

MASFAP Monitor

Volume 4, Issue 1

March 2005

From the President

It's a Family Thing

Jon Gruett
MASFAP President

The Spring Conference is over and, no doubt like you, I'm back in the office going through all of the work that piled up in my absence. Hundreds of emails, a full voice-mail box, and many additional items for the old "to do" list greeted me upon my return to work. It would be easy to question why one even attends conferences given that you have to work twice as hard to catch up when you get back to the shop. Upon reflection though, those questions are quickly dispatched. For me, MASFAP is family and missing a conference would be like missing a reunion.

Like any other family, MASFAP has its share of characters, challenges, successes, opportunities, and special moments. At our latest gathering we took the time to celebrate "milestone" years of service individuals have dedicated to serving students as well as to recognize the retirements of two special individuals: Sue Craig (Blue Ridge Bank & Trust) and Naomi Yates (Evangel University). We also had the opportunity to welcome over 20 newcomers as well as the new Commissioner, Dr. Greg Fitch. It was also great to see that so many of our members brought

continued on page 2

INSIDE THIS ISSUE

- 2 Online Voting to Debut at Fall MASFAP Conference
- 3 News From Around the State
- 4 MASFAP Summer Institute Planned
- 5 Service Awards
- 7 Committee Chairs

Committee Spotlight

Program Committee

Lori Hartman
Program Committee Chair

Howdy again, Pardners! For those of you that saddled up your horses and hit the trail to the Lodge for the Spring MASFAP Conference, all 238 of us, I hope you considered it a worthy ride. And congratulations to Evangel on a successful conference - only those that were there on Friday morning can understand.

First and foremost, congratulations to Naomi Yates and Sue Craig on their impending retirements. Both ladies were very deserving of the extra attention bestowed on them at this MASFAP Conference, after having served many years in financial aid. May we all look to them for inspiration! And congratulations to all of the service award recipients.

Those that attended heard the powerful words of Dr. Benjamin Akande. Many learned for the first time how much of a partner he is with us in the financial aid business when he told us about his CORE Program (Collegiate Outreach Recruitment and Exposure). If nothing else, his message encouraged us all to make a difference from where we are.

Conferees also had the pleasure of getting blazing news from Washington D.C. from the sheriff himself, Sheriff Dave Gelin. As the upcoming 2005-2006 NASFAA Chair, the Sheriff had just returned from a trip to the nation's capital to participate in the NASFAA Leadership Conference, to get an update on the status of aid programs, and to continue laying ground work for his year as NASFAA Chair. For those that did not get to hear Sheriff Dave present, I would highly recommend you keep a close eye on what is happening in Washington, not only at the Department but in Congress, and make sure you understand the details of what is being planned for higher education.

Howard Thomas also brought us news from outside the state, as he gave the MASFAA Update. Howard is the current MASFAA President. It made us all right proud

continued on page 3

some of their real families with them as well.

I don't know about you, but I often contemplate the well-being, present and future, of my family and the same goes for MASFAP. At times this turns out to be much worry about nothing but at others the examination of potential issues ahead of time proves invaluable. We are blessed with a talented membership willing to offer its time to serve the needs of our association which is always a strong base to work from. I sometimes wonder though if the membership in general is familiar enough with the inner workings of the association. Are you aware of our contractual obligations, corporate support issues, insurance coverage, policies/procedures, expenses, and income? Do you care? You should. They are all important factors to our continued well-being and therefore are important to all members. This is one reason why our Business Meeting at the spring conference included reports from committee chairs this time around.

The Executive Board exists to serve the needs of our membership but does not operate in a vacuum. We cannot serve you properly unless we hear your needs, wishes, and concerns. Informed members are in a much better position to provide input and guidance to the board. Serving on committees, acting as a committee chairperson, attending conferences/training sessions, or just asking questions are all great ways to learn about the administration of your association (as well as reading the MASFAP Monitor of course). In the process, you get to spend even more time with your "professional family". Talk about a win/win situation!

The memories from our spring conference have now been added to my mental photo album and they will live there just as the pictures of relatives and friends at home. Mental snapshots of Sue, Naomi, the "cowboy" Commissioner, and many others will always bring a smile to my face. My thanks to all of the folks for their work in providing such a fantastic setting for these memories. Thanks also to the membership at large for being informed, involved, and committed to the well-being of our professional family. Well, I guess its time to put the album away for a while and get back to work. See you at the next reunion!

**The spring MASFAP
Silent Auction raised
\$1411 for the
scholarship fund. Thank
you for your generosity!**

Online Voting to Debut at Fall Conference

By Keith Broadus
Technology and Communications Chair

One of the 2005 Technology and Communications committee goals is to introduce MASFAP constituents to the benefits of online voting for elected offices. To accomplish this, an online voting pilot project will be conducted at the 2005 fall conference in November.

At the fall conference, MASFAP members who are the designated voting person for their institutions can elect to vote using the traditional paper ballot or vote online via the MASFAP web site (www.masfap.org). To vote online, the voting representative will need their MASFAP web site user ID and password. A room will be reserved for online voters and times for online voting will be designated during the conference. A short survey will be given to online voting participants afterward to solicit feedback and improvements. Upon successful completion of the online voting pilot project, a measure will be introduced to MASFAP members at the spring 2006 conference to amend the MASFAP Constitution to allow for online/offsite voting.

As details and procedures are finalized, MASFAP members will be kept abreast of developments via the MASFAP Monitor or the MASFAP list serve.

Committee Update

By Chris Rethlake
Newcomer Committee

We had 28 Newcomers at the Spring Conference!! Welcome to MASFAP! The highlight of the conference was definitely the Newcomer Breakfast, which was a new addition to the conference. We were able to speak informally with the newcomers and also present information about the various committee opportunities. Our committee and the newcomers really enjoyed this additional interaction!

We will begin working on formalizing policies and awarding procedures for the Bob Berger Newcomer Award. Our committee will be meeting in late April/Early May to formalize these policies and procedures to present to the Board in our June meeting. If the Board approves these procedures, the information will be distributed to the MASFAP community so that recommendations may begin for Fall awards.

News From Around the State

SLAP-The SLAP meeting was held February 8 at Maryville University. There were 23 attendees. Thanks to Mariam Simonyan for hosting the event! Linda Haman will be the new SLAP Co-Chair. Congratulations Linda! The next SLAP meeting will be held at Commerce Bank on April 12th. Thanks to Melissa Findley for hosting the event. Linda Haman will be responsible for the topic of discussion. The dates for the remainder of 2005:
June 14th: St. Louis College of Pharmacy.
October 11th: MOHELA
December Holiday Party: TBD

OAKFAP-A discussion was held concerning the issue of having a Chair and Co-Chair and formalizing OAKFAP meetings. It was decided not to have a Chair or Co-Chair. Attendees prefer the open forum. However, it was decided that minutes would be taken in order to provide information to financial aid officers who could not attend. Reauthorization, the FY 06 budget proposals, FERPA release forms, the new verification forms and self evaluations were also discussed. The next OAKFAP meeting will be held on April 14, 2005, at the Springfield Library on the South side of town in room A from 2 to 4:30pm - Please note the time change for this particular meeting. A presentation from Mapping Your Future will take place during the April meeting. The meeting in May will be held on May 12, 2005, at the South side Library at 1:30pm.

FANG- The last meeting was held March 17, 2005. Beth Ziehmer from Mapping Your Future gave us updated information on the Mapping Your Future website. Mapping Your Future is supported by all 35 guarantors across the nation, as well as "Friends" of MYF. Our next scheduled FANG meeting is May 19 from 2-4 p.m. Time and location are the same each meeting. Meetings are held at the Daniel Boone Regional Library in Columbia.

KC-RAP-The first KC-RAP meeting of the year was held on February 4 and had a great turnout. 23 different schools and associate members were represented from Missouri and Kansas. We toured Johnson County Community College's one-stop office and heard from the financial aid director there about how it works. We set our next meeting for April 14 at noon at UMKC. Our tentative schedule for the rest of the year is June 2, August 4, October 6, and December 1. We decided to move the meetings from campus to campus. Park, Avila, and JCCC volunteered their sites, and we have a standing invitation at UMKC.

to hear about the efforts that Missourians are adding to MASFAA through their time in leadership roles - Jon Gruett, Leo Hertling, Kathy Morriss, Ronn Ramey and Samantha Ruffini.

Thursday night, attendees welcomed Commissioner Gregory Fitch to the MASFAP Conference. Folks had the chance to meet and greet Missouri's new Commissioner of Higher Education, as well as hear him talk for a few minutes about his work already completed in Jefferson City, and what he has on his plate for the near future.

And for those that could bring themselves to rise with the rooster crow on Friday morning, you heard some vital information about information security, and had one last chance to get your questions answered by the Department.

So, hope you had a chance to see old partners, and make new ones. The Program Committee is looking forward to seeing everyone back at the Lodge on November 6-8 for our Fall Conference. Until then, happy trails, and smooth ones too!

Program committee members:

Marilyn Baker, MOHELA
Liz Bennett, William Woods University
Christy Bramblett, Student Loan People
Jan Brandow, University of Missouri - Kansas City
Cindy Butler, Metropolitan Community College
Angie Comstock, Avila University
Ginny D'Angelo, Commerce Bank
Amy Hager, Moberly Area Community College
Lori Hartman, University of Missouri - Columbia
Leo Hertling, St Louis College of Pharmacy
Melissa Hogan, Webster University
Dan Holt, Educational Funding Services
Todd Martin, East Central College
Kyla McCarty, College of the Ozarks
Michelle Mohn, Deaconess College of Nursing
Michelle Pursel, EDFUND
Ronn Ramey, Bank of America
Chris Rethlake, University of Missouri - St Louis
Jody Schwartz-Butrick, MDHE
Melinda Wood, Truman State University

Early Awareness Needs Your Help!
We are looking for "on-call" presenters across the state to help us with the lunch and learn program. Please email Cheri Marks at marksc@missouri.edu if you are able to assist us with presentations on an as needed basis. Thank you!

Ode to Karen Misjak

Submitted by Kathy Morriss, MOHELA
Written by Todd Morriss

You came to Missouri D.H.E.
When things were in a mess.
The schools and lenders in the state
Were having major stress.

Service was at an all-time low
The funds weren't getting out
But you came in with confidence,
"I'll figure this thing out!"

Business life is not much fun
When we fail to get our way.
You had to please the banks and schools,
And the Commissioner-of-the-day.

You built a staff we all could trust;
So knowledgeable and true.
When default reared its ugly head
You knew just what to do.

Default Prevention Task Force
You knew the budget to the penny
"Let's spend it on Missouri kids
And the Feds, they won't get any."

You built a strong loan program
I'm sure we all agree
You even dealt with the Wild man.
Better you than me.

The Commish, finally wore you down
And you left MOSTARS behind.
When I heard you went to Commerce Bank
It nearly blew my mind.

I was known for being tough
On bank reps at my school
But you came in with smile and hug
An exception to the rule.

So now it's time to go up north
And get back to what you love.
Manage Iowa's loan program--
It fits you like a glove.

Kathy and I know you'll do well.
We know you just can't wait.
All we ask is don't forget
Your friends in the Show Me State.



Raschelle Johnston and Keith Shawo discuss the
Cowboy Olympics at the spring conference.

Photo by Larry Viterna

MASFAP Summer Institute Planned

By John Bailey
Chair, Professional Development Committee

Mark your calendars now for the MASFAP Summer Institute. This year's theme is **Financial Aid Depot - Building a Solid Foundation**. This four day workshop will be held at College of the Ozarks (just south of Branson) and will provide both beginner and experienced financial aid professionals with the tools they need to develop and hone their financial aid skills.

Beginners will nail down basics such as the FAFSA, Needs Analysis, Student Eligibility, and Campus Based Aid. Experienced professionals will sharpen their skills on Staff Development, Verification and Tax Issues, P & P Manuals, and Program Reviews.

The days will be filled with informative interest sessions and the evenings will provide ample opportunity for entertainment and relaxation. This is one program you do not want to miss!

More information and on-line registration will be available soon. So for now, save this date and plan to attend. MASFAP Summer Institute . . . June 7-10.

MASFAP Service Awards

Awarded at Spring 2005 MASFAP Conference

Retirees

Sue Craig.....Blue Ridge Bank and Trust
Naomi Yates.....Evangel University

Twenty-five Years of Service

Christine Appelbaum.....National City Education Finance
Sue ArmstrongWilliam Jewell College
Marilyn Baker.....MOHELA
Sharon Baldwin.....Concorde Career Institute
Charlotte Jones.....William Woods University
Conway Jones.....University of Missouri - Columbia
Connie Holm.....Security Bank of Kansas City
Rod Langel.....National Student Loan Program
Sharen Lowney.....Webster University
Carol Rotach.....University of Missouri – Kansas City
Marge Stoner.....Northwest Missouri State University
Karen Vossenkemper.....
.....St. Charles County Community College
Karen Walker.....Southeast Missouri State University
Kathy Williams.....Central Missouri State University

Twenty Years of Service

Ray Bayer.....MOHELA
Donna Griggs.....Hillyard Technical Center
Steve Jorden.....A. T. Still University
Maureen Kelly.....DeVry University
Karen Koenig-Griffin.....Sanford-Brown College
Marilyn Kowert.....University of Missouri – St. Louis
Kathy Morriss.....MOHELA
Steven Nichols....Assemblies of God Theological Seminary
Kathy Thomas.....Saint Paul School of Theology
Melinda Wood.....Truman State University

Fifteen Years of Service

Janice Barnes.....Commerce Bank
Charlesetta Burrell.....DeVry University
Wendy Carter-Fischer.....University of Missouri - Columbia
Cheryl Dobson.....Missouri Southern State University
Mark Frerer.....Missouri Southern State University
Martha Harbaugh.....Maryville University
Dan Holt.....Educational Funding Services
Michelle Holt.....Southwest Missouri State University
Nancy Lynch.....Saint Louis University
Brenda Noblitt.....University of Missouri - Columbia
Ann Nordyke.....Central Missouri State University
Mick Ramer.....MOHELA
Sue Richardson.....Evangel University
Denise Sebastian.....Mineral Area College
Linda Sadler.....Missouri Southern State University
Sherry Saunders.....
.....Wentworth Military Academy and Junior College
Marilynn Shelton.....Webster University
Kathy White.....Evangel University

Ten Years of Service

Karla Albert.....MOHELA
John Bailey.....smartFUNDS
Mike Brock.....Park University
Katherine Coates.....U.S. Department of Education
Russell Cobb.....Columbia College
Michael Cummins.....MOHELA
Joyce Gish.....Fort Zumwalt School District
Albert Glade.....Aquinas Institute of Theology
Lynda Goodwin.....Park University
Kerry Hallahan.....Concordia Seminary
Michelle Hanson.....Saline County Career Center
Lester Lang.....Career & Technology Center at Fort Osage
Dorothea Lotter....Assemblies of God Theological Seminary
Janie McIntyre.....Metro Business College
Del Morley.....Northwest Missouri State University
Vicky Murphy.....Four Rivers Career Center
Sharon Nelson.....Columbia Area Career Center
Joni Newland.....A.T. Still University
Ruth Norman.....Sanford-Brown College
Michelle Paul.....Crowder College
Mariam Simonyan.....Maryville University
Carole Smith.....Southeast Missouri State University
Gina Smith.....Cass Career Center
Christal Williams.....Kansas City Art Institute
Carolyn Williamson.....University of Missouri – Kansas City

Five Years of Service

Julie Burn.....Truman State University
Kim Cary.....Ozarks Technical Community College
Pat Conley.....Nelnet
Brenda Costin.....Northwest Technical School
Cindy Crabtree.....Westminster College
Chris Drazen.....Missouri Saving for Tuition Program
Deana Elder.....Missouri Western State College
Regina Enriquez.....Vatterott College
Kelly Fleming.....
.....Jewish Hospital College of Nursing and Allied Health
Kristin Frazier.....Saint Louis University
Joyce Frye.....South Central Career Center
Wendy Harrison...Kennett Area Vocational Technical School
Jennifer Hart.....Vatterott College
Jenny Hendrickson.....Nelnet
Jeff Herman.....Washington University
Sandra Kremer.....
.....Metropolitan Community Colleges-Kansas City
Kyla McCarty.....College of the Ozarks
John Mejaski.....Saint Louis University
John Morabeto.....Key Educational Resources
Dana Roberts.....Park University
Nancy Schonewetter.....Park University
Pam Thomas.....Park University
Kimberly Warren.....Avila University
Beth Weddle.....Evangel University
Teresa White.....William Woods University
Bobbi Wojtowicz.....
.....Career & Technology Center at Fort Osage
Julie Young.....Saint Louis University

Tidbits

- **Beckie Kornberger**, Fontbonne University is engaged to be married to Jerid Saffell on May 28, 2005. Best wishes, Beckie!
- **Frank Tucci**, St. Louis University, will earn his Master's Degree in Higher Education Administration in May from St. Louis University. Congratulations, Frank!
- **Vicki Mattocks** and **Michelle Holt**, Southwest Missouri State University, were promoted to Assistant Directors. Way to go, ladies!
- **Melissa Mrazek**, St. Louis College of Health Careers, is the newest financial aid officer to join the school. Welcome to MASFAP, Melissa!
- **Adam Colvin**, St. Louis College of Health Careers, is engaged to be married to Sara Stroud on February 18, 2006. Best of luck, Adam!



March 15, 2005

College of the Ozarks
Financial Aid Office
Attn: Kyla McCarty
P.O. Box 17
Point Lookout, MO 65726

Dear Ms. McCarty:

Eden Theological Seminary is pleased to be the recipient of a \$500.00 scholarship award from the Missouri Association of Student Financial Aid Personnel. This gift is helping fund a scholarship for the spring semester for Nancy Mack.

Nancy is a second level student studying for the Master of Divinity degree at Eden. She came to Eden from a career as a social worker in both mental health and hospital settings. I know she joins me in thanking you for this important financial support.

Sincerely,

A handwritten signature in cursive script that reads "Barbara A. Everett".

Barbara A. Everett
Director of Development

cc: Michelle Wobbe

OFFICE OF DEVELOPMENT
475 EAST LOCKWOOD AVENUE SAINT LOUIS MISSOURI 63119-3192
PH (314) 918.2574 (877) 627-5649 FX (314) 918.2570

Demonstrating Leadership by Example

Do your values match your actions?

Submitted by: Robyn LeGrand, National Student Loan Program

Every day you have opportunities to demonstrate leadership--at home, in social settings, in your community, and in your job. But do you really understand the impact of your leadership on others, especially students looking for direction and purpose in life?

Your actions often speak louder than words. With this in mind, consider what students observe when you demonstrate your values and apply them to your daily choices. To be an effective leader, you must determine what you value. Here's a simple exercise to help you.

- Get a package of 3x5 cards.
- Write down everything you want in life (one per card)--new car; new house; trip to Hawaii; sanity in your home; a long, healthy life. Include thoughts that seem frivolous or impossible to attain.
- Be honest!

After you make your "wish list", eliminate less critical items. Your top three to five choices are your most important values. This process helps you use your time, money, and other valuable resources more productively.

So, how does this relate to demonstrating leadership?

Students, coworkers, and others who interact with you will follow a strong leader and role model. To be an effective leader, you must know what's most important in your life. This goes beyond the simple exercise with the 3x5 cards. It goes straight to the heart of why you sometimes spend your time, energy, and other resources on activities and behaviors that are counterproductive to your values. Think how confusing it must be to others when you:

- say you want to be physically fit, yet you sit at home watching TV with cookies and ice cream every night
- work 10-16 hour days while proclaiming how desperately you want to go to the mountains and sit by a stream
- advocate that *they* only borrow what they absolutely need while you overuse your credit cards and live beyond your means

By identifying your values and living by them, you'll demonstrate strong leadership and model behavior. These traits go a long way in changing the lives of students who are looking for direction and purpose.

2005-2006 MASFAP Committee Chairs

Archives	Jennifer Haynes	Moberly Area Community College
Associate Member Concerns	Dan Holt	EFSI
Association Governance/ Legal	Dave Rice	St. Louis College of Pharmacy
Awards	Melinda Wood	Truman State University
Budget and Finance	Kyla McCarty	College of the Ozarks
Career Schools	George Holske	Metro Business College
Corporate Support	Ginny D'Angelo	Commerce Bank
Early Awareness	Cheri Marks	University of Missouri-Columbia
Legislative Issues	Annette Avery	Drury University
Membership	Jan Brandow	University of Missouri-Kansas City
Newcomer	Chris Rethlake	University of Missouri-St. Louis
Nominations/ Elections	Dave Rice	St. Louis College of Pharmacy
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Technology and Communications	Keith Broadus	Missouri Department of Higher Education
College Goal Sunday	Karla Albert	MOHELA
	Michael Smith	University of Missouri-St. Louis
Leadership	Carla Boren	Rockhurst University
Past President's Council	Jeff Ford	Ozarks Technical Community College

Higher-education tax benefits offer savings to students, families

Submitted by: Brent Carpenter, USA Funds Services

Students and families who paid college expenses during 2004 may qualify for higher-education deductions or credits when they file their federal income-tax returns. Tax-law changes in recent years have added and expanded higher-education tax benefits.

As they prepare their 2004 federal income-tax return, students and families should be advised to see if they qualify for savings under these tax-law provisions.

Student-loan-interest deduction — Taxpayers may be able to reduce their taxable income by up to \$2,500 for interest paid during the tax year on their student loans.

Hope Tax Credit — Taxpayers may reduce their federal income tax by as much as \$1,500 per student for out-of-pocket tuition and fees for each of the first two years of study toward a degree or certificate from a college or vocational school. Students must be enrolled at least half-time to qualify.

Lifetime Learning Credit — This credit offers the opportunity for taxpayers to reduce their federal income tax by as much as \$2,000 for qualified tuition and related expenses paid for students enrolled in an eligible postsecondary institution. The maximum credit equals 20 percent of the first \$10,000 of qualified expenses.

Deduction for higher-education expenses — Students and parents may be able to reduce their taxable income by up to \$4,000 for qualified higher-education expenses that they paid during the tax year. This deduction may benefit them if their income is too high to qualify for either the Hope or Lifetime Learning credits.

Employer-provided education benefits — Taxpayers may exclude from their taxable incomes up to \$5,250 in higher-education assistance provided by their employers each year.

529 college-savings plans — Students and their families may be able to exclude from their taxable income earnings from qualified-tuition programs, commonly known as 529 savings plans, that they used to pay qualified education expenses. These plans permit individuals to prepay or invest to pay higher-education expenses.

Coverdell Education Savings Accounts — Taxpayers may contribute up to \$2,000 annually to a Coverdell Education Savings Account, formerly known as education IRAs, on behalf of designated beneficiaries who are younger than age 18 or is special-needs beneficiaries, to pay qualified education expenses. Although these contributions are not tax-deductible, they will grow tax-free until withdrawn.

Please note that this information is intended as a general summary of these tax benefits. Financial-aid administrators should refer students and their families to a qualified tax adviser or the Internal Revenue Service to determine eligibility for any of these benefits.

MASFAP would like to **THANK** the following sponsors for their contribution to our spring 2005 conference. Your generosity is most appreciated and does not go unrecognized.

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 U.S. Bank
 Wells Fargo Bank



MASFAP 25-year service award recipients: (l-r) Christine Applebaum, Sue Armstrong, Marilyn Baker, Rod Langel, Sharon Baldwin, Connie Holmes, Carol Rotach
photo by Larry Viterna

The MASFAP Monitor is brought to you by:
The Technology and Communications Committee

- Keith Broadus**, Chair, Missouri Department of Higher Education
- Janice Barnes**, Commerce Bank
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- Larry Doggett**, ELM Resources
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 March 29, 2005