel so lucky to know so many wonderful and inspiring professionals who push me to be better every day. Honestly there are too many to name, but to call out a few:

Janice Barnes: She is truly an endless wealth of knowledge and heart

Amy Hager: Her dedication to bringing folks into the fold and raising up our next generation of leaders is truly unparalleled.

Keri Gilbert: My professional crush and ABSOLUTE BOSS.

My EAC Co-Chairs (past and present): For all of their hard work and dedication to getting resources to the people that need it most. You inspire me every year with your great work!!

—Hannah (Smith) Zenishek, SLU

FAA Spotlight – Kelly Fleming

What's your title, and describe your role and responsibilities at your institution?

Financial Aid Technical Specialist

I am our department's lead on all things software – from Banner to Slate to Canvas to EdConnect. I am our institution's data person as well as Destination Point Administrator w/ FSA. I am the lead on our scholarships and also oversee our Campus Based Aid. I once heard this role referred to as the Wizard of Oz – "the man behind the curtain." That is a great way to explain my role!

How long have you worked at your institution?

22 years at Barnes-Jewish College of Nursing. 26 years in FA/higher ed.

What has your career path been like?

On the school side: I started at a proprietary school here in St. Louis (shout out St. Louis College of Health Careers!) while I was in college, researching their default management program as an Independent Study. Upon graduation, I was hired as their Financial Aid Counselor. I was there for 4 years when Kathy Morriss informed me of a counselor opening at the then Jewish Hospital College of Nursing and Allied Health (now Barnes-Jewish College Goldfarb School of Nursing). From there I was promoted to Assistant Director and am currently their Technical Specialist. Couldn't enjoy what I am doing more!

On the association side: I have served in many capacities within MASFAP over the years, from the Professional Development Committee to the Program Committee to the Archives Committee and the Newcomer Committee. I was a College Goal Sunday volunteer. I co-lead SLAP (St. Louis Area Professionals) for a few years. I served on the Executive Board as a Career School Delegate and as the Awards Chair. I loved helping plan MASFAP Summer Institutes and spending a week on College of the Ozark's campus. But perhaps my most favorite thing was being your Site Chair for 8 years.

Do you have any mentors in your professional life?

Most certainly! Kathy Morriss, Ronn Ramey and Janice Barnes. The greatest encouragers, advocates and cheerleaders anyone could ask for. Wouldn't be where I am without their support in both my professional and person life. What a blessing!



What is the most rewarding part of your job?

The assurance of knowing what we are doing here at BJC is helping to build and shape the future of nursing and healthcare. The nurses we graduate, the community and regional partnerships we maintain, the research we participate in. Touching a day, we will never see!

What is your favorite local spot near your institution?

Humphrey's!

What do you like to do in your free time?

I love being an aunt and spending time with my nieces and nephews. Aunt life is the best life! (Oh, and Pickleball!!)

What is a book, podcast, movie, and/or series you would recommend?

The Let Them Theory (book), The Ruthless Elimination of Hurry (book), Smartless (podcast), On Purpose (podcast), The Pitt (series)

What kind of music do you listen to and what's the best concert you've been to?

Joy FM on the radio locally here in St. Louis. Reba McEntire!

Do you like traveling?

I do. Last summer I went to Montana for the first time and stayed in a yurt for a week!

Tell us a fun fact or something few people know about you.

I have played the piano for 40 years.

FAA Spotlight – Kerry Hallahan

What’s your title, and describe your role and responsibilities at your institution?

Director of Financial Aid at Logan University. I am part of the Enrollment Management leadership team where I provide strategic and regulatory guidance pertaining to the University goals and federal student aid. I lead the financial aid team in all aspects of administering aid, as well as collaborating with many different departments on campus to set policy, streamline processes and interactions between departments, and ensuring compliance.

How long have you worked at your institution?

12 years

What has your career path been like?

I began as a federal work study student in the Mizzou financial aid office, manning the front desk and the phone lines. Life circumstances led me to finish my college career at UMSL, where I worked as a student in that FA office as well. When I graduated, I began as a Financial Aid Coordinator at UMSL for a little over 6 years. I left there

when my son was born, thinking I wanted to be a stay-at-home mom. That lasted for a very short time and then I found myself at Concordia Seminary as the assistant to the Director. Within two months of being there, the Director left and I was asked to move into that role. I did not really want that title at the time, though after a few nudges, I agreed. I was at the seminary for 12.5 years. From there I landed at Logan.

I would be remiss if I didn’t mention MASFAP and the 12 or 13 years I served on the board. I volunteered for many different committees and eventually ran for an elected position, Treasurer. I did this for the 3-year term and then was asked back for two more years due to shifts within that role. Through the years following I became Committee Chair a handful of years and served in the president role (3 yr terms). Although I am not currently on the board for MASFAP, the time served and relationships gained through my board years have helped to shape who I am as a leader today.

**Tell us about your financial aid team at your institution and a recent accomplishment.**

I have an incredible FA team at Logan! There are two Associate Directors (one is part FA, part Registrar), a Senior FA Advisor, FA Advisor and an FA Services Coordinator and they have all been here at Logan for 4 years or more. Because Logan is a trimester school with BBAY and SAY and three regular starts a year, this team has done an amazing job with what is a fast cycle and maintaining a very methodical order for navigating the process of guiding students, packaging, processing, etc. This is an accomplishment each term!! Additionally, the most recent accomplishment was our yearly audit with zero findings and zero management comments!

Do you have any mentors in your professional life?

I do have several mentors from each phase of my professional life. Brenda Noblitt was my very first mentor as a worked study student. Tony Georges, Jerry Joseph, Leo Hertling and Samantha Matchefts from my years at UMSL. My MASFAP years and beyond: Cindy B, Jason C, Jan B, Janice B, Amy H, Gena B, Boyd B, Ginny B, Melissa F, Will S, Laurel M and there are so many more. I am sure I am missing others. I could not manage this professional life without mentors, many of whom have become great friends!

What is the most rewarding part of your job?

The most rewarding part for me is when former students come back to campus for any reason and they make a stop in our office just to say ‘hi’ and to share their accomplishments and what is happening in their lives now.

What is your favorite local spot near your institution?

Wasabi. They have \$7 rolls (including specialty rolls) on Tuesdays and it’s an easy and delicious dinner to take home for very little.



FAA Spotlight

Kerry Hallahan, continued

Tell us a little about yourself and your family.

I was born and raised in St. Louis! My husband and I have been together for 31 years and married for 28. We are a blended family, so we began our lives together with children and have finally made it to our 'empty nesting' years! Combined we have four successful children: Jennifer (married to Michael) manager at Lifetime; Kaitlin, pediatrician; Jared, mechanical engineer; and Reaghan, junior, Communications major at Spring Hill College. We have one granddaughter, Kennedy who is 10 years old and plays select volleyball.

What do you like to do in your free time?

I enjoy gardening. We have a community plot where I always try to grow something new each year. I begin my seeds indoor near the end of winter.

What is a book, podcast, movie, and/or series you would recommend?

The White Lotus

What kind of music do you listen to and what's the best concert you've been to?

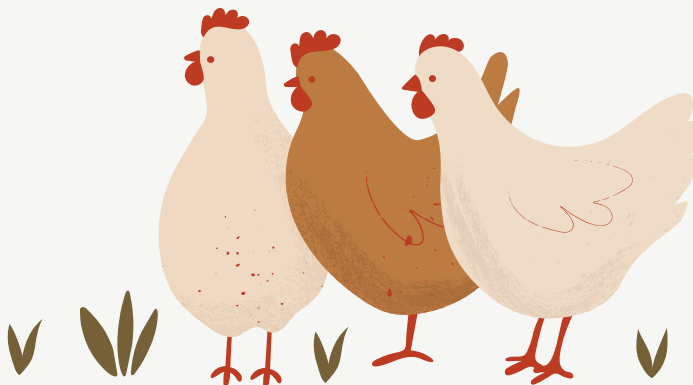
I enjoy all music, especially live music, however my absolute favorite is late 80s, early 90s new wave. My all-time best concert was INXS simply because it was my first concert and favorite band! I enjoy the 80s cruises and the 90s cruises because you get to see concerts everywhere on the ship, including the pool deck and the artists mingle amongst the guests. On my most recent 90s cruise I got to see Better than Ezra, Smashmouth, Fuel, TLC, En Vogue, Sugar Ray and so many others.

Do you like traveling?

I absolutely love traveling! Seeing new places and experiencing different cultures is something I wish I could do for a living. Maybe in my second life! We typically take a few vacations each year and always try to go somewhere we have not yet traveled.

Tell us a fun fact or something few people know about you.

We have six chickens.





Summer Institute & Leadership Symposium

Bold Moves, Bright Futures

June 1-5, 2026

Indianapolis, IN

Register:

<https://masfaaweb.wildapricot.org/event-6587988>

Don't wait—space is limited for our sessions in Indianapolis. Join us for a week of top-tier professional development and unforgettable peer engagement.

- Early Bird Deadline: April 30, 2026
- Final Registration Deadline: May 22, 2026

DON'T FORGET!

DHEWD You Know...

Submitted by Amy Hedrick
Missouri Department of Higher Education & Workforce Development

... the Missouri State Library once fell under the Department of Higher Education! [1]

Today, the Missouri State Library, located just down the street from the Capitol in the James C. Kirkpatrick State Information Interpretive Center, is part of the Secretary of State's office. As the official state library, it provides services to state employees, officials, and residents without a local library branch. It also hosts the Wolfner Talking Book and Braille Library, which loans specialized materials — including digital talking book cartridges, playback equipment, hard copy braille books and magazines, and large print books — to Missourians who benefit from alternatives to traditional print. The State Library also supports local libraries statewide by providing professional development for librarians, promoting improvement of library services, and protecting equal access to library services.

The State Library's roots trace back to 1907, when the General Assembly established the Missouri Library Commission at the urging of the Missouri Library Association. The Commission's goal was to expand library services statewide; its duties included promoting librarian training and professionalism, advising on the establishment and growth of local libraries, and operating "travelling libraries," which morphed into the state bookmobiles during the mid-1940s. The state bookmobiles ran through the mid-1960s, when most Missouri counties had established their own bookmobiles or rural library services.

In 1946, the General Assembly repealed the Missouri Library Commission and created the Missouri State Library, placing it under the State Department of Education's Division of Higher Education. The library was managed by an appointed State Librarian and guided by the State Library Advisory Board. It was tasked with distributing information on establishing and maintaining local libraries, providing library services to the public, schools, and state departments, coordinating library services, and administering state library grants.

When the State Omnibus Reorganization Act of 1974 split the State Department of Education into the Department of Higher Education and the Department of Elementary and Secondary Education, the library division moved to the newly formed Department of Higher Education. In 1977, the State Library acquired the Wolfner Library for the Blind and Physically Handicapped from the St. Louis Public Library, ensuring statewide access to accessible materials. In 1991, the State Library transferred from the Department of Higher Education to the Secretary of State's Office and moved into its current home in the Kirkpatrick Center.



[1] References: [Doering, N. L., A History of the Missouri Library Commission, 1907-1946 \(1975\);](#)
[Missouri State Library; Official Manual of the State of Missouri \[The Blue Book\]; SB 369 \(1945\)](#)

Beyond the Cliff: A Shared Response to the New Student Loan Repayment Reality

Submitted by Will Shaffner and Alex Miller, MOHELA



Over the past few years, the student loan repayment landscape has undergone a seismic shift. With the conclusion of pandemic-era protections, we have entered a surge environment where borrower delinquency is no longer a slow burn, but a cliff. As a student loan servicer, we see this transition up close, and we know you're feeling it too. This new reality calls for a recalibrated approach—one we can navigate more effectively together.

A Shift in Borrower Experience: Navigating a New Reality

One of the most defining aspects of today's repayment environment is the context shaped by recent events. Many borrowers entering repayment for the first time graduated during the federal payment pause. This means they've likely never made a loan payment, may not know who their servicer is, or understand how repayment works.

This cohort is stepping into repayment amid heightened economic uncertainty, in a landscape that has been anything but stable. Multiple extensions of the payment pause, changes to forgiveness programs, and servicing transitions have created a moving target. Understandably, this has led to confusion and disengagement. Without encouragement from multiple trusted sources, that disengagement can increase the risk of delinquency—and eventually, default.

Understanding the Surge: What's We're Seeing Together

The economic and behavioral impacts of this cliff are real:

- Over 6.5 million borrowers are delinquent.¹
- The GAO reports nearly 30% of borrowers are past due, totaling \$290 billion in loans.²
- The Federal Reserve estimates a \$80 billion annual drop in household spending due to the end of forbearance.⁵

While these numbers underscore the seriousness of the moment, they also highlight an opportunity to rethink how borrowers are supported across the repayment lifecycle.

Institutional Impact and Opportunities for Collaboration

Financial aid offices are not just observers in this crisis—you're essential partners in borrower success. The Department of Education's evolving guidance, alongside the implications of One Big Beautiful Bill (OB3), is clearly signaling a shift toward greater institutional responsibility in the student loan repayment landscape. Schools are no longer seen as passive participants once students leave campus; instead, there is a growing expectation for institutions to play an active role in borrower outcomes. This includes stronger engagement strategies, improved financial literacy efforts, and more intentional outreach to ensure borrowers successfully enter and remain in repayment.

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We also recognize the institutional implications of rising delinquency. Cohort Default Rates (CDRs) remain an important accountability measure, with sustained high rates risking access to Title IV funding.³ With the addition of institution-level nonpayment rates now being published, the focus on borrower outcomes continues to expand.⁴

These metrics matter deeply to institutions—and they matter to us as well. While our roles differ, our shared goal is the same: helping borrowers successfully navigate repayment.

Areas for Partnership and Support

This moment presents an opportunity for thoughtful, cross-functional collaboration. Some areas institutions may wish to explore include:

- **Increased Conversations:** More transparency and real conversations during the Admissions process and during the student's course of study to ensure connections between affordability, borrowing and ability to repay post-graduation.
- **Proactive Outreach:** Use NSLDS data to identify borrowers showing early signs of distress. We can help align outreach strategies based on delinquency stage.
- **Repayment Education:** Reinforcing awareness of IDR plans, forgiveness options, and servicer resources. We're happy to support with materials or co-hosted sessions.
- **Cross-Department Coordination:** Connect Financial Aid with on-campus partners to build a holistic support network to think outside of the box on how to support students. One idea could be to work with the finance department majors to create financial literacy resources or add a possible course to be offered to all students. Another idea would be to leverage work study students to offer one-to-one counseling/education support around the student loan program to help their peers related to borrowing and repayment
- **Policy Review:** Reevaluate exit counseling, grace period, and post-graduation engagement strategies. Also, consider a shift in mindset campus-wide to consider continuous outreach regarding student debt/repayment to post-graduates or less-than half time enrollment for up to four to five years after leaving the institution as an attempt to change the outcome of the institution's CDRs.

Moving Forward—Together

As colleagues in borrower support, we each bring a different but complementary perspective. If your institution is experiencing rising nonpayment rates increasing borrower questions, we believe this is a valuable moment to connect and share strategies. The challenges ahead are real—but together, we have the opportunity to build stronger bridges for the borrowers we collectively serve.

Beyond the Cliff: A Shared Response to the New Student Loan Repayment Reality

Submitted by Will Shaffner and Alex Miller, MOHELA

[1] References: Doering, N. L., *A History of the Missouri Library Commission, 1907-1946* (1975); Missouri State Library; *Official Manual of the State of Missouri [The Blue Book]*; SB 369 (1945)

¹ Federal Reserve Bank of New York, Center for Microeconomic Data, 2025;

<https://www.newyorkfed.org/microeconomics/hhdc.html>

² GAO, Federal Student Loans: Preliminary Observations on Borrower Repayment Practices after the Payment Pause, July 2024; <https://www.gao.gov/products/gao-24-107150>

³ Federal Student Aid, Official Cohort Default Rates for Schools, September 2024;

<https://fsapartners.ed.gov/knowledge-center/topics/default-management/official-cohort-default-rates-schools>

⁴ Federal Student Aid, (General-25-34) Nonpayment Rates by Institution – Default Prevention Resource – NSLDS Delinquent Borrower Report, July 2025;

<https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2025-07-23/nonpayment-rates-institution-default-prevention-resource-nslds-delinquent-borrower-report>

⁵ Federal Reserve, Debt Payments and Spending: Evidence from the 2023 Student Loan

Payment Restart, September 2025; <https://www.federalreserve.gov/econres/notes/feds-notes/debt-payments-and-spending-evidence-from-the-2023-student-loan-payment-20250905.html>



SUBMIT

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 to 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 10, 2026.

Thank you, MASFAP!

At our 2025 Annual Conference, we sponsored the Lake of the Ozarks Idiots Club. We received this letter and we wanted to share it with you!



JESTERS OF GOODWILL

DEDICATED TO HELPING YOUTH IN-NEED IN THE LAKE AREA

PO BOX 1185
Osage Beach MO 65065

lotoidiotsclub@gmail.com
www.LakeoftheOzarksIdiotsClub.org

F.E.I.N. 46-5681850 – No goods or services were received for this donation

December 26, 2025

Missouri Association of Student Financial Aid
Attn: Bridgette Betz
2500 Missouri Blvd Suite 1068
Jefferson City, MO 65109

Dear Friends at Missouri Association of Student Financial Aid,

We are incredibly grateful for your generous donation of \$5000 to the Lake of the Ozarks Idiots Club supporting children living in poverty. Thank you for choosing us to be the recipients of your fundraising efforts at your annual conference! As we told you, the start of the school year kept us busy clothing students, getting them involved in activities and paying for dual credit classes. We had two families with a total of seven children lose everything in house fires over Thanksgiving weekend, so this money is very much appreciated!

We topped our previous school year total with spending over \$306,000 on students in our five schools. Counselors tell us many parents are having to make choices between feeding kids and putting clothes and shoes on them. What a hard reality they are facing. We are glad we can provide clothing and funding to keep kids coming to school and participating in activities. We know attendance and participation are critical to student achievement, and this organization helps bridge the gap for those families. We will continue to fund Buddy Packs for weekend food, participation fees for all sorts of activities and as always, lots and lots of shoes and clothes.

Since August, 2014 this charity has provided more than 67,010 child assists and the Jesters of Goodwill have spent over **\$1.7 million dollars** directly on the youth in need in 5 school districts surrounding the Lake of the Ozarks area, including Macks Creek, Climax Springs, Camdenton, School of the Osage and Eldon! These totals grow each day! We are proud to share our 2024-25 fiscal year report showed 93% of the money we collected went directly to youth, 4% was used to purchase items (member cards, t-shirts, etc.) to offer to people to make money to spend on youth and 3% was used for consumable goods (computer paper, credit card fees, etc.).

None of this could happen if it weren't for our members, volunteers, business partners and donors, like you, that have a very generous heart and believe in the mission of the Jesters of Goodwill helping youth in-need in the Lake area.

Words just cannot express our gratitude! Thank you so much for your support.

Max & Kelly Fischbach
Executive Directors



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Disclaimer:

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