



MASFAP MONITOR

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September 2005

From the President

Jon Gruett
MASFAP President

Hello again MASFAP! Well, I guess this is my last Monitor article as your President. Life goes by at such a hectic pace sometimes that we rarely get a chance to take a step back and assess where we are. We are all so busy running down the track that we forget to remember where we started and how far we have come. In the midst of a new semester, our own kids returning to school, reauthorization, the trauma of hurricane Katrina and the impending impact of hurricane Rita perhaps there is just so much going on that reflection is a healthy respite from the onslaught of demands we face each day.

Now don't get me wrong, I'm not going to tell you that MASFAP has solved world hunger, global warming, or even the paper vs. plastic debate. I will tell you however that I am very honored to have served as your President, proud of the work your association's leadership has accomplished this year, and thankful to be part of such a vibrant organization.

For many years I have heard charges of a "good old boy" network in MASFAP and this concern was confirmed when I surveyed the membership prior to taking office. It is my belief that this concern stems

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Committee Spotlight

2005 Technology and Communications Committee

Keith Broadus
Committee Chair

Like many of the committee chairs, when approached by MASFAP President Jon Gruett with the opportunity to chair this committee I literally jumped at the chance. I had seen the yeoman's work done by this committee under the tireless leadership of Samantha Ruffini and wanted to take an active role in developing the MASFAP web site and using media such as the *MASFAP Monitor* to introduce technology trends that may reshape the way things are done not only in financial aid but throughout higher education as well.

The Technology and Communications committee have several initiatives in progress this year, one of which is the ongoing production of the MASFAP Monitor, including this issue you are enjoying now. Pam King and Jennifer Hendrickson do an excellent job of bringing news to the membership that is of interest to everyone. One goal for the Monitor this year is to provide more substantive articles as well as the human interest features everyone enjoys. Their diligence and professionalism in soliciting articles, photos, and other items needed to put this publication together is inspiring. I hope the membership appreciates their efforts as much as I do.

Another big initiative for the Technology and Communications committee is the introduction of online voting to the MASFAP membership. This initiative is not as simple as turning on a switch and it's done. With the help of Dave Rice and the Nominations and Elections committee, proposed changes to the MASFAP Constitution to allow for online voting will be submitted for approval to the MASFAP membership at the fall conference in November. In addition, voting members from MASFAP institutions will have the opportunity to "test drive" online voting in an online voting pilot project that will be set up at the fall conference. Voting members can cast paper ballots but

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Fall MASFAP Conference

Team MASFAP – What's Your Game Plan?

Lori Hartman
Chair, Program Committee

It's the fourth quarter.....20 seconds left on the clock.....Fourth and goal.

Or for you baseball fans.....It's the ninth inning.....2 outs.....Bases loaded.....Full count.

Ever seem like your office operates like a sporting event? Ever feel you are being asked to punt (or bunt) when you really want to go for it? Ever feel like someone switched your playbook at the last minute and gave you one full of trick plays? Maybe not all the time, but I bet each one of you felt that way for at least 5 minutes of your financial aid career.

Team MASFAP is here to help. The MASFAP Fall Conference is designed to help you put together or iron the kinks out of your game plan. So join us November 6-8 at Lodge of the Four Seasons in what could be a beautiful fall in the Lake of the Ozarks.

The Program Committee has put together a fantastic conference game plan. We have Steve Sonnenberg coming for the keynote and Gloria Carter-Hicks for our closing. Laurie Wolfe, Chair of the NASFAA Reauthorization Task Force, is joining us. We have Brett Leif coming from NCHelp. Daren Bakst from the Council of Law on Higher Education is presenting. Dan Mann, President-Elect of MASFAA, will also be at our conference. And we have a surprise guest for Sunday night's dinner that is sure to make it the most eventful meal you have ever eaten.

And on top of all of that, we still have interest sessions galore! We will have sessions on everything from SAP to PJ, legal issues to credit issues, dealing with millennials to dealing with athletics. And that is just during the daytime. Don't miss the Tailgate Party on Sunday night and the Team Challenge on Monday night! So, pack your favorite team wardrobe for this casual but sporty conference and get yourself in the game!

Links for Conference Registration and hotel reservations are now live on the MASFAP web site. Also on the MASFAP site is a tentative agenda that will be updated periodically as the conference nears and details are worked out.

See you on November 6th!

From the President, continued from page 1

from inconsistent communication regarding the work of the Executive Board, inability of some to volunteer for office/committees, and at times a lack of commitment to proactively involve new members in leadership positions. In an attempt to begin addressing some of these issues that contribute to the stereotype of MASFAP leadership we have: recruited committee volunteers at the Newcomer Orientation, included Board reports in the Business Meetings, approved co-chairs to 'lighten the load' of committee administration, appointed a large number of first time committee chairs, and endeavored to communicate more regularly with the membership via MASFAP-L. I hope that in some way these efforts have helped to encourage new volunteers and develop leadership for future years. I hope that each of you will become a part of that future leadership.

When I first learned that I had won an election I was so worked up (emotions ranging from elation to fear and back to elation) that I did not sleep that night. The next morning I forgot to breathe when at the microphone. I would like to thank the membership in general and this year's Executive Board in particular for its support and dedication. We've made a lot of changes, tackled tough issues, and managed to share some good times along the way. I guess one of the personal morals of this year's story has been that when faced with a long journey, take it one step at a time and that when you get to your destination you have to look at the road traveled to appreciate the journey. I will remain forever grateful for the trip we have shared this year.

***I've got many rivers to cross
But I can't seem to find my way over
Wandering I am lost as I travel along
The white cliffs of Dover
Many rivers to cross and it's only my will
That keeps me alive
I've been licked, washed up for years and,
I merely survive because of my pride.***

- Jimmy Cliff

all will be encouraged to vote online using computers and hardware provided by MOHELA. If online voting is approved by the MASFAP membership, it will be the preferred method for holding general and special elections in the future.

Other initiatives include enhancing the Sponsor's page of the MASFAP web site as well as the creation of an Associate Member's page. The members of the Technology and Communications committee are listed in each issue of the MASFAP Monitor. These individuals work hard for the membership so feel free to contact any of these members with ideas for the MASFAP web site, the MASFAP Monitor, or any other technology issues. Thanks to all of the membership for your ongoing support of this committee and its activities throughout the year.

Missouri Financial Aid Offices Pitch In for Hurricane Relief

Central Missouri State University:

CMSU raised \$185, which they donated to Habitat for Humanity. That money was enough to allow Habitat to buy a front door and roof shingles.

Westminster College:

Westminster College enrolled 2 students who were displaced by Hurricane Katrina. They offered each student free tuition and on-campus room accommodations for the fall semester and allowed them to start classes late for the fall semester. One of the students attends Tulane University and is from Mexico, MO. The other student attends the University of New Orleans and is from Jefferson City, MO.

Park University:

Park University collected change at the front desk of the Financial Aid and Admissions office for Hurricane Katrina. They collected \$78 that was matched by LCPL and then donated to the Red Cross.

Kansas City Art Institute:

KCAI held an art and design sale on September 10 to benefit the hurricane victims. Due to the outpouring of support, the Art Institute was able to send a check to The American Red Cross in the amount of \$6,335, well exceeding its original goal of \$2,000. The Institute collected more than 150 individual pieces of art and design from faculty, alumni, students, staff and trustees. In addition to these, T-shirts, coffee, cookies, sun visors, Mardi Gras beads and bottled water were also sold. The proceeds will be matched by Kansas City Power & Light, bringing the ultimate value up to \$13,370.

MASFAP Officers 2005

Archives	Jennifer Haymes
Associate Concerns	Dan Holt
Association Governance and Legal Issues	Dave Rice
Awards	Melinda Wood
Budget and Finance	Kyla McCarty
Career Schools	George Holske
College Goal Sunday	Joseph Camille
Corporate Support	Ginny D'Angelo
Delegate-at-Large	Anna Fligge
Delegate-at-Large	Rick Woolverton
Delegate-at-Large	Amy Hager
Delegate-at-Large	Keith Schawo
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Ex-Officio Member	Dan Peterson
Leadership	Carla Boren
Legislation	Annette Avery
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Site Co-Chair	Michelle Bass-Williams
Technology and Communications	Keith Broadus
Treasurer	Michelle Paul
Treasurer-Elect	Cathi Nolde
Vice President	Lori Hartman
College Goal Sunday	Karla Albert Michael Smith

News from Across the State

KC-RAP- Following are items discussed at the August 4, KC-RAP meeting: MDHE Workshops will be held on October 4 in Kansas City, and the MDHE has resolved the problem with loans guaranteeing with incorrect disbursement amounts.

Constitution Day is September 17. New legislation requires all educational institutions receiving federal funding to provide an educational program related to the United States Constitution. Although few guidelines have been provided from the Department of Education, other associations have provided some guidance. A Constitution Day Implementation Guide can be found at www.naspa.org/policy/guide.pdf. Information can also be found at www.mapping-your-future.org/services/constitution.htm. Members would like to see the next meeting dedicated to a legislative update with special focus on Reauthorization. Members are encouraged to provide topics for future meetings. The next meeting will be Thursday, September 29 from 2-4 p.m. This is a change from the original October 6 date due to a number of professional meetings being held around that same time. Location will be the Kansas City Art Institute.

SLAP-SLAP will be meeting on October 11th at 2:00. Thanks to Karla Albert; MOHELA for hosting the meeting. More information will follow in the next few weeks. As always, any ideas or suggestions on topics are greatly appreciated.

Mapping Your Future to provide advice about student loans during an online chat event

By Sherry Hildebrand
Mapping Your Future

Mapping Your Future will offer a live chat event on managing student loans, including repayment options, consolidation, and cancellation on Tuesday, November 15, 2005 at 6 p.m. The event is interactive, providing answers to borrowers' questions—all from the privacy and convenience of a personal computer.

Anyone with Internet access can join in the chat event by visiting mapping-your-future.org on the World Wide Web. At the time of the chat, follow the link to the chat at top of the page.

Mapping Your Future is a national collaborative, public-service project of the financial aid industry - bringing together the expertise of the industry to provide free college, career, financial aid, and financial literacy services for students, families, and schools.

MASFAA 2005

Building Bridges for a Better Tomorrow
Charleston West Virginia
October 16-19

Submitted by the MASFAA Program Committee

The students are back in the dorms and we have made our first disbursements. Freshman money will soon be arriving. It is time to start thinking of training.

This year's Midwest Association for Student Financial Aid Administrators (MASFAA) is being held in beautiful Charleston, a jewel of a city. The conference committee has worked extremely hard to present a program that is full of bridge building materials to help you and your students to be productive contributors in the 21st century. See speakers on the cutting edge of our industry speak about what is new and innovative. Outside the conference, there are activities planned for white water rafting or taking a cruise with the S.S. MASFAA.

Headliners for the conference include: Bruce Christopher; Laurence Smith and Benjamin Akande. There will also be presentations by Dallas Martin and Jeff Baker, talking about financial aid in the country and at the US Department of Education.

Jamie Malone will also be doing the very popular "Ask the Fed" session. Missouri will not be underrepresented either. In addition to Dr. Akande, the following Missourians will be presenting at MASFAA: Judy Cantoni, Ginny D'Angelo, Vicki Mattocks, and Mark Walsh.

Billie Jo Hamilton, Missouri's representative, along with the rest of the program committee, have worked hard to put together a strong conference that will stand up to most national conferences filled with meaty sessions where you and your staff will be able to enhance both the office and their professional skills. The problem will not be finding a session to go to, rather which one to go to.

MASFAA recognizes that budgets are tight. The cost for the conference has been reduced to \$225. This includes your yearly dues and most meals while in Charleston. In addition, hotel rooms are **MUCH** cheaper than in places like San Diego or Atlanta.

Come help us build the bridge of our students' and our children's future.

Guidance on Hurricane Katrina: Resources and Answers

Submitted by Jay Rhodes
TG National Account Representative

The Department of Education (ED) has issued several pieces of guidance on the subject of Hurricane Katrina and its impact on the administration of Title IV aid. That guidance is available on ED's Information for Financial Aid Professionals Web site at <http://ifap.ed.gov/eannouncements/katrina.html>.

Based on the guidance provided by ED thus far, TG has compiled the following questions and answers (Q&As) that we hope will be helpful.

1. How should receiving schools enroll affected students?

Regular student enrollment: ED encourages receiving schools to enroll affected students as regular students (i.e., enrolled in order to obtain a degree, certificate, or other recognized educational credential offered by that school), even if information that would normally be needed for an admissions decision is not immediately available. If the receiving school waives admissions requirements that it would normally impose, it should include an explanation of that action in the student's file.

Non-regular student enrollment: In limited instances in which a receiving school is unable to enroll an affected student, it may provide the student with Title IV, federal student aid program funds after the student has signed a certification that he or she was enrolled in a degree, certificate, or other credential program at an impacted school. This authority is limited to any academic terms or payment periods that begin prior to January 1, 2006. The receiving school must maintain a copy of the certification and must make a good faith determination that the coursework to be taken by the affected student would likely be accepted at the impacted school.

2. Can a receiving school redirect FFELP or Direct loan funds previously applied for, approved, and guaranteed for an impacted school or must the receiving school recertify a new loan for the affected student?

A receiving school may not redirect loan funds previously applied for, approved, and guaranteed for an impacted school. When awarding aid to students who had planned on attending an impacted school, the receiving school must use its own SAR or ISIR records, cost of attendance, and packaging policies. All loan certifications, originations, and disbursements must be made under the name and OPEID of the receiving school. If the receiving school did not receive an ISIR from ED's Central Processing System (CPS) for the student, the school's OPEID must be added to the CPS record, and the receiving school must receive the student's ISIR, before FFELP loan funds can be certified.

3. How should a receiving school consider previously applied for, approved, and guaranteed FFELP loans for a student who planned on attending an impacted school?

Lenders and guarantors can assist receiving schools in determining if a FFELP loan disbursement has been processed for a student who had planned on attending an impacted school. If FFELP loan funds have *already been disbursed* to the impacted school for an affected student, the receiving school must take those funds into consideration when calculating the student's remaining loan eligibility. If FFELP loan funds have *not yet been*

Save the Date!

2005 MASFAP Fall Conference
November 6-8 @ The Lodge
Lake Ozark, MO

disbursed to the impacted school for an affected student, the lender or guarantor can cancel that disbursement. The receiving school can then certify a new loan for the student, with the full annual loan limit applicable to the student's grade level. The lender or guarantor should document the reason for the loan cancellation in the student's history.

4. If a receiving school certifies a fall-only loan for an affected student, can the receiving school bypass the multiple-disbursement requirement for that student and disburse all of the loan funds at once?

Unfortunately, no. There has been no ED guidance providing for relief related to the multiple-disbursement requirement.

5. How should a receiving school determine a student's academic level and continued eligibility for financial aid when academic records are lost due to the disaster?

ED recognizes that the receiving school may be required to have on file documents that may no longer be available or legible because of the disaster. A receiving school is required to attempt to reconstruct financial aid application data and award data lost because of the disaster, but will not be held responsible for records and documentation that, because of disaster damage, cannot be reconstructed. The receiving school must document that the records were lost due to the disaster.

6. What documents are required from an affected student to complete verification or verify citizenship statistics if vital personal records are lost?

ED will not enforce the verification requirements during the award year for those applicants selected for verification whose records were lost or destroyed because of the disaster. A school must document the student's file when it does not perform verification for this reason. For these students, the verification status code "S" may be used to report a Federal Pell Grant disbursement.

7. Can an FAA at a receiving school disregard satisfactory academic progress in awarding financial aid for students affected by the disaster?

ED will not enforce satisfactory academic progress standards in the situation in which a student may not be able to complete course requirements because he or she is a victim of the disaster and may not, for that reason, receive credit and fails to meet the school's satisfactory academic progress standards. In this situation, the Secretary encourages the school to refrain from applying its satisfactory academic progress standards at least where their application would disqualify a student from receiving Title IV aid. The school must, in this case, document in the student's file that the student's failure to maintain satisfactory academic progress was due to the natural disaster.

Help Your Adult Learners Become 'Budgeteers'

Submitted by Brent Carpenter
USA Funds Services

Your graduate and professional students and other adult learners probably understand the benefits of following a budget. Chances are, however, they haven't developed their own budgets. To help your students with the most-difficult part of making a budget — getting started — USA Funds® Life Skills® offers the following tips for becoming a "budgeteer."

- Provide a baseline for your budget.
 - What are my expenses?
 - How am I spending my money now?
- Set specific goals.
 - How much do I want to save each day, week and month?
 - How much do I need for emergencies?
 - How soon will I need to buy a car or make other major purchases, and how much will that cost?
- Determine your financial priorities.
 - What are my required expenditures?
 - What needs do I have?
 - What wants can I afford?
- Identify your spending and savings categories.
 - What are the general categories of my recurring expenses — such as insurance policies and rent or mortgage?
 - What are the specific categories within those general categories — such as auto- and health-insurance policies?
 - What categories will I target for savings — such as gifts, retirement, large purchase or a college fund?
- Allocate your resources.
 - What is my income?
 - What is my outlay?
- Implement and evaluate your budget.
 - How did I spend money over the last three months?
 - What were my spending and saving habits?
 - Where can I save more?
 - Where can I spend less?
 - How much will I need for this month and this year?
 - How much will I need to borrow to pay my expenses?

After following these strategies for building the framework for a budget, keep the following budget-building tips in mind:

- Establish a record-keeping system. Use personal-finance software. Record your checks, automated-teller-machine withdrawals and credit-card purchases.
- Make an honest assessment of your spending style.
- Have an honest discussion about your finances with your partner or spouse.
- Spend less than you earn.
- Save every week. Use automatic transfer, if possible.
- Plan for emergencies.
- Take lump-sum loan money and put it into a savings account. Use specific amounts per month based on your educational needs.
- Use student-loan-money only for school-related expenses.
- Avoid late fees and poor credit ratings by paying bills prior to their due dates.

The latest module of the USA Funds Life Skills financial-literacy program provides more information to help graduate and professional students and adult learners live within their means, set limits on the amount they borrow, manage their student loans and develop personal budgets.

From boardroom to classroom: Number of adult students continues to grow

By Laura Archuleta
Sallie Mae

Once considered the minority of higher education, adults 25 years and older are heading to college at a later-than-average stage in life. The increase of these “nontraditional” students on college campuses has become a phenomenon in recent years, so much so that they are now the new majority for colleges and universities nationwide.

The growth of nontraditional students has steadily increased year after year. In 1970, 28 percent of all college students were 25 years of age or older. By 1998, the number of adult learners had grown to 41 percent. The number of students age 35 and older in degree-granting institutions rose from about 823,000 in 1970 to an estimated 2.9 million in 2001 — doubling from 9.6 percent of total students to 19.2 percent, according to the National Center for Education Statistics. Still further, students aged 40 and older increased by 235 percent from 1970 to 1993, according to the Institute for Higher Education Policy's *Life After Forty: A New Portrait of Today's - and Tomorrow's - Postsecondary Students*.

The bottom line: From Missouri to California, adult student learners have carved out a permanent niche in higher education. In turn, schools, lenders and others have responded by developing programs and services designed to accommodate their unique needs.

One of those needs, according to Kristie Brinkley, coordinator of nontraditional services in the Office of Campus Activities at Central Missouri State University, is time. “I have heard many older adult students say their biggest issues concern class group projects. Oftentimes, the group will want to meet late at night, and that is when adult students may be putting their kids to bed or planning for the next day at work.”

Communication between traditional and nontraditional students also can be issue, says Brinkley. “What it [sic] is important to an adult student attending college can be altogether different for an 18-year-old freshman,” she says.

To address these issues and help adult students juggle their myriad of activities, Central Missouri State University created the Association of Nontraditional Students (ANTS). The organization serves as a support and advocate group for adult learners, providing mentoring, fundraising and family-type activities.

“The purpose of ANTS is to connect adult students to the school and to let them know that there is something here for them,” Brinkley says.

The school also offers adult students two onsite day-care facilities and a preschool on campus.

Financing 101

The most common type of loan for undergraduate and graduate borrowers is the Federal Stafford Loan. Loans available under federal programs offer attractive terms when compared to most other borrowing options — including low interest rates regardless of credit history or financial need, the possibility of having interest subsidized by the federal government while the borrower is in school, the ability to postpone making payments, longer repayment terms and less stringent credit requirements.

Private loans are another alternative for adult students. Interest rates and fees for private loans are generally higher than those of federal loans and are typically based on a borrower's credit history. A borrower with good credit is likely to receive more favorable rates and fees than someone with a poor credit history.

An alternative financing solution for working adult students is something known as CLEP, short for the College-Level Examination Program. CLEP enables students of any age to demonstrate college-level proficiency through a program of exams in undergraduate college courses. Institutions grant anywhere from three to 12 college credits for each CLEP exam taken. To date, there are 2,900 colleges that grant credit and/or advanced standing for CLEP exams, with exams available in 34 college-level introductory subjects.

Looking head, continuing education will no doubt take on even greater significance, particularly in light of the fact that individuals who are just entering the workforce today will be employed by an average of eight different employers throughout their lives. This means refining skills and becoming equipped with new capabilities and knowledge will become a prerequisite for career advancement. The challenge for business and higher education alike is to devise programs, services and support that connect learners of all ages, whether it's a single parent returning to college part time or a working adult looking to improve or refresh his or her professional skills.

For more information on continuing education or nontraditional students, visit the following Web sites:

Central Missouri State University, <http://www.cmsu.edu/x5894.xml>

U.S. Department of Education, <http://www.ed.gov/index.jhtml>

The College-Level Examination Program (CLEP), <http://www.collegeboard.com/student/testing/clep/about.html>

Tidbits

- **Central Bible College** would like to announce the promotion of **Jennifer Ward** from Financial Aid Counselor to Assistant Director, Jennifer is moving into the position vacated by Becky Tillman who recently left to be a full-time mom. **Ronda Epperson** was also promoted from Scholarship Coordinator to Financial Aid Counselor and **Mandy Savage** has been hired as a Financial Aid Assistant after working as a Work Study student for the past three years.
- **Evangel University** is pleased to introduce new staff after a busy summer with many transitions. Joining our Financial Aid Team is **Mrs. Karla Parker** who fills the position of Student Loan Advisor, **Mrs. Megan Kroger** who joins us as a Financial Aid Advisor, **Mr. Kenneth Wiggs** who will serve as our Loan Repayment Specialist and **Mrs. Jennifer Blose** who will be the Administrative Assistant to the Director of Financial Aid. **Cathy Wetzel** has moved into the Information Analysis position as the Assistant Director of Financial Aid.
- **Park University** would like to announce the following new employees: **Pamela Groves**-Administrative Secretary, **Bryce Metheny**-Financial Aid Specialist, **LaMont Thompson**-Default Prevention Specialist, **Hogai Zalmai**-Financial Aid Specialist, and **Brian Thompson**-Financial Aid Specialist.
- Please welcome **Mark Carter**, the new scholarship coordinator in the **State Fair Community College's** Financial Aid Office. Mark received a bachelor's degree in Workforce Education and Development from Southern Illinois University, and has a dual master's degree in Human Resources and Management from Webster University. He recently retired from the United States Air Force after nearly 22 years of service. For the last five years, he managed a leader/supervisor school. He has been married to Linda for 18 years and they have one child, Sydney.

Missouri's 2003 Official Cohort Default Rate

Number of schools: 167

Number of borrowers in default: 1,971

Number of borrowers entered repayment: 62,201

Borrower default rate: 3.1%

Source: ED Announcement and Default Management Website

MONITOR ARTICLE SUBMISSION POLICY:

Articles may be submitted by any person, company, or organization for consideration by the MASFAP Monitor staff and are subject to approval prior to printing the newsletter. 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.

Articles are intended to be informational and for the benefit of MASFAP members and not for company promotion or advertising. If the author is unavailable or a resolution cannot be reached, the editor will refer it to the Committee chairperson and President for a decision about publication.

Disclaimer:

The Missouri Association of Student Financial Aid Personnel (MASFAP), the Executive Board and the 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 themselves and do not necessarily represent the official opinion of MASFAP, the Executive Board or the Executive Committee.

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