

MASFAP MONITOR

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DECEMBER 22, 2008

BRANDOW'S BEAT

By Jan Brandow
University of Missouri-
Kansas City,
MASFAP President

I want to thank the Association members for allowing me the privilege to serve as MASFAP President. I am continually impressed and humbled by what this association accomplishes each year.

I'm going to get right to the heart of what's on my mind. There are three topics that I want to focus on this year as MASFAP President: 1) assuring future financial stability for the association, 2) bringing more state-wide visibility to the association, and 3) encouraging new financial aid

professionals to become involved in the association. I need your help with all three.

1) Financial Stability

When the Executive Board meets in January we are going to have some important and tough conversations about securing the financial strength of our organization. We are currently financially stable and we want to keep it that way. Our associate members have clearly contributed to our past financial solvency. However, it is apparent that we have to build our association's future fiscal health without assuming on-going financial support from our associate

members. The laws have changed for both schools and lenders, the economy is stressed and we face a different day which calls for a shift in our perspective.

After the Fall conference I asked the new board members to think about how we might restructure our membership fees and/or the cost of our conference fees in order to maintain MASFAP's financial strength for the future. We are also going to have to examine the number of conferences that we hold each year. Please understand that we already have some signed contracts in place for which we have financial obligations through 2011; these

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NEWS FROM NASFAA—BUILD YOUR OWN FA SYSTEM

By Justin Draeger
NASFAA

Washington, D.C. (November 2008) – No, this isn't an advertisement you've seen on late night television. This is exactly what NASFAA is trying to accomplish over the next

few years through the National Conversation Initiative (NCI). It's a daunting task to be sure, but it's not impossible. In less than five months NASFAA plans to send the new Administration comprehensive steps to overhaul and drastically improve the financial aid

system.

Much of the legwork is going on now and we need your help. Here are three ways you can get involved.

Spend Time Evaluating

Nobody understands the financial barriers that pre-

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SAVE THE DATE!



LUCK O' MASFAP
 WILL BE HELD AT
 THE LODGE OF
 FOUR SEASONS ON
 MARCH 18-20
 2009
 LAKE OZARK, MO

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BRANDOW'S BEAT (CONTINUED)

must be included in our decision making process. The 2008 Executive Board is an excellent group of people, a good mix of new members and seasoned members. They will take these issues very seriously and will take into consideration all possible ideas which will continue to preserve and protect MASFAP's core mission. I am asking that you also contribute your thoughts regarding membership dues structure and conference costs by e-mailing/calling me or a board member. My e-mail address is brandowj@umkc.edu.

Association Visibility

As financial aid professionals we have felt the pain of negative perceptions. No matter your opinion on school and lender relationships from the past, what is done is done. It's time to move forward and to do so purposefully. Perception can be shaped and it's even better when it is based upon truth. The truth is that our organization and its members do some amazingly wonderful things for students, counselors and families each year. In 2009, I want to tell as many Missourians as possible about who we are and what we do. I would like to create a new MASFAP brochure and put it in the hands of institutional presidents, chancellors, high school counselors, MACRO members, state legislators and other constituents. I'll keep you posted as we move forward with the brochure but in the meantime, I welcome your input. What would you like to see included in the brochure? How would you like MASFAP represented to our constituents across the state? E-mail me and let me know.

During the January Executive Board Retreat in Jefferson City, we are going to visit with our legislators with the intent of raising the awareness of our profession and our organization. I am looking forward to talking with my legislator about what financial aid professionals do and about the critically important work that MASFAP members provide for the citizens of our state. I can't wait!

FYI- we are also going to start a monthly topical blog in January for members to discuss any issues that are on their minds. Send me any topics you would like to see discussed.

Get Involved

I think everyone was thrilled with having 45 newcomers at the Fall conference! Let's keep the momentum going strong. I would like to thank all the "bosses" that made it possible for those newcomers to be there. I also want to encourage those newcomers to volunteer for one or more of the different MASFAP committees. MASFAP is special and this is because of the type of people we attract to our profession in this state. Our members are smart, great thinkers, innovative, very caring and know how to make difference. I encourage everyone to join a committee. Go to the MASFAP web-site (www.MASFAP.org) and click Member Services and then the Volunteer Form. GO MASFAP!

HELPING STUDENTS FIND SCHOLARSHIPS—"1-2-3 APPROACH"

Laura Archuleta
Sallie Mae

You can't beat free money for college. That's why smart students use a 1-2-3 approach to paying for college: first, use money that doesn't have to be repaid—like grants and scholarships; second, explore federal loans; and third, fill any gap with private loans.

The following are some tips you can give your students to help them locate and take advantage of scholarship dol-

lars.

Don't rule yourself out. Scholarships are not limited to class valedictorians and star athletes. They're awarded based on any number of factors—from career goals to exceptional writing skills displayed in an essay contest.

Apply for as many awards as you qualify for. Even small awards can be helpful in covering costs such as books and other expenses, and can really add up.

Understand the conditions of the award. You may be required to maintain a specific grade point average or even play in an orchestra to qualify.

Proofread: Review everything before you send it. Having a typo on your application may limit your chances of being considered for a scholarship.

Enlist support: Supplement your application with personal letters of recommendation.

Pay attention to deadlines. Miss a deadline and you'll likely miss out on scholarship money.

Follow up. Confirm that the organization sponsoring the scholarship received your application.

Send a thank-you note. This small courtesy often has a big effect.

Make use of free scholarship directories. Never pay for scholarship information.

NEWS FROM NASFAA (CONTINUED)

-vent students from going to or completing their postsecondary educations better than financial aid administrators. When a flick of the pen in the state capital limits state higher education spending or when budgets passed in Washington fail to fully fund successful programs, financial aid administrators are left holding the bag for fledgling students.

Put our current financial aid system out of your mind for a moment. Instead, think about how you could best meet the financial needs of your students if you could design a new financial aid system from the ground up.

The following questions may help you get started.

- Should financial aid be used as a tool to level the playing field for economically disadvantaged, underserved, and underrepresented students?
- What are the most successful conduits for channeling these student groups into a postsecondary institution?

NASFAA has compiled nearly 30 questions under eight broad topics to help you get started. These questions, along with [more information on the National Conversation Initiative \(NCI\)](#), can be found on the NASFAA Web site.

Attend an NCI Listening Session

NASFAA needs your help in articulating where the current financial aid system is failing students. We're listening! NASFAA has held seven crowded town hall meetings around the country at national, regional, and state financial aid meetings. Many more are scheduled to follow.

NCI listening sessions are brimming with ideas about what works and what doesn't work. Listening sessions are scheduled at the following events. If there's even a chance you can make one of these listening sessions, please make every effort to do so.

MSFAA, Dearborn, MI, 2009, date and time TBD
SASFAA, Myrtle Beach, SC 2009, date and time TBD

If you are unable to attend a listening session or if the speaking lines were too long for you to have your chance to speak, you may also [submit your comments online](#).

Participate in NASFAA's Online Forum

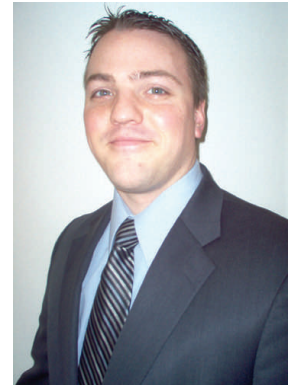
In early November, NASFAA President & CEO Dr. Phil Day launched an online forum at <http://www.nasfaapresident.org> where aid administrators can post comments and interact with other aid administrators on higher education funding. This online forum is designed to encourage and facilitate discussions of federal student aid issues as they relate to NCI.

All comments are welcome! You may comment on any topic in the forum as often as you wish. Comments submitted by individuals with *myNASFAA* accounts (using your work email address to post) will be considered as NASFAA develops its NCI recommendations. Both members and non-members can have *myNASFAA* accounts, so if you don't have your account yet, please [create an account](#) now.

Rest assured that email addresses will not be displayed publicly on the blog. This blog is meant to facilitate discussion. It is understood that comments posted to this blog represent the opinions of the participants, not the organizations or institutions with which they are associated.

Grassroots Effort

NCI could not happen without the help of active financial aid administrators working in the field. This effort is vitally important for the millions of current and future low-income and historically underrepresented students who are often left behind. Now is NASFAA's time to help move the country toward a recommitment to higher education access and success.



Justin Draeger

TIDBITS

- **Jamie Shepard** has joined the team at **Hannibal-LaGrange College** as the new Loan Coordinator.
- **Truman University** has several tidbits to share: **Kathy Elsea** took the position of Director on July 1. **Robin White** became the new Assistant Director on 8/8. **Julie Burns** took over as Financial Aid Counselor on 9/17. **Lisa Tuggle** took over as Financial Aid Assistant-Applications on 11/17. And **Cheryl Micetich** is our new Financial Aid Assistant-Student Loans as of 11/18.
- **University of Missouri—Columbia** has several retirees as well as new staff members: **Carole Ellis**, Loan Coordinator, retired on November 18, 2008 and **Martha Cochran**, Administrative Assistant, will retire on December 19th from the University of Missouri-Columbia. Our office will miss these individuals but wish them all a long and happy retirement. We welcomed **Shannon Kirk** as our new Financial Aid Advisor, and **Sharon Gadson** and **Alina Ponkrtoy**, Office Support Staff III to our staff. **Wendy Carter Fischer** and **Amanda Clough** both were recently promoted to Assistant Directors within our office.
- **Laurel Miller** was promoted to the Regional Director of Financial Aid at **Allied College**.
- **Laura Archuleta, Sallie Mae**, is engaged to Tim Steinbeck. The couple have planned a Spring wedding.
- **Nancy Merz** joined **Avila University** as the Director of Financial Aid on December 5th.
- **Robyn LeGrand, NSLP**, became an Accredited Financial Counselor through the Association for Financial Counseling and Planning Education.

FALL 2008 MASFAP AWARDS

Committee of the Year	Program Committee
Presidents Award	Kelly Fleming, Barnes Jewish College of Nursing
Missouri Award	Jeff Ford, Ozarks Technical Community College
Bob Berger Newcomer Award	Laurel Miller, Allied College

NEWCOMER COMMITTEE UPDATE

Jody Schwartz, MOHELA
Newcomer Committee Chair

It has been another successful conference for your MASFAP Newcomer Committee! In November, we welcomed over 45 newcomers to the 2008 MASFAP fall conference.

During the conference, the Newcomer Committee planned a variety of events to help our newcomers feel welcome and get to know the association. We offered a newcomer session which included a brief presentation provided by

John Bailey regarding MASFAP and the various ways to get involved.

We also incorporated additional MASFAP knowledge through a Jeopardy game. As always, to help our newcomers become more familiar with the Lodge, we provided a tour complete with our own personal tour guides, John Bailey and Kelly Fleming.

We also offered our newcomers the opportunity to meet the MASFAP board and other MASFAP members by attending a reception hosted by Anna

Fligge in the Murai Suite. Special thanks to Anna for allowing us to invade her private sanctuary...it was a fabulous time!

The final event during the MASFAP conference was an informal social time during a morning breakfast. We thank all our newcomers for attending the conference and the newcomer events. We have enjoyed meeting you and hope to see each of you continue to attend future conferences and become more involved in MASFAP.

MDHE TO RELEASE CACGP SUB GRANT RFP SOON

Wendy Baker, MDHE

Implementing the College Access Challenge Grant Program (CACGP) has been an ongoing effort for the Missouri Department of Higher Education (MDHE), who recently received approval to administer a sub grant to non-profit philanthropic and consortia organizations. Groups interested in learning how to obtain the sub grant will soon get an up close glimpse of the CACGP, as the MDHE plans to distribute RFP application materials by the end of the 2008 calendar year.

Under the CACGP, the MDHE is currently working to increase the number of Missouri students who view postsecondary education as a viable option for their futures. Enacted in the fall of 2007 as a part of the College Cost Reduction and Access Act, the CACGP was established by Congress in an effort to foster partnerships among federal, state, and local governments with low-income students who are underrepresented in postsecondary education.

This federal mandate is being carried out on the state level with the aid of the CACGP's three-pronged approach. Serving as the program's guide, the three-pronged approach aims to provide assistance geared specifically toward helping Missouri students and their families to learn how to enter and succeed in postsecondary education. To support this effort, the state of Missouri received approximately \$1.1 million in federal grant funds for the 2009 fiscal year with the option for an additional award in 2010.

With the addition of the sub grant, the MDHE will target initiatives under the CACGP's Competitive Grant approach, which was designed to disperse funds to programs that build and strengthen outreach activities offered by non-profit organizations that assist Missouri students and families in preparing for higher education.

General eligibility criteria for groups to participate include having been in existence prior to the enactment of the federal statute, be classified as a not-for-profit, demonstrate a successful experience in postsecondary education outreach and awareness activities, possess the ability to conduct performance reporting, and maintain an adequate record system.

Submitted grant proposals will be required to meet guidelines established by the CACGP's federal statutes. Under the CACGP sub grant, non-profit philanthropic and consortia organizations may receive up to \$100,000 with a second-year option to re-new based on ability to comply with reporting requirements and preliminary performance measures.

Preference will be given to proposals geared toward providing information to students and families in regards to postsecondary education and career benefits, promoting financial literacy and debt management, conducting outreach activities to students at risk of not enrolling in a postsecondary institution, and assisting students in completing the Free Application for Federal Student Aid (FASFA).

As soon as the RFP and application materials are available, the MDHE will send an electronic message to all *Digest* subscribers. Questions regarding the competitive grant may be directed to MDHE research associate, Tim Hopkins at (573) 751-2361 or timothy.hopkins@dhe.mo.gov

SUBMIT YOUR INTEREST SESSION PROPOSALS FOR THE 2009 MASFAA CONFERENCE

Do you have information relevant to the financial aid industry that you would like to share with your colleagues? The Conference Program Committee will be meeting in early January and again in April and is interested in your ideas for interest sessions. If you would like to submit an interest session proposal, you can now do so ON-LINE!! We encourage you to do so no later than February 15, 2009. [Information on how to submit a proposal](#) is available on the MASFAA website. Just click on "What's New" and then "Conference Interest Session Proposal Form". You can also find it on the "Conference" link.

The 2009 MASFAA Conference will take place in Minneapolis, Minnesota October 18-21, 2009.

ADVICE FOR STUDENTS WITH UNPAID CREDIT CARD BILLS

By Robyn LeGrand, NSLP

As an Accredited Financial Counselor (AFC), it is unfortunate that many students do not find their way to my doorstep prior to their problems arising.

A recent conversation with a student demonstrated the need for early financial literacy education. The student explained that she had a credit card that had been placed in collection. She had been offered a settlement opportunity, but even at 50 cents on the dollar spread out in three payments, she could not afford the payments of \$833 each month. The student recognized the savings over the total repayment of \$5,000 and was willing to make reasonable payments against that debt. Yet, the collection agency representative told the student that the agency would not accept the suggested \$140 monthly until the delinquent account was paid. The agent went on to say that the agency would seek a judgment in Magistrate Court where the student lives.

If you were faced with a similar issue, would you know what to do? How would a judgment impact you directly?

Should you be unable to work out a payment plan with a creditor/collector and a court case followed, the judge would have no other option than to render a judgment. The judgment would be entered on your credit report and remain seven years from the filing date, even if paid after the court hearing. Any debt that appears on your credit report as unpaid will negatively impact your credit score. Once paid, the debt will be reported on your credit report as a "satisfied" judgment.

Keep in mind that a judgment left unpaid can be renewed if the creditor decides. Each state is different but states do allow for a renewal of a judgment. I have seen judgments report for well beyond seven years.

Also, should you decide to work out a payment plan or reach a settlement with the creditor, make sure the terms of the arrangement are in writing prior to making any payments. The Internal Revenue Service (IRS), requires that any forgiven debt exceeding \$600, must be reported by the creditor as a gift.

If you have an account that a creditor/collector is threatening a judgment, you have an account in serious delinquency and your credit is already harmed. Time is the only thing that will heal this wound; however, the healing cannot begin until payment is worked out and implemented.

EARLY AWARENESS COMMITTEE UPDATE

Jessie McCoy, Commerce Bank

Happy Holidays from the Early Awareness Committee! We have been hard at work this fall, preparing for and giving financial aid presentations around the state. Please feel free to direct any presentation requests to this committee-we would love to help. We recently held High School Counselor Workshops in St. Louis, Columbia, and Kansas City on December 8-10. We had a great turnout and our agenda included:

- Overview of Financial Aid
- FAFSA+caster
- How to Apply
- ACG
- Scholarships
- State Aid
-

The counselors really appreciated the info, and it was great to meet them! Finally, our committee has been updating the Financial Aid Fact Book, a resource for high school counselors, students and their families to learn more details about the colleges in the state of Missouri. Once completed, the PDF of this Fact Book will be available on the WUZ UP website (which you can access on the masfap.org website). Interested in joining a MASFAP committee? Early Awareness wants YOU!

Please email us at earlyawareness@masfap.org

REGIONAL UPDATES

SEMO RAP

SEMO RAP met on Monday, November 17 and celebrated winning the food drive at the MASFAP Conference. The food was donated to the local Cape Area Food Bank and was much appreciated by the organization. Also at the meeting, a discussion was held on different topics impacting the financial aid industry. The next meeting is scheduled for Monday, January 12 at Cape Career Center. The upcoming meeting will focus on College Goal Sunday efforts in Southeast Missouri.

SLAP

SLAP met on Oct. 14th at Logan's new William D. Purser Center. Colleen Heneghan from Vantage Credit Union spoke on Peer to Peer Loans/Social Network and Will Shaffner Director Business Development with MOHELA discussed the Current Legislative Events in Financial Aid Arena. Good times were had by all at the SLAP Holiday Party on Dec. 9th. For their Christmas charity, SLAP raised money and brought food to the St. Louis Area Foodbank, <http://www.stlfoodbank.org/whoweare.html>. The next meeting will be held Jan. 10th 2 p.m. at Saint Louis University, with TG presenting. For more information, contact SLAP Chairs ANITA_RADCLIFFE@WUSTL.EDU or Jessie.McCoy@commercebank.com.

FANG

FANG met on Thursday, October 16 at the Columbia Public Library. Discussion included current federal and state industry issues. FANG held a holiday luncheon in Columbia at Boone Tavern on December 10. Approximately 15 colleagues attended to share friendship and holiday greetings. The next FANG meeting is tentatively scheduled for sometime in February 2009.

KC RAP

KC-RAP met on Thursday, December 11 at Penn Valley Community College. They collected unwrapped toys as their holiday donation to the Salvation Army.

OAKFAP

OAKFAP held their annual Christmas luncheon at the Pasta House in Springfield. OAKFAP members collected 31 toys for their charity, Crosslines of Springfield. About 20 people attended the festivities. OAKFAP received a letter from the Ozarks Food Harvest thanking them for collecting 138 pounds of food and a \$95 monetary donation.

WHERE IN THE WEB

2008 Fall MASFAP Conference Presentations are available to download from MASFAP's website.

http://masfap.org/docs/toc_conference.html

2009 MASFAP EXECUTIVE BOARD AND COMMITTEE CHAIRS

POSITION	NAME	INSTITUTION
President	Jan Brandow	University of Missouri—Kansas City
President-Elect	Jason Crowe	Barnes Jewish College of Nursing
Past President	Anna Fligge	University of Central Missouri
Vice-President	Daniel Holt	William Jewell College
Treasurer	Amy Henson	Three Rivers Community College
Treasurer-Elect	Kerry Hallahan	Concordia Seminary
Budget & Finance Chair	Rachel Touchatt	Stephens College
Secretary	Anita Radcliffe	Washington University
Delegate 2-Year Schools	Kim Cary	Ozarks Technical Community College
Delegate 4-year Public	Vicki Mattocks	Missouri State University
Delegate at Large-Private	Jaime Newcomb	Missouri Baptist University
Career Schools	George Holske	Metro Business College
College Goal Sunday 2009 Co-Chair	Robin Stimac	Metropolitan Community College—Maplewoods
College Goal Sunday 2009 Co-Chair	Dena Norris	Metropolitan Community College
College Goal Sunday 2010 Co-Chair	Angie Beam	Missouri Western State University
Archives	Elizabeth Somers	Missouri Baptist University
Associate Member Concerns	Mark Hudson	US Bank
Awards	Cathi Nolde	Webster University
Corporate Support	Michelle Pursel	EdFund
Early Awareness Co-Chair	Christal Williams	Saint Paul School of Theology
Early Awareness Co-Chair	Kyla McCarty	College of the Ozarks
Legislative Co-Chair	Buddy Mayfield	Missouri Valley College
Legislative Co-Chair	Leo Hertling	St. Louis College of Pharmacy
Membership	Amy Hager	Moberly Area Community College
Newcomer/Welcome	Jody Schwartz	MOHELA
Professional Development Co-Chair	Michael Smith	St. Louis Community College
Research	David Rice	St. Louis College of Pharmacy
Site	Kelly Fleming	Barnes Jewish College of Nursing
Technology & Communications	Lisa Hoskins	University of Missouri—Kansas City

FROM ONE OF THE FOUR AREA FOODBANKS WE HELPED AT MASFAP

THANK YOU!

ON BEHALF OF THE ST. LOUIS AREA FOODBANK

AND ALL THOSE WE SERVE, WE WOULD LIKE TO THANK
The Missouri Association of Student Financial Aid
Personnel

FOR YOUR FOOD DONATION OF 129 LBS. & MONETARY/GIFT CARD
DONATION OF \$75.00

THE FOOD & MONEY COLLECTED WILL PROVIDE 704 MEALS
FOR THE AREA'S NEEDY.

HATS OFF TO
MASFAP
FOR A JOB WELL DONE!

THANKS FROM THE

Foodbank
St. Louis Area Foodbank



WWW.MASFAP.ORG

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. Submissions are limited to one article per Monitor per person, company or organization.

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.

The MASFAP Monitor is brought to you by the
Technology & Communications Committee

Lisa Hoskins, University of Missouri—Kansas City, Chair

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Melissa Findley, Commerce Bank

Jenny Hendrickson, Co-Editor

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