



December 2017/January 2018

## Contributors this issue:

- Gayle Yamry
- David Vikander
- Lindsay Adams  
Jacquelynn Mol Sletten
- Katie Hendrickson
- Valana Hillard
- Tracy Drechsler
- Carol Swenson

## Inside this issue:

President's Column	1
FSA Conference Recap	2
MAFAA 50th Anniversary Logo	2
FinAid 101 in February	3
Holiday Greetings	3
Calendar of Events	4
Masters and Leadership Symposium Day	4
The 'Other' Teen Talk	5
Fall Training Day Recap	6
Living With Passion	

## From the President

Gayle Yamry, 2017-18 MAFAA President

Hello MAFAA,

As Fall winds down and the cold winds of the north begin to blow, I hope you all have a wonderful holiday season. December used to be a quiet time in most financial aid offices but now, with earlier FAFSA completion, it would be interesting to hear how the early FAFSA and Prior-Prior Year has affected our students and our offices. Share your thoughts with your sector representative or shoot out an email on the listserv to engage your peers in the discussion. For 2018-2019, the conflicting information with previous years is put to rest, but did Prior-Prior Year benefit your students? Did you increase your professional judgements; did your students complete processing earlier? Let's talk about it and share our thoughts and ideas.

Big *THANK YOU* to the Conference Planning committee and all the Business Partners who joined us at Fall Training Day in October. It was a great time of training, networking, and sharing ideas. For those who attended the Student Employment workshop the following day, you got a bonus day for a more targeted training to enhance your knowledge of State and Federal work-study programs and best practices to engage student workers. Kudos to the Professional Development committee and presenters for providing this training again this year.

On the Federal financial aid front, discussion and clarity to data privacy and data protection has our offices questioning our processes to protect student data and ensure compliance. If you are interested in being part of a larger discussion, contact me. MAFAA would like to pull together a task force to gather input and produce some best practices to share with our members, institutions, and third parties.

[Gayle.yamry@metrostate.edu](mailto:Gayle.yamry@metrostate.edu)

Some of our members also attended MASFAA conference in Dayton, Ohio to network with our colleagues from across the Midwest. Mark your calendars -- MASFAA is coming to Minneapolis next time!!! **Save the dates: October 14-17, 2018.** MAFAA members can attend without having to become a member of MASFAA. Then, hopefully, you will see the benefits and rewards and become an active member!

Things to anticipate in 2018: Executive Council 2018-19 Election of officers ballot (don't forget to vote), training days for FinAid 101, FinAid 201, and Non-Financial Aid Professions still to come! Registration will open soon. Check out the newsletter **Calendar of Events** for dates and watch the listserv for more info.

Have a safe and happy holiday season.

## Another Federal Student Aid Conference is History Orlando, Nov 28-Dec 1, 2017

Contributed by David Vikander

Another FSA Conference is history. The huge Federal Student Aid conference, 6000 or so attendees, was held November 28 through December 1, 2017 in Orlando, FL. The Department of Education started off the conference with their “heavy hitters” just like every year, but to me this felt different. Secretary of Education Betsy DeVos opened with remarks on how service will be improved in all areas of the Department of Education (ED). She said there is no reason why they should not be considered one of the finest financial institutions in the world. She introduced the idea of the new FAFSA phone app.

Later, Dr. A. Wayne Johnson, Chief Operating Officer of Federal Student Aid (AKA the ‘FASFA’ Man because he said FASFA instead of FAFSA about 15 times in his presentation), stepped in and talked a little more detail about the new FAFSA app. If they can get it to work the way they made it sound, it should be awesome.

As you can see from the pictures we had a “Minnesota Gathering” at Planet Hollywood. Always a good time getting together with the best colleagues in the world. Thank you MAFAA for being some of the best people in the world – we make dreams come true! Merry Christmas!!



Sandy Goman, Jon Erickson, Nathan Wright



## MAFAA is Celebrating 50 Years

Lindsay Adams and Jacquelynn Mol Sletten,  
50<sup>th</sup> Anniversary Task Force Co-Chairs

### CONGRATULATIONS to Steven from SCSU!

MAFAA's 50th Anniversary Task Force earlier held a logo design contest to commemorate our 50th year. Steven Habib from Rapid City, South Dakota designed the logo specifically



for MAFAA's 50th anniversary year. He is a student at St. Cloud State University and working toward his B.S. in Accounting. Steven is nearing graduation at the

end of spring 2018 and already has a position secured at UnitedHealth Group in Minnetonka as a tax accountant. Steven's plan is to become an expert in corporate tax and eventually teach accounting at the postsecondary level. Steven extends his thanks to MAFAA for the opportunity to design the logo and greatly appreciates the \$250 scholarship for his last semester of college.



## Financial Aid 101 Training Scheduled for February 6

Join the Professional Development Committee at the Financial Aid 101 workshop to take place on Tuesday, February 6, 2018 at Anoka Ramsey Community College. This event will be loaded with information for the newer Financial Aid Administrator. You will learn the basics of financial aid, best practices, and so much more! Please visit <https://mafaa.wildapricot.org/> to register.

Want to help at the event? Please contact one of your Professional Development Committee co-chairs: Valana Hillard at [vhillard@mafaa.org](mailto:vhillard@mafaa.org) or Michael Crider at [mcrider@mafaa.org](mailto:mcrider@mafaa.org) to volunteer.

We are super excited to host this event and can't wait to see you there!



*May beautiful  
moments and  
happy memories  
surround you  
with joy  
this Christmas  
and  
holiday season.*

Your Newsletter Editor,  
Carol

## MAFAA 2017-18 Calendar of Events

### 2017

December 15 Executive Council Holiday meeting

### 2018

February 6 Financial Aid 101 Training

March 6 Financial Aid 201 Training

May 2-4 MAFAA Spring Conference

Anoka Ramsey Comm College

Bethel University

Madden's Resort, Brainerd



## Masters and Leadership Symposium Day

By Katie Hendrickson, Committee Co-chair

The MAFAA Leadership Symposium and Masters participants met on Thursday, October 26<sup>th</sup> at Second Harvest Heartland in Golden Valley. After listening to information about the Second Harvest Program and receiving instructions, everyone got in place for their job assignment. We packed over 6000 pounds of apples! Food is sent to a variety of places with the current need going to Texas, Florida and Puerto Rico for the recent natural disasters. It was a great experience for the group!

After the morning service project, the group moved to Rasmussen College in Brooklyn Park to grab a bite to eat and engage networking skills. The afternoon consisted of members of Leadership giving their small groups presentations on the topics of Effective Meetings, Conflict Management, and Effective Communication. The remaining two small groups will present at the Spring meeting.

Leadership participants are working hard on their individual personal projects, a year-long project which each person has chosen. Our next event is Day at the Capitol which will be held in the spring.



L to R: Katie Hendrickson, Monica Ehalt, Isaac Percival, Jessica Denne, Meng (James) Heu, Jill Anderson, Sheila Krause, Brynn Juranek, Amanda McCaughan, Anne Dahlen, Brandon Kongsjord, Annie Lee, Jessica Crotty, Debra Cordova, Carol Swenson, Michelle Dawson, Kari Ellering, Emily Johnson, Bridget Johnson, Brittany Tweed and Brad Riebel.  
Missing from photo Sean Johns.



# Have the Other Talk - Your Teen's Future Success Begins with this Talk

Submitted by Tracy N. Drechsler, AVP Thrivent Student Loan Resources

*You might find this article focused more at the students and families we serve; hence, that is exactly why I wanted to share it. Student success starts with all of us so feel free to share with your family, friends and many of us have teens of our own so let's learn a few things on communication and preparing our teens for success.*

In a recent study conducted by Wakefield Research for Thrivent Financial, respondents agreed that opening the lines of communication is key to reducing stress and ensuring students really are prepared for the realities of college costs. **70% of students wish their families spoke with them about college costs more often.**

The reasons for not having “The College Money Conversation” are many:

- ♦ Hard to find the time between athletic events, work, and weekend to-do's
- ♦ Assuming kids are learning this in school
- ♦ Don't want to burden your kids with additional stress about college costs
- ♦ You plan on taking care of it all anyway
- ♦ the biggest reason of all: not knowing HOW to have the conversation

With the upward spiral of college costs, the seemingly ever-changing landscape of college funding, and the unknown expenses your family may experience, it's difficult to speak with certainty about how much you or your kids will be on the hook for at the end of their higher education journey. Yet, it's of utmost importance to open the lines of dialogue early about making wise money decisions while in college.

This framework will give you an idea of HOW to begin this conversation to give your kids a head-start. Keep in mind, this is a stressful topic. In the study mentioned previously, money was clearly a stressor for both students and parents. **For 72% of students, discussions about their college costs cause more tension in their families than discussions about their grades, or SAT or ACT scores.** It's widely proven that parents who have these discussions earlier and more often in the process experience much less tension.

The framework for the conversation is very simple:

- **Tell them what you're going to tell them.**
- **Tell them.**
- **Tell them what you've told them.**

The dialogue might go something like this:

## **Tell them what you're going to tell them.**

“The reason we're sitting down is to discuss how we're going to fund your college experience. Paying for college is expensive and it's going to take effort and resources from both of us. (Your situation may be your child is covering everything on their own. This should be presented in a straight-forward manner as well -- the goal is NO ambiguity.) We want to talk about your responsibilities in terms of applying for scholarships, and making loan payments. Then we'll cover what you can expect from us moneywise.”

## **Tell them.**

“You still have a chance to research schools and choose the right financial and educational fit. Knowing the cost differences amongst schools is important because they will determine how much we can cover upfront, and how much you'll need to borrow in student loans. We have some money set aside for college (the more transparent you can be the better) and the rest of the cost will be on your shoulders through loans... meaning you'll be making payments after graduation.

Your responsibility right now is to be aware of the existing opportunities such as: scholarships, taking classes offering college credit, and saving as much as possible. Once you're in college, it will mean working part-time to cover some of your costs.

Lastly, we do want to help you cover some of your monthly expenses, so we've budgeted for you to get \$150 a month for things like cell phone, clothes, toiletries, and food.”

*-continued next page-*



Have the Other Talk - Your Teen's Future Success Begins with this Talk *(Continued from previous page)*

**Tell them what you've told them.**

"Be thinking about where you'd like to go to school and the requisite costs associated with each of them. This will ultimately determine how much you might owe once you've earned your degree. We talked about the importance of scholarships, minimizing your costs, and what you can expect from us."

There are a few keys to having this conversation effectively with your high school students:

1. **Have this conversation early and often.**
2. **Prepare them for it.** Let them know ahead of time.
3. **Support their decisions as much as possible.** Have a child interested in trade school, military or a gap year?

You may have to put your own desires aside to be supportive.

4. **Ask them what they're thinking.**

By following this framework and suggested topics, your kids stand a greater chance of finishing college with less debt and more opportunities to thrive.

Good Luck!

## Outstanding Attendance at MAFAA Fall Training Day October 24, 2017



The annual MAFAA one-day Fall Training Event was held October 24 at the Eagan Community Center. Thank you to the many presenters who led an interest session or a general session for the 275 attendees. And many thanks to the eight organizations who exhibited at the event to support MAFAA and were on hand to answer questions from members.



Pictured middle left:  
Marilyn Kosir, Sheila Price  
Pictured left:  
Sara Edwards, Tracy  
Drechsler, Lisa Albers,  
Diane Borchardt, Carol  
Swenson  
Picture right: Ben Flikeid

## MINNESOTA ASSOCIATION OF FINANCIAL AID ADMINISTRATORS

MAFAA Matters is published online six times per year. Submission deadline for the next issue is 1/27/18. Please email contributions to MAFAA Matters Editor, Carol Swenson [cswenson@glhec.org](mailto:cswenson@glhec.org)

### MAFAA's 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. MAFAA is dedicated to working with students, educators, policy makers, and others to ensure that adequate programs of financial assistance are available to every student attending a Minnesota institution of higher education.*

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

## Living With Passion

Carol Swenson, MAFAA Matters Editor

### CAMPUS NEWS

In December, **Brandon Kongsjord** (McNally Smith College of Music) joined the financial aid staff at Minneapolis Technical and Community College.

**Shannon Sullivan-Hanson** began duties as Financial Aid Operations Specialist at Mayo Clinic College of Medicine.

### HONORS

**Valerie Knopp** (St. Cloud State University) was presented with the John R. Griffin Service Award by the National Student Employment Association (NSEA). The John R. Griffin Service Award is given in recognition of distinguished service and contributions to NSEA. The award was presented October 24, 2017 at the annual conference in Virginia Beach, VA.

### BIRTHDAYS

Happy Birthday to all MAFAA members celebrating birthdays in November, December, and January, some of whom are listed here.

November 1	Simon Bauer	December 13	Mary Feller
November 2	Susan Neppl	December 15	Jana Vanderah
	Katie Jensen		Nate Rosckes
November 7	Sheila Krause	December 17	Julie Bredeson
	Ken Wallace		Jane Haugen
November 8	Maggie Olson	December 20	Lynnda Kalk
November 9	Paul Hatch		Herald Johnson
	Gwen Bailey	December 21	Kim Fairburn
November 10	Jésus Hernandez Mejía		Karen Kilzer
November 11	Diane Defries	December 23	Judy Robeck
November 12	Zachary Lifo	December 25	Rachel Lykken
November 13	Cheryl Johnson	December 27	Colleen Thornton
	Brenda Otto		Beth Stevens
November 14	Kathy Kloehn	December 27	Bill Silva-Breen
	JoElyn Krohn		Anthony Rubis
November 15	Grace Ferdinandt	December 31	Beth Stevens
	Dawn Lehtinen		Stuart Perry
November 16	Mike Doman	January 1	Jamie Malone
November 17	Amber Borsch	January 7	Katie Sveen
November 19	Rebecca Witmer	January 8	Melissa Rystad
November 22	Jeff Younge		LuGail Hamel
	Bethany Nelson	January 9	Meredith Hauer
November 25	Julie Krinke		Jess Christensen
November 28	Charmaine Merritt	January 14	Kendra Reynolds
	Marie Martin	January 16	Patty Harris
November 29	Holly Ulland		Maria Sevareid
December 1	Jonna Marholz	January 17	Chris Cook
December 3	Marla Rupp		Jane Williams
December 4	Nick Hoverstad	January 19	Cathy Schuster
December 5	Carolyn Zehren	January 20	Kathy Spray
	Greg Peterson	January 24	Phuong Tran
December 6	Susan Brady	January 25	Louise Geyer
December 7	Kirk Carlson	January 26	Paula Benson
December 9	Linda Tegtmeier		Pat Pierce
	Abby Arredondo	January 28	Denise Peck
December 10	Dave Dahlen		Kathy Ruby
December 11	Rebecca Barclay	January 27	Laura Ellwager
December 12	Barb Fahnhorst	January 28	Karla Glasser
		January 31	Brittany Goff
			Brian Braskich
			Catherine McCartan

*Live With Passion*