President’s Message
Scott Roelke, 2021-22 MAFAA President

It has been an eventful spring and summer. This post-vaccination/pre-delta variant window in time has been interesting and allowed an array of mask-free activities. The spring conference reintroduced the concept of the buffet. Grocery shopping at a time other than 6:00 a.m. became possible, and no need to wipe down the groceries. July 4th found Kathi and I at my brother’s house in Waunakee, Wisconsin for the WaunaBoom festival and fireworks display, where I saw some of our extended family in person for the first time in over a year. July 7th our Financial Aid crew returned to campus on a limited basis at Dakota County Technical College and Inver Hills Community College. I had left my computer on at Inver, and was greeted with an Outlook reminder of a meeting which was 70 weeks overdue! At Dakota, there was a potluck. It now seems like a novel idea.

With all this “normal” activity, what has not been normal is the lack of activity in our organization over this period, and the reason for that lies solely with me. I’ve been hiding out, taking care of personal and work business, as well as burning a large amount of vacation before it was lost. With that said, I’m back, rebooted, and ready to go for the MAFAA 2021-2022 membership year.

The 2021-2022 Planning Retreat is scheduled for August 18-19, 2021. The retreat will be offered in a hybrid format allowing participation in person at Madden’s Resort, or via the web.

Some organizational business which has progressed is our organization’s work with the Partnership Roundtable. The Partnership Roundtable continues to discuss areas of mutual concern, including ways our organizations can share resources, reinforce messaging, and learn from each other. The Partnership Roundtable has members from the Minnesota Association of Counselors of Color (Mn ACC), the Minnesota Association for College Admission Counseling (MACAC), the Minnesota School Counselor Association (MSCA), and the Minnesota Association of Financial Aid Administrators (MAFAA). The folks we work with in this group are thoughtful, smart, and willing to help. We are currently working on developing panel discussions to be staged at each organization’s events, and sharing each organization’s internal information resources with the other member groups.

The Minnesota Office of Higher Education Financial Aid Advisory Committee continues to meet and discuss issues impacting our students and institutions. These are spirited conversations at times, and with this level of passion, solid ideas for the future of state financial aid programs are surfaced.

The Midwest Association of Financial Aid Administrators (MASFAA) has been working remotely most of the past year. The first in-person meeting of the year occurred in June. Unfortunately could not be there in person, but the meeting did have an online component. MASFAA Fall Conference registration is open, and the organization has converted to an institutional membership, with the fee based on an institution’s enrollment. This makes MASFAA a bargain, as all your financial aid staff can be members for one fixed price. If you are at the MASFAA fall conference October 10-13 in Milwaukee, plan on attending the Monday afternoon “Institution-Lead Interest Session -4” at 3:00 p.m. and see a presentation by MAFAA members on Appreciative Advising in Financial Aid.

There are other odds and ends, but I’ll end here. If you have questions, suggestions, comments, etc., please let me know. This is your organization. Your voice and your work are appreciated.

Scott Roelke, MAFAA President
MAFAA Spring Conference 2021
By Brynn Juranek, Conference Planning Chair

Spring Conference was held May 5-6, 2021 as a hybrid event with an in-person experience at Madden’s and a virtual experience via the Whova app. The theme was “Connecting, Communicating, Changing” which embodies the efforts of MAFAA during the COVID pandemic. Over 354 of our members attended, which was an exceptional turnout due to the virtual option.

Our keynote speaker was Tim Eggebraaten (pictured below) who inspired attendees with his message of finding our own rhythm. His exhilarating message and upbeat songs brought an entertaining spirit.

In addition to Tim, we also had the honor of hearing Chad Olson, MASFAA President for 2020-21, speak about updates about the Midwest association, as well as how to build leadership skills.

Benedict Dorsey, Federal Trainer, provided cheerful presentations on the FSA Update and Verification for the 2021-22 award year. His presentations were followed up with presentations from NASFAA, which included a NASFAA update with Megan Coval and Top AskRegs Questions with Dana Kelly. Finishing out our conference schedule was Megan FitzGibbon with the OHE Update and Brenda Larter with information about the Postsecondary Child Care Grant.

Although this year’s conference looked and felt a little different, members were still able to network with our exhibitors, some in person, and connect with other members through the Whova app. Thank you for showing up, MAFAA!
MAFAA 2021 Award Recognitions

Distinguished Service Award
presented to
Lois Larson
Metro State University

Ginny Dodds Lifetime Achievement Award
presented to
David Vikander
Southwest Minnesota State University

Special Achievement Award
presented to the
Conference Planning Committee
Brynn Juranek, Chair  Rasmussen University
Dick Battig  Model College
Lindsay Adams Kagol  Rasmussen University
Michael Crider  Dakota County Tech/Inver Hills Community College
Sheila Krause  Minneapolis College
Brad Riebel  Sallie Mae
Carol Swenson  Ascendium Education
Anita Ostercamp  Bethel University
Shannon Sullivan-Hanson  Mayo Clinic College of Medicine
MAFAA 2021 Award Recognitions and Retirees

President’s Award
presented to

Ben Flikeid
Rasmussen University

Outstanding New Professional Award
presented to

Anna Smith de Yoma
University of St. Thomas

Executive Council Award
presented to

Outreach and Early Awareness Committee
Michael Crider, Chair

Retirement Recognition

Mary Allen       University of St. Thomas
Lisa Apitz       South Central College
Angie Bainer     Concordia College
Diane Borchardt  ScholarNet
Bonnie Dahring   MN State Community and Technical College
Jayne Dinse      South Central College
Sandy Goman      College of St. Scholastica
Brenda Herzig    University of Minnesota Duluth
Herald Johnson   United Seminary St. Paul
Doug Minter      Gustavus Adolphus College
Deb Pusari       University of Minnesota, Twin Cities
Scott Schweikert  University of Minnesota Duluth
Robin Taney      University of St. Thomas
David Vikander   Southwest Minnesota State University
MAFAA Years of Service Recognition

40 YEARS of SERVICE
Brenda Janikowski-Rhines – MN School of Cosmetology
Connie Smisek – Southwest Minnesota State University
Sharon Wieneke – MN West Community & Technical College, Jackson

35 YEARS of SERVICE
Carolyn Chesebrough – Rasmussen University
Kathy Kloehn – Alexandria Technical College
Robert Piechota – St. John’s University / College of St. Benedict
Jim Rice – Ridgewater College, Willmar
Lynette Wahl – Hamline University
Deborah Wilkin – University of Minnesota, Twin Cities

30 YEARS of SERVICE
Kathy Breslin – Empire Education Group
Michelle Curtis – University of Minnesota, Twin Cities
Anne Dahlen – Mayo Clinic College of Medicine
Karen Kilzer – Normandale Community College
Kellye MacLeod – Academy College
Elizabeth Stevens – St. Catherine University
Phoung Tran – University of Minnesota, Twin Cities
MAFAA Years of Service Recognition

25 YEARS of SERVICE
M.E.G. Calabrese – University of Minnesota, Twin Cities
Bonnie Dahring – MN State Community & Technical College
Melissa Dingmann – Minnesota State University, Moorhead
Mike Doman – Ascendium Education
Beth Fischer – Northwestern Health Sciences University
Meghan Flores – Minnesota Office of Higher Education
Karla Glasser – St. Catherine University
Aimee Hood – Northwestern Health Sciences University
Sheila Krause – Minneapolis Community and Technical College
Tina Kukowski – Carleton College
Mari Livingston – Winona State University
Marla Rupp – Bethel University
Jessie Swedberg – Minnesota State University, Moorhead

20 YEARS of SERVICE
Stephanie Bard
Rebecca Davis
Andrea Ebert
Sara Hartwig
Patty Hemann
Laura Johnson
Roxanne Johnson
Julie Krinke
Jonna Marholz
Joanna Moua
Brenda Otto
Jodi Pontinen
LaNita Robinson
Thomas Schmidt II
Susan Van Voorhis
Kimberly Wolters
MAFAA Years of Service Recognition

15 YEARS of SERVICE
Lindsay Adams Kagol
Eric Addington
Pam Finco
Emily Johnson
Rachel Nonweiler
Kendra Reynolds
Lynda Williams
Kristine Witt
MaiKao Xiong
Youa Yang

10 YEARS of SERVICE
Jenny Bjerke
Hannah Blahnik
Lena Collister
Elizabeth Fenske
Grace Ferdinandt
Gary Forst
Erica Friedman
Jo Hentges
Jacqueline Jandt
Megan Maki
Monica Muchow
Amber Wing

5 YEARS of SERVICE
Katie Carlson
Benjamin Doehne
Jennifer Gerads
Laura Hardy
Carl Huber
Alicia Just
Andrea Leslie
Keeley Norton
Ben Sturomski
Rebecca Witmer
How to Ease Parent Fears About Student Loans
Submitted by Deb Gossman, College Ave

As a financial aid professional, you are very familiar with parents’ fears about the cost of college. You hear it all the time — through phone calls, voice mail messages, virtual meetings, and emails from parents.

According to Inside Higher Ed, students and their families have developed more fears about taking on debt than in the past. For example, students who actually can afford a particular institution may not apply at all or even bother to learn about their financial aid options at that college or university.

Some colleges and universities believe they lose applicants because students and families do not want to take on debt to pay for school. According to Inside Higher Ed, there seems to be a disconnect that exists between what colleges and students think is a reasonable amount of debt.

However, as a financial aid professional, you can help ease parents’ fears about student loans.

Parent Fears
Let’s go through three scenarios in which parents may express their fears about student loans.

Parents had a bad experience at another college with another child.
Parents may have sent their first child to a very expensive college and that child and the parent ended up in a lot of debt. This might become exacerbated if the child chose to attend graduate school after completing four years at the first expensive institution. Maybe he or she attended college out of state or opted for an institution that didn't give a lot of merit aid/scholarships. Whatever the situation, some parents enter the college search with their next child with many reservations.

Parents hear about negative student loan data in the mainstream media.
The media often report things like, "Americans struggle to pay back about $1.5 trillion, up from $250 billion in 2004," and "Student loans take up the second-largest slice of household debt after mortgages, bigger than credit card debt."

Despite the prevalence of stories about college grads with six-figure debt loads, only 6% of borrowers owe more than $100,000. For borrowers with federal student loans, the average student loan debt in America is $36,520, according to the Department of Education’s most recent data, from June 2020.

Families have learned to question the return on investment in higher education.
Families have begun questioning the value of their investment in higher education due to stagnant wages, a stalled economy, and an inability for the student to find a job or a high-paying salary after graduation. Combined with rising tuition, the discussion may lead families to wonder whether they should take out loans to invest in higher education.

Steps to Ease Parent Fears About Loans
When parents express fears about student loans, here are a few steps to help ease their concerns.

Step 1: Listen.
The first step involves active listening. Financial aid professionals who take the time to listen can adequately convey that they understand and feel families’ concerns.

- continued next page -
**Step 2: Acknowledge parents’ concerns.**

Once parents reveal their concerns, repeat what they said back to them so they can hear it from you. You want to share your level of knowledge with them so they understand that you “get” their anxieties. You can use a few techniques to do this:

1. **Repeat exactly what you heard.** This allows families to clarify anything that may have been missed or was misunderstood.
2. **Paraphrase what they said.** This allows you to boil down what they said in the interest of time constraints. Be sure to incorporate the most important points and concerns!
3. **Put their concerns into your own words.** Putting their concerns into your own words offers the best method. It helps families realize that you do understand because you took the time to internalize their worries. This method shows people that you can empathize with their struggles.

**Step 3: Explain the average loan amounts at your institution.**

When working with parents it is helpful for them to understand what the average loan amounts may be at your institution at the undergraduate and graduate levels. This amount might help families understand the reality of what their student might pay — and it might not seem as high as they realize when taking into account any grants, scholarships, or other financial aid the student may receive!

Being upfront with the parent on the actual costs will allow the parent to make an informed choice and assist them in paying for their student’s college.

**Step 4: Educate the family and talk through their borrowing plan.**

Talk through the rule of thumb of responsible borrowing. A student can reasonably assume:

- That 10 years is a respectable (and responsible) amount of time to pay back student loans.
- That monthly payments should amount to about 10% of gross monthly income. This means that total student loan debt should amount to less than the student’s annual estimated starting salary.

Talk to families about creating a borrowing plan. Ask them questions such as who will take out the loans (the parents, the student, or both) and who will repay them.

Use tools like [College Ave’s student loan calculator](#) to show families what those monthly payments will look like in the future. Breaking down the payments will show families what to expect their student loan payments can be.

**Step 5: Talk to them about potential earnings.**

You can share with the parent that by investing in their student’s higher education, the student when completing their education will over the course of a full-time career earn more than with someone with a high school diploma. (The typical U.S. worker with a bachelor’s degree earns nearly $1 million more than a similar worker with just a high school diploma.) You can break down how their student might handle the loan amount in relation to their earnings.

**Parent Fears: All Too Real**

Everyone benefits from more open and honest communication, between financial aid professionals and parents, between prospective students and parents, and between financial aid professionals and students.

However, using the simple techniques above can assist you in making important gains with each family you meet with on a one-on-one basis. Students and their families may only have to take on a modest amount of debt based on their situation. If you can, emphasize that you’ll work together to make it happen.
Introducing Your 2021-22 Executive Council

The 2021-22 Executive Council will convene on August 18 & 19 to plan for the upcoming year of MAFAA activities. Committee Chairs will be confirmed at the retreat. Your MAFAA officials are:

**Elected Officers**

Scott Roelke – President
Michael Crider – President-Elect
Carolyn Chesebrough – Past President
Sheila Krause – Vice-President
Rebecca Walz – Secretary
Simon Bauer - Treasurer
Kristi L'Allier – Treasurer-Elect

**Sector Representatives**

U of MN – Larry Bloom
Private For Profit – Valerie Youngquist
Private Non Profit – Michael Kotchevar
State Universities – Vacant
Two Year Public Colleges - Vacant
Associate Members – Matt Nettleton

**Appointed Positions**

Archivist - M.E.G. Calabrese

Membership/Directory Coordinators - Jana Koehler and Amanda Cantu

Newsletter - Carol Swenson

Site Selection Coordinators - Dick Battig and Lindsay Adams Kagol

Web Development - Ben Flikeid, Jesus Hernandez Mejia, Bridget Johnson

Listserv Coordinator - Bill Silva-Breen
MAFAA Matters is published online four times per year. Submission deadline for the next issue will be in October. Please email contributions to MAFAA Matters Editor, Carol Swenson cswenson@ascendiumeducation.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.

PEOPLE and PLACES

Brenda Schneider has joined the financial aid team at Carleton College.

In May, Kelly Brantner began her role as Associate Director at Concordia College in Moorhead.

Liz Urbaniak has joined the team as a One Stop Counselor at the University of Minnesota—Duluth.

RETIEMENTS

Connie Kubitz, Concordia College, Moorhead, retired on June 11.

Dana Edwards retired in May from Carleton College.

Jim Stiner, University of Northwestern—St Paul, has retired into the sunset effective July 9. He started at what was then Northwestern College in 1985 and shared, “A yellow legal pad, three-ring binder, and #2 pencil were our main tools needed in financial aid” though the office did share one computer terminal then! Jim and his wife, Dali, will winter in Florida and return to Minnesota for summer.

Remember to Volunteer

MAFAA needs you!
Visit mafaa.org to see how and where you can help.

MAFAA 2021-22 Calendar of Events

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<tr>
<td>Dec 1-4</td>
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<tr>
<td>Oct 18-21</td>
<td>MASFAA (Midwest) Conference</td>
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Live with Passion