



MASFAP Monitor

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Cassandra's Corner

**Cassandra Hicks, MASFAP President
Director of Financial Aid, Southeast Health
College of Nursing & Health Sciences**



Inside this issue:

Cassandra's Corner	1
Program Update	2
Tidbits and Happenings	3-4
FAA Spotlight	5-6
Cosigners	7-8
Board Updates	9-10
MASFAP Pets	11-14
How America Pays for College	15
Executive Board	16

Fifty years ago on June 23, 1972 what is now known as Pell Grant, was signed into law by President Richard Nixon. Originally called the Basic Educational Opportunity Grant, it was renamed the Pell Grant in 1980 to honor its sponsor US Senator Claiborne Pell. Between 6 and 8 million students receive Pell every year. Since inception, it is estimated that the grant has helped over 80 million students access higher education. Pell was originally designed to cover 75% of a student's cost to attend a 4-year University. Although many experts debate whether or not the Pell grant is keeping pace with needs, I think we can all agree that it is a vital tool for many of our high-need students. Without it, many students would not have the opportunity to receive higher education.

As we look forward to the future, we must remember why these programs were founded and acknowledge the

importance they have in providing students with higher education. Without many of our programs, students could not pursue their desired careers. They couldn't become doctors, or nurses, or IT specialists. One of my favorite quotes is "We are dream makers. We live our dream so others can too" (author unknown). We work hard to make sure our students have the resources they need to pursue the education they desire. Scholarships, grants, and loans are all different tools we use to make this happen. We need to recognize and honor our history while planning for the future.

The Magic in You

By Stephen Garman, Missouri State University, MASFAP Vice President and Program Committee Chair



In middle school I was super into magic. A cozy little shop in Ft. Worth held events on the second Saturday morning of the month, and every month my dad and I would drive over from neighboring Arlington in his cramped, no-frills Toyota pickup truck. I distinctly recall the wool off-white seatbelt sleeve he put on the passenger seatbelt to keep his kids comfortable. I remember the towel he folded over our seat to save our legs from burning on the leather which had been baking in the Texas sun. We would arrive shortly before 9am. The temperature was already in the 90s. There would be coffee and donuts, and 3 or 4 local magicians would show off the latest products and raffle off some of the old ones. My dad had just retired from teaching and was growing his piano technician business, and my mother had just begun her career as an elementary school strings teacher, so money was not a natural resource. Somehow, my dad and I left the shop with one or two new gimmicks. Every

time.

Magic has no place in my life now like it did when I was a kid. It's not magic's fault. Over time I grew frustrated with my inability to master the sleights and I put away the magic sets for good. What still has a place in my life is the memory of my dad going out of the way for his kids like he did on those Saturdays. I remember the faces of the magicians in the shop, the jokes they told, and how happy they were to have fun with everyone there.

On one of these Saturday mornings a girl about my age in the back of the audience locked her knees and fainted. Years later I ended up on a date with her. I did not recognize her from the magic shop until she told me that memory of hers. I wish I could say that there is a story here for another time, but that is literally the entire story.

Why do people enjoy magic? In a few words: It is *fun* and it is *safe*, as long as you don't lock your knees.

Most things that are both fun and safe can be enjoyed. When someone did not enjoy something, it was probably because it felt neither fun nor safe. Therefore, we can take something less enjoyable like a tense phone call and make it better. Making people feel safe with a good first impression and a light heart can earn their trust. To further prove my point, my first and only hot yoga lesson felt neither fun nor safe, and I shall not be doing that again. Safety and fun. You'll need both to complete your missions as a financial aid administrator.

The Program Committee is dedicated to a safe and fun conference for everyone. I am proud of them for all the work put into planning the conference, and of our Newcomer committee who has been enthusiastically plotting a very embracing time for new members. Our keynote speaker, a renowned magician, will astound you over dinner. And we will build memories of the friends we meet for the first or the hundredth time, and how we felt safe with them there.

The committee is proud to partner with a charity dedicated to lifting up others through mental health care and wellness. This is the double meaning of the conference's theme *The Magic In You*. We will hear more about this organization and their mission closer to the conference.

Finally, I would be remiss if we did not remind you that election day is November 8th, right in the middle of our conference. If you will not be able to cast your vote in your jurisdiction because you are attending the conference then an absentee ballot will be your ticket. Visit the [Missouri Secretary of State's website](#) to find out how to request an absentee ballot.

There is still plenty of work to be done, and we will need your help. See you at the lake.

- Jessica Tabbert, Financial Aid Advisor at North Central Missouri College, is expecting her third child in February 2023!
- Sara Lawrence, Logan University, has been promoted to Senior Financial Aid Advisor.
- Rachel Murphy is new to Logan University's Office of Financial Aid as a Financial Aid Services Coordinator.
- Kansas City University has a new Financial Aid Coordinator, Gabrielle Contreras. Gabby comes to KCU from University of St. Mary in Leavenworth, KS. The KCU team is very excited to have her as part of the team!



- Ethan Bragg, William Jewell College, was married on April 31. He and wife Rachel spent 10 days in Hawaii for their honeymoon. (WE ARE JEALOUS!) (Pictured left and below)



- Washington University welcomes Max McKee, Assistant Director, Student and Family Engagement. (Pictured right)
- Washington University welcomes Jennifer Powell, Assistant Director, Student and Family Engagement. (Pictured left)



- Congratulations to Ariel Brown, Washington University, on her promotion to Senior Assistant Director, Student and Family Engagement. (Pictured right)
- Congrats and best wishes to Vicki Mueller, Washington University, who is retiring after 20 years in Student Financial Services.



MASFAP Happenings and Tidbits



- Jennifer Brown is the new Director of Financial Aid at Webster University. Jennifer started June 1. (Pictured left)
- Kris Stodgel is the new Director of Financial Services at Central Methodist University. (Pictured right)
- Megan Morton is the new Director of Financial Services at Fontbonne University.
- Paula Carpenter is the new Director of Financial Aid at Jefferson



College.



Check out these MASFAP Members and friends at the recent NASFAA conference in Austin, TX!

Fall Professional Development Institute (PDI) Workshop Registrations are Live!



By Cherrelle Washington, Missouri College and Career Attainment Network (MOCAN)

Missouri College & Career Attainment Network (MOCAN) is hosting **FREE** workshops open to college counselors and career advisors across Missouri.

Workshop topics include financial aid basics with uAspire, FAFSA walkthrough with MASFAP, integrating career advising with postsecondary planning, advising student athletes, advising undocumented students, and many more. In addition, MOCAN is pleased to partner with MASFAP on financial aid workshops for high school counselors this fall. Registration is now live at www.mocollegecareer.org/events.



MOCAN

MISSOURI COLLEGE &
CAREER ATTAINMENT NETWORK

Financial Aid Administrator Spotlight

Spotlight: Jennifer Wright, Rockhurst University



What's your title, roles and responsibilities at your institution?

I am the Director of Student Financial Services leading the team of financial aid and student accounts.

How long have you worked at your institution?

I have been with Rockhurst since May of 2020.

What has your career path been like?

I started my career in higher education in 2009 when I was hired as an admissions and financial aid assistant at Saint Luke's College of Health Sciences, a small nursing school in Kansas City. Within a year and a half, I took over all the financial aid processes. I was a one-person office for many years working as the Director, which really meant I was the FA counselor, loan/pell processor, policy writer, compliance coordinator, reconciler, FAA administrator, etc. all in one! I had to learn a lot not only about financial aid, but also myself over those stressful years. In May of 2020, Rockhurst University acquired Saint Luke's College and that is how I moved into the role I have now.

Tell us about your financial aid team at your institution.

Our financial aid team consists of 1 front desk assistant, 3 undergraduate FA counselors, 1 graduate FA counselor, an Assistant Director and me. Student accounts has 2 account analysts, 1 student account manager and 1 Director. A few of our team members have been at Rockhurst for many years but the majority are new.

Do you have any mentors in your professional life?

One of my professional mentors is my previous boss at Saint Luke's College of Health Sciences, Marcia Ladage. Marcia had worked at Northwest Missouri State for over 20 years in financial aid before she came to Saint Luke's. She hired me as a young 24-year-old with no higher-education experience. She encouraged me (maybe pushed a little ☐) to move into financial aid and take over that process full-time. She taught me the ropes and always pushed me to do more than I believed I could. She had my back and always went to bat for me when opportunities came for raises, title changes, hiring help (which I desperately needed). She was not only my boss and mentor, but a friend.

What have been your biggest accomplishments on your team?

It's hard to see through the challenges and stress of not only covid, but a merger of schools at the same time! However, I would say the biggest accomplishments on the team have been the staff that have stuck through the challenges, took on extra work when we were short staffed, and just showed up and helped each other out.

Financial Aid Administrator Spotlight

Tell us a bit about yourself and your family.

I have been married to my husband, Shawn, for 14 years. We have a 14-year-old son, Evan, who will be in 8th grade this year and a 6-year-old daughter, Abby, who will be in 1st grade. Oh, and can't forget about the 2 dogs, Hunter and Lucy. We live in Raymore, MO which is about 25 minutes from Kansas City.

What do you like to do in your free time?

I don't have a lot of free time at this stage in life, but when I do, I enjoy hanging out with my family & friends, look for new places to hike/explore, read, dream of the next renovation on our house, play sudoku on my phone...exciting things like that :)

What is the last good movie or Netflix series you watched?

I don't remember the last time I've seen a new movie that wasn't an animated one. I rarely get control of the remote these days. My 14 year old is into watching scary shows/movies (which I don't enjoy) and my daughter is of course into kids shows. I started watching some Bridgerton episodes but otherwise, I am boring and don't watch much TV.

What kind of music do you listen to and what's the best concert you've been to?

I listen to a plethora of different genres, mainly because my husband is a big music buff. I listen to anything from Christian music, alternative, to pop. The best concert I've been to is Coldplay.

Do you like traveling?

I do enjoy traveling and wish I could do more of it. My husband and I would love to go to Europe some day for our anniversary.

Fun fact:

I originally went to school for interior design. I still have a passion for it and enjoy making changes and upgrades to our current home.



5 Questions About Private Loan Cosigners (and How to Answer Them)



Submitted By Julie Finn, College Ave Student Loans

When it comes to the total cost of college, a private student loan can help fill in gaps that other forms of financial aid don't cover. Since most students enrolling in college don't meet credit and income requirements, lenders often require students to apply with a cosigner to mitigate risk.

It's important that students understand both the benefits and responsibilities associated with having a cosigner. We've compiled a list of five questions they are likely to ask a financial aid advisor, along with answers that provide some added guidance.

1. What is a private student loan cosigner?

A cosigner is a creditworthy individual who agrees to share repayment responsibility for the student loan alongside the student borrower. This brings assurance that the loan will get repaid in full and on time, should the student become unable or unwilling to make payments.

Student borrowers should understand that both parties bear equal responsibility for the loan, but that a cosigner is not necessarily someone who is meant to pay the loan bills. Rather, a cosigner is someone to help secure the opportunity for the *student* to make good on the commitment to repay.

2. Why do I need a cosigner for a private student loan, but not a federal student loan?

Federal student loans are provided and funded by the federal government and do not require a cosigner, while private student loans are awarded on the basis of *creditworthiness*. Creditworthiness helps lenders assess an individual's ability to pay back a loan based on their demonstrated financial history.

3. How do I know if I need a cosigner?

The lender will ultimately make this determination, but it is very common for college students to need a cosigner, since recent high school graduates rarely have credit histories and incomes that meet the requirements to secure a private loan.

4. Who should I ask to be my cosigner?

Often, it's a parent, guardian, or other family member who acts as a cosigner, but if a family member is not available, students should consider approaching a close family friend or mentor.

The stronger the cosigner's creditworthiness, the more that individual can help secure a lower interest rate, which will affect the total amount of money repaid on the loan.

5. What risks are associated with being a cosigner?

Cosigners are equally responsible for the loan, so they are risking quite a bit if the student defaults on payments. The student benefits directly from the cosigner's good credit history, so students should do everything possible to uphold their end of the arrangement.

5 Questions About Private Loan Cosigners (and How to Answer Them), *Continued*

Keep in mind, the loan will be listed on both credit reports. That means good payment history will positively impact both the student and cosigner's credit score, and delinquent or missed payments will have a negative effect on both.

Make sure they know...

There is no shame in needing a cosigner. In fact, securing and repaying a private student loan is an excellent opportunity to build good financial habits and a credit history. Both are vital for securing loans for other investments, like a home or a car, in the future.

Missouri Award

Nominations for the 2022 MASFAP Missouri Award are being accepted. The Missouri Award is MASFAP's highest honor and recognizes an individual who has demonstrated outstanding leadership and service throughout their financial aid related career. Nominations are solicited from the current membership and presented to a review panel of past Missouri Award recipients for award selection.

Please submit your nominations directly to Melissa.findley@moslf.org. Please be sure to include the contributions of the nominee and why you believe the nominee should be selected. Please submit nominations by Friday, September 9, 2022.

Check out past recipients at <https://www.masfap.org/missouri-award>.

Monitor 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 publishing in the newsletter. In general, submissions are made by members of the organization. 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 may be limited to one article per Monitor, per person, company, or organization, depending on space.

Articles are intended to be informational and for the benefit of MASFAP members, not for company promotion or advertising.

If the author is unavailable or a resolution can't 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 Communications Committee. **Submissions for the next MASFAP Monitor are due October 13, 2022.**

MASFAP Board Updates



Ginny Burns—Corporate Support

Exciting news as the Board has voted to keep Exhibit fees the same as last year-NO INCREASE! More information to come as we get closer to the MASFAP Conference. Hope everyone is having a great summer.



Marla Fernandez—Research

The Research Committee sent a survey to the MASFAP directors asking for input regarding office budgets and MASFAP conference attendance. Thank you to everyone who completed the survey. It provided valuable information to the Board.



Kimberly Meeker —Budget and Finance

The Budget & Finance Committee has been working on updating information and access with the banks, processing mail, deposits, and payments, completing monthly bank account reconciliations, and working with

the CPAs on the 2021 tax filing.



Kari Lenz and Manda Riley — Newcomer

The Newcomer Committee is working on an “Introduction to MASFAP” video for those new to the profession and conference members. Please go to: <https://masfap.memberclicks.net/newcomervideo#!/> to submit a less than one minute video response, a picture, or a short-written response to the prompt: What is a magical MASFAP memory you have?



Please submit videos and photos in a horizontal format for editing purposes. Please contact Kari Lenz if you have questions at kjlqzm@missouri.edu.



Tony Lubbers—President-Elect

I recently attended the NASFAA Conference representing the state of Missouri. While there, I attended several sessions, including: Upcoming Regulations: What's Happening and When?; Financial Literacy and Helping Students

Achieve College Success; the Regional and State Presidents Luncheon; Conversation with Under Secretary James Kvaal; U.S. Department of Education Federal Update, Academic Calendars, etc. I am also working on filling the remainder of my Committee Chairs, so if anyone is interested, please email me!



Hannah Master—Technology

The technology committee has been working closely with the executive board, and various committees to plan events/registrations and update the website. Did you find something on the MASFAP website that needs updated? Please let me

know at hmasters@cottey.edu!



The Missouri Association of Student Financial Aid Personnel (MASFAP) is a dynamic association dedicated to serving and advocating for practitioners, users and providers of student financial aid programs.

Announcing IN-Person High School Counselor Workshops

By Alexandria Miller, Missouri Scholarship & Loan Foundation

Help us spread the word! The Early Awareness Committee is planning in-person high school counselor workshops around Missouri this fall. We are excited to announce we have confirmed 14 locations! These are free workshops focused on pertinent financial aid topics. We encourage high school counselors and college access professionals to attend.

Unless otherwise noted, workshops will be held from 8:00 a.m. to 11:00 a.m. with an optional networking/lunch session from 11:00 a.m. to 12:00 p.m. Participants will be provided a boxed lunch at the end, so you can stay for networking or take your lunch back to the office. Topics that will be covered this year: 2022-23 FAFSA updates, what happens after the FAFSA, funding for college including scholarships and loans, and an update from MOCAN (Missouri College and Career Attainment

Network).

Workshop Schedule (workshops held 8 a.m. to 12 p.m. unless noted below):

- Tuesday, September 20 - University of Missouri-Kansas City (Kansas City)
- Thursday, September 22 - Hannibal-LaGrange University (Hannibal)
- Tuesday, September 27 - Southeast Missouri State University (Cape Girardeau)
- Wednesday, September 28 - Washington University (St. Louis)
- Thursday, September 29 - North Central Missouri College (Trenton) **9 a.m.-2:30 p.m.**
- Wednesday, October 5 - Stephens College (Columbia)
- Thursday, October 6 - State Fair Community College (Sedalia) **9 a.m.-2 p.m.**
- Friday, October 7 - Missouri Western State University (St. Joseph)
- Wednesday, October 12 - Missouri State University (Springfield)
- Thursday, October 13 - Missouri Southern State University (Joplin)
- Wednesday, October 26 - Truman State University (Kirksville) **9 a.m.-2 p.m.**
- Thursday, October 27 - Missouri University of Science & Technology (Rolla)
- Wednesday, November 2 - Missouri State University-West Plains (West Plains)
- Thursday, November 3 - Three Rivers College (Poplar Bluff) **8 a.m.-2 p.m.**

Registration Link: <https://forms.gle/NEH2iW3xWKaFGMQV6>

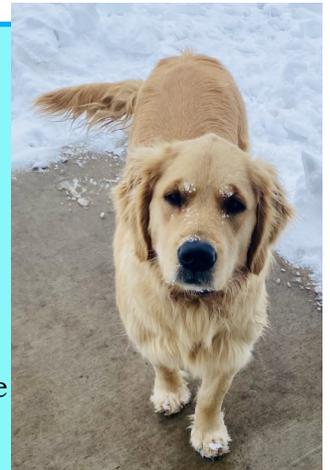
Show Us Your Pets MASFAP!



Meet my precious four-legged children:

- Cash (mixed breed) – Dominant, protective, mama’s boy
- Lady Lu (Golden Retriever) – Always happy, lover of all bodies of water, daddy’s girl
- Oliva Jane a.k.a. Livi (Havapoo) – Princess, spoiled, everyone’s baby
- June (tiger cat) – Loner, touch-me-not, pretends to like us for food

Kimberly Meeker, North Central Missouri College



This is Sasha and she is the best cat in the whole world.

Lisa Brose, Washington University



**Willow and Lily!
Alexandria Miller, Missouri
Scholarship & Loan Foundation**

This is Matilda Faith – our rescue from the HSMC. She was one of the 55 bassets rescued from a bad breeder in 2020.

**Jennifer Heintz,
Saint Louis
University**



Callie and Carl!

Hannah Masters, Cottey College

Show Us Your Pets MASFAP!

This is Nash - my one and a half year old Mini Aussie after he was abruptly awakened from a nap! He was named after Nashville which was my wife and I's first ever vacation together.

Ethan Bragg, William Jewell College



This is Mazi, and she is CRAZY!

Melissa Findley, Missouri Scholarship & Loan Foundation



Buster on the left and BoBo on the right.

Sara Edwards, Citizens Bank



Phil and Callie

Marla Fernandez, Truman State University



Tesla

Valerie Jensen, Washington University



Lilith and Norman

Stephen Garman, Missouri State University



Show Us Your Pets MASFAP!



Dixie

Anna Plattner, Grand River Technical School



Hazel is a five year old mini Australian Shepherd with so much energy. We call her Crazel because she is one crazy Hazel!

Heather Gaumer, Sallie Mae



Fuzzy is everyone's best friend!

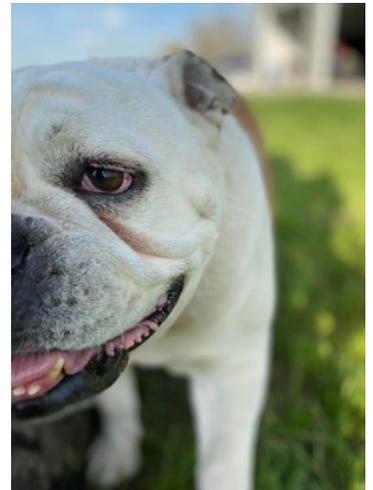
Becca Diskin, Missouri Southern State University



Winston

Hi Winston!

Cindy Howard, Nazarene Theological Seminary



Hurley the Beast Wolfe is an English Bulldog, pictured above. Wicket Wolfe is a Pooqi (Poodle – Corgi) and Yondu Krieger Wolfe is Great Dane/Drahthaar, pictured below.

We have 3 dogs, 1 cat and 19 chickens.

Sunshine Wolfe, Southwest Baptist University



Harrison

Harrison And Hattie

Laurel Miller, Logan University



Hattie



Show Us Your Pets MASFAP!

Honey & Pierre

Stacy Bogier, Goldfarb School of Nursing at Barnes-Jewish College



Beau, Yorkie/Maltese mix

Taylor Grimm, Missouri Scholarship & Loan Foundation

My dog, Honey, and my cat, Stevie

Katie Wires, Drury University



Bean (left) and Nilla (right)

Morgan Scriven, Drury University



Beverly and Bentley

Katie King, Kansas City University



Thorgan and Pele

Everyone thinks they have the best dog. And none of them are wrong. -WR Purche

Natalie Crawford, Drury University



How America Completes College

Submitted By Heather Gaumer, Sallie Mae



Students who attended college but did not complete are more likely to be first-generation college students, those from diverse backgrounds, and from lower-income households, according to “[How America Completes College](#),” a new national study from Sallie Mae and Ipsos. Roughly 4 in 10 (40%) students who did not complete their program of study cited change in focus, motivation, or a life change, nearly 2 in 10 (19%) cited financial concerns, and 14% reported mental health challenges as the top reasons for leaving college early, according to the study.

Sallie Mae’s “How America Completes College” explores the factors and considerations that impact a student’s journey from accessing higher education to completing their degree or program. The study compares the perceptions of higher education among completers: young adults ages 18 to 30 who have completed a 2- or 4-year degree, and non-completers: young adults ages 18 to 30 who started a 2- or 4-year degree but withdrew before completing the program.

“We often talk about the advantages of having a college degree, but it’s important to look at the things that will help students make it to that finish line,” said Jennifer Berg, research director, Ipsos. “The belief that the college degree is going to help them be more successful seems to be an important driver and when they lose sight of that goal they tend to fall off course.”

Key findings of the “How America Completes College” study include:

- Three-quarters of completers (74%) decided to attend college before reaching high school while more than half (55%) of non-completers decided to pursue higher education after they started high school; 34% of non-completers decided to attend college during or after their junior year of high school.
- Four in ten completers (42%) reported having a plan to pay for college compared to 26% of non-completers.
- While 12% of non-completers have definite plans to return to college within the next year, more than 8 in 10 (82%) are open to continuing their college education at some point in the future.
- Less than half of non-completers (47%) are satisfied with their jobs.

“We know college completion, not just college access, is key to success. Understanding why some students leave college before completing their education can help educators, communities, and policymakers better support those students and increase graduation rates,” said Nicolas Jafarieh, executive vice president, Sallie Mae. “It’s clear from this study we need to ensure planning resources and financial aid are reaching those families who need support the most – including first generation college students and those from underserved communities. Families should also be exposed early to options other than the traditional college experience.”

Completers (90%) and non-completers (84%) agree that traditional college may not be right for everyone. Expanding conversations with families at the high school level to include options such as trade schools, professional boot camps, and other career-focused education could lead to more successful outcomes.

For more information or to access the complete “How America Completes College” report, visit www.salliemae.com.

2022 Executive Board / Committee Chairs



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MASFAP, the Executive Board and 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 and do not necessarily represent the official opinion of MASFAP, the Executive Board or the Committees.

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