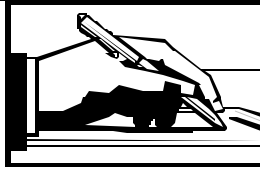




"The Monitor"

MISSOURI ASSOCIATION OF STUDENT FINANCIAL AID PERSONNEL

November 2001



From the President:

Challenges. If they don't kill you, they make you stronger, but they usually kill you.

I believe it was Kathy Thomas who brought that little plaque to the Fundamentals Workshop. I'm not sure whether it was to give a hint of what is in store for new financial aid staff or whether it was just something that made her laugh as much as it did me.

It makes me laugh because it seems we are always facing another challenge – if not in our personal lives, we definitely do in our financial aid lives and we're not dead yet. It's always a high to realize you've lived through yet another crisis.

When I looked around at the group attending the fall conference, I realized how many of us have survived the financial aid environment for a lot of years, and even though we might grumble a lot about the workload, obviously we love doing what we do. The big plus is that we have such a great group of people in our association to work with.

This is my plug for all the newcomers to get involved. Even though you might feel overwhelmed with regulations and finding your way in this profession --- it's not going to kill you. You'll probably even find that getting involved in MASFAP will help you find your way through the maze faster. We're all very willing to help you and want to get to know you better. We need new blood and I think the Professional Development, Associate Concerns and Newcomer/Welcome and Program Committees went out of their way to extract it at the conference.

For those of you who were unable to attend the fall conference, you missed a good one. The Fundamentals Workshop was very well attended and had rave reviews and we had 62 newcomers. We couldn't fit everyone into the room at the reception. It was great! The entire conference was a success. We always have to be thinking ahead though, so if you have suggestions for the March conference be sure to get in touch with our new Vice-President/Program Chair, Kathy Thomas.

A listing of all the newly elected board members and committee chairs is found elsewhere in the newsletter and will be on the web site also. I am in the process of filling the delegate-at-large position for the 2-year schools.

As always, if you have any questions or suggestions, please contact me

Happy Holidays!!!

Melinda Wood
MASFAP 2001 President

2002 MASFAP Executive Board

President	Melinda Wood Truman State University McClain Hall 103 Kirksville, MO 63501	Phone: 660-785-4132 Fax: 660-785-7389 E-mail: mwood@truman.edu
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	Barb Ulrich (through 12-04) MOHELA 212 Elmwood Jackson, MO 64755	Phone: 573-243-0616 Fax: 573-243-5309 E-mail: barbu@mohela.com
	Michael Smith (through 12-04) University of Missouri – St. Louis 8001 Natural Bridge Road – 110 Clark Hall St. Louis, MO 63121	Phone: 314-516-6566 Fax: 314-516-5408 E-mail: mtsmith@umsl.edu

(to be announced)

Ex-Officio Member	Dan Peterson MOSTARS 3515 Amazonas Dr. Jefferson City, MO 65109	Phone: 573-751-2361 Fax: 573-751-3365 E-mail: dan.peterson@mocbhe.gov
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2002 MASFAP Committee Chairs

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Assn. Govern/ Nominations -Elections/ Missouri Award	Jeff Ford	Ozarks Technical Community College Springfield, MO 65801	Phone: 417-895-1340 Fax: 417-895-7037 E-mail: jford@otc.cc.mo.us
Associate Concerns	Michelle Williams	MOHELA 14528 S. Outer Forty Dr., Ste. 300 Chesterfield, MO 63017	Phone: 314-469-0600 x3502 Fax: 314-469-0849 Email: michelleb@mohela.com
Awards	Samantha Ruffini	University of Missouri – St. Louis 8001 Natural Bridge Rd – 209 Woods Hall St. Louis, MO 63121	Phone: 314-516-6893 Fax: 314-516-5408 Email: Samantha_ruffini@umsl.edu
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Early Awareness	Karen Misjak	Commerce Bank 3134 South Grand St. Louis, MO 63118	Phone: 573-365-2177 Fax: 314-746-8248 E-mail: karen.misjak@commercebank.com
Legislative	Anna Fligge	Central Missouri State University 316 Administration Bldg. Warrensburg, MO 64093 fligge@cmsu1.cmsu.edu	Phone: 660-543-4266 Fax: 660-543-4266 E-mail:
Membership	Karen Koenig-Griffin	Sanford-Brown College 1203 Smizer Mill Road Fenton, MO 63026	Phone: 636-349-4900 Fax: 314-822-4017 E-mail: karen.koenig@wix.net
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Site	Ronn Ramey	Bank of America 1019 S. Maple Circle Bolivar, MO 65613	Phone: 417-777-4875 Fax: 417-777-4874 E-mail: rramey@ipa.net
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Making Scholarships Happen: May You Hear the Music, Too!

--Sue Armstrong, Director of Financial Aid and Scholarship Services, William Jewell College, Liberty, Mo.

As financial aid professionals we've done our share of financial aid programs for college-bound seniors. The drive home may find us recounting the evening's "performance" or it may be spent drifting along with a CD filling the night air or it may be that an idea will be spurred to action. So it happened to me.

I've been fortunate to conduct programs in my hometown in addition to area high schools and have made the same road trips time and again, but this night the return home was different. As I passed the cemetery where my Grandma Woods was buried, I realized that I could do something in her memory while simultaneously helping students to achieve their educational goals.

Grandma Woods had been an educator after having graduated from college in her fifties and having begun her teaching experience in a one-room schoolhouse. Now both education and scholarships were on my mind! Having just attended a program which spotlighted scholarships from local businesses, service organizations and area high schools, I had sadly noted that my own hometown had been lacking in financial support. How could I change that? How could I ensure that hometown students would have access to scholarships and that students would benefit in perpetuity? How could I make the most of contributions that I make to my college—a college that is not only my employer but also my alma mater? The answers to these questions came swiftly and I was spurred to action.

I set about to establish an endowed scholarship that would memorialize my grandmother and her work as an educator. The scholarship would be named in her honor; it would assist needy students with an education major; it would give preference to students from my grandmother's and my hometown. Yes. It would serve to remind me daily of the impact Grandma Woods had made on my life and on those lives she touched through her teaching. Yes. It would also serve to remind me daily that I, too, make an impact on the lives of students whose dreams rely on a college education.

You may ask yourself, “How can I impact the lives of students beyond my daily responsibilities?” The answer is simple. You can further impact their lives by putting your resources to a cause that will reap rewards when you are long gone—either from the rigor of the financial aid office or from this earth. Scholarships of any size impact the lives of students as your firsthand knowledge can attest. You can set an example by your giving. It is an honorable testimony of your faith and support in the students you serve. It is also a testimony to your community that you support the work of higher education and the efforts of your colleagues and yourself toward that end.

How might you begin? Consult your Advancement Office on your campus. Although there may be guidelines offered and minimums suggested or required, it’s an opportunity to tailor a scholarship to meet specific campus needs or your own desire to recognize a former teacher, mentor, alumnus or family member. Although your creativity may guide you, you are encouraged to keep the selection criteria to a minimum. Criteria should also reflect reasonable restrictions to ensure that the funds will be spent; that is, that there will be qualified applicants in any given year. To ensure that the program is administered in keeping with your requirements, a formal agreement or statement of understanding is generally prepared for donor approval. Remember that “more is not necessarily better” when it comes to selection criteria and administration of a scholarship agreement. Keep it simple! (I know because I’ve administered these scholarship endowments for years!)

If your budget will not afford you the luxury to fund an endowment in a lump sum contribution, then an “in progress” scholarship which allows you to contribute over time may be a viable alternative. Inform your family, friends and colleagues about your plans as they, too, may want to contribute to such a worthy endeavor. In some cases gifts may be eligible for matching funds through a contributor’s company. Do you sometimes tire of giving flowers or a customary box of candy to someone who has everything? If so, then consider a gift to the scholarship fund in a person’s honor or in recognition of a milestone birthday, anniversary or other significant occasion. The real reward? More than just a tax deduction, it is the knowledge that you’ve made dreams come true for real people less fortunate than you.

In closing, as you travel from your financial aid programs, let your mind be free to explore the many opportunities you have for service in this profession. A CD may pass the time while traveling, but helping students to meet their educational goals is the “real” music to the ears. May you hear the music, too!

(The Thelma Marie Woods Memorial Scholarship was established in 1998 at William Jewell College, Liberty, Mo.)

Tips can help students manage debt in school and beyond

When college students compare their monthly expenses with their monthly income, many may wonder how they will be able to make ends meet without going deeply in debt. A new training program aimed at preventing education-loan default identifies a number of successful money-management strategies for college students.

Many of those penny-pinching tactics require little sacrifice or effort — and some even can be fun. According to Life SkillsSM, saving money each month can be as simple as turning off lights when they are not in use and as fun as splitting restaurant meals with a friend. USA Funds[®] developed Life Skills to equip postsecondary institutions to teach their students effective time- and money-management skills.

The following are some tips that Life Skills offers students who need help conserving cash:

- **Put all your loose change in a jar.** Keep it for laundry, or save it for unexpected expenses.
- **Shop for clothes wisely.** Shop at discount outlet stores, consignment stores and campus thrift shops. Look for generic labels. Avoid buying and wearing clothes that must be dry-cleaned.
- **Avoid impulse buying.** If you want or think that you need something, wait a full 24 hours before you buy it.
- **Learn to cook for yourself.**
- **Shop around when selecting phone or bank services.** Select services that meet your own specific needs and that do not include costs for features you will not use.
- **Seek out free or inexpensive entertainment.** If movies are your interest, go to a matinee at a discount movie theater — instead of paying full price in the evening. Or, rent a movie. Other suggestions include visiting museums and parks, hiking and reading books.

Life Skills advises students to begin reducing debt by determining how they might trim \$100 from their expenditures each month. Doing so, the training says, can be a good first step for students to establish good saving and spending habits that last throughout their college career and beyond.

More money-management tips — as well as information about financial aid, completing school on time, succeeding in school and after graduation, and repaying education loans — is available in the

Life-Skills training. The course now is being piloted at 25 colleges, universities and career schools and will be available to other USA Funds customers at no cost beginning in January 2002.

More than 60 financial-aid professionals registered to attend special Life Skills information sessions Oct. 29 in St. Louis and Nov. 1 in Kansas City. The sessions followed Fall 2001 USA Funds Student-Loan Workshops.

For more money-saving tips for students, and for more details about Life Skills, contact your USA Funds debt-management consultant, Carol Buchli, at 573-341-2542; toll-free at 800-551-1353, ext. 7877; or by e-mail at cbuchli@usafunds.org.

Submitted by: Larry Viterna, USA Funds Services, 800-682-2955.

News from NASFAA

Federal Pell Grant Maximum Award Level in Jeopardy; Immediate Member Action Still Needed

[Please note that this article, published originally November 9, was updated November 14 with the information that appears in italics.]

NASFAA strongly urges all its Members to **immediately** contact their two senators and House of Representatives member and urge them to do all within their power to preserve the \$4,000 Federal Pell Grant maximum award level for 2002-2003. This [Pell Grant communications campaign](#) is being coordinated by the Student Aid Alliance, which sent its own [letter to the Congress](#).

Both the House and Senate have passed their FY 2002 appropriations bills and each would raise the maximum Federal Pell Grant award from the current \$3,750 to \$4,000. Ordinarily, this would mean the \$4,000 maximum award would be a lock, but estimates from the Administration's Office of Management and Budget show increasing numbers of eligible students qualifying for Pell Grants, thus increasing the cost of the program.

NASFAA and the Student Aid Alliance can assure you that this shortfall of funding leading to a possible reduction in the Pell Grant maximum has nothing to do with adding more funding for national defense, homeland security, or combatting terrorist activities. The Congress is not taking funds from Pell to pay for anything to do with the murders of September 11 or the anthrax poisonings. As explained below, this shortfall is due entirely to increased numbers of students returning to school to increase their skills due to the recession, as well as increased numbers of economically disadvantaged students going to schools because Pell Grant assistance has grown to the point where such individuals believe a postsecondary education is within their grasp now.

When the Administration [presented its FY 2002 budget](#) earlier this year, it recommended a billion dollar increase in the Federal Pell Grant Program, which would translate into a modest \$100 increase in the maximum grant to \$3,850. The greatest portion of the billion dollar increase, however, was allocated to make up for a [shortfall in Federal Pell Grant](#) funding from prior years and the current fiscal year. Nonetheless, both House and Senate Appropriations Committee endorsed an increase of \$250 in the maximum award to \$4,000 and the House allocated a \$1.7 billion increase and the Senate allocated a \$1.558 billion increase to pay for raising the maximum award.

When the Senate bill was considered, the Administration issued a [Statement of Administration Policy](#) (SAP) that urged adoption of the higher House Pell Grant figure. A SAP is issued by the Office of Management and Budget and states the President's opinion on legislation being considered by the House and Senate when bills are scheduled for floor debate. This SAP, while urging adoption of the \$1.7 billion House Pell Grant figure, warned "The Administration also appreciates the Committee's strong support for Pell Grants. However, recent data indicates that maintaining the maximum award level at the 2001 level of \$3,750 will require \$1.7 billion more than the enacted 2001 level. This \$1.7 billion increase is the same amount provided in the House bill, which would be a record increase in funding and would allow the largest number of students ever to get funding. We urge the Senate to adopt the funding level provided for Pell Grants by the House."

Reduction In Maximum Award Given Serious Consideration

The higher education community learned that congressional appropriators, facing a ballooning Federal Pell Grant shortfall, are considering reducing their already adopted \$4,000 maximum award level to last year's \$3,750 Pell Grant level. The Washington higher education associations are exploring a number of ways to make up funding for the shortfall, but the [Student Aid Alliance](#) is calling for help from schools to communicate support for the Pell Grant increase. **It is absolutely important that all NASFAA schools contact their two U.S. senators and House of Representatives member urging them to maintain the agreed-upon award level as passed just weeks ago by [the House](#) and [the Senate](#).**

It is especially important that schools located in states and districts with a senator or congressman who serves in either the [House Appropriations Committee](#) or the [Senate Appropriations Committee](#) contact those individuals with this message. Given the state of communications to the Congress due to the Anthrax terrorist acts, mailing a letter or faxing a letter to your representatives in the national legislature just will not be assured a timely delivery. To help deliver this message, the best means of communication are phone calls or e-mail to the [House](#) and [Senate](#).

It is not yet a foregone conclusion that the maximum award will be reduced. NASFAA and others that are part of the Student Aid Alliance are confident that phone calls or e-mail communications to the Congress will be effective in preserving the \$4,000 award for FY 2002. For your convenience, you may use the following Student Aid Alliance hyperlink for contacting your senators and House member. Just [type in your zip code](#), click "Go" and the link will automatically take you to a Web page where you can look up your senators' and House member's phone numbers (just click on the word "info" below their names) or you may go to the [Student Aid Alliance](#) site, type in your zip code, and click on the link labelled "Compose your own message" after the pictures of your congressional representatives appear. This option will bring you to a Web page that will allow you to send your school's own personal message to the legislator by entering your message directly into the "message box." You can also cut and paste a letter composed in Word or Wordperfect into the "message box." *You may use the "canned" or [prepared Alliance letter](#) if that is easier for your students or your school. After clicking on the preceding hyperlink, just type in your zip code and the prepared letter to your senators and House member will appear. Then simply follow the instructions after that to send your e-mail on its way.*

We assure you this whole process is quite easy and painless. College presidents, students, faculty and other members of the higher education community are being contacted and urged to preserve the Pell Grant increase. NASFAA strongly urges you to participate for the benefit of your students and your school. We also urge you to forward this message and the need for help to the widest possible campus audience at your school.

If you need further information, please contact NASFAA's Larry Zaglaniczny at larryz@nasfaa.org or by phone at 202-785-0453 ext. 129. Again, please take the time now to work for this increase for your students and needy students nationwide. In the interest of the widest possible audience for this message, NASFAA will not password protect this document and we give blanket approval to Members to distribute this article as they see fit to spread the word.

By Larry Zaglaniczny, NASFAA

**Updated November 14, 2001 on the NASFAA Web Site www.nasfaa.org
Please submit questions or comments to ask@nasfaa.org**

NEWS FROM ACROSS THE STATE:

SEMORAP

The SEMORAP group met on November 8 in Sikeston at the Higher Education Center to view the pre-recorded Department of Ed videoconference "Access for All: 2002-2003 Application Processing System Update". Our next meeting is tentatively scheduled for December 13 in Sikeston. If you are interested in finding out more about SEMORAP, please contact Barb Ulrich at 1-800-666-4352 ext. 3458.

SLAP

SLAP has no current plans for its next meeting. Please contact Karen Koenig-Griffin of Sanford-Brown College (636) 349-4900 or Claudia Russell of Commerce Bank (314) 514-6218 for suggestions on topics, dates, times or just information on the normal meeting content.

FANG

FANG has no current plans for its next meeting. Contact Dan Holt of Salliemae (573) 446-8626 or Joe Camille of the University of Missouri – Columbia (573) 882-2751 for further information on the group.

OAKFAP

The OAKFAP group meets at the Library Center in Springfield. This is a wonderful location, good parking, coffee shop, gift shop and good meeting space. The fall meetings have included Tammy Gay presenting on the transition to the web for SFA. The December 7th meeting will be a Holiday luncheon at the Mansion at Elfindale. The members will bring a toy to be given to a local charity for distribution during the holiday season. For additional information, contact Kathy Morriss with MOHELA (800) 666-4352 ext. 3374.

KC-RAP

The KC-RAP group met on November 28th at St. Paul School of Theology. For future meeting locations, dates and times, contact Jennifer Schreur of Key Education Resources (913) 681-2058.

The 2000-2001 Salary Survey is now available on the MASFAP website..... CHECK IT OUT!!!!!!!!!!!!

The Community Blood Center of the Ozarks thanked MASFAP for the wonderful turn out at

the Blood Drive held at the conference. We strengthened their reserves by 42 units. Thanks to all those who registered to donate!!!

t i d b i t s

Janet Deyarmin has left Cox College of Nursing – Nov 21 was her last day. She will be replaced by **Robin Asher** formerly of Forest Institute of Professional Psychology.

Lisa Morris is the new Financial Aid Coordinator at Tri-County Vo-Tech. She replaces **Jan Amsinger** who is now working for the state highway patrol.

Todd Morriss retired from Southwest Missouri State University and is working part-time for BKD as a consultant in financial aid.

Marilyn Erickson is the new assistant financial aid director at Assemblies of God Theological Seminary.

Lindsay Turner joins the staff of William Jewell College as the Student Employment and Financial Aid Coordinator. She most recently was employed by the Kansas Bar Association. Her financial aid experience began in the Financial Aid Office at Benedictine College, Atchison, Kansas, while she pursued her Bachelor of Arts in Political Science (degree conferred in May, 2000).

Saint Louis University welcomes new staff members:

Kristie Signorello – Financial Aid Counselor

Kristina Bryan – Financial Aid Counselor – Law School

After 18 years in the financial aid office at Saint Louis University, **Rachel Philippone** has moved on. Rachel is now the Master's Candidacy Advisor in the Graduate School.

Courtney Seibert has left Stephens College and is the Citibank Student Loan Corporation's new Account Manager for Missouri, Iowa and Kansas.

Melissa Puckett joined the Stephens College team earlier this year as the Financial Aid Assistant and is doing a great job.

Chrystal Hatch started work at the Student Financial Assistance Office at the University of Missouri – Rolla on September 5th. She is stationed at Fort Leonard Wood with her husband David and daughter Leslie (aka: Tootie) with the U.S. Army. Chrystal completed her Bachelor's of Science Degree in Business Administration with Columbia College in October 2000.

Gina Addison joined the Student Financial Services Department at Park College.

Heather Keith was hired by North Central Missouri College as the Default Prevention Coordinator. NCMC was able to create this position by being a recipient of the MOSTARS grant.

Matthew Calhoun, a financial aid counselor, will be leaving Evangel University on December 11th. Matthew and his wife Dina are expecting their first child and are moving to Phoenix to be near family.

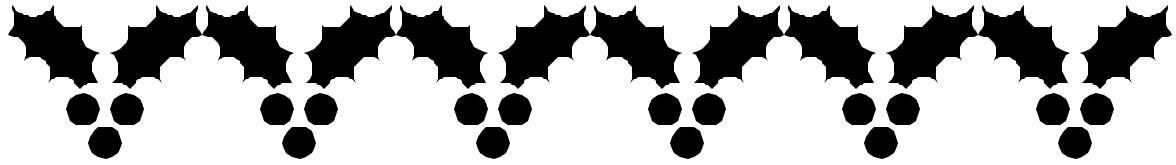
Greg Johnson of Covenant Theological Seminary has just completed his first book – The World According to God: A Biblical View of Culture, Work, Science, Sex, and Everything Else. It will be in the bookstores in April 2002. He is working on his doctorate at St. Louis University and sat for his orals on Nov. 26th.

Jackson Michael Baer arrived on November 7th to **Lori Baer**, Assistant Director, Avila College.

Sherry Pennington (Coord. Of Financial Aid at Cottey College), her husband Scott and son Grant welcomed their new addition, Stacy Renae) on October 8th.

It's time to pay your institutions 2002 MASFAP membership. The application for membership is located on the web site (www.masfap.com). Print, complete and return the form along with your check for \$60.00 to:

**Billie Jo Hamilton, MASFAP Treasurer
Office of Student Financial Aid
Southwest Missouri State University
901 S. National
Springfield, MO 65804**



Happy Holidays and Happy New Year to all fellow
MASFAPians!

Be safe.

Karen Koenig-Griffin
2001 MASFAP Monitor Editor

