



# MASFAP Monitor

October 2019 Volume 2019, Issue 4



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## Samantha's Spotlight

**Samantha Matchefts MASFAP President,  
Senior Associate Director of Financial Aid  
University of Missouri—St. Louis**



Fall is finally in the air! That means conference season has started. The MASFAA (Midwest Association of Student Financial Aid Administrators) Conference was last week in Chicago. Missouri was well-represented on the MASFAA Board – Dena Norris from Metropolitan Community College served as the Missouri representative, Keri Gilbert from University of Missouri-Columbia served as Treasure-elect, Emily Hayman from University of Missouri-Columbia served as Delegate-at-Large, and Matthew Kearney from Southeast Missouri State University served as Membership Chair. Amy Hager from Moberly Area Community College, will be co-chairing MASFAA's Summer Institute for 2020. Missouri colleagues got together for dinner as you can see from the photo later in the newsletter.

Later this month, the Leadership Development Program will be traveling to DC to advocate for financial aid for students. We have meetings scheduled to meet with our Senators and Representatives to advocate for

simplification and improvements to the financial aid process. Several MASFAP members will be joining this group as mentors - Dena Norris, President-Elect; Tony Lubbers, Legislative Committee Chair; Keely Haynes, previous LDP participant; Will Shaffner, Legislative Committee; Amy Hager, LDP Chair; and myself.

Finally our upcoming MASFAP conference is right around the corner. Our Vice President, Kim Cary, and the Program Committee have been hard at work finalizing details for our conference. Our program has sessions for everyone to expand your knowledge and skills and grow as a leader. If you haven't done so, please register. Remember that if your Director registers and attends, anyone else from the institution may register for free. Please join us! Looking forward to seeing you at the Lake!

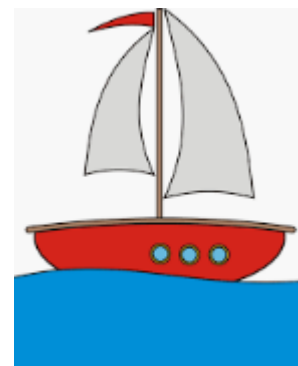
# Conference Update!

*Article submitted by Kim Cary*

Less than one month until the MASFAP conference! Here is a bit about what's making this MASFAP conference special...

## **Monday, November 11:**

- We're kicking off the conference this year on Veteran's Day! Let's all wear red, white and blue in support of those who have served our country.
- We are very excited about our guest speaker, Tevin Ali!
- We have an amazing selection of sessions for you to choose from.
- Numerous networking opportunities available.
- BYOB Monday night... that is Build Your Own Boat for the MASFAP newbies!



## **Tuesday, November 12:**

- More amazing sessions all day!
- Numerous networking opportunities available.
- Get ready to have some fun with your colleagues at the great charity LIVE auction (just in time for the holidays)



This is shaping up to be another MASFAP conference you won't want to miss! If you haven't registered yet, now is the time—registration is open on [www.masfap.org](http://www.masfap.org).

***We will see you at the Lake November 11-13!***

# Conference Agenda!

## Monday, November 11

9:00am - 12:00pm	Exhibitor Set Up
9:00am - 12:00pm	MASFAP Board Meeting
10:00am - 11:00am	Newcomer Brunch with Board
11:00am - 12:00pm	Newcomer Meeting
12:00pm - 5:00pm	Registration Open
12:00pm - 5:00pm	Exhibit Area Open

### Opening remarks and Keynote Speaker, Tevin Ali

1:00pm - 2:15pm

2:30pm - 3:30pm NASFAA Virtual Update

3:30pm - 4:00pm Break & Visit with Exhibitors

NOTE: Sessions are near final but times are subject to change as final details are made!

### Interest Sessions

4:00pm - 5:00pm

- Which Loan is Best for You...ERRR, Google It?
- "...Students Scammed - The Pain, Costs and Harm..."
- Federal Work Study Program
- Legal Changes in Collections - Lessons From Daredevil (The Attorney by Day)
- Customer Service for Everyone
- Helping Students Get on the Fast Track

6:00pm - 7:00pm Dinner & Veteran Speaker

### Evening Activity

7:30pm Build Your Own Boat - Team Building & Networking Activity

# Conference Agenda!

## Tuesday, November 12

7:30am - 12:00pm Registration Open

7:30am - 3:15pm Exhibit Area Open

7:30am - 8:30am Breakfast - FAMS User Group Networking

### Interest Sessions

8:30am - 9:30am

- The Might of a Mission: Mobilizing Students to Graduate with A Major & A Mission
- Engaging Students in Financial Literacy
- How to Navigate a Difficult Conversation: Engaging with Students in Tough Situations
- A View into Today's College Financing Options
- Session to be announced

NOTE: Sessions are near final but times are subject to change as final details are made!

### Interest Sessions

9:40am - 10:40am

- Emotional Intelligence: Transcending & Connecting Generations
- Practices To Support Students Through the Financial Aid Process - MCAC
- The Shape of You: Exploring Personality Types in the Office Environment
- Be Superman (While Acting Like Clark Kent) The Bursar's Impact on Retention
- Where is Everyone? Understanding the Prohibitive Financial Aid Policies Directed Towards Undocumented Students From Missouri.
- Financial Aid Awards Offers: Are you a Hero or a Villain to prospective and incoming students?

10:40am - 11:10am Break & Visit with Exhibitors

# Conference Agenda!

**Tuesday, November 12** (Continued)

## Interest Sessions

11:15am - 12:15pm

- Understanding Student Loan Refi
- Collect Money Like Bruce Wayne: Tuition Payment Pays
- Leadership and Volunteerism
- Help Wanted: Calling All Student-Centered Superheroes'
- Verification

## Lunch, MASFAA Update, MASFAP Update, State Exchange & Business Meeting Lunch, MASFAA Update, MASFAP Update, State Exchange & Business Meeting

12:15pm - 1:30pm

## Interest Sessions

1:45pm - 2:45pm

- WIOA
- Here We Come to Save the Day: Verification and Document Management
- Leadership Development Program: MASFAP's Next Super Heroes!
- Reaching Gen Z
- GI Bill/Veterans' Assistant programs basic training
- Return of Title IV Aid

2:45pm - 3:15pm Break & Visit with Exhibitors

3:15pm - 3:45pm Associate Members Meeting

NOTE: Sessions are near final but times are subject to change as final details are made!

# Conference Agenda!

## Tuesday, November 12 (Continued)

### Interest Sessions

3:20pm - 4:20pm

- It Takes All Types of Heroes to be a Part of a team! Working With Other Departments
- Super Heroes Tackle Default One Month at a Time
- "No One Told Me About That!" Student Deadline Management in the New Media Age
- MOCAN, The What, The Who, The Why.
- Reconciliation - Financial Aid & Bursar
- Session to be announced

### General Session with Zora Mulligan

4:30pm - 5:15pm

6:00pm - 7:30pm Dinner, Awards & Special Recognition

NOTE: Sessions are near final but times are subject to change as final details are made!

### Evening Activity

7:30pm - 9:00pm Charity Auction for Lake Area Big Brothers and Big Sisters (Check out Page 10 on the Charity event)

## Wednesday, November 13

7:00am - 8:00am Quick Start Breakfast

**General Session: Federal Update** 8:00am - 8:45am

**Interest Sessions** 9:00am - 10:00am Birds of a Feather - Peer Networking Groups

**Brunch, State Update & Passing of Gavel** 10:15am - 12:00pm



- Adam Colvin is now the Associate Director of Student Financial Services at Lindenwood University. (Pictured left)
- Jon Gruett is the new Director of Financial Aid at East Central College. Karen Griffin retired on September 30<sup>th</sup> after 34 years in the industry.
- Shawn McCaw is the new Director of Financial Aid at Fontbonne University.

- Lori Bode is the new Director of Financial Aid at Covenant Seminary.
- Brenda Krehbiel is the new Director of Financial Aid at Central Methodist University.
- Martha Harbaugh is retiring on November 1<sup>st</sup> from Maryville University in St. Louis. Martha has been in the financial aid industry for 34 years.
- Traci Juhas is the new Loan Specialist at Maryville University in St. Louis.

- Adrienne O'Keefe has been promoted to Financial Services Business Process Analyst at Maryville University in St. Louis.

- Tonia Bartel is the new Director of Financial Aid at Missouri Valley College as of May 2019.

- Jessie Tabbert, Financial Aid Advisor at North Central Missouri College was pregnant at her first MASFAP conference last year and delivered Miss Everly Marie on January 2<sup>nd</sup> this year. (Pictured right)

- Trista Sullivan is Fontbonne University's new financial aid counselor and her first day was October 7<sup>th</sup>.

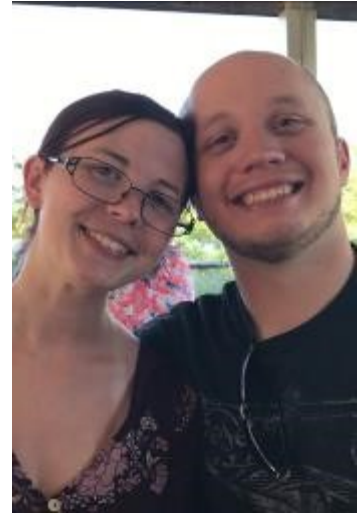


- Kaley Williams has been promoted to Associate Director of Financial Aid at Kansas City University of Medicine and Biosciences.
- UMSL has two new Financial Aid Coordinators – Emily Schepker joined us June 3<sup>rd</sup> and Aysha Flowers joined us October 7<sup>th</sup>.
- Manda Riley and Keri Gilbert (University of Missouri-Columbia) were honored as part of MASFAA's 2018-2019 Committee of the Year for their faculty work at MASFAA's Summer Institute and Leadership Symposium.
- Courtney Smith, currently at Missouri Southern State University, has accepted a new position at Cottey College as the Associate Director of Financial Aid. She starts at Cottey on November 4.
- Kelly Evans accepted the role of Associate Director of Student Financial Aid at MSU (Missouri State University) in September.



- Merribeth Copeland (pictured left) joined North Central Missouri College's team in September. She replaced Jordan Cox as the Financial Aid Representative. She will oversee all State programs (A+, Access, Bright Flight, etc.) and institutional scholarships.

- Sarah Toalson, Financial Aid Specialist at Columbia College, married Braden McLane on October 5—CONGRATS! (Pictured right)



## Pamela Fowler is the Executive Director of the Missouri College Access Network (MOCAN)

The Missouri College Access Network (MOCAN) has hired former executive director of financial aid for the University of Michigan as its first executive director. Fowler brings to MOCAN 34 years of distinguished service in higher education. A multiple professional awards winner, Fowler is highly regarded by her colleagues in higher education. She is passionate about college access for minority and underserved populations in the state of Missouri and around the country.

In this role, Fowler will organize the new MOCAN to support the access efforts of its members, while implementing programming designed to reach the underserved populations of Missouri. Missouri's high school graduation rate is above the national average but only a small percentage seek some sort of postsecondary education. Numerous studies have shown that those with a college degree earn significantly more than those without. Other studies such as [a large review by the Center for Analysis of Postsecondary Education and Employment](#) used quasi-experimental designs to identify the direct effect of credentials/degrees on wages. Currently and on into the 21<sup>st</sup> century some type of degree or credential attainment in the Missouri workforce is crucial to the viability of the state's economy. "Students must see themselves in a postsecondary educational setting to understand that a degree or certificate is possible and beneficial to them," Fowler said. "MOCAN can help show students that a postsecondary education is attainable."

### About MOCAN:

The mission of MOCAN is to increase career and college awareness, preparation, access, and completion in Missouri, particularly for the underrepresented and underserved.



# School Spotlight: North Central Missouri College



*By Kimberly Meeker*

North Central Missouri College's five member financial aid staff will conduct 22 financial aid nights October through November at area high schools. Our team provides materials and a financial aid presentation, followed by FSA ID and FAFSA completion assistance. I am beyond proud of our staff for stepping up to offer this invaluable service to area schools to help connect these students to college. And I appreciate my staff sacrificing many evening hours to conduct these financial aid nights. Additionally, I am also excited to be part of MASFAP's Early Awareness Committee in which we helped develop and present materials at MASFAP's High School Counselor Workshops in September and October.



## **North Central Missouri College's financial aid team**

Left to right: Merribeth Copeland, Jessica Tabbert, Sarah Williamson, and Kimberly Meeker - not pictured Sharalyn Robinson

# Charity Event at the Annual Conference



On Tuesday night of the conference, we will be having a LIVE auction with MASFAP's own Leroy Wade serving as our auctioneer. 100% of proceeds raised benefiting our conference charity - Big Brothers Big Sisters of the Ozarks. This organization provides a mentor to youth in need in Miller and Camden Counties, you can find out more about this great nonprofit here: <http://www.lakebbbs.org/about.asp>



ATTENTION MASFAP Attendees - we need your help! Please commit to bringing a themed basket for the auction!

We will be auctioning off different themed baskets and we are looking for donors. Anyone interested can "adopt a basket." Consider teaming up with others at your institution or donate a basket by yourself.

Listed below are baskets still needed for the auction. Choose one and email [jessiem@mohela.com](mailto:jessiem@mohela.com) the basket you would like to provide. Then you will bring it to the conference to be auctioned off with the proceeds going to help youth in need.

Please consider donating a gift basket!! Themed basket still needed:

1. Holiday Basket
2. Booze Basket
3. Sports Basket
4. Spa Basket
5. Holiday Basket
6. Kids Basket
7. Wine Basket
8. Winter Basket
9. Party in a Basket
10. College Basket
11. Baby Basket
12. Baking Basket
13. Stationary Basket
14. S'mores Night Basket
15. Coffee Lovers Basket
16. Missouri Basket
17. Carwash Kit Basket



# In Memory of Bruce Lopez



MASFAP member Bruce Paul Lopez, 61, Lawrence, passed away Thursday, October 3, 2019.

Bruce was born on July 3, 1958, in Garden City, Kansas, the son of Paul and Antonia (Blea) Lopez. Bruce grew up in Garden City, Kansas. He attended Thomas More Prep high school and University of Kansas.

He was the Director of Sales for a collection services company.

He married Mary Katherine Holter on June 8, 1996, in Lawrence, KS. The center of his life was his family, and he especially treasured his four grandsons and embraced every moment with them. He never met a stranger and was blessed with wonderful friends and coworkers who he considered his second family. Bruce will be dearly missed and forever in our hearts.

Bruce is survived by his wife, Mary, his daughter, Jessica Dwyer, Olathe, KS; son, Brian (Jessica) Dwyer, Wichita, four grandsons, Devon (9), twin grandsons, Travis and Brooks (6), and Easton (6 weeks); his father, Paul Lopez, Garden City, KS; sisters Patsy Ramirez Blackburn, Holcolm, KS; Paula Lopez Stevenson, Cimarron, KS; brother, Alexander Ramirez, Garden City, KS; and many nieces and nephews. He was preceded in death by his mother, Antonia Lopez.

Memorial contributions in Bruce's memory may be made to Thomas More Prep-Marian, Jr./Sr. High School, c/o Advancement Office, 1701 Hall St., Hays, KS 67601 or to the Bruce Lopez Memorial Fund for his grandsons' education and may be sent in care of Warren-McElwain Mortuary, 120 W. 13th Street, Lawrence, KS 66044.

**MASFAP is acknowledging Bruce's commitment to MASFAP by making a donation to his memorial fund for his grandsons. Bruce was such a kind man who didn't know a stranger.**

## What is the best book you have read? And why?



To Kill a Mockingbird. I read this book to my oldest son when he was young and we watched the movie together. He became totally infatuated with the characters. We had a tree in our backyard that had a big knothole in it and I would leave small gifts in it and he thought they were from Boo Radley. I have read the book numerous times over the years and it still brings back the memories of when he was little. It also happens to be his favorite book.

**Lorrie Baird, East Central College**

Hidden Figures. I enjoy reading books that are about history and learning new parts of history. It is also a movie but the book has so much more detail and really outlines how all women can make an impact on history and can change the thoughts of others. It talks about dreams and how important it is to strive to reach those dreams.

**Kayla Klein, University of Missouri Columbia**

Best book: Adventures of Augie March by Saul Bellow  
I read this novel when I finished my graduate program and could start reading for pleasure again. It was on the Times 100 Best Novels of All Time, so I assumed it would be good, but had no idea how much it would speak to me on the theme of one who is trying to establish their identity in the world as they move from adolescence into adulthood.

**Zach Greenlee, Missouri Baptist University**

There are a couple. The Bible – it is the best self-help book that I have ever read.

Tuesdays with Morrie by Mitch Albom. It is a great book because it teaches us many things about life and death and how you should approach both. There is a great quote by Morrie Schwartz, for whom the book is written about, that says “Giving makes me feel like I’m living.” What an excellent perspective.

**Brice Baumgardner, Hannibal-LaGrange University**

The best book I read is Overcoming by Michelle Obama, it was an amazing book that I thought took you on an inspirational journey.

**Karen Harden, University of Missouri St. Louis**

My favorite books to read are the Sookie Stackhouse series by Charlaine Harris. They allow me to escape to a place of mystery, fantasy and adventure.

**Dena Norris, Metropolitan Community College**

*If It's Going to Be, It's Up to Me* – Robert Schuller. This cheesy book of principles is a quick reminder that sometimes our problems are self-created, or that we ourselves can forge the solution.

**Stephen Garman, Missouri State University**



One of my favorite books is Fahrenheit 451 by Ray Bradbury. It is a very significant dystopian novel that seems to be ever relevant in our clouded age of technology. Highly recommend that you give it a read!

**Natalie Crawford, Drury University**

Recently read Shiny Things and it was a great reminder of being intentional and present when life is busy and full of distractions.

**Jamie Davis, Columbia College**

I recently read Educated. Powerful memoir about a girl who didn't step foot in a classroom until she was 17, and she makes it to Harvard. I couldn't put it down.

**Melissa Findley, Missouri Scholarship & Loan Foundation**

## MASFAP On The Move



Pictures from MASFAA in Chicago—MASFAP members gathered one evening for dinner in the Windy City.

### 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 January 13, 2020.**

## How America Pays for College



*Submitted By Laura Steinbeck, Director of Business Development*

### **MORE FAMILIES HAVE A PLAN FOR COLLEGE AND ARE CONFIDENT IN HOW TO PAY FOR IT ACCORDING TO ‘HOW AMERICA PAYS FOR COLLEGE 2019’**

*Families Spent \$26,226 on College Last Year; Family Income and Savings Covered Largest Share of Costs*

Eighty percent of families are confident in how they paid for college and nearly half have a plan to pay for all years of college, according to “How America Pays for College 2019,” the national study from Sallie Mae® and Ipsos, an independent global market research company. On average, families spent \$26,226 on college in academic year 2018-19, with a sizeable portion of costs covered out-of-pocket through income and savings.

Family income and savings paid 43% of college costs, scholarships, grants, and gifts—used by 82% of families—covered 33% of costs and borrowing covered 24%. Fifty-seven percent of the families who borrowed to pay for college had always planned to do so as part of their paying-for-college strategy. Thirty-eight percent of families reported the student borrowed and 21% reported a parent borrowed to pay for college in academic year 2018-19. Of those who used federal student loans, 27% expect their loans to be forgiven.

“The ‘free money’ they get from scholarships and grants is especially important for many students and opens doors that may otherwise be unavailable to them,” said Jennifer Berg, senior researcher, Ipsos. “Having that money can make a big difference in their experience at college, how they view their education, and even in their ability to attend at all.”

When it comes to paying back student loans, one-third of families agree it will be a shared responsibility between the student and parent. Sixty-four percent of families say the student will be solely responsible for paying back their student loans. Even further, 75% of families expect students to help pay back parent loans. Many families are getting a head start on paying back loans. Forty-one percent are making payments on student loans while the student is in school.

Seventy-seven percent of families completed the Free Application for Federal Student Aid (FAFSA) for the 2018-19 academic year. Of those who filed for the 2019-20 academic year, 25% did so in October, the first month the application is available, with the majority waiting until January or later, potentially missing out on free money for college. Completing the FAFSA is the first step in receiving a financial aid award letter from schools. Only 42% of families, however, are completely confident they understood the award letter they received.

Ninety percent of families agree college is an investment and 71% of families say the price they are paying is fair for the education received. That said, 79% of families eliminated a college from consideration at some point in their selection process due to cost.

## How America Pays for College, *Cont.*

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“The individual and socio-economic benefits of a college education are clear so it’s particularly gratifying to see that families continue to view college as a worthwhile investment,” said Raymond J. Quinlan, Chairman and CEO, Sallie Mae. “While more families are planning, we’d like to see that number continue to grow because we know those with a plan are better prepared to meet the costs of college, and they have a better understanding of the financial aid process. At Sallie Mae, we are committed to providing new tools and educational resources that promote college planning and ultimately help students and families on this path to building prosperous futures.”

“How America Pays for College 2019” reports the results of 2,000 online interviews Ipsos conducted in April and May 2019 of 1,000 parents of undergraduate students and 1,000 undergraduate students between the ages of 18 and 24. Data and years shown reflect academic years defined as July 1 to June 30.

The complete report and a related infographic are available at [SallieMae.com/HowAmericaPaysForCollege](http://SallieMae.com/HowAmericaPaysForCollege).

Start your plan for college at [SallieMae.com/PlanforCollege](http://SallieMae.com/PlanforCollege).

**Register for  
Professional  
Development  
events at:**

**[www.masfap.org](http://www.masfap.org)**

**The MASFAP BLOG  
is LIVE at:**

**[www.masfap.org/  
blog-home](http://www.masfap.org/blog-home)**

## Retirement Party for Pam Fowler

In August, MASFAP members celebrated Pam Fowler's retirement. At the end of June, Pam retired from University of Michigan after 22 years. Pam worked in Missouri as the Director of Financial Aid at University of Missouri-St. Louis, and also with Sanford Brown Colleges in St. Louis. Pam is a Past-Chair of NASFAA and received NASFAA's 2019 Lifetime Achievement Award, the association's highest honor.



**UPDATE:** Pam has accepted the position of the first-ever Executive Director of the Missouri College Access Network (MOCAN)! Visit with Pam at the annual conference!





# 2019 High School Counselor Workshops Summary



*By Alex Miller and Melissa Findley*

MASFAP's 2019 high school counselor workshops were a success! First and foremost, thank you to the hosts and MASFAP volunteers! We had about 50 MASFAP volunteers help with these workshops—wow—thank you! Over 500 high school counselors registered for one of the nine workshops across the state. The agenda included FAFSA updates, what happens after the FAFSA, reading award letters, filling the gap with scholarships and loans and updates from Missouri Department of Higher Education & Workforce Development (MDHEWD). The

program was designed to help counselors get into their comfort zone in speaking to students and families about the FAFSA and financial aid.

## **Here are some of the comments from high school counselors in the survey:**

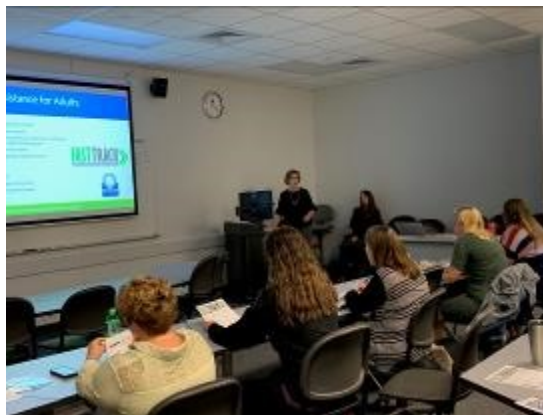
- “[The workshop] gave me fantastic information about how to prepare families to fill out the FAFSA.”
- “I received updates and every year I soak in more of the financial aid process. I can’t get it all in one sitting, but can learn more every time.”
- “The information regarding Journey to College and updates to the FAFSA application were very beneficial. I will also be using the information given regarding helping students/parents pay for the ‘gap.’”
- “I think it went well. There was a great deal of information to cover, but the presenters did so in a way that wasn't terribly overwhelming, and they did well at answering our questions.”
- “Thank you for taking the time to meet with us and help us understand the process more effectively.”



# 2019 High School Counselor Workshops Summary, *Cont.*

Thank you so much to the nine host sites:

- Webster University
- Stephens College
- Metropolitan Community College
- Drury University
- Truman State University
- Southeast Missouri State University
- Missouri Southern State University
- Missouri State University-West Plains
- Missouri Western State University



# MASFAP Committee Updates



## **Kim Cary—VP/Program**

Looking forward to celebrating our financial aid superheroes!

Please check out pages 2-6 of the newsletter for conference highlights and draft schedule. Also REGISTER for the conference ASAP at [www.masfap.org](http://www.masfap.org).



## **Laurel Miller—Newcomer**

As a newcomer to MASFAP, you are invited and encouraged to attend a pre-conference experience. These activities are a great opportunity to ease your way in to the conference. Below are the pre-conference activities for all Newcomers that will begin on Monday, November 11, 2019.

- 9:00am–10:00am: Registration – check-in for Newcomers will be in the Lodge Lobby. Don't worry if you won't be there during this time, you will still be to get checked-in.
- 10:00am–11:00am: Newcomer Brunch with the Board – Here you will get an opportunity to chat with these financial aid leaders as well as other newcomers while enjoying some delicious food.
- Please be sure to select this option when completing your conference registration.
- 11:00am–11:30am: Mini MASFAP Orientation – Come hear about the history of MASFAP and learn about the different committees that are available for you to get involved in.
- 11:30am–12:30pm: Newcomer Activity – be ready to have some fun with the Newcomer Committee members and your other fellow Newcomers

What if you can't attend all of the activities based on travel plans? Once you arrive, jump right on in! There will a member of the Newcomer Committee available to get you where you need to be.

We look forward to welcoming to you to MASFAP!



## **Jamie Davis—Professional Development**

Please save the date for our next PD event December 17 from 10-3, NASFAA credential training on student eligibility and cash management.



## **Adrienne O'Keefe—Technology**

The conference is right around the corner so if anyone wants to lend a hand on the tech crew please let me know—[aokeefe@maryville.edu](mailto:aokeefe@maryville.edu).

Also we are in need of laptops, projectors, and

clickers for the conference so if there are anyone that has those to lend out for a couple days please contact me!

The new website is LIVE - if you need any help or can't figure something out please email us at [webmaster@masfap.org](mailto:webmaster@masfap.org) and someone on the team will be able to help you out!



## **Kayla Klein—Early Awareness**

Early Awareness opened the MASFAP Make a Difference Scholarship October 5 and we have received 47 applications so far with new ones coming in each day. Please share the link with counselors and others that you know.

<https://>

[stlouisgraduates.academicworks.com/opportunities/3002](https://stlouisgraduates.academicworks.com/opportunities/3002) . We will narrow down to a few candidates and then we will be asking you to vote at the conference!

Check out page 16 for an update on the nine workshops our committee coordinated across the state!

## MASFAP LDP

### *Submitted By Amy Hager, LDP Chair*

MASFAP's 2019 Leadership Development Program (LDP) participants have been very busy learning about advocacy and preparing to join their colleagues from MASFAP in the #fight4financial aid. MASFAP members are scheduled to be in Washington, D.C. October 20-22, and have plans to meet with as many congressional leaders as possible as well as visit NASFAA (and hopefully the Department of Education)!

The members this year are Kimberly Meeker (North Central Missouri College), Stephanie Broyles (Rolla Technical Center), Ashley Nickell (Logan Chiropractic), and Julie Loftin (Drury University). Also joining the advocacy trip and serving as mentors are Samantha Matchefts, Dena Norris, Tony Lubbers, Keely Haynes, Will Shaffner and Amy Hager.

Pages 21-22 is an Advocacy Brief the LDP team has developed in their preparation. This dynamic group of rising leaders have been working for several weeks to put together a few topics they believe will best represent some of the most vital needs of our Association while representing the inherent diversity of our members and the students we serve. Please note, these points do not differ from other topics we have advocated for in the past. In addition to studying NASFAA's talking points, MASFAP's recent letter to ED about R2T4, Senator Alexander's recent bill, among other hot topics in Washington right now, your MASFAP representatives will be prepared.

Our goals are to establish and build positive relationships with the Missouri delegation so they know about the talented and knowledgeable financial aid professionals we have in MASFAP who are excellent resources when they developing and proposing policies that affect our students and our profession.



# 2019 Executive Board / Committee Chairs



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[support@masfap.org](mailto:support@masfap.org)

Serving Missouri since  
1967

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[www.MASFAP.org](http://www.MASFAP.org)

**MASFAP Communications  
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# MASFAP Advocacy Brief

October 2019

## FAFSA Simplification

The Free Application for Federal Student Aid (FAFSA) has proven to be complex and challenging for many students and families. A particular challenge is the requirement for students and families to interpret, calculate, and input information from their tax returns, which often triggers students for verification because of erroneous or unverified data. Verification has become increasingly difficult for students to clear because of burdensome documentation requirements, especially for non-filers (VONF). While there is some sharing of information between the Internal Revenue Service (IRS) and the Department of Education (ED) through the IRS's Data Retrieval Tool (DRT), there is still information, such as filing status, that is not shared and filers, such as head of household, who are not eligible to use the DRT. Since the IRS has much of the information necessary to complete the FAFSA, expanded data sharing would reduce errors and streamline the process.

Another challenge relates to a specific, growing group of students who cannot provide parental information due to abandonment, abuse, or neglect. These students face enormous obstacles to completing the FAFSA and accessing aid for higher education and are at extreme risk for falling through the cracks. Since these students will need to work directly with a financial administrator to complete the process, allowing them to submit the FAFSA as "provisionally independent" and to receive an estimated Expected Family Contribution (EFC) would advance them to that meeting and streamline the process.

STUDENTS FACE ENORMOUS OBSTACLES TO COMPLETING THE FAFSA AND ACCESSING AID FOR HIGHER EDUCATION.

### Recommendations:

1. MASFAP recommends expanding the data sharing between the IRS and the ED as proposed by Representative Walberg in the Faster Access to Federal Student Aid Act of 2018 (H.R.7386).
2. MASFAP recommends streamlining the process for students who cannot provide parental information as proposed by Senator Cardin in the FAFSA Fairness Act of 2019 (S.416).

## Student Indebtedness

FINANCIAL AID PROFESSIONALS WANT TO HELP STUDENTS AVOID UNNECESSARY DEBT.

Student loan debt has reached crisis levels with over 42 million Americans carrying outstanding debt that totals almost \$1.5 trillion. Financial Aid professionals want to help students avoid unnecessary debt, while being good stewards of federal funds and protecting their schools from the negative consequences of default. This is a difficult goal given that institutions have little control over student borrowing, despite being held accountable for cohort default rates (CDR). Some factors making this goal difficult are unnecessary loan origination fees, the entitlement nature of loans, and a lack of standardization among financial aid offers.

One factor to consider is that student loan origination fees were instituted in the 1980's when additional revenue was necessary to offset loan subsidies in the Federal Family Education Loan (FFEL) program. FFEL and the need for these subsidies no longer exist, but students are still charged an origination fee that amounts to a "student loan tax" and becomes a part of their overall indebtedness. Since students also have to pay interest over time on these fees, eliminating these unnecessary fees would help reduce student indebtedness.

Another factor to consider is that the student loan program is structured as an entitlement program, which limits the ability of institutions to positively impact unnecessary borrowing. While schools can deny loans to students on a case-by-case basis, most Financial Aid professionals are reluctant to exercise this right to deny or limit borrowing for fear of legal action. Further, schools are prohibited from imposing across-the-board restrictions on borrowing and from requiring additional supporting documentation or loan counseling. Allowing Financial Aid professionals to restrict or place additional requirements on borrowing, either institution-wide, program-wide, or by some status such as dependency or enrollment, would help reduce student indebtedness.

A final factor to consider is the importance of clear and concise information in student aid offers to facilitate transparency, understanding, and easy comparison of multiple offers for students and families. National Association of Student Financial Aid Administrators (NASFAA) has long supported standardizing core elements and terminology in aid offers with these aims in mind and, in fact, has adopted language in the association's Code of Conduct requiring institutional members to comply with several provisions aimed at making aid offers more student-centric and transparent. Simplifying terminology and requiring institutions to use the same terminology and core elements, would help students and families better understand the financial aid they request and, in turn, reduce student indebtedness.

### Recommendations:

1. MASFAP supports the elimination of unnecessary loan origination fees to help reduce student indebtedness as proposed in NASFAA's 2016 HEA Reauthorization Position Paper ([nasfaa.org/hea\\_positions](http://nasfaa.org/hea_positions)).
2. MASFAP agrees with NASFAA's position that institutions should be allowed the authority to develop their own additional counseling and/or supporting documentation requirements to help reduce student indebtedness ([nasfaa.org/hea\\_priorities](http://nasfaa.org/hea_priorities)).
3. MASFAP agrees with NASFAA's position that simplified terminology and core elements should be developed and required in order to promote student-centric, transparent aid offers and, in turn, help reduce student indebtedness ([nasfaa.org/hea\\_priorities](http://nasfaa.org/hea_priorities)).

## Pell Grant

The Federal Pell Grant program is the largest need-based grant program administered by the Department of Education (ED) and is intended to make higher education more accessible to low-income students. Since its introduction in 1973, the Pell Grant has not kept pace with the cost of college attendance and many low-income students are struggling to cover the cost of college. In fact, in 1980 the maximum Pell Grant award covered approximately three quarters (76%) of the cost of attendance at public four-year universities, while today it covers just over one quarter (29%). Perhaps even more shockingly, today's maximum Pell Grant award doesn't even cover half (49%) of the cost of attendance at public two-year colleges. The disparity between Pell Grant awards and the cost of attendance directly contributes to lower persistence and on-time completion rates among low-income students. Strengthening the Pell Grant program would improve accessibility, persistence, and on-time completion for low-income students.

TODAY'S  
MAXIMUM PELL  
GRANT DOESN'T  
COVER HALF OF  
COSTS AT  
PUBLIC TWO-  
YEAR COLLEGES.

### Recommendations:

1. MASFAP supports increasing the maximum Pell Grant award to as much as \$10,230 and indexing it to inflation for subsequent years as proposed by Congressman Defazio in the Achieving Independence through Degrees Act (H.R.3101).
2. MASFAP endorses making the Pell Grant a true entitlement with 100% funding as proposed in NASFAA's 2016 HEA Reauthorization Position Paper ([nasfaa.org/hea\\_positions](http://nasfaa.org/hea_positions)).
3. MASFAP supports the creation of a "Super" Pell to improve persistence and on-time completion rates as proposed in NASFAA's 2016 HEA Reauthorization Position Paper ([nasfaa.org/hea\\_positions](http://nasfaa.org/hea_positions)).