



MASFAP MONITOR

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LETTER FROM THE PRESIDENT

By Brad Gamble,
MASFAP President

Summer finds me once again answering the same question, what are you doing now since school is out? In lieu of going postal, I always stop and compose myself, then answer that in the world of financial aid summer is one of our busiest times. Between packaging, verification, academic progress, audits, etc... and yes, maybe even a vacation thrown in for good measure, the summer is gone in the blink of an eye. And this summer just for fun we get to implement Graduate PLUS, the Academic Com-

petitiveness Grant (AC grant), the National Science and Mathematics Access to Retain Talent Grant (Smart Grant) along with other changes recently made by the Higher Education Reconciliation Act.

As we have in the past each of us will incorporate these new changes into our workflow and move toward the future. These changes however, along with all of the other regulations tend to distract us from our ultimate goal, which is to assist students as they try to achieve an education. On the east wall inside the American pavilion at Epcot

Center in Florida is a quote by Walter Elias Disney. **“Our greatest natural resource is the minds of our children”**. When you really have a bad day at work step back and remember that each of us helps make possible the growing of our greatest natural resource, the minds of our students.

I would like to thank each of you for this opportunity of service as president of MASFAP and look forward to working with you in the coming year. Remember also to take care of yourself and do something you enjoy each and every day.

SAVE THE DATE!
FALL MASFAP
CONFERENCE
2006

NOVEMBER 5-7

NATIONAL CENTER FOR EDUCATION STATISTICS RELEASES NEW REPORT

The National Center for Education Statistics released the latest Integrated Postsecondary Education Data System report on student financial aid, enrollment, graduation rates, and finance for 1998-2004.

In academic year 2003-04, 2.6 million full-time, first-time degree seeking students were enrolled in Title IV institutions.

Of these, more than 1.9 million (74%) received financial aid. This shows a 1.2% increase compared with the previous academic year.

The number of students who received financial aid while attending 2- and 4-year public institutions during academic year 2003-04 was 59.5% and 75.2% respectively.

Nearly 60% of undergraduate

financial aid recipients borrowed money to attend postsecondary institutions.

Concerning 4-year schools, approximately 49% of undergraduate aid recipients received state and local grants.

For private, not-for-profits, 37% received state and local grants. For private, for-profits, 21% received state and local grants.

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MAPPING YOUR FUTURE LAUNCHES ONLINE FINANCIAL LITERACY EDUCATIONAL TOOL

Teenagers who love to play online computer games can now get more out of a game than just sore thumbs.

On March 31, Mapping Your Future (MYF) launched *Show Me the Future™*, an online life skills and financial literacy game. This tool can be found on showmethefuture.org and is linked from MYF homepage (mapping-your-future.org).

Show Me the Future teaches players the importance of life skills and financial tools. During the game, players will randomly be assigned a career (with salary, educational requirements, and accompanying student loan debt, if applicable) and family status

(married or single with one, two, or three children). The players then make the following decisions:

- Housing: rent or own with various price levels for each status
- Transportation: Public transportation or purchase a vehicle using various cost options
- Groceries: low, medium, or high cost
- Child care, if applicable
- Insurance: home owners/renters, automobile, health, life
- Clothing: low, medium, or high cost
- Personal care items: low, medium, or high cost
- Charitable contributions
- Entertainment and vacations: low, medium, or high cost
- Investments/savings

After users make these decisions, the game reflects how much money is left in the monthly budget. More importantly, students have the opportunity to witness a direct correlation between their wants and needs and their careers and financial choices. Students can play multiple times to determine if they are making more financially sound decisions.

WHERE IN THE WEB?

- You can check your membership status, add or remove members from your institution and update membership profiles on MAS-FAP's website.
- MPN Addenda and Plain Language Disclosure Statements for Stafford and PLUS loans are available for download at the IFAP website.

MAPPING YOUR FUTURE INTRODUCES GRADUATE PLUS LOAN ENTRANCE COUNSELING

Mapping Your Future now offers Graduate PLUS Loan entrance counseling as part of Online Student Loan Counseling (OSLC).

This counseling session describes the rights and responsibilities of borrowing a Graduate PLUS Loan. Current guidance doesn't require schools to ensure Graduate PLUS Loan borrowers complete an entrance interview prior to delivering loan proceeds. However, some schools will set a policy to require the entrance interview, while others might recommend that borrowers do

the counseling.

Schools that have an existing OSLC account and would like to add Graduate PLUS Loan entrance counseling to their participation categories should contact Beth Ziehmer at feedback@mapping-your-future.org or (573) 796-3730. Schools that don't have an OSLC account should complete the school submission form at mapping-your-future.org/fao/signup/ to request participation.

OSLC enables schools and students to meet federal loan counseling requirements con-

veniently. It also enhances the loan management education of the student by actively involving them in the counseling - making OSLC an important default prevention tool. OSLC can provide busy school staff with an opportunity to spend more time with those students needing assistance in the loan process. It is a free service provided by the guaranty agencies from around the country that sponsor MYF, as well as the Friends that support the web site.

The MASFAP Monitor is brought to you by:

The Technology and Communications Committee

Paul Schwartz, Chair

Janice Barnes, Jan Brandow, Larry Doggett, Jennifer Hendrickson, Gurleen Kaur, Pam King, Michael Passer, Samantha Ruffini

The Monitor is co-edited by Pam King and Jenny Hendrickson

AT A GLANCE: INTERNATIONAL STUDENTS ATTENDING U.S. COLLEGES, UNIVERSITIES

Submitted by Laura Archuleta, Sallie Mae

Philippine President Gloria Arroyo, United Nation Secretary General Kofi Annan, and Kenyan Nobel Peace Prize Winner Wangari Maathai all have something in common: before becoming world leaders, they were international students, getting a college education in the United States.

Foreign students attending U.S. colleges and universities bring a wealth of benefits to our higher education system, beyond additional tuition dollars. They offer a cultural portrait of their country's history and traditions for American students, bring diversity to a school, and provide indispensable support in the form of teaching and research.

The economic benefits are a boon, as well: more than 70 percent of foreign undergraduates pay full tuition at U.S. postsecondary schools. Moreover, they supply billions to the overall economy—in 2005, foreign students and their families contributed \$13.3 billion to the U.S. economy. The U.S. Department of Commerce describes U.S. higher education as the country's fifth-largest service sector export, with these students bringing money into the national economy and providing revenue to their host states for living expenses, room and board, books and supplies, transportation, health insurance, support for accompanying family members and other miscellaneous items.

Until recently, the prestige factor for U.S. higher education institutions seemed to be dwindling in the eyes of foreign students, with attendance numbers at U.S. postsecondary schools decreasing for the first time in decades in 2003 and 2004. According to the Institute of International Education's *Open Doors 2005* report, there also was a slight decline in 2005.

The decline can be attributed to several factors, including real and perceived difficulties in obtaining student visas (especially in scientific and technical fields), rising U.S. tuition costs, vigorous recruitment activities by other English-speaking nations, and perceptions abroad that it is more difficult for international students to study in the U.S. In addition, universities in students' home countries and other regional host countries have been enhancing their higher education systems to attract talented students.

In 2005, however, there were signs that the decline of foreign students attending U.S. universities had leveled off, with the number of foreign students enrolled at higher education institutions in the U.S. reaching more than 555,000. The reasons vary, but a least part of the credit can go to the schools themselves for being proactive and reaching out to welcome international students and let them know they are considered an asset to college campuses, according to the IIE.

"Strong recruitment, combined with more efficient and transparent student visa processes, have begun to stem the tide of decreasing international student enrollment," said Allan E. Goodman, president and CEO of the Institute of International Education. "We need to continue these concerted efforts to get the word out that our doors are open to international students, in order to attract the best and the brightest students from all over the world."

Findings from a separate 2005 *Open Doors* annual survey of approximately 350 of the largest U.S. doctoral degree-granting institutions showed that the number of international scholars on these campuses increased by 8 percent to nearly 90,000 students. Students from China, the leading place of origin, represented almost 20 percent of all foreign students (17,000 individuals) in the U.S. The next largest place of origin, Korea, represented just under 10 percent of all students with 8,301 individuals.

The IIE has conducted an annual census of international students in the U.S. since its founding in 1919. The *Open Doors* report has been published by the IIE since 1949.

To view *Open Doors 2005* in its entirety, go to <http://opendoors.iienetwork.org>.

MASFAP CONFERENCES—YES, YOU HAVE A VOICE!

**By Lori Hartman,
Program Committee Chair**

Did you ever ask yourself, just what ARE those conference evaluations used for? Whether you did or you didn't, you should know the answer.

The MASFAP Program Committee has held its first meeting to plan the Fall 2006 conference. At this meeting, the first thing we did was review the results of the evaluations from the Spring 2006 Conference. The results not only listed average scores for all of the individual activities, but also each and every written comment. So, if you wrote it on your conference evaluation, the committee saw it.

I want to commend those that gave us specific feedback. We get a lot of comments that someone liked this or someone didn't like that. But we need more specifics. Tell us why. Tell us what would have worked better. If you need a session on a specific topic, tell us. And better yet, if you know who can present on it, tell us that too! General comments do help us get a feel for how well things went over, but the specifics are what help us make a good conference even better.

Let me give you a couple of examples of specific comments. One is the re-

quest from several theological schools to have their own Peer Group Session.

Another example was the request to have cereal at breakfast on the second day.

Other great examples were requests for sessions on specific topics, such as the A+ program or Federal Work Study or Perkins. So, look for all of these in the near future!

Now, let me say that not everything can be acted upon, and not everything is clear cut. Even the basic schedule of the conference can't suite everyone. We had one person tell us that we needed to start earlier on the first day so that we could fit more into the first day and not have the second day so full. Yet on another evaluation we had a person tell us that they needed the later start time for travel, and that they enjoyed the fact that once they arrived that no time was wasted. How do you fix that, and fix it for 300 people with different schedules and varying internal clocks?

And then there is the food. Folks just cannot agree. For instance, we had one person that thanked us for the lighter meals, and another person that wanted more than just a sandwich. We had one person say all the meals were very good, and another person suggested for future conferences to have better food. Now,

how do you fix that, and fix it for 300 people with different tastes and needs? Give us specifics and we will do our best to accommodate.

And if you see something you really liked, tell us specifically and we will try to continue it. For example, we had a number of folks who told us they loved having the tables at the quick start breakfast on the last morning. Many folks liked the live auction. And a number of members appreciated the sessions for the more advanced professionals, especially when it involved a panel discussion. So we will try to keep those kinds of things coming.

Now, if someone could just tell us how to make everyone's schedule and diet fit into the planning, then we would be set! Maybe if you can solve that one, we should give you a free conference registration! Or better yet, you too could be on the Program Committee!! But seriously folks, we do take the comments to heart, and we do try to use them to build a better conference that will meet the needs of the majority of the membership a majority of the time. The Program Committee has already had one planning meeting for the Fall 2006 Conference, but we still have two more coming up. So, if there was something you forgot to say on your evaluation form, tell us now! Yes, you have a voice!



**BARBERSHOP
QUARTET AT
FALL MASFAP!
DON'T MISS IT!**

TIDBITS

Wendy Carter Fischer at University of Missouri—Columbia and her husband Alan welcomed a new baby girl, Emma Grace, on March 28.

Kathy Morriss announced her retirement from **MOHELA** effective June 9th.

Shonna Mitchell from Missouri State University is having a baby girl and is due July 14.

Sara Zipf at Drury University and her husband Bob welcomed John David Zipf into the world on May 24. John was 7 pounds 11 ounces and cute as can be.

Shayna Wilson at Avila is expecting a baby on December 20.

Keith Schawo of SmartFUNDS welcomed his first son Luke Mastin on May 9 at 2:35 am. He was 6 pounds 8 ounces.

Mandy Savage has been promoted to Student Financial Services Counselor at **Central Bible College**.

Chris Christensen of College Loan Corporation welcomed his sixth child, Connor Jones Christensen on the 6th of April. He was 8 pounds 6 ounces and the family loves him.

Debby Williams left the Financial Aid world and **Drury University** at the end of May. After a little R&R, she will be joining her husband, Kenny in the family business.

Mark Hudson of MOHELA is getting married on July 1.

Katie Lewis of Commerce Bank is pregnant with her first child and due August 1.

Valerie Jordan at Park University got married to Michael Jones on December 17. Valerie changed her name to Jordan-Jones.

Chris Hager is beginning a new job with **JP Morgan Chase** as an Education Finance Account Manager for MO and East KS.

Jean Dennis recently began a new job with **College Loan Corporation** at the beginning of June.

Jeff Vincent started as Financial Aid Coordinator at **Kansas City Art Institute** on June 12. Jeff was previously at KU.

Lori Clouse has resigned as Loan Counselor at **Ozark Christian College** effective the end of June. She recently accepted a position with the Joplin Public School District.

Lacey Johnson, previously the Application Processor, has been promoted to Financial Aid Counselor at **Ozark Christian College**.

Dan Peterson begins a new career with **Commerce Bank** on July 1.

Dr. Gregory Fitch has resigned from the **MDHE** effective June 30. He has accepted a position as Executive Director of the Alabama Commission on Higher Education.

Jody Schwartz-Butrick has resigned her position at MDHE to accept a Business Development role at **MOHELA**.

Chris Hager and Mindy Beckley were married on April 26th. They celebrated their wedding and honeymoon on the Caribbean island of St. Lucia. Mindy has changed her name to Mindy Beckley-Hager.

Brad Bunge at Park University welcomed Daniel Bunge into the world on May 1st. He weighed 7 lbs. 12 oz.

Judy Cantoni began a new job with **Nelnet** on May 2, covering Eastern Missouri.

Angie Beam at Missouri Western State University has a second baby girl on the way and is due July 24.

Yvonne Moore is a new loan coordinator at **Southeast Missouri State University**

Sharon Scherer retired from **Southeast Missouri State University** December 31st.

Park University welcomes three new staff members: **Nichole Cryer, Vanessa DeBrevi** and **Blair Howell**.

Lisa Wilson at MDHE has been promoted to a Client Manager effective June 16.

Ashley Peggins started a new job at **Central Bible College** on May 16. Ashley is already counted as an asset to the office and is catching on quickly to the 2-3 acronyms we have in the financial aid industry!



SPRING MASFAP 2006



All Photographs in this edition of the Monitor were taken by Larry Viterna.



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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.

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