



MASFAP Monitor

January 2022 Volume 2022, Issue 1

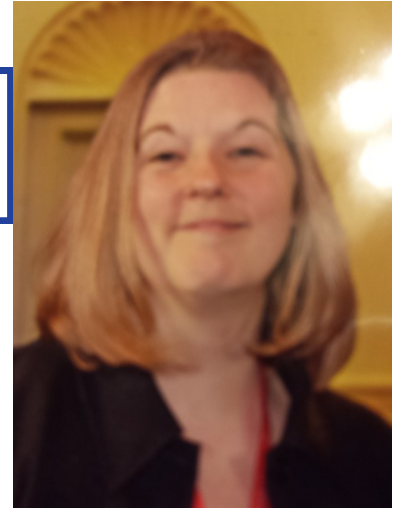


Inside this issue:

Cassandra's Corner	1
Tidbits and Happenings	2
School Spotlight	3
FAA Spotlight	4
Getting Students to the Finish Line	5-6
Board Updates	7
Small Blessings Poem	8
Pandemic Blessings	9
Save Your Office	10-11
Executive Board	12

Cassandra's Corner

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



Wow! Hard to imagine it's been almost two years since Covid first hit! As we start the 2022 year, I am hoping that this year brings about some normalcy. January our 2022 Leadership Development Program (LDP) group will meet, and in February we will have our first board meeting of the year, an in-person conference planning session, Budget and Finance transition, and another LDP meeting, oh my!

Many of the committees are also looking for volunteers to help. You can volunteer as much or as little as you want. To volunteer, sign in at www.masfap.org, click on Financial Aid Administrator and select Volunteer. You will then need to complete a brief interest form and can select which committee you are wishing to volunteer for. MASFAP is a volunteer run organization--we can't do it without your help.

Got an idea you want the board to discuss?

Contact one of your delegates:

Angel Mefford at amefford@sfccmo.edu

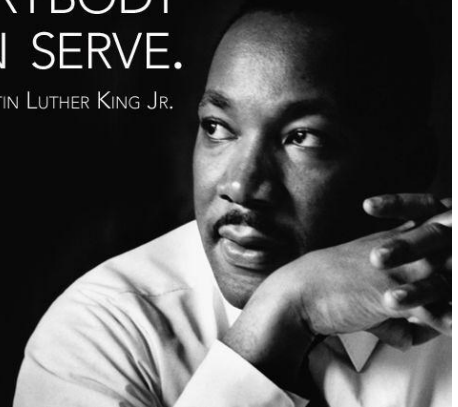
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EVERYBODY CAN BE GREAT BECAUSE EVERYBODY CAN SERVE.

-DR. MARTIN LUTHER KING JR.



- University of Central Missouri recently hired a new Coordinator, Justin Womack, and he's a great addition to their team.
- Tony Lubbers, University of Central Missouri, and his wife Shawn plan to take their French Foreign Exchange student Rose to the Grand Canyon and Las Vegas. He said she will truly live the "American" experience once she's seen "Sin City"!!!
- James Myers, Associate VP & Director of Financial Aid at Webster University, is retiring as of 1/31/2022 after 10 years at Webster University of his 25-year career in higher education. Here's a link to the announcement: <https://news.webster.edu/2021/myers-financial-aid-retirement.php> (pictured right)
- Sarah Hirsch, Webster University, is leaving Webster on 1/27/22 and headed to a position at Washington University.



- Kelly Knapp, financial services specialist at Fontbonne University, welcomed twin babies Hannah and Chloe. Here's the 3-month old picture of the babies. (pictured left)
- Bolivar Technical College upgraded almost every system and technology throughout the campus (they said thanks to the COVID money), streamlined systems and processes, added a new bachelor's degree program, developed and implemented online and blended classes, and report they have the most amazing staff. All positions are filled at this time and they have a lot of long-term employees. From BTC: Life is good :)

- Kelli Todd, Lincoln University has accepted a new position at DESE. She is leaving Lincoln at the end of January.
- Lynda Bjorklun, Stephens College, says at the end of October she changed positions from working at the Kansas City Art Institute to working at Stephens College. She reports that she worked with some great people at KCAI (Hi Lori and Candice!) and now works with some great people at Stephens (Hi Keri and Jason!). In November, she and her husband visited a daughter who lives in Germany, whom they hadn't seen for two years. The end of November they made the move from Overland Park KS to Columbia MO. And on Dec. 3rd her first grandchild, Miles, was born. Needless to say, Lynda has had an eventful and crazy 3 months! (pictured right)



- In December, Alexandria Miller, Missouri Scholarship & Loan Foundation, had the opportunity to visit beautiful Branson, which she said is stunning during the Christmas season. Her daughter, Ami, competed in her first pageant and won her age division! (pictured left)

School Spotlight: Bolivar Technical College!

*Submitted By: Charlotte Gray,
President, Texas County Technical
Institute, Inc.*

At Bolivar Technical College (BTC), we believe we serve a special role, unlike ever before. We need to “Lead”. Leading can mean so many things. We spend more time listening to students and watching their behaviors. We intervene and offer to help them. Students (people in general) are scared. We are stepping up to help the students. Most of the time, the students just need a little help. So far, we are seeing the positive response from the students. We genuinely care and they see it! ☺



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.

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 April 13, 2022.**

Financial Aid Administrator Spotlight



Spotlight: Charles (Buddy) Mayfield

What are your roles and responsibilities at your institution? I work as the Director of Financial Assistance, leading the team in our Office of Scholarships and Financial Assistance.

How long have you worked at your institution? 6 ½ years, since July 2015.

What has your career path been like? I started my first financial aid job in 2005 at Missouri Valley College, a four-year private with about 1,700 students. In 2012, I took a new job at the University of Illinois Urbana-Champaign, a four-year public with about 53,000 students. I moved back to Missouri in 2015 when I accepted my current position at Northwest Missouri State University.

Tell us a bit about yourself and your family. My wife, Rachel, and I met our freshmen year while attending Missouri Valley College. We dated through college and long distance for about four years after graduation and got married in 2008. Three towns, three jobs, two kids, and one dog later, we're now a family of five (including the dog). Our son and daughter are in sixth grade and first grade and keep us very busy.

What do you like to do in your free time? Being outdoors. My son is in boy scouts and daughter is in cub scouts and I try to attend as many camping trips and various scout activities as possible.

What is the last good movie or Netflix series you watched? I've just recently watched Netflix for the first time in the last couple of months, so my first series to watch and my most recent series are one in the same. I recently watched All American using a "borrowed" account from a family member...hope I'm not outing myself for doing something illegal...!!

Tell us any new hobbies you've developed or any good books/movies you've read/watched while social distancing. I've spent more time in our backyard garden and have been doing more composting. For any other gardeners out there, we have lots of clay in the soil in NW Missouri, so it's taken me several years and lots of organic material to break up as much of the clay as possible. I've also started an indoor garden during the winter months and am learning to grow without soil, in a hydroponic setup.

What is the most challenging thing you've had to learn to do as a result of the pandemic? At the beginning of the pandemic, two parents trying to work and teach from home with a fourth-grade son and pre-k daughter was "interesting"!?! 😊 Like so many families, we probably did a little bit of both, likely weren't great at either during that time. Luckily, that only lasted for about three months for our family. More recently, it's still been a learning process adjusting to 14, 10, or 5-day quarantines without notice. The way we work and the way we communicate among our staff and with our students has changed so much, so quickly. Having worked in an ever-changing industry pre-COVID, I like to think that has helped us adjust to our world that now changes with a moment's notice. It's also possible I'm just kidding myself, trying to think that anything we did pre-COVID could have helped prepare us for the world we live in today. Maybe it helped, maybe nothing could have helped....Most days, it's hard to tell which is the case...

Getting Students to the Finish Line: Addressing the Barrier of Back Balances



Melissa Findley, Missouri Scholarship & Loan Foundation

Did you know Missouri has the only statewide grant program to help students pay off past due balances allowing them to re-enroll and complete their degree?

The Missouri Scholarship & Loan Foundation (MSLF) is receiving national attention for the Finish Line Degree Completion Grant. MSLF's goal is to increase degree completion in Missouri by eliminating the common barrier of a past due balance. When students have a back balance, they generally are not able to obtain a transcript or re-enroll to finish their degree.

The Finish Line Degree Completion Grant rolled out in the late fall of 2019, with a kickoff held in Columbia with guest speaker Dawn Medley, who created an institutional program on which Finish Line is modeled. The Warrior Way Back Program at Wayne State University pays up to \$1,500 of a balance if the student re-enrolls at the university. Further, Wayne State partnered with other Detroit-area colleges to allow students to pay off balances at any one of the partner schools and re-enroll at the college that best meets their current needs. The Board of MSLF, which was interested in addressing the issue of back balances, was impressed with this innovative approach to help students complete their degrees and Finish Line is the result.

Finish Line has evolved over the last few years and now MSLF will pay up to \$3,000 to cover a past due balance at any eligible Missouri school and allow students to re-enroll at the same or another eligible Missouri institution. If a balance is over \$3,000, MSLF will cover up to \$3,000 and work with the school and the student to cover the difference.

To qualify, the applicant must be a Missouri resident with a back balance held at an eligible Missouri institution and plans to enroll at an eligible Missouri institution. Applicants are required to provide a degree completion plan from the enrolling school as well as a statement from the school holding the back balance indicating financial obligations would be met. Finish Line, like MSLF's other programs, is need-based; students must have an EFC of \$12,000 or less to qualify for the program. Other general eligibility criteria include:

- Back balance over 6 months old
- Within approximately 30 credit hours to complete
- Satisfactory Academic Progress (SAP) plan in place
- Able to be admitted at the enrolling school

Applicants complete the Finish Line application on [My Scholarship Central](#), through a simplified application process.

EFC Range	Recipients
0-3,999	78 95.1%
4,000-7,999	3 3.7%
8,000-11,999	0 0%
12,000-15,999	1 1.2%
16,000-19,999	0 0%
20,000+	0 0%

Note from a recipient of Finish Line:

Words cannot express my gratitude. Thank you for being an advocate. Because of you and the foundation, I have the opportunity to accomplish my dreams. Thank you. I will keep in touch and of course, notify you of my graduation date. Thank you so much!

Getting Students to the Finish Line: Addressing the Barrier of Back Balances, *Continued*

The barrier of back balances disproportionately impacts students of color and low-income students, the students who could most benefit from completing a college degree. MSLF's research to date finds that over 50% of Finish Line recipients are students of color, and 95% have an EFC under \$4,000. Notably, the average age of recipients is 31 and the majority are female recipients.

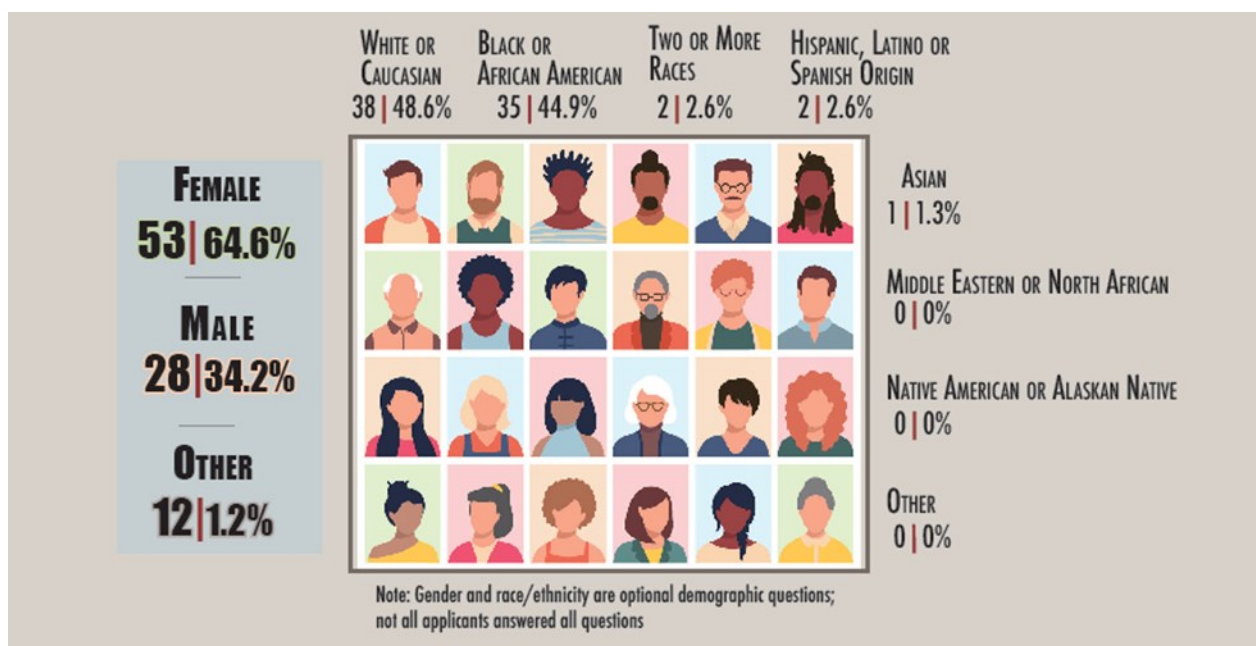
In the 2020-2021 academic year, 25 Missouri schools participated in the program. Here are some interesting averages:

- Average hours remaining to degree/program completion: 25.5 hours
- Average age of debt: 35.5 months
- Average back balance: \$1,866.00

MSLF's goal is to help even more students overcome barriers of \$3,000 or less to earn their degree. MSLF is on that path in 2021-2022, having already funded 85 grants totaling \$162,941.01.

Recently Melissa Findley and Becky Ahrens, Financial Aid Director at Drury University, were quoted in an NPR article which highlighted Finish Line as a creative way to forgive debt and help students return. It was noted that there aren't many programs like Finish Line available to students. As more programs are developed around the country, it is exciting to know that Missouri has been offering one of the first programs of this magnitude. The other degree completion programs typically serve certain counties, specific institutions, or they are sector specific. Currently, we serve all Missouri schools that meet our eligibility criteria, including nonprofit 2-year and 4-year public and private as well as State Technical College. In addition to NPR, the program was presented at conferences for both the National College Attainment Network and the Education Finance Council, both national platforms.

MSLF wants to MOVE the needle to increase degree completion in Missouri. The right person has to know about the program at the right time, so students who may want to return, but can't, know about Finish Line. Help us spread the word, and please let us know if you have any questions.



MASFAP Board Updates



Tony Lubbers—President-Elect

My goal this year is to develop a workable budget and assemble a great team of committee chairs to further the goals of our association!



Kimberly Meeker—Past Treasurer/Budget and Finance

I will be Past Treasurer/Budget & Finance Chair. I am excited to see the great work MASFAP will do in 2022, and my goal is to support the association in any way I can.



Becca Diskin—Past-President

The Past-President also has the duties of Chair Association Governance, and Chair of Nominations/Elections. This year I plan to seek out a strong slate of candidates to run for the elected seats on next year's Board. And I

hope to revise and improve our P&P documents to better serve future incumbents.



Alexandria Miller —Site

I hold the Site Committee Chair. My goal is to be the best right hand to all the committees this year that plan to have in-person meetings. In years past, we didn't have many committee members for the Site Committee. However, this year we will be looking for some awesome members to join

the committee to help events this committee plays a big role in, like the annual conference.



Marla Fernandez—Research

I am on the Research Committee and look forward to administering any surveys/research needed by MASFAP over the coming year.



Manda Riley and Kari Lenz—Newcomer

This year, we are co-chairing the MASFAP Newcomer Committee. We are looking forward to collaborating with MASFAP membership to create welcome boxes to send out to new FA professionals. We hope to include swag from our associate members, create a welcome document with MASFAP resources, and host welcome events before and during our annual conference. We hope these efforts will promote inclusivity and access for new members and build strong relationships across the state!



Stephanie Broyles—Awards

I am the Awards Committee Chair this year. My goal is to make sure some fabulous MASFAP members are recognized for all their amazing accomplishments and contributions.



Kayla Klein —Early Awareness

My goal as Early Awareness Committee Chair is to continue to grow MASFAP's outreach and awareness. Building relationships in the communities across Missouri through workshops, FAFSA

nights, presentations and continued education for students and families will be key.



Melissa Findley —Communication

First, thank you for reading the newsletter! The newsletter is a tool to keep all of us connected to each other throughout the year. The newsletter is published quarterly and every month in between newsletters you will get an update. You can

also follow MASFAP on Twitter @MoASFAP!

Small Blessings

By: Natalie Crawford, Drury University

Have you seen a smile,
That you haven't seen in a while?
Have you done a thing, or maybe two,
That once was so very special to you?
Received a hug or a handshake,
That for months you feared to make?
Have you taken a deep breath and let it out slow,
Then inhaled again, thankful to know...
Places are open, people are wandering about!
Fear is subsiding and hope isn't far out.
Enjoy a movie or maybe a drink with friends.
Find a junk shop full of odds and ends.
Go jump in the car, free from lockdown...
Plan a vacation, a get together, a night on the town!
There are lots of little things to remember and appreciate
Despite still wearing a mask when we congregate.



*Be Thankful
For Small
Blessings*

MASFAP's Pandemic Blessings!

Being able to attend meetings virtually when I am unable to physically be there.

Tony Lubbers, University of Central Missouri



My husband and I have finally been able to purchase a wheelchair accessible van that allows us to travel around with more ease now!

Kari Lenz, University of Missouri—Columbia

Being able to slow down and enjoy my close family and friends.

Alexandria Miller, Missouri Scholarship & Loan Foundation

The wonderful, hard working group of people I get to work with.

Marla Fernandez, Truman State University

Spending quality time with family in smaller settings.

Kayla Klein, University of Missouri—Columbia

The ability to continue working remotely when I could not work in-office.

Kimberly Meeker, North Central Missouri College

Small blessing #1: my #3 son (yes, I have 4 sons) got engaged to his gf that he met while they were both in the Air Force, finished his enlistment, bought a house, found an amazing job, and is now expecting a baby boy (Sawyer) around Valentine's Day! It will be his first child and my second grandchild!

Small blessing #2: I found out I was diabetic, and while that isn't really a blessing, it did prompt me to go through a lifestyle change. I lost 105# (so far...I have another 20# to go), I work out daily, started hiking & biking, and I am no longer considered diabetic as I was able to lower my A1C to below what is considered diabetic and go off my medication.

Lorrie Baird, East Central College

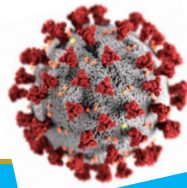
In the rush to get back to normal, use this time to decide which parts of normal are worth rushing back to.

DAVE HOLLIS



More time with my family.

Cassandra Hicks, Southeast Health College of Nursing & Health Sciences



I have had many blessings during the pandemic, but at the top of this list are Amelia, Ava, and Ellie - my three pandemic granddaughters!

Stephanie Broyles, Rolla Technical Institute/Center

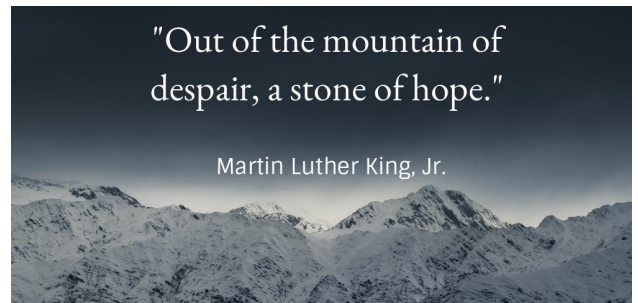
The blessings are endless...

- The pandemic taught us how to take on campus classes and convert them to online classes AND help our students realize they can do this!
- Every employee worked together with one goal in mind (keeping students in school)
- We developed a 100% online program and designed blended classes.
- Every employee's life changed... for the better. Sometimes a disaster provides a reality check of just how blessed we are. Looking back, we realize it helped us grow in every way.

Charlotte Gray, Texas County Technical Institute, Inc./Bolivar Technical College

"Out of the mountain of despair, a stone of hope."

Martin Luther King, Jr.



I love jigsaw puzzles and have completed more in the past two years than in my adult life.

Becca Diskin, Missouri Southern State University

How Generations Y and Z and Weekly Yoga Might Save Your Office



Stephanie Broyles, Rolla Technical Institute/Center

It is hard to believe that it has been two years since I first heard the term COVID-19, and life as we all knew it changed in ways I never imagined possible. There were shutdowns, shortages, and a never-ending parade of virtual meetings. People masked, sanitized, socially distanced, and prayed for a vaccine that would help us get back to “normal.” While we anxiously waited, a vaccine was developed under a highly funded, highly politicized program that was a partnership between the government and private industry and had the unfortunate name of Operation Warp Speed. Somehow, the vaccine that was supposed to be the light at the end of the tunnel started to look like a train to many who feared that the vaccine had simply been developed too quickly (I guess we only thought we wanted it at warp speed). Meanwhile, the economy went off the tracks as interest rates plummeted, housing prices skyrocketed, inflation hit levels not seen since in at least a decade, and, perhaps almost ironically, a labor shortage developed.

I have found the labor shortage particularly obvious and particularly perplexing. Everywhere you go, service industries are obviously short staffed. Wait times are long, help wanted signs are everywhere, and minimum wage jobs are offering a premium of three to four dollars an hour above minimum and are still going unfilled. I have trouble understanding why, though. In spite of the devastation of COVID-19 to many people on a personal level, the population as a whole is relatively unchanged. From a big picture perspective, there are as many of us as now as there were before this all started. Plus, most things we need cost more now than before this all started - we need income more than ever. I know there was a significant increase in social spending in the form of stimulus checks, COVID relief funds, and expanded unemployment benefits, just to name a few. Plus, there were additional safety nets in the forms of paycheck and eviction protection. But this is not enough to explain the continuing labor shortage. Maybe it did at first, but most of that is exhausted now and people still do not seem to be returning to the labor force.

The other day, I heard our Treasury Secretary, Janet Yellen, give an explanation for the continuing labor shortage that made a lot of sense. She explained that there are a number of contributing factors. Many people who were able to retire earlier than they normally would have. As people retired, many opportunities opened up for others in the form of promotions, leaving their positions vacant. People in service jobs took advantage of the surplus of funding that was available for training and education and moved into better jobs in other industries. Retired people who worked part-time, but did not depend on it dropped out of the labor force again because of the inherent risk of contracting COVID-19. Plus, the demand for services grew exponentially creating a lot of new jobs in that industry. While some left the labor force through retirement and re-retirement, what really happened was that we suddenly had a lot of jobs that did not match the skills and desires of the available labor force.

As I came to understand what is driving the continuing labor shortage and to accept that even a three to four dollar an hour premium is not enough to attract applicants, it has really occurred to me that now, more than ever, we need to be careful to value the staff we have. Since wages alone are not what is driving people to choose one job over another (thank goodness since most of us have rigid scales to stick to), we really need to think about what makes working one place better than another – what are some benefits we can give that cost little or even nothing? Some things that come to mind are things like flex time, a casual dress code, opportunities for input and collaboration, professional development, guest speakers, store discounts, weekly lunches, and even afterhours things like office sponsored clubs, weekly

How Generations Y and Z and Weekly Yoga Might Save Your Office, *Continued*

yoga, and trivia nights. At this point, you may be thinking, “she had me until I got to store discounts...”

As crazy as some of those ideas may sound, consider this. Even before COVID-19, many of us were trying to figure out how to deal with generations X, Y, and Z all in the same workplace. While you could often sway X with money and/or a resume-building title, Y really wanted flex time and casual dress, and Z really wanted weekly yoga and a Star Wars trivia night once in a while. Since COVID-19, a lot of gen X has moved up and some have even moved out. For those of us gen Xers who are still hanging in there, some of those gen Y and Z priorities are starting to sound pretty good after the life changing uncertainty and isolation caused by COVID-19. In fact, this gen Xer has been thinking lately that gen Y and Z may have understood what was important all along and it only took a prolonged world health crisis for me to get this. I have to admit that I am even catching myself looking forward to faculty lunches, white elephant gift exchanges, and trivia events. For the first time ever, all the generations in the labor force may actually value many of the same things – things that bring us closer to our co-workers, give us a sense of belonging, and add deeper meaning.

If you want your office to be the best office a person could be blessed to work in, it might be time to find a yoga instructor and dust off your crockpot. You may just find gen X, Y, and Z all looking up from downward dog to collectively say, “namaste.”

MASFAP Needs YOU!

MASFAP '22 committees are still looking for volunteers. Signing up for a committee has never been easier. After signing in at [masfap.org](https://www.masfap.org), click on Financial Aid Administrator and select Volunteer. You will then complete a brief interest form and can select the committee(s) you would like to volunteer for.

Not sure what each committee does? Visit <https://www.masfap.org/our-committees> for a description of each committee. You can volunteer as little or as much as your schedule allows.

To be considered for the committee of your choice, please complete the registration form as soon as possible!

Thank you!

2022 Executive Board / Committee Chairs



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Serving Missouri since 1967

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Disclaimer:
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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