



# MAFAA Matters

A Newsletter for the Minnesota Association of Financial Aid Administrators

Summer 2021

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## 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 4<sup>th</sup> 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 7<sup>th</sup> 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. I 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!

Outgoing President Carolyn Chesebrough passes the gavel to incoming President Scott Roelke



Carolyn Chesebrough, Brittney Tweed, Jenny Truebenbach

## 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  
Dick Battig  
Lindsay Adams Kagol  
Michael Crider

Sheila Krause  
Brad Riebel  
Carol Swenson  
Anita Ostercamp  
Shannon Sullivan-Hanson

Rasmussen University  
Model College  
Rasmussen University  
Dakota County Tech/Inver Hills  
Community College  
Minneapolis College  
Sallie Mae  
Ascendium Education  
Bethel University  
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.

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*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



Wilson Bay Dining at Madden's



## MINNESOTA ASSOCIATION OF FINANCIAL AID ADMINISTRATORS

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.*

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

## Living With Passion

### 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.

### RETIREMENTS

**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](http://mafaa.org) to see how and where you can help.

## MAFAA 2021-22 CALENDAR OF EVENTS

Aug 18-19	Executive Council Retreat	Madden's Resort and Virtual
Fall 2021	MN National College Fair	<a href="#">Virtual</a>
Dec 1-4	FSA Training Conference	<a href="#">Virtual</a>
Oct 18-21	MASFAA (Midwest) <a href="#">Conference</a>	Milwaukee WI Pfister Hotel

— *live with Passion* —