Statement of Purpose

The Minnesota Association of Financial Aid Administrators (MAFAA) is an association of professionals committed to the principle that no one should be denied access to higher education for financial reasons.

Mission Statement

MAFAA's mission is to provide training, research, information, expertise and advocacy in support of the timely, accurate, and ethical delivery of financial aid funds to Minnesota students.

In pursuit of this mission, MAFAA's focus is collegial in approach, inclusive in practice, intentional in action and student-focused in intent; dealing with divisive issues before they are used to divide us and seeking solutions that are inclusive of all providers of higher education in Minnesota.

Long Range Goals

- Support and provide quality training opportunities to members and related constituencies.
- Effectively communicate with all constituencies.
- Promote the value of higher education, and the need for adequate student financial aid funding.
- Serve as a research and information resource to MAFAA members, students, and higher education policy makers.
- Advocate student financial aid by working with students/student groups, financial aid administrators, legislative leaders, system representatives and others.
- Ensure MAFAA's organizational and financial stability.
- Reinforce the role, importance and impact, financial aid professionals play in higher education institutions.

Get Involved

If you are interested in getting involved with MAFAA keep an eye out for the volunteer information slides playing between sessions, stop by the MAFAA exhibitor table, or contact Pam Engebretson at pam.engebretson@century.edu to learn more!
Helping Students Achieve Big Dreams

We provide the Attigo® Suite of student success solutions. Our nationally recognized persistence and completion curriculum, student debt letter, student loan counseling, and training for higher education professionals take student success initiatives to new heights.

Learn more at attigo.com

Invest in YourSELF

Why SELF Loan?

SELF Loan interest rates are the same for everyone — not based on credit scores like most private loans. You choose — fixed or variable. We’re upfront about our competitive rates.

Eligible loan borrowers also qualify for Success Coaching services to provide individual support as they work towards achieving their educational goals.

The SELF Loan program can help fulfill college and career dreams with long-term, low-interest student loans and student support services.

Visit selfloan.state.mn.us for full details.

SELF Loan is a long-term, low-interest educational loan administered by the Minnesota Office of Higher Education, a state agency that has provided student loans since 1984.
President’s Welcome

On behalf of the entire Executive Council, I am excited to welcome you to the annual MAFAA Spring Conference at Madden’s on Gull Lake. “Keeping it Simple” is this year’s conference theme. While this year may feel anything but simple, I hope you’re able to disconnect from the chaos.

This year’s conference charity is Ruff Start Rescue, a nonprofit that places animal companions with foster families until they find their forever home. You can support their efforts by buying raffle tickets and entering drawings for the various donated baskets.

A special thank you to our business partners for their continuous support in helping make the conference a success each year. Be sure to visit their booths and ask how their products and services can support you and your students.

Your Conference Planning Committee has organized many great sessions. We hope you will take this time to learn from each other and share the ups and downs of this unique season. Whether you're a first-time attendee or no stranger to Madden’s, we hope this conference provides many opportunities for networking and connecting with old friends. Above all, remember to have fun.

Amanda Cantú
MAFAA President 23-24
Assistant Director of Financial Aid
University of St. Thomas

Conference Charity

Ruff Start Rescue is an extraordinary foster-based 501(c)(3) nonprofit companion animal rescue that radiates compassion and dedication. Ruff Start fearlessly rescues the voiceless victims of neglect, abandonment, and despair—dogs, cats, ferrets, guinea pigs, rabbits, and many other critters reaching communities throughout all of Minnesota.

Each pet in their care is provided with routine vaccinations, spay/neuter procedures, microchipped, given internal and external parasite preventatives, and tested for common bloodborne pathogens such as heartworm and feline leukemia. Advanced veterinary care is provided to any animal that requires such services before adoption. Ruff Start Rescue strongly holds the belief that a home offers a far more meaningful and preferable environment for most companion animals in need of an adoptive home, as opposed to a shelter or kennel. Consequently, they heavily depend on volunteers who graciously provide foster homes for rescued pets until they find their forever homes.

Ruff Start Rescue strives for a world where every companion animal has a safe and loving home and their family has the knowledge and resources needed to give them the life they deserve.
Donations needed!

Wet & Dry Kitten Food
Wet & Dry Puppy Food
All-stages Dog & Cat Food
Clumping Cat Litter
Dog & Cat Treats
Martingale Collars (all sizes)
Harnesses (SM, MD, LG)
Leashes (no retractable leashes)

Other animal supplies (new + gently used) are also accepted.

Want to purchase items online and have them delivered directly to us? Scan the codes below to purchase items from our wishlists!

Amazon

Chewy

Walmart

Please bring items to the MAFAA Conference or our office in Princeton. All donations are tax-deductible!
### 23-24 MAFAA Executive Council

#### Officers
- **Amanda Cantú** - President  
  *University of St. Thomas*
- **Michael Crider** - Past President  
  *Dakota County Technical College & Inver Hills Community College*
- **Pam Engebretson** - President Elect  
  *Century College*
- **Sheila Krause** - Vice President  
  *Minneapolis Community & Technical College*
- **Kimberly Kolar** - Secretary  
  *Century College*
- **Serena Williams** - Treasurer  
  *Rasmussen University*
- **Pangnhia Chuyangheu** - Treasurer Elect  
  *Saint Paul College*

#### Sector Representatives
- **Donna Goeden** - University of Minnesota  
  *University of MN, Duluth*
- **Shelby Ketchmark** - Private For Profit  
  *Rasmussen University*
- **Jenny Truebenbach** - Private Non Profit  
  *College of St. Scholastica*
- **Katie Hendrickson** - State Universities  
  *Minnesota State University, Mankato*
- **Jennifer Williams** - Two Year Public Colleges  
  *South Central College, Faribault*
- **Carin Carstens** - Associate Members  
  *ScholarNet*

#### Appointed Positions
- **Michael Crider** - Archivist/Historian  
  *Dakota County Technical College & Inver Hills Community College*
- **Carol Swenson** - Newsletter Editor  
  *Ascendium Education Solutions*
- **Jana Koehler** - Membership/Directory Coordinator  
  *University of MN, Morris*
- **Gary Forst** - Membership/Directory Coordinator  
  *Metropolitan State University*
- **Richard Battig** - Site Selection Coordinator  
  *Model College of Hair Design*
- **Lindsay Adams Kagol** - Site Selection Coordinator  
  *Rasmussen University*
- **Bridget Johnson** - MAFAA IT  
  *Minnesota State Colleges & Universities*
- **Larry Bloom** - MAFAA IT  
  *University of MN, Twin Cities*
- **Benjamin Flikeid** - MAFAA IT  
  *Non-Affiliated*

#### Committee Chairs
- **Pam Engebretson** - Awards  
  *Century College*
- **Brittany Tweed** - Business Partners  
  *Metropolitan State University*
- **Molly Flesher-Sanderson** - Conference Planning  
  *University of St. Thomas*
- **Amanda Cantú** - Finance  
  *University of St. Thomas*
- **Michael Crider** - Futures and Elections & Nominations  
  *Dakota County Technical College & Inver Hills Community College*
- **Madalynn Swanson** - Outreach & Early Awareness  
  *Ridgewater College, Willmar*
- **Nouphay Colberg** - Outreach & Early Awareness  
  *St. Cloud State University*
- **Nichole Andersen** - Professional Development  
  *University of MN, Twin Cities*
A Better Student Loan Experience.

We provide a team of seasoned experts to support your school as you work to meet the funding needs of your students and families.

- **Simple Application**
  Application process takes just 3 minutes for an instant decision.

- **Personalized Loans**
  Students can choose how and when to repay their loan.

- **Happy Customers**
  With excellent customer service we help every step of the way.

Learn More About Us
For additional questions, please contact your campus representative:

**DEB GOSSMAN**
Head of Campus Development - Central States
317-626-5991 | dgossman@collegeave.com

College Ave’s student loan products are made available through Firsttrust Bank, member FDIC, First Citizens Community Bank, member FDIC, or M.Y. Safra Bank, FSB, member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

© 2024 College Ave. All Rights Reserved

COLLEGEAVE.COM
Important Information

Conference Registration & Nametags

- Stop by the registration table beginning Wednesday at 9:30AM to pick up your nametag. Located in Town Hall Ballroom B.
- Please wear your nametag during all conference events, it also acts as your meal voucher. If you wish to recycle your name tag at the end of the conference, we ask that you leave it on the table outside of Town Hall Ballroom B on Friday.

Exhibitor Area

This conference is made possible through support of our generous exhibitors! Please visit them in Town Hall Ballroom B. Looking for a pick-me-up between sessions? Coffee and water are provided in the exhibitor area as well as our raffle items. Chat with our fabulous exhibitors while perusing the prizes.

Hotel Information

- Your room is guaranteed by 4:30 however you may pre-register when you arrive and gain access to your room as it becomes available. Check-out is 11am.
- Complimentary wifi is provided throughout the resort.

Conference Menu

**Wednesday Breakfast: Pre-Conference Attendees Only**
Coffee and assorted pastries

**Wednesday Lunch: The Bogie**
Orchard salad, spring greens with vinaigrette, coleslaw, artisan mac & cheese, chicken breasts, smoked pulled pork, melon, assorted breads, brownies.

**Wednesday Dinner: Buffet**
Chicken cacciatore, sirloin steak tips, Italian pasta salad, garden salad, artisan blend vegetables, wild rice pilaf, vanilla cheesecake, lemon cake.

**Thursday Breakfast: Madden’s Buffet**
Scrambled eggs, egg bake, bacon, kielbasa, sausage links, pancakes, waffles, assorted fruits, assorted breads, hash browns, breakfast potatoes, assorted pastries, caramel rolls, cinnamon rolls, assorted yogurts, juice, milk, coffee.

**Thursday Lunch: The Fiesta**
Vegetarian enchiladas, beef tacos, chicken tacos, cilantro lemon rice, peppers & onions, black beans, chips, salsa, taco condiments, tres leches cake.

**Thursday Banquet Dinner: Buffet**
Chicken Florentine, hanger steak, caprese salad, Madden’s house salad, stir fry blend vegetables, four cheese mac & cheese, double chocolate cake, vanilla cheesecake.

**Friday Breakfast: Madden’s Buffet**
Scrambled eggs, egg bake, bacon, kielbasa, sausage links, biscuits & gravy, pancakes, waffles, assorted fruits, assorted breads, hash browns, breakfast potatoes, assorted pastries, caramel rolls, cinnamon rolls, assorted yogurts, juice, milk, coffee.
Conference Events

**Bingo & Trivia**
Wednesday, May 8th - 7:30PM  
*Pemmican Room at Wilson Bay*

**Karaoke**
Wednesday, May 8th - 9:00PM  
*O’Madden Pub*

**Morning Walk**
Thursday, May 9th - 6:30AM  
*Meet outside Town Hall*

**Panda-monium Banquet**
Thursday, May 9th - 7:00PM  
*Town Hall Ballroom A*

This year’s banquet is black & white themed to honor our president’s favorite animal while also bringing some levity to the chaos of the year. Come as you are but dressing to the theme is highly encouraged!

**President’s Bonfire**
Thursday, May 9th - 9:30PM  
*Beach House*

Let the party continue! Join your Executive Council for an after-banquet bonfire. BYO-beverages & snacks.

Did You get my FAFSA Yet?
Explore Our Loan Programs

- Located in your neighborhood, we offer exceptional member service.
- Student and refinance loan programs.
- Competitive interest rates.
- Boutique servicing provides your students with a single point of contact when establishing a relationship for their finances.

Katie Mueller
EVP, Business Development
katie@colleging.com (309) 453-6346

You’re a Rock Star!
A shout out to thank you for your partnership and all you do for your students.

monogram
personalized student loans

For more information contact Lisa Albers: Lalbers@monogramllc.com
262.490.6121 or visit monogramllc.com
## Conference Agenda

**Wednesday, May 8th, 2024**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:30-10:30</td>
<td>EXHIBITOR SET-UP</td>
<td>Town Hall Ballroom B</td>
</tr>
<tr>
<td>9:30-4:30</td>
<td>REGISTRATION OPEN</td>
<td>Town Hall Ballroom B</td>
</tr>
<tr>
<td>10:30-4:30</td>
<td>EXHIBITOR AREA OPEN</td>
<td>Town Hall Ballroom B</td>
</tr>
</tbody>
</table>

### PRE-CONFERENCE

**8:00-11:30**

**NASFAA Credential: Professional Judgement**  
*Presenter: Tina Kukowski, Carleton College*

Take your career to the next level with NASFAA Professional Credentials. This exciting program provides a nationally recognized standard in financial aid training and allows you to earn recognition for your mastery of content. A professional credential benefits you by:
- Expanding your student financial aid knowledge
- Improving your job performance and service to students
- Providing tangible evidence of your knowledge for employers
- Differentiating between you and less qualified personnel
- Giving you and your organization a competitive edge

**12:30-12:45**

**MAFAA President’s Welcome**  
*Presenter: Amanda Cantú, University of St. Thomas*

**12:45-1:00**

**Business Partners Welcome**

**1:00-2:00**

**NASFAA Update *virtual***  
*Presenter: Kristi Jovell, FAAC®, National Chair Elect, Middlebury College*

Get an update on association activities, professional development and training opportunities, and the volunteer and public policy work of the association. Learn how you can get involved.

**2:00-2:15**

**Ruff Start Rescue**

---

**Lunch**  
*Wilson Bay Lodge Dining Room*
The State of Minnesota is addressing diversity, equity, and inclusive in higher education by the establishment of the Inclusive Higher Education Technical Assistance Center (TA Center) during the 2023 Legislative Session. The focus of the TA Center will be to expand higher education enrollment to include individuals with intellectual and developmental disabilities, who historically have not had options to pursue higher education. The establishment of CTP programs will allow these students to access federal financial aid, Minnesota state aid, and other funding sources for students with disabilities (example: Vocational Rehabilitation and waiver funding). During this session, attendees will learn about the process of establishing the TA Center, the process and resources institutions need to create and maintain a Comprehensive Transition and Postsecondary (CTP) program, and the statewide efforts to ensure inclusive education for students with intellectual and developmental disabilities.

Fostering Independence Grant
Presenter: Adam Johnson, MN Office of Higher Education

We will have a brief overview of the program along with data and trends from the first two years of implementation. We will also have updates from the 2024 legislative session and talk about changes for the 2024-2025 award year.

Give Me Some Credit
Presenter: Deb Gossman, College Ave

Establishing good credit continues to be vital to your financial health and in attaining your future goals. Students often begin to build credit in college, beginning with student loans and moving on to other trade lines such as a credit card or a car loan. In this session, we will provide an overview of the basics of credit scores and reports along with credit utilization, and we will also provide information about how students can build their credit, how everyday decisions impact credit, and ways to protect your credit. Come prepared to learn some tips and tools related to credit.
The low-rate, no-fee, hassle-free way to pay for college.

Applying for a SoFi Private Student Loan is fast, easy, and 100% online—and only SoFi sets students up for success with no-cost career coaching and more.

Learn more at SoFi.com/FAO

Please borrow responsibly. Terms and conditions apply. Loans originated by SoFi Lending Corp., or affiliates. CFL #6054612, NMLS #1121636 (www.nmlsconsumeraccess.org). See SoFi.com/eligibility. PSL-21588501

earnest

Customized Private Student Loans

Earnest private student loans are clear, fair, easy, and cover up to 100% of your students' college costs.

+ No fees for origination, disbursement, prepayment, or late payment
+ Fast application and approval process
+ Low-fixed and variable rates
+ 9-month grace period†

† Nine-month grace periods not available for borrowers who choose our Principal and Interest Repayment plan while in school.

Earnest private student loans are made by One American Bank, member FDIC. One American Bank, 215 S. Minnesota Ave, Sioux Falls, SD 57104. Earnest loans are serviced by Earnest Operations LLC with support from Earnest Solutions LLC (NMLS ID: 14340). One American Bank and Earnest LLC and its subsidiaries are not sponsored by or associated with any entity of the United States of America. ©2022 Earnest LLC. All rights reserved.
2:45-3:30  BREAKOUT SESSIONS CONTINUED

Practical Applications of Consumer Information  Town Hall Ballroom A
**Presenters:** Brittany Tweed, *Metropolitan State University*, and Darcy Drake-Tapp, *Riverland Community College*

We will cover consumer information requirements according to Federal Student Aid and discuss practical approaches to implementing these requirements in public two-year and four-year institutions with/without athletics and housing.

3:30-4:00  BREAK - VISIT EXHIBITORS  Town Hall Ballroom B

4:00-4:45  BREAKOUT SESSIONS

Postsecondary Child Care Grant Introduction to MNAid  Town Hall Ballroom A
**Presenter:** Brenda Larter, *MN Office of Higher Education*

Child Care Grant Introduction to MNAID

How America Pays for College  Pillsbury
**Presenter:** Heather Gaumer, *Sallie Mae*

This presentation will review the findings of Sallie Mae’s annual national research study. We’ll discuss the range of funding sources families rely on to pay for college—from scholarships to 529s, and from federal grants to private student loans, evaluate trends that impact families’ strategies and uncover misconceptions that prevent some families from making college more affordable.

They Said What? The 2023 Student Survey on the Financial Aid Experience  Anderson G
**Presenter:** Kevin McNamara, *Earnest*

Learn the results of Earnest’s third annual Survey on Student Engagement in which 555 undergraduate students shared their thoughts on the financial aid process, their experiences, and their attitudes towards advice, decision-making, and working with their financial aid offices. Join us as we transform this data into actionable strategies to better engage with your students and enhance your role in their educational journey.

Loan Repayment Update  Sibley
**Presenter:** Mike Mutziger, *ScholarNet*

Get answers to a number of common questions many have about student loan repayment.
## Conference Agenda

### Wednesday, May 8th, 2024

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>4:45-5:30</td>
<td>SECTOR MEETINGS</td>
<td>Town Hall Ballroom B</td>
</tr>
<tr>
<td></td>
<td>Associate Members</td>
<td>Board Room</td>
</tr>
<tr>
<td></td>
<td>Private For Profit</td>
<td>Pillsbury</td>
</tr>
<tr>
<td></td>
<td>Private Non-Profit</td>
<td>Anderson F</td>
</tr>
<tr>
<td></td>
<td>State Universities</td>
<td>Anderson G</td>
</tr>
<tr>
<td></td>
<td>Two Year Public</td>
<td>Sibley</td>
</tr>
<tr>
<td>5:30-6:00</td>
<td>BREAK</td>
<td>Wilson Bay Lodge Dining Room</td>
</tr>
<tr>
<td>6:00-8:00</td>
<td>DINNER</td>
<td>Pemmican Room at Wilson Bay</td>
</tr>
<tr>
<td>7:30-9:00</td>
<td>BINGO &amp; TRIVIA</td>
<td>O’Madden Pub</td>
</tr>
<tr>
<td>9:00</td>
<td>KARAOKE</td>
<td></td>
</tr>
</tbody>
</table>

### Thursday, May 9th, 2024

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>6:30-7:15</td>
<td>MORNING WALK</td>
<td>Outside Town Hall</td>
</tr>
<tr>
<td>7:00-8:30</td>
<td>BREAK</td>
<td>Wilson Bay Lodge Dining Room</td>
</tr>
<tr>
<td>7:30-8:30</td>
<td>REGISTRATION OPEN</td>
<td>Town Hall Ballroom B</td>
</tr>
<tr>
<td>8:30-3:00</td>
<td>EXHIBITOR DISPLAYS OPEN</td>
<td>Town Hall Ballroom B</td>
</tr>
<tr>
<td>8:30-9:30</td>
<td>GENERAL SESSION</td>
<td>Town Hall Ballroom A</td>
</tr>
</tbody>
</table>

### Fraud Awareness & Prevention Panel

**Presenters:** Pam Engebretson, *Century College*, Scott Andrews, *Lake Superior College*, Deb Gossman, and Brian Dassel, *College Ave*

We are witnessing a disturbing surge in fraudulent activities in higher education and financial aid. Financial aid administrators have a fiduciary responsibility to report suspected fraud. The objective of this session is to raise awareness of the startling sophistication of fraud, and campus-wide best practices for deterrence. Hear from our panel of experts on this topic.
We’re showing up for students
with free FAFSA® & scholarship resources

We understand the challenges of educating your students about finances, especially when it comes to paying for college. That’s why we offer free, easy-to-understand financial education and college planning resources to help your students and their families make smart decisions.

Learn more at
salliemae.com/collegeplanning
Conference Agenda

Thursday, May 9th, 2024

9:30-10:30

**BREAKOUT SESSIONS**

- **MN Indian Scholarship Program Administration in MNAid**
  - **Presenter:** Nicole Strowbridge, *MN Office of Higher Education*
  - This session will be an overview of how to administer the MN Indian Scholarship Program in MNAid. Topics covered will include how to view applications, submit financial data, make changes, and manage rosters. Time will also be allotted for questions and feedback.

- **Forming Partnerships to Support Undocumented Students**
  - **Presenters:** Susan Ant, Dr. Veronica Palafox, and Ruth Cardenas, *Normandale Community College*
  - An idea to provide more consistent support and seamless transitions from admission to enrolled students for undocumented students developed into a summer bridge program with financial and technology support. Learn more about how Normandale’s Undoc-Scholars Allies and Advocates group was formed to help students be successful and feel a sense of community.

- **Empowering Students to Succeed: How Success Coaching Supports SELF Loan Borrowers on their Postsecondary Pathway**
  - **Presenters:** Lauren Erdman, Mainong Yang, Ongers Herr, Emily Hennes, and Tracee Bishop, *MN Office of Higher Education SELF Loan Program*
  - Join the SELF Loan Student Success team to learn about the launch of the Success Coaching program at the Minnesota Office of Higher Education. You will learn what coaching is all about, how it benefits SELF Loan borrowers and what students are saying about this opportunity. This interactive session will provide you with valuable information and an opportunity to experience coaching firsthand.

- **Equity in Education: Harnessing Integrated Higher Education Systems for Inclusive Excellence**
  - **Presenters:** Danielle Hayden and Jaime Anthony, *Carleton College*
  - In today’s globalized and diverse society, achieving equity in higher education is not just a moral imperative but also an economic and social necessity. Integrated higher education systems, encompassing technology, policies, and practices, have the potential to promote equity by providing all students with equal access to opportunities and resources, regardless of their backgrounds or circumstances. This conference session proposes to explore the intersection of integrated higher education systems and equity, focusing on how institutions can leverage technology and data-driven approaches to advance inclusive excellence.
Thursday, May 9th, 2024

10:30-11:00  BREAK - VISIT EXHIBITORS  Town Hall Ballroom B

11:00-12:00  BUSINESS MEETING  Town Hall Ballroom A

12:00-1:30  LUNCH  Wilson Bay Lodge Dining Room

1:30-2:30  BREAKOUT SESSIONS

Effective Methods of Service Delivery for Native American Students  Anderson G
Presenter: Jody O’Connor, University of MN - Duluth & Lara Gerhardson, MN Indian Scholarship Program

The purpose of this workshop is to give you an overview that increases access to higher education in removing those barriers/roadblocks for native students. The goal is to assist you in understanding of how to assist them in navigating the rules, regulations and processes to get them to the finish line in obtaining that "college degree".

Administering Student Teacher Grants in MNAid  Sibley
Presenter: Diamee Viong Yang, MN Office of Higher Education

The MN Student Teacher Grants application process is moving into MNAid for the 2024-25 academic year. Learn how students will apply and how campus partners will review, submit financial data, and certify eligible applicants.

VA Benefits & MN GI Bill  Pillsbury
Presenter: Ed Godfrey and Luke Johnson, MN Department of Veteran Affairs

This session will present on recent legislative updates for the Minnesota GI Bill and future agendas the program will pursue. It will also address current issues with the Federal GI Bill as it relates to financial aid, specifically the current state of 38 USC §3691A.

Building a Cost of Attendance  Town Hall Ballroom A
Presenter: Amanda Fijal, University of Chicago

Simply put, the COA is the foundation of financial aid. We will discuss developing, updating, PJ-ing and communicating the ever-important COA.

2:30-3:00  BREAK - LAST CHANCE TO VISIT EXHIBITORS  Town Hall Ballroom B
Simplified Default Management and Delinquency Outreach

View and filter your federal student loan portfolio data—and easily reach individual students who need your help getting and staying on track in repayment.

- Easily estimate your cohort default rate using your uploaded NSLDS data.
- Do effective, targeted outreach to borrowers based on your available time.
- Connect your borrowers with their servicer for help signing up for SAVE or other plans.

PortfolioNavigator
Powered by ScholarNet

Sign Up For a Free Demo

<table>
<thead>
<tr>
<th>Status</th>
<th>Borrower Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>In School</td>
<td>991</td>
</tr>
<tr>
<td>Grace</td>
<td>62</td>
</tr>
<tr>
<td>Deferment</td>
<td>756</td>
</tr>
<tr>
<td>Forbearance</td>
<td>610</td>
</tr>
<tr>
<td>Repayment</td>
<td>4,239</td>
</tr>
<tr>
<td>Early Delq (31-134 Days)</td>
<td>295</td>
</tr>
<tr>
<td>Mid Delq (135-239 Days)</td>
<td>160</td>
</tr>
<tr>
<td>Late Delq (240+ Days)</td>
<td>95</td>
</tr>
</tbody>
</table>

THEY’RE READY TO FURTHER THEIR EDUCATION
You’re ready to help them pay for it.

More convenience with Multi-Year Approval*
Securing money for school from orientation to graduation with one application.

A FEW THINGS TO KNOW:
- Granted to eligible applicants based on creditworthiness
- No pressure to borrow more than is needed
- Full-time students as well as parent borrowers are eligible

Save time, gain peace of mind
Students can focus on their studies—not how to pay for them.

No impact on credit score
Borrower’s request for funds next year won’t impact their score.

Personalized repayment options
Borrowers choose their own interest rate and repayment terms.**

Click here to learn more about Multi-Year!

*Multi-Year Approval: Funds available for future use are subject to a soft credit inquiry at time of the borrower’s next request to verify continued eligibility. After we make the initial Loan to the borrower, we may refuse to allow the borrower to take out additional loans under the Multi-Year Approval feature, terms and conditions will be outlined in the borrower’s promissory note. Please Note: International students and non-citizens, including permanent residents, are not eligible to receive an offer for Multi-Year Approval.
**Interest accrues during deferment periods.

© 2021 Citizens Financial Group, Inc. All rights reserved. Citizens is a brand name of Citizens Bank, N.A.1513255_MYA_AD_HalfSizePgs
Conference Agenda

Thursday, May 9th, 2024

3:00-4:00  BREAKOUT SESSIONS

**Overview of State Aid Programs**
Presenter: Meghan Flores, MN Office of Higher Education

This session will be a continuation from the MAFAA Fall Training Day. Over the past several years, the number of state aid programs has expanded rapidly. This session will take a deeper dive into similarities and differences of the various state aid programs how the programs interact (or do not) with each other.

**Gap Funding Best Practices; PLUS, Private, Others...**
Presenter: Rob Smith, ELM Resources

How are families funding the gap? Taking out a Federal PLUS Loan can be the best option for your families trying to fill the gap, however, it’s not always the case. Learn more about the differences between PLUS and Private Loans, and APR and rate shopping to guide your families to the loan best for them.

**5 Dysfunctions of a Team: Achieve Team Success by Understanding the Causes of Organizational Politics and Avoiding its Pitfalls**
Presenter: Sara Edwards, Citizens Bank

The five dysfunctions of a team session will teach an actionable model that can be learned today and applied tomorrow to help any financial team become stronger. It addresses common hurdles to building a cohesive team, describes how to know if you are a dysfunctional team and provides ways to begin the process of having a better team. Organizational politics, poor communication, lack of trust, and simply being human make having a strong team challenging.

**Cash Management Essentials: Navigating Regulations, Disbursements, and Reconciliation**
Presenter: Kemmoree Duncombe, Kirtland Community College

In this session we will look at the regulations governing cash management, review the concepts of processing FSA disbursements; examine disbursement scenarios; and discuss adjustments, cancellations, and refunds. We will conclude with an overview of reconciliation, reporting, and the year-end closeout process.

4:00-5:00  FINANCIAL AID SPEED NETWORKING

A chance to meet and connect with new and familiar colleagues. Quick one-on-one conversations to get to know each other a little better. Bring your business cards if you would like to share contact info!

5:00-6:00  NETWORKING & FREE TIME

Keeping it Simple
Conference Events

Thursday, May 9th, 2024

6:00-7:00
SOCIAL HOUR
Town Hall Foyer

7:00-9:00
BANQUET & AWARDS
MASFAA UPDATED
Town Hall Ballroom A

9:00
PRESIDENT’S BONFIRE
Beach House

Friday, May 10th, 2024

7:30-9:00
BREAKFAST
Wilson Bay Lodge Dining Room

9:00-10:00
BREAKOUT SESSIONS
Town Hall Ballroom A

North Star Promise Implementation and Future Together Grant Winding Down
Presenter: Tara Winchester, MN Office of Higher Education

The North Star Promise program, a tuition and fees free pathway to higher education for eligible Minnesotans, will begin in Fall 2024. This session will provide a brief overview of the program, information about implementation, program updates (if applicable), and time for questions.

Financial Aid Leveraging: The Fundamentals of Building a Data-Informed Strategy
Presenter: Matt Edlund, College Raptor

Learn about the basics of optimizing your overall financial aid strategy, including best practices for using data to drive decisions. We’ll also discuss timely issues like SAI, Pell Grant, and MN State Grant and how they can factor in to your institutional aid plan. You should come away with actionable information and tools to use at your campus.

FAFSA Conversations: Misery Loves Company
Presenter: Anne Dahlen, Mayo Clinic College of Medicine

A chance to speak with one another about the 24-25 FAFSA. Share with your colleagues how you are moving through the trials and tribulations, what’s working, and what isn’t. Take some time to commiserate with those of us who truly “get it”.

10:00-11:00
MN State Update
11:00-11:30
Passing of the Gavel

SAFE TRAVELS HOME!
LET US HELP YOU
COMPARE. CERTIFY. DISBURSE.
30 YEARS OF EFFORTLESS PRIVATE LOAN PROCESSING AT YOUR FINGERTIPS

As the most trusted private student loan platform in the industry, ELM streamlines processes and unifies schools and lenders through one centralized system, ELMOne.

MANAGEMENT
Track the lifecycle of the loan from initial certification to disbursement with helpful tools to help you stay organized.

CERTIFICATIONS
Manage and certify private student loans through our centralized system connecting you to the most loan providers. (Yes, we have the most!)

DISBURSEMENTS
Streamline all aspects of funding for your students’ private loans through our simplified delivery system, built to support you.

REPORTING
Get the information you need, in the format you choose. Reports with customizable fields are easily created for immediate use.

Learn more at elmresources.com

NOW PROCESSING FOR SELF LOAN MINNESOTA STUDENT LOANS
Uncomplicating Student Engagement with Substantial Results

**STUDENT OUTREACH PROGRAMS**

28% ENROLLMENT SUCCESS

Engage with students to promote processes. Reduce melt and student anxiety while promoting school connections and enrollment.

**VERIFICATION GATEWAY**

38% INCREASE IN COMPLETED VERIFICATIONS

Intuitively gather documentation for Federal and institutional financial aid verification.

**Talk To Us**

Tim O’Donnell, AVP Business Development
315.569.3788 | inceptia.fyi/timo
MAFAA Exhibitors

Thank you to our exhibitors for their generous support!

Conference Planning Committee

Molly Flesher-Sanderson - University of St. Thomas
Jennifer Swanson - University of MN, Duluth
Lindsay Adams-Kagol - Rasmussen University
Dick Battig - Model College of Hair Design
Carin Carstens - ScholarNet
Nouphay Colberg - St. Cloud State University
Tracy Drechsler - SoFi
Sara Edwards - Citizens Bank
Jill Fiedler - Dakota County Technical College & Inver Hills Community College
Nicole Smith-Holt - Minneapolis Community and Technical College