

# MASFAA 2021

## Connecting our Community: A Festival of Financial Aid!





## Mission Statement

The Midwest Association of Student Financial Aid Administrators (MASFAA) is a regional organization of individuals engaged in or concerned with the ethical administration and/or support of student financial aid. Our mission is to promote and provide quality training and professional development opportunities, to advocate and support financial aid programs, and to facilitate effective communication and coordination among interrelated professional associations, thereby serving the needs and interests of students and postsecondary institutions.

## Purpose

- A. To foster and promote standards of professional preparation for the financial aid profession, and the appointment, effectiveness, recognition, and association of student financial aid administrators and counselors in post-secondary institutions and other public and private agencies and organizations concerned with or engaged in the support and/or administration of student financial aid.
- B. To serve the needs and interests of students, faculties, and administrations of postsecondary institutions and of individuals and public and private agencies and organizations concerned with or engaged in the support and/or administration of student financial aid by promoting and facilitating the coordination of student financial aid plans and programs and by advising and assisting them in the promotion and development of effective programs of student financial aid.
- C. To promote and facilitate communications between secondary and post-secondary institutions and those organizations involved in the disbursement of student financial aid funds.
- D. To stimulate, promote, and conduct systematic studies and research, cooperative experiments, education, conferences, and such other related activities as are desirable or necessary in fulfilling the purposes of the regional, state, and national associations.



# President's Welcome

## Chad Olson

### Associate Director, Iowa State University



On behalf of the Executive Council of the Midwest Association of Student Financial Aid Administrators, I would like to welcome you to the Pfister Hotel in Milwaukee, WI, for the 2021 MASFAA Conference! Your MASFAA Program and Local Arrangements Committees have been working hard for months to bring this conference to you in these most uncommon times. Please join me in thanking Program Chairs Shashanta James and Melissa Van Meter, and Local Arrangements Chairs Sue Minzlaff and Karla Weber Wandel, and their respective committees for all of their efforts.

Speaking of uncommon times, who has a Summer Institute in October? We're happy to have this fantastic learning opportunity in conjunction with the annual conference. I'd like to welcome all of the Summer Institute attendees to the conference, and thank Summer Institute Chairs Amy Hager and Kevin McShane and their team for putting together this year's training. I am confident that all Summer Institute attendees will walk having learned a great deal.

MASFAA would be a very different event without the support of our exhibitors and their generous corporate support. Please join me in thanking all of our exhibitors. Be sure to visit their booths in the Exhibit Hall and learn how their services and products can help you and your students.

Whether you are a seasoned MASFAA veteran, or a first time conference attendee, I hope you all have a great conference. I hope you find MASFAA to be a welcoming place where you can expand your financial aid horizons, network with colleagues, and have a great time!

A handwritten signature in cursive script that reads "Chad Olson".

Chad Olson, MASFAA President 20-21  
Associate Director  
Iowa State University



# 2020-2021 MASFAA Executive Council

## Officers

Chad Olson – MASFAA President  
Associate Director  
Iowa State University

Heidi Carl – MASFAA President-Elect  
Executive Director  
Purdue University

Michelle Trame – MASFAA Past President  
Director  
University of Illinois at Urbana-Champaign

Kristin Bhaumik – MASFAA Vice President  
Associate Director  
University of Michigan—Ann Arbor

Emily Haynam – MASFAA Secretary  
Executive Director  
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Nathan Lohr – MASFAA Treasurer  
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Alex DeLonis – MASFAA Treasurer-Elect  
Director  
Wabash College

## Delegates

Consuela Phillips – Delegate-At-Large  
Director  
Valley College

Michelle Stipp – Delegate-At-Large  
Director  
Roosevelt University

Karla Weber Wandel – Delegate-At-Large  
Communications Manager  
University of Wisconsin—Madison

Michael Williams – Delegate-At-Large  
Director  
Schoolcraft College

## State Representatives

Michelle Ortiz Wortel – Illinois  
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University of Chicago Law School

Candice Sutliff – Indiana  
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Rose-Hulman Institute of Technology

Renae Armentrout – Iowa  
Associate Director  
Coe College

Kristi Welling – Michigan  
Associate Director  
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Dakota County Technical College/Inver Hills  
Community College

Cassandra Hicks – Missouri  
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Melanie Weaver – Ohio  
Assistant Vice President  
Ohio Northern University

Nicole Solomon – West Virginia  
Assistant Director  
West Virginia University

Heidi Johnson – Wisconsin  
Advising Coordinator  
University of Wisconsin—Madison



# Conference Information



**Conference Registration:** Registration opens Sunday at 10:00 a.m. and closes Wednesday at 9:00 a.m. and is available Monday through Wednesday. Please see the Conference Agenda for specific times.

**Name Badges:** Name badges are required for admission to all conference sessions, meals, and events. They are also needed for entry into the exhibit hall. Visit the registration area if a replacement is needed. Please recycle your badge at the close of the conference by leaving it on the table or dropping it at the registration area.

**Exhibitor Area:** Please visit our exhibitors in the State Fair Room. Snack breaks are also located in this area.

**Smoking:** The Pfister Hotel® is a smoke-free facility.

**Etiquette:** Please refrain from talking during presentations or near session rooms while sessions are taking place. Silence all electronic devices during conference functions.

**Nursing Room and Quite/Safe Space Available:** Stop by the MASFAA Registration desk for more info.

**Wireless Internet:** Internet is available throughout the hotel, in public spaces and guest rooms.

**Hotel Information:** Hotel check-in is at 3 PM. Check-out is at 12 noon.

**Tuesday Night:** Lakefront Brewery has been reserved to welcome MASFAA to the Brew City! Enjoy the whole beer hall and outdoor patio with views of the Milwaukee River, their famous brewery tour with a souvenir pint glass and two 16 oz sample pours, a delicious dinner that will pair nicely with any of their beverages, and a live polka band to dance the night away! Not into beer? There will be plenty of nonalcoholic options available.



## 2021 MASFAA Conference Guest Speakers

### Manda Riley

#### University of Missouri College of Veterinary Medicine

Manda Riley currently serves as the Financial Aid Coordinator for the University of Missouri College of Veterinary Medicine. She advises professional students studying to become veterinarians, teaches a course on the “Foundations of Financial Success,” and is an active member of both MASFAP and MASFAA. This year, Manda will serve as the co-chair of MASFAA’s Access Committee. A fun fact: After attending MASFAA’s Summer Institute in 2018, Manda was the first financial aid professional in Missouri to achieve all 17 NASFAA credentials! Manda is also a certified social worker who has worked in spaces of suicide prevention, mental health, and stress reduction among college students and young adults. In 2010, she was actively involved in the efforts to designate September as “Suicide Prevention Month” in the state of Missouri. Ultimately, Manda is passionate about promoting holistic wellness as a standard for success among students and professionals. In this session, she will help us to explore the impacts of empathetic listening and focus on strategies to rest, recover, and recharge.



### Deborah Biddle

#### The People Company

With a calm, level-headed approach, keen listening, insightful questioning, and a passion for individual and organizational belonging and thriving, Deborah Biddle influences individuals and teams to successfully rethink and redo the ways they engage with people and make decisions. Deborah is an Inclusion Institute Certified Diversity Practitioner, National Diversity Council Professional, Certified Talent Management Consultant, and a sought after Trainer and Speaker. She leads the diversity, equity and inclusion consulting, assessment, training, coaching and practitioner certification firm, The People Company LLC. Deborah works with organizations that want to leverage the power of change to heighten development and performance for their people.

She designs and delivers thought-provoking and challenging experiences that help people THINK better, DO better and BE better at what matters most. Deborah serves as advisory board member of Dane County, Wisconsin Office for Equity & Inclusion, board member and Diversity Committee Chair of Wisconsin Center for Investigative Journalism, board member of Madison-Based Impact Christian Schools, advisory board member of Africasong Communications, Inc., United Way of Dane County Personnel Committee member, Unitypoint Health-Meriter Community Health Impact Committee member, Madison Downtown Rotary Racial Equity and Inclusion Committee member and Music Committee member, and Golden Life Member of Schaumburg-Hoffman Estates Alumnae Chapter of Delta Sigma Theta Sorority, Inc. She is also president of Reasonable Service Ministries, which serves people through bible teaching and Christian music. A graduate of Keller Graduate School of Management at DeVry University, Deborah holds a master of business administration degree and a bachelor of arts degree in finance from the University of Illinois at Urbana-Champaign. She also has a Diversity, Equity and Inclusion in the Workplace Certificate from the University of South Florida. Deborah is the devoted wife to Lloyd, Lead Pastor at River Valley Community Church, and mother of two sons, Jason, a human resource professional and Jared, a collegiate scholar.

## 2021 MASFAA Conference Guest Speakers

### **Justin Draeger**

#### **President and CEO of NASFAA**

Justin is president and CEO of the National Association of Student Financial Aid Administrators. He serves as the primary voice of NASFAA and as the liaison between the association members, the U.S. Congress, federal agencies and the media. Most of Justin's career has been devoted to assisting disadvantaged populations achieve their educational goals and better their communities. Since 2002, Justin has been engaged in either administering, interpreting, communicating, or developing student financial aid policy. His prior experiences include working as a financial aid director, regulatory and policy analyst, and spokesperson. He has held senior positions overseeing government relations, communications, and policy work. Justin is frequently quoted in the press and has appeared on The Today Show on NBC, National Public Radio, APM's Marketplace, Fox Business News, CNBC, and C-SPAN, and is often quoted in national news outlets. Justin currently serves on the boards of directors of Baker College, the Association Mutual Health Insurance Company, the Northwood Education Foundation, and other organizations that promote health and education. He earned his undergraduate from Brigham Young University and his MBA from Baker College. Justin lives in Fairfax, VA with his wife and three children, where he spends his free time shuttling children to various events, bicycling, motorcycling, playing racquetball, and running.



### **Brenda Hicks**

#### **Past National Chair, Southwestern College**

Brenda Hicks, FAAC®, has served Southwestern College in Winfield, Kansas, in both admissions and financial aid since 1991 and is currently the director of financial aid. Over the years she has been active in state, regional, and national professional associations as a trainer, board member, and committee chair. She has been a recipient of the NASFAA Regional Leadership award and the KASFAA Meritorious Achievement award. She is a former RNASFAA and KASFAA president and has previously served on NASFAA's Board of Directors as a regional representative and representative-at-large. She has also been a member of the NASFAA Association Governance Committee and has served on several task forces, including the NASFAA 50th Anniversary Task Force, the State and Regional Alliance Task Force, and the Enhanced Loan Counseling Task Force.

## 2021 MASFAA Conference Guest Speakers

### David Musser

#### Director, Policy Innovation and Dissemination at U.S. Department of Education

Dave Musser has been with Federal Student Aid for 11 years, first as an institutional review specialist in the Chicago regional office and then as a Title IV subject matter expert with Policy Liaison and Implementation under Jeff Baker. Dave's current role is Director of the Policy Innovation and Dissemination Group, which is responsible for evaluating FSA's implementation of Title IV policies and for publishing the Federal Student Aid Handbook. Prior to his federal service, Dave worked in financial aid in both corporate and school settings, including at Career Education Corporation and at Northwestern University.



### Pam Gilligan

#### Training Officer at U.S. Department of Education

Pam Gilligan has been in the field of higher education for over 40 years starting in the Office of Financial Aid Services as a work-study student at the University of Massachusetts-Amherst. During that time, Pam has worked as a financial aid professional at institutions in Connecticut and the Boston area, including Trinity College, Boston College, and Berklee College of Music. Pam has served as President of both the Massachusetts Association of Student Financial Aid Administrators (MASFAA) and EASFAA, the Eastern Association of Student Financial Aid Administrators. In addition, for several years, she was selected by NASFAA to co-present national financial aid training while teamed with federal training officers. Some years ago, Pam made a course change into higher education marketing, spending eight years as Director of the Northeast Region (NERD) for the National Student Clearinghouse. Following that, she returned as a financial aid consultant for several schools and organizations bringing her back to college campuses, as well as creating national training for volunteer tax preparers providing free assistance to low-income families completing the FAFSA form.

In 2011, Pam joined Federal Student Aid division of ED as a Training Officer based in the Boston regional office specializing in fundamentals training for new staff and new schools joining the federal student aid programs.

### Scott Jaschik

#### Editor, Inside Higher Ed

Scott Jaschik is one of the three founders of *Inside Higher Ed*. With Doug Lederman, he leads the editorial operations of *Inside Higher Ed*, overseeing news content, opinion pieces, career advice, blogs and other features. Scott is a leading voice on higher education issues, quoted



regularly in publications nationwide, and publishing articles on colleges in publications such as *The New York Times*, *The Boston Globe*, *The Washington Post*, *Salon*, and elsewhere. He has been a judge or screener for the National Magazine Awards, the Online Journalism Awards, the Folio Editorial Excellence Awards, and the Education Writers Association Awards. Scott served as a mentor in the community college fellowship program of the Hechinger Institute on Education and the Media, of Teachers College, Columbia University. He is a member of the board of the Education Writers Association. From 1999-2003, Scott was editor of *The Chronicle of Higher Education*. Scott grew up in Rochester, N.Y., and graduated from Cornell University in 1985. He lives in Washington.



# FEARLESS

an inspiring experience featuring

## Kat Perkins

Kat competed on season 6 of NBC's *The Voice* and finished as a Top 4 finalist. Since then, she has performed WORLDWIDE in over 10 countries & almost all 50 states, sharing her message of being Fearless and inspiring others through the power of music.

She has been a number one rock artist on iTunes 5 times & her single "Fearless" topped the iTunes charts when it was released. She is a nationally recognized motivational speaker, world-touring entertainer, humanitarian and founder of her own non-profit organization, and an aspiring author. Kat Perkins can deliver her message to businesses, colleges, all grades from elementary to high school, and leadership conferences! She can set the tone for people ages 5-85 and each appearance comes with a musical performance and half-off purchase of the *Fearless* EP!



"Kat Perkins was the perfect addition to our event. Her powerful message about being brave & taking chances in life (along with her incredible voice!) woke up our audience & gave us all goosebumps. It's been months since our event and our members still talk about her positivity and her ability to touch the hearts of everyone in the room. Kat & her team were a joy to work with. From the moment we began planning, they were detailed, flexible, & prompt. We were very impressed with Kat's performance & message and would recommend her"  
- Rachel Miller, MN Principals Association



MAKING FEARLESS CHOICES

TAKING LEADERSHIP & FOLLOWING THE LEAD

BECOMING THE MOST SUCCESSFUL PERSON YOU CAN BE

HOW ATTITUDE CAN HELP YOU RISE ABOVE

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# 2021 Conference Agenda

## Sunday, October 10, 2021

7:30-1:00	Exhibitor Set-Up	State Fair
10:00-5:00	Registration Open	
1:00—6:30	Exhibit Area Open	State Fair
11:30-12:15	Newcomer Lunch	Summerfest
12:15-1:45	Pre-Conference Session	German Fest

**Empathetic Listening: Tips to Recover and Recharge**  
**Presenter:** Manda Riley, University of Missouri College of Veterinary Medicine

As financial aid professionals, we are often asked to flex our empathetic listening superpowers. However, without proper boundaries and self-care, empathetic listening can quickly become difficult to recover from. This session will explore empathetic listening and how to identify and honor our boundaries and limitations as helping professionals. Led by a social worker turned financial aid advisor, we will explore techniques to recover and recharge, take care of ourselves, and become more in tune with how our experiences impact student support.

2:00-3:30	Pre-Conference Session	German Fest
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**Ouch! That Hurts: Understanding and Preventing Workplace Microaggression**  
**Presenter:** Deborah Biddle

In most workplaces, daily exchanges between team members encompass a wide variety of personalities with varying degrees of conversation. What happens when those conversations drift into stereotyping — specifically, the subtle type? Unconsciously and unintentionally, comments from one employee may offend another employee resulting in the commission of a “microaggression.” Typically, these microaggressions arise from assumptions or stereotypes about an individual or group of people base their race, ethnicity, sex, sexual orientation and age. This session will improve employee awareness of microaggressions by facilitating opportunities for participants to discover common examples of everyday microaggressions as well as develop ways to avoid the remarks that tend to offend and create unwelcoming work environments.



# 2021 Conference Agenda

## Sunday, October 10, 2021

3:45-4:30      **Opening Ceremony**      **Summerfest**

4:30-4:45      **Break**

4:45-5:45      **Interest Sessions**

**Pridefest**      **Cost of Attendance (COA) Development**  
**Presenter:** Emily Haynam, University of Missouri

In this session we will look more at the methodologies that go into developing the Cost of Attendance (COA) elements. We will talk about what is modest but adequate for students, how often a COA should be updated, and discuss COA adjustment options. Also, how does it get from development into our system? We will briefly discuss the logistics of putting it all together in a format that meets the needs of our technical/ system and can be easily updated annually.

**Festa Italiana**      **Building Self-Care Into Your Work Day**  
**Presenter:** Melissa Sersland, Northwestern University

Have you ever forgotten to eat lunch, sat in a two-hour long meeting without a bathroom break or felt overwhelmed by your to-do list? Then this session is for you! This session will review some best practices from higher education professionals in how they organize their work day, keep track of their to-do's and build in personal time for self-care. Since everyone has different roles, learning styles and skill sets, this session will provide a broad range of tools that will allow attendees to try what works best for them.

**Bronzeville**      **Higher Education Emergency Relief Funding and the Financial Aid Office**  
**Panelists:**  
Alisha Cederberg, Kalamazoo Valley Community College  
Helen Faith, University of Wisconsin-Madison  
Natalie Klein, University of Wisconsin-Madison  
Michelle Trame, University of Illinois at Urbana-Champaign  
James Vincent-Dunn, Franklin College

From CARES to CRRSAA to ARP listen to a panel of colleagues from within the region discuss the methodology, distribution, and reporting of student and institutional emergency funding. The discussion will also include institutional use of Governor Education Emergency Relief Funding.



# Sunday, October 10, 2021

4:45-5:45      **Interest Sessions *continued***

## **Understanding Student Loan Refinancing in the Changing Environment**

**Irish Fest**      **Presenters:** Keith Babich, CommonBond Director - Campus Relations and Jane Lemke, CommonBond Sr Account Manager - Campus Relations

Are you concerned about rapidly increasing student debt levels? Are you looking for solutions to present to your students that can assist them with managing their federal and private student loan debt as well as possibly reducing their total repayment costs and thereby reducing default rates? If these are issues you and your students face, let's learn more about the changing environment and how refinancing can help!

## **Building a Process with Your Registrar for Enrollment Reporting**

**Mexican Fiesta**      **Presenters:** Maureen Amos, Northeastern Illinois University and Timothy Martin, St. John's College

Providing timely and accurate status information on student financial aid recipients to the education finance industry and the Department of Education's National Student Loan Data System (NSLDS) in addition to resolving any errors requires collaboration between financial aid and the Registrar. Engage in a discussion on best practices to ensure Enrollment Reporting for Student Aid Compliance.

6:00-6:30      **Happy Hour**                      **State Fair**

6:30-7:30      **Dinner**                              **Summerfest**  
**Presenter:** Scott Jaschik, Inside Higher Ed  
**Drink & Snack Pull**



# 2021 Conference Agenda

## Monday, October 11, 2021

7:30—11:15 1:15—4:00	Registration Open	
7:30—8:30	Breakfast	Summerfest
9:45—11:30 1:15—5:00	Exhibit Area Open	State Fair
8:30—9:45	MASFAA Business Meeting NASFAA Update <b>Presenter:</b> Brenda Hicks, 2020-21 NASFAA National Chair, Southwestern College	Summerfest
10:00—11:15	Interest Sessions	
Irish Fest	<b>Professional Development Poppies: Smelling Growth Everywhere</b> <b>Presenter:</b> Alisha Cederberg, Kalamazoo Valley Community College	

Advisors and frontline professionals in financial aid looking for career advancement should learn as much as possible - but the best skills to develop aren't always the most obvious and usually aren't the sessions you choose to sit through at a conference. This session will encourage you to look outside what you think you need to know and highlight opportunities lurking in corners that absolutely provide unique skills to advance in this industry and beyond

Pridefest	<b>What's in A Debt Letter?</b> <b>Presenters:</b> Dr. Zach Taylor, and Karla Weber Wandel, University of Wisconsin—Madison
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Although extant research has suggested financial aid-related materials may be difficult to read for prospective student audiences, no studies have focused on the difficulty of a student debt letter. Such a gap in the literature may be understandable considering the relatively short period of time in which debt letters have been written and disseminated to student audiences. As a result Zachary Taylor and Karla Weber Wandel will be presenting their preliminary study results that seek to understand how difficult debt letters are to read, how long they are, how semantically-diverse the letters are, and what are some best practices we can glean from this research to make future improvements.



# Monday, October 11, 2021

10:00—11:15 Interest Sessions *continued*

## Trends in Higher Education

**Mexican Fiesta** **Presenters:** Jill Gosse, Sallie Mae and Erin Annis, Kalamazoo Valley Community College

Our discussion will review trends in areas such as enrollment, cost of attendance, private student loans and federal grants and loans. This presentation will also review recent studies on the value of a college education. In addition to reviewing opinions on if college is worth it, the results also touch on average debt, payment-to-income ratios and average annual income by education.

## The Learning and Communication Styles of Generation Z

**Fest Italiana** **Presenter:** Carin Kruger, ScholarNet

As a new generation approaches adulthood in unprecedented times of uncertainty, it is essential to try to understand them so we can better communicate and help them succeed. Identifying the unique ways this generation interacts will help us do our jobs more effectively. In this session, you will receive background on the students of Generation Z, insights into how they choose to learn and communicate, and ideas on how to make their educational journey great.

## The Role of Financial Aid in SEM Planning

**Bronzeville** **Presenter:** Paula Luff, Ball State University

A Strategic Enrollment Management (SEM) plan is aligned with a University's Strategic Plan and reflects the entire student life cycle. Listen as Ball State University speaks to their SEM-Initiative, focused on the entire student journey and engagement from recruitment and admissions, through the educational experience, through post-graduation. Key to continued success is broad engagement from the campus community, including students, faculty and staff.

## Title IV Fraud Prevention and Detection

**German Fest** **Presenter:** Jeff Kenney, U. S. Department of Education , Office of Inspector General

The Office of Inspector General (OIG) at the U.S. Department of Education (ED) conducts audits, investigations, and inspections of educational programs and operations. The OIG has criminal investigators nationwide who conduct investigations of fraudulent schemes targeting ED funds and/or programs. This presentation will provide participants with information regarding ED-OIG investigations of individuals and organizations that have defrauded the Title IV programs through various schemes.



# 2021 Conference Agenda

## Monday, October 11, 2021

11:30—12:30      **“Fearless”**                      **Summerfest**  
                         **Presenter:** Kat Perkins

12:30—1:15        **Lunch**                                      **Summerfest**

1:15—4:00        **Registration Open**

1:30—2:30        **Interest Sessions**

**Irish Fest**                      **Connecting with Students**  
**Presenter:** Matt Falduto, Kirkwood Community College

This session will tell the story of how one community college used statistics to assist with outreach to their students. Understanding students' financial status, cultural background, mental health and other factors can guide how we approach our conversations with them. Before we get to the financial aid conversation, we need to know where our students are coming from. Creating that connection can lead to better results in the financial aid area as well as other areas.

**Festa Italiana**                      **The Other Side of the Desk: How to Let Your Child Choose a College**  
**Presenters:** Chad Olson, Iowa State University and Melissa Van Meter, Ohio University

You’re an enrollment management professional and a parent? This session is for you! Two financial aid professionals will share their experiences going through the college cycle with their children. Even if your child goes to your institution, you’ll learn a lot during your turn “in the funnel”. You’ll learn when to step in, and more importantly, when to step back! We will also explore how to be a good colleague and not take advantage of your knowledge and professional ties.





# Monday, October 11, 2021

1:30–2:30      **Interest Sessions** *continued*

## **Financial Education and Issues of Student Inequity**

**Mexican Fiesta**    **Presenter:** Matthew Nettleton, Inceptia

As financial education advances, we can see that not all financial conversations are created equal. Our students can face issues of social injustice or inequity, which may inhibit their ability to fully engage with our efforts. This intersectionality of finance and inequality makes it incumbent upon us to address these barriers to move the discussion forward. Attendees will learn about issues regarding the gender pay gap, the racial wealth divide, and food insecurity and homelessness by reviewing:

- An overview of leading data and research
- Identification of issues of inequity pertaining to race, gender, and socioeconomic status
- Ideas and implementation strategies for incorporating these topics into financial education programs

## **Engaging Campus Community in Consumer Information**

**Bronzeville**      **Presenters:** Maureen 'mo' Amos, Northeastern Illinois University and Rick Gallagher, Ascent Funding

Let's have some fun exploring this rather complex topic of consumer disclosures, compliance, and action plans followed by discussion on how to engage campus partners on a regular basis.

## **Working to Eliminate Bias in Aid Administration**

**Pridefest**        **Presenters:** Dr. Devon Graves, California State University, Stanislaus, Helen Faith, University of Wisconsin-Madison, and Marvin Smith, UCLA

Financial aid administrators are committed to providing all students with the opportunity to improve their lives with education through access to an affordable education. We navigate through a sea of federal and state laws, regulations, and regulatory guidance to accomplish this important work, and we do so as fairly and equitably as we can. This session will help uncover ways that bias exists in the financial aid system and processes, while providing opportunities to engage in discussion on how to identify and address these biases.



# 2021 Conference Agenda

## Monday, October 11, 2021

2:30 – 3:00      **Snack Break and visit our exhibitors**      **State Fair**

3:00 – 4:00      **Interest Sessions**

**Bronzeville**      **Appreciative Advising: Deliver What Your Students Need**  
**Presenters:** Michael Crider, Jonathan O'Hara, and Natalie Shrestha, Dakota County Technical College

An interactive conversation overviewing Appreciative Advising and how your Financial Aid Office can use this tool to have students be better prepared and act earlier by taking the fear out of the financial aid process and prime them for success.

**Mexican Fiesta**      **How to Effectively Serve Online Students**  
**Presenters:** Portia Gilmore, Northwestern University, Melissa Sersland, Northwestern University, and Sara Lambie, Indiana University-Purdue University Indianapolis

The needs of online students differ from those of in-person students. At the same time, financial aid administrators encounter unique challenges serving students across time and distance. Learn how staff at Indiana University Online and Northwestern University are collaborating across their institutions to establish multiple touchpoints throughout the student lifecycle. This discussion will review research on adult learners and online students and will discuss how IU Online and Northwestern are leveraging their learning management systems, websites and yes, even phone calls, to engage their students. Learn best practices for working with distance education students and make sure to share your own strategies!

**Pridefest**      **Leveraging Technology Tools to Improve the Student Experience**  
**Presenter:** Andrew Munguia, University of Michigan-Dearborn

Discover how to leverage your current and future technology to improve the student experience. Our students are forever changing and require adjustments to the way that we serve them. This session will review workflows, assessments, implementations and result analysis to ensure that technology is beneficial to the overall experience of the student and creating the results for your campus.



# Monday, October 11, 2021

3:00 – 4:00      **Interest Sessions *continued***

## **Incorporating Business Efficiencies**

**Festa Italiana**      **Presenters:** Chris Lopac, University of Wisconsin-Madison and Alex White, University of Wisconsin-Madison

University of Wisconsin-Madison's Office of Student Financial Aid is continuously looking to find efficiencies and improve upon business processes. This session will take a look at different tools / software being utilized by UW-Madison to streamline the student experience, while also building more efficient processes for the OSFA team.

## **How America Pays for College**

**Irish Fest**      **Presenters:** Donette Cassman, Sallie Mae and Krisi Bhaumik, University of Michigan

Each year, families sending a child to college make decisions on how to pay. In this session, we'll share results from Sallie Mae's 13th Annual "How America Pays for College" national research study. Our research conducted with Ipsos, shines a light on how families make paying for college decisions and the funding sources they use.

4:15 – 5:00      **School Sector Meetings**

**German Fest**      Four-Year Public

**Bronzeville**      Two-Year Public

**Mexican Fiesta**      Four-Year Private

**Pridefest**      Associate Members

**Festa Italiana**      Proprietary

**Irish Fest**      Graduate and Professional

## Dinner on your own



# 2021 Conference Agenda

## Tuesday, October 12, 2021

8:00—11:00      **Registration Open**  
1:30—4:30

8:00 – 9:00      **Breakfast**                      **Summerfest**

9:00– 11:00      **Exhibit Area Open**              **State Fair**  
1:30—3:15

9:15 – 10:30      **Interest Sessions**

**Pridefest**                      **Juggling Personality Types in the Office Environment**  
**Presenter:** Manda Riley, University of Missouri College of Veterinary  
Medicine

This fun, interactive session will discuss varying personality types in the office environment. Utilizing psychogeometrics, we will explore techniques to best connect, manage, and communicate with others on our team. Learning about our shapes can help to improve seemingly incompatible relationships, gain self-awareness, and promote better communication. Applicable for all levels of professionals who wish to improve their ability to connect and support others.

**Mexican Fiesta**                      **Building and Managing Credit**  
**Presenter:** Deb Gossman, College Ave Student Loans

Our students often begin to build credit in college, beginning with a student loans and moving on to other trade lines such as a credit card or a car loan. But do they really understand the impact that every day decisions have on their credit score – and why it is so important? This session will cover a myriad of topics related to credit and credit scores with a focus on the downstream impact of credit decisions for students. Tools and tips will be provided that will help you counsel your students on this important topic.



## Tuesday, October 12, 2021

9:15 – 10:30      **Interest Sessions** *continued*

### **Revolutionary Private Student Loan Qualification and Comparison Tool**

**Festa Italiana**      **Presenter:** Dennis K Wentworth, Credible

Learn how your institution can provide a free proprietary technology tool/platform through a simple vanity URL link to your students and families. This tool allows users to instantly qualify and compare personalized private loan rates from multiple lenders in an impartial manner, without impacting their credit score or sharing their personal data with lenders. The student loan qualification and comparison tool provides a safe, transparent, and personalized environment for users to shop rates and find the best private loan product for their unique educational financing needs. There is no cost to the student or school and can be incorporated into whatever your current private loan process is, whether you have a lender list or not. A demo of the tool will be provided in this session.

**Bronzeville**      **Unofficial Term Withdrawal—Financial Aid and Registrar Partnership**  
**Presenters:** Maureen ‘mo’ Amos and Dan Weber Northeastern Illinois University

Listen to a book-end approach from Northeastern Illinois University facilitated by both the University Registrar and Financial Aid Offices to confirm active student participation in coursework. Processes include roster verification, registration for un-enrolled, notification of withdrawal dates for non-attending, outreach to faculty for last date of active participation, and two failing grades - a never attended (NAF) and unofficial withdrawal (UWF).

**German Fest**      **Verification 2021-22 and 2022-23**  
**Presenter:** Pam Gilligan, U.S. Department of Education

Verification 2021–22 and 2022–23

This session will include a discussion of the verification requirements for the 2022–23 Free Application for Federal Student Aid (FAFSA®) cycle and review verification issues related to the 2021–22 FAFSA cycle. We will discuss acceptable documentation for the various verification groups as well as guidance on items such as Verification of Non-Filing and amended returns.

10:30 – 11:00      **Break**



# 2021 Conference Agenda

## Tuesday, October 12, 2021

**11:00 – 12:15**      **Federal Update**                      **Summerfest**  
**Presenter:** Dave Musser, U.S. Department of Education

The U.S. Department of Education (ED) will present information and updates about Title IV activities and initiatives, including information about ED’s regulatory efforts, COVID-19 relief efforts, major operational updates, and reminders. The Department will take questions after the presentation.

**12:15 – 1:30**      **Lunch and Awards**                      **Summerfest**

**1:45 – 2:45**      **Interest Sessions**

**Mexican Fiesta**      **Gainful Employment: Get Prepared**  
**Presenters:** Mat Falduto, Kirkwood Community College

Most Gainful Employment regulations were rescinded, but there's talk on Capitol Hill about bringing them back in some form. Learn about how one college is getting ahead of the game by creating an institutional GE definition, and how that may lead to increased enrollment.

**Pridefest**                      **Strengthening Your Helping Skills for Student Success**  
**Presenters:** Jess Kelly, University of Chicago and Jacob Smith, Milwaukee School of Engineering

To better serve your students, there are a number of helping skills that you can practice to build rapport, foster trust, and promote student success. In this session, we will discuss how you can improve your helping skills and become more confident in assisting those in need. This session is led by financial aid professionals who will use storytelling and first-hand experiences to discuss a holistic approach to advising for student success.

**Festa Italiana**                      **Developing Focus**  
**Presenter:** Michael Jones and Christina Rose, Citizens

Improve your ability to give attention to the important things and reduce distractions with practical adjustments. This presentation will provide 7 Essential Tips for developing, maintaining, and sharpening our level of focus.



## Tuesday, October 12, 2021

1:45 – 2:45      **Interest Sessions *continued***

**Irish Fest**      **Shining a Light on Who Has, “debt without a degree”**  
**Presenter:** Carlo Salerno, CampusLogic

The majority of students attending college today pay in part for their training by taking on student loan debt. As policymakers look for solutions to help make repayment of that debt manageable and affordable, one class of borrowers that researchers know struggle, yet there is publicly little information on, are those who take on debt but do not earn a degree.

The last substantive research on this topic was done by the Education Department almost a decade ago now. This session will focus on updating those numbers by presenting detailed results of an analysis conducted on National Center for Education Statistics (NCES) NPSAS:2016 data that breaks down – in detail – who are the types of borrowers that take on debt but do not earn a credential.

**Bronzeville**      **SAP Appeals, the Aid Office, and Academic Advisors: Working Together to Facilitate Student Success**  
**Presenter:** Marvin Smith, UCLA

Satisfactory Academic Progress (SAP) standards can be tough for some students to meet, especially first generation students, under-represented students, and the under-prepared students on our campuses. We will discuss the important role that financial aid staff serve in helping students navigate SAP requirements and SAP appeal processes. We will briefly review current federal SAP requirements, but focus will be on high impact practices for aid office's to facilitate communication with students and the academic advising community to promote student success. We will share best practices in SAP appeal processes and review case studies of how to decide on appeals. In addition, we will review proposals that may change federal SAP requirements and invite discussion in this interactive session.



# 2021 Conference Agenda

## Tuesday, October 12, 2021

2:45–3:15      **Snack break and visit exhibitors    State Fair**

3:15–4:15      **Interest Sessions**

**Bronzeville      Evaluating Repayment Rate Proposals for HEA Reauthorization**  
**Presenter: Audrey Peek, University of Wisconsin-Madison**

Our work evaluates and replicates existing student loan repayment rate proposals using data from the National Student Loan Data System for the University of Wisconsin-Madison. This includes replicating the College Scorecard repayment rate, developing the repayment rates proposed in the 2019 HOPE Act and the 2019 College Affordability Act, and extending these by applying alternative measures that account for borrowers' selection of repayment plans and by including additional types of loans currently excluded from the calculation. In doing so, we develop a model for calculating repayment rates that we can use with additional partner institutions.



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## Tuesday, October 12, 2021

3:15—4:15 Interest Sessions *continued*

### Cash Management: Administering Disbursements

**German Fest** **Presenter:** Pam Gilligan, U.S. Department of Education

Let's explore the flexibilities and restrictions in play when handling Title IV funds. In this session, we will discuss various aspects of properly disbursing Title IV funds, including Title IV credit balances, early and late disbursements, post-withdrawal disbursements, and retroactive disbursements. In addition, we will review G5 drawdowns, G5 and Common Origination and Disbursement (COD) System interactions, and timely and accurate system reporting.

### Finding Motivation in Tough Times

**Pridefest** **Presenter:** Justin Draeger, NASFAA

Financial aid administration is hard, even in normal times. But every few years, what is normally a tough job becomes nearly impossible, with a pandemic and a recession that's testing the mental and emotional health of our students and each one of us. This is one of those years that makes even the most dedicated aid professional ask: "Why am I doing this?" Join NASFAA President Justin Draeger as he shares his personal tips on how best to find motivation in tough times.

### Why the Higher Ed Funnel is More of a Colander

**Festa Italiana** **Presenters:** Daniel Gonzales, Brad Schick, Julie Finn, and Heidi Sission, CampusLogic

Recruiting students is expensive. Between \$1.5 and \$2 billion goes into higher ed's marketing effort to attract qualified students every year. But this expense is being wasted: The financial aid journey is so complex it filters out those qualified candidates before they can even set foot on your campus. Or in many cases, before they learn anything but the sticker price. In this session we will discuss the most common reasons schools are losing students during the enrollment and financial aid journeys and how to combat them – turning the colander back into a streamlined funnel.



# 2021 Conference Agenda

## Tuesday, October 12, 2021

3:15–4:15      **Interest Sessions *continued***

**Not Your Grandfather’s ISA: Third-party funding alternative for a changing world**

**Mexican Fiesta**      **Presenter:** David Kafafian, Stride Funding

On this 5-year anniversary of President Mitch Daniels and Purdue University launching their Back-a-Boiler Income Share Agreement (ISA) program, join a conversation exploring the ISA landscape today, and how universities across the Title IV landscape are leveraging the product to support student financial success. While the innovative funding product grew out of an economic proposal from Milton Friedman more than 50 years ago, higher education’s adoption of ISAs as an alternative, and sometimes a complement, to education loans is relatively new, so we will explore: - How ISAs work – product features relative to loans - The evolution of the ISA landscape since Purdue’s Back-a-Boiler launch in 2016 - Key student use-cases and needs frequently addressed via ISAs - Sample university models for adoption - Key questions to consider when your senior university administrators are considering an institutional ISA program.

4:30 – 5:15      **School Software Meetings**

**Bronzeville**      PeopleSoft

**Mexican Fiesta**      Banner

**Pridefest**      Powerfaids

**Festa Italiana**      Datatel

**Irish Fest**      Other

**German Fest**      Vendor Sector

5:30      **MASFAA Hosted Entertainment**      Lakefront Brewery



**Wednesday, October 13, 2021**

8:00 – 9:00	Registration Open	
8:00 – 9:00	Breakfast	Summerfest
9:00 – 10:30	Inside the Beltway Justin Draeger, President, NASFAA	Summerfest
10:30 – 11:30	Passing of Gavel and Introduction to 2022 MASFAA Conference	Summerfest



**Thank you for attending the 2021 MASFAA  
Conference! Your participation is essential to  
connecting our community!**



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## MASFAA Member Retirements

### *Michigan*

Richard Shipman  
Val Meyers

Michigan State University  
Michigan State University

### *Wisconsin*

Karyn Graham

University of Wisconsin-Madison

# *HAPPY RETIREMENT!*



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# MASFAA Member Accomplishments

## Years of Service Recognition

### 2020

#### 20 Years

Maureen 'mo' Amos Northeastern Illinois University  
 Tina Coulter Bowling Green State University  
 Michael Rotundo Northern Michigan University  
 Cynthia Sabo-Jones Indiana University Northwest  
 Brendon Sanger ELM Resources  
 Ruth Schulze University of Wisconsin-Milwaukee

Craig Slaughter Kenyon College  
 Aaron Steffens Luther College  
 Lori Vedder University of Michigan-Flint  
 Dennis Wentworth Credible  
 Judith Witherspoon Edamerica  
 Angela Yang Northwestern University

#### 25 Years

Raina Chezem ELM Resources  
 Shashanta James Western Michigan University  
 Michael Jones Citizens  
 Kevin McNamara E arnest Student Loans  
 Tim Opgenorth University of Wisconsin – Milwaukee

#### 30 Years

Martin Case St. Elizabeth School of Nursing  
 Vickie Crupper University of Michigan  
 Vicki Miller T he Ohio State University  
 Mary Shaw DePaul University

#### 35 Years

Sue Allmon ProEducation Solutions, LLC  
 Larry Bloom University of Minnesota  
 Pamela Fowler Retired  
 Steve Nichols Cox College

#### 45 Years

Virginia Washington IUPUI  
 Anne Watson Retired

#### 50 Years

Richard Battig Model College of Hair Design

### 2021

#### 20 Years

Tina Baskin Northwestern University  
 Sara Edwards Citizens  
 Carrie Kropp Carroll University  
 Debbie Ludwig University of Missouri  
 Richard Shipman Michigan State University  
 Michelle Stipp Roosevelt University

#### 25 Years

John Dreger IV UW-Madison  
 Amy Hager Moberly Area Community College  
 Julie Israel Northwestern University

#### 30 Years

Phil Asbury Northwestern University  
 Donette Cassman Sallie Mae  
 Coleen Dunlap University of Wisconsin-Milwaukee  
 Michelle Trame University of Illinois at Urbana-Champaign

#### 35 Years

Cindy Butler Retired  
 Susan Minzlaff University of Wisconsin-Milwaukee  
 Mary Nucciarone University of Notre Dame  
 Mary Lynn Perri Ursuline College

## 2021 MASFAA Exhibitors

MASFAA thanks and appreciates our exhibitors for their support!

Ascendium Education Solutions

Ascent Funding

CampusLogic

CEFCU

Citizens

Cognition Financial

College Ave Student Loans

Common Bond

Credible

Discover Student Loans

Edamerica

ELM Resources

Inceptia

ISL Education Lending

Kentucky Higher Education  
Assistance Authority and Ken-  
tucky Higher Education Student  
Loan Corporation

MOHELA

Mpower Financing

Nelnet

The NHHEAF Network

Ocelot

Sallie Mae

So Fi

Student Connections

THANK  
YOU!







## 2021 MASFAA Charity



Milwaukee Succeeds was launched as collaborative effort in summer 2011 by the Greater Milwaukee Foundation, Greater Milwaukee Committee, Metropolitan Milwaukee Association of Commerce, Milwaukee Urban League, United Way of Greater Milwaukee and the Helen Bader Foundation as a way to unite the community around a common goal: bringing about lasting change to the way education works for children in Milwaukee. Their partnership, an education initiative made up of over 300 cross-sector organizations, is changing the way adults work together to improve educational achievement spanning cradle to career. **Their vision is simple: success for every child, in every school, cradle to career.**

Although they reach from 'cradle to career', their goal that every young person utilizes post-secondary education or training to prepare for a career aligns closely with our work in financial aid. Every year in Milwaukee, less than 45% of high school graduates go on to enroll at a college or university. Furthermore, less than 20% of students who enroll will graduate with a degree. Significant barriers, including the cost of education and lack of curricular alignment across institutions, make it difficult for students to find success once they leave high school. As a partnership, Milwaukee Succeeds works to increase enrollment, degree attainment, and access to family-supporting careers by focusing on critical and specific areas of need.

### **How to help:**

So how can you help us fundraise for this wonderful organization during the conference? In simplest terms and similar to years past, plan to donate items or bring cash to participate!

### **Sunday Evening Beverage and Snack Pull**

Sometimes referred to as a "Beer or Wine Pull" our version of this fundraising event will give attendees the chance to walk away with a mystery beverage or snack of their choosing.

Here's the basic premise - folks and some local businesses donate either a tasty beverage or a delicious snack. Those items are then wrapped up/hidden. Attendees can then purchase a ticket to have their chance to blindly pull an item of their choice. You can only pick once per ticket, but trades/swaps are definitely allowed!

Tickets to pull a beverage will be \$10; \$5 to pull a snack.

### **The MASFAA Raffle**

As in the past, MASFAA will also continue its tradition of a ticketed raffle. **Raffle tickets will be \$1/each or \$20 for a wingspan.** You'll see conference folks floating around with tickets to sell, so make sure you have some cash along with you. To follow Wisconsin licensing rules, you'll want to make sure you hold on to your half of the ticket(s) as winners will be announced based on the ticket numbers, not names.

## **2022 MASFAA Summer Institute and Leadership Symposium**

*Join us the week of June 6th, 2022 at the beautiful Osthoff Resort in Elkhart Lake, Wisconsin*

### **Summer Institute**

Summer Institute is designed to teach the basics of financial aid administration and prepare participants to take a variety of NASFAA Credential exams. Summer Institute is generally for those professionals with 5 or less years of financial aid experience; however, even more advanced professionals will learn from these sessions! Participants will learn from seasoned MASFAA professionals about financial aid and professional development topics to supplement the practical knowledge. Opportunities to meet MASFAA colleagues and network with other financial aid administrators will also be a large part of the experience.

### **Leadership Symposium**

Leadership Symposium is designed to help cultivate future leaders in MASFAA, our state associations, and our campuses. Participants are typically professionals with 5 or more years of financial aid experience, or those who have shown their leadership skills. The week will include professional development topics and the opportunity to prepare to take NASFAA Credential exams in various subject areas. This small group setting allows for strong bonds to be built between financial aid administrators.

### **Faculty/Committee Members**

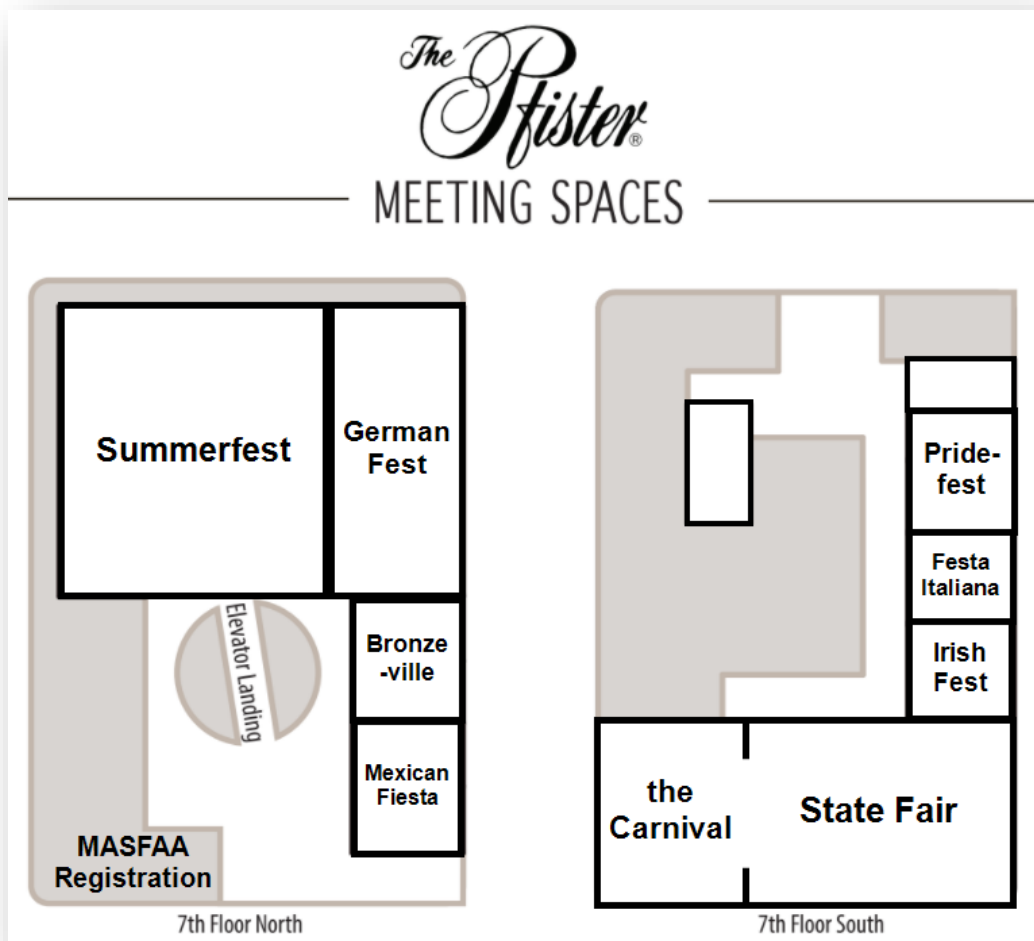
As committee members, you will part of creating and developing our curriculum and presentations, facilitating the trainings/credentials, leading panel discussions, and planning the logistics of the event and activities throughout the week. Those unable to attend the actual event are still encouraged to join our team as much of the work takes place before the event. Help make this a memorable experience for our participants!



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