Madden’s Resort
Brainerd, MN
May 5 – 7, 2010
Key to Tracks - Descriptions

❖ FA 101 (Just the Basics) - These sessions will provide information for the person new to the financial aid profession or a refresher for seasoned professionals.

❖ General - These sessions will give you an opportunity to learn more through personal and professional development.

❖ Loans - These sessions are geared towards those professionals who work with loans and have questions about split servicing and the PUT process. In addition, sessions will be offered on Direct Loans to address questions on delivery and servicing of the program.

❖ Management - The Management track is designed to present ideas to deal with institutional policies and procedures, as well as management techniques, staff training issues and decision making processes.

❖ Regulatory (State & Federal) - This track will deal with the procedural and technical regulatory issues at the federal and state level. Topics may include actual or proposed legislation, dealing with implementation and/or impact of a regulation, and several sessions will give you an opportunity to actually discuss and/or provide feedback on the regulations.

Wednesday, May 5, 2010

9:00 a.m. – 11:00 a.m. Leadership Symposium Meeting Golf Villa C

10:00 a.m. – 12:30 p.m. Registration Golf Villa A & B

10:00 a.m. – 12:30 p.m. Vendor Displays & Silent Auction Open Golf Villa A & B

11:00 a.m. – 12:30 p.m. Lunch Inn Dining Room

12:30 p.m. – 2:10 p.m. **Registration, Vendor Displays & Silent Auction Closed**

12:30 p.m. – 2:10 p.m. President’s Welcome, Lois Larson, MAFAA President Town Hall Ballroom

Leadership Graduate Recognition, Jayne Dinse, Leadership Chair
Recognition of MAFAA members completing the Leadership Symposium

Keynote Speaker – Ross Bernstein, Best-Selling Sports Author & Motivational Speaker

What’s Your Code? Lessons of Ethics & Accountability
From the Sports World to the Business World

There is an honor code in professional sports, a series of unwritten and unspoken rules, or “codes,” which allows the players to police themselves. If a player cheats or purposely shows-up or disrespects an opponent out on the ice, diamond or gridiron — then they will have to be held accountable — or else be prepared to suffer the consequences. The same is true in business. Ross Bernstein spent five years researching and interviewing more than 500 current and former professional athletes, coaches, referees, umpires and media personalities for his nationally best-selling series of “Code” books and he uses that wealth of information to educate, inform and entertain his audiences — challenging them to question their own personal and professional principles and values. In his program Ross talks about taking responsibility and about doing things the right way, with respect and integrity, to not just survive in the “new” economy — but to thrive in it on your own terms. By the end of this session everybody will be able to clearly define their own “Code.”

2:10 p.m. – 3:30 p.m. Registration, Vendor Displays & Silent Auction Open Golf Villa A & B

2:20 p.m. – 3:10 p.m. Interest Sessions

❖ FA 101 (Just the Basics) General Eligibility
Heather Peterson, Manager, University of Minnesota, Twin Cities
Have you ever wondered what it takes to receive federal and state financial aid? Are you new to the financial aid world? If you answered “yes” to either of these questions come to the “FA 101: General Eligibility” session to learn how citizenship status, eligible non-citizen, satisfactory academic progress, selective service, loan defaults, and drug conviction can affect a student’s financial aid eligibility.
MAFAA Spring 2010 Conference Agenda

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- Year Round Pell
  Jamie Malone, Training Officer, U.S. Department of Education
  Town Hall Ballroom
  With the advent of the new year-round Federal Pell Grant, this session will focus on eligibility requirements and the calculation of the Pell Grant awards.

- Minnesota GI Bill
  Megan FitzGibbon, Manager of State Scholarship Programs, Minnesota Office of Higher Education
  Anderson F, Town Hall
  This session will provide a review of the Minnesota GI Bill and provide an update on the processes and procedures. It will also cover the online applications and school functions.

- Put Loan Servicing
  Brett Lindquist, Senior Vice President Marketing and Sales, Great Lakes
  Mike Mutziger, Vice President Marketing and Sales – Northcentral, Great Lakes
  Golf Villa D
  This session will provide important information about the impact of put loan processing on the school, borrowers and lender partners. Highlights include an overview and timeline of the put loan process and a summary of how you and your borrowers can identify and work with the put loan servicers. Great Lakes is one of four servicers that lenders sell (put) loans to the U.S. Department of Education under the Ensuring Continued Access to Student Loans Act (ECASLA).

3:10 p.m. – 3:30 p.m.  Break
Golf Villa Foyer

3:30 p.m. – 4:20 p.m.  Interest Sessions

- FA 101 (Just the Basics) Cost of Attendance
  Heather Peterson, Manager, University of Minnesota, Twin Cities
  Golf Villa C
  COA is not just another acronym; so what is it? Come and learn the definition of COA, its budget components and categories, where adjustments can be made, and how to use your schools cost of attendance as a tool when counseling students on how much to borrow in loans.

- Direct Loan Delivery System (repeated Thursday 2:10 – 3:00 p.m.)
  Maria Marella, Member of FSA Direct Loan OnBoarding Team, U.S. Department of Education
  Golf Villa D
  An overview of Direct Loans for those who are not yet participating, or for those who are new to Direct Loan Participation. Among the topics to be covered will be the request to participate in the Direct Loan Program, the Direct Loan eMPN and using COD for Direct Loans.

- When it Comes to Team Building, Leadership and Motivation...Do You Believe in Miracles?
  Ross Bernstein, Best-Selling Sports Author & Motivational Speaker
  Anderson G, Town Hall
  Do you believe in Miracles? Yes?! Well, believe it or not, Herb Brooks actually didn't. There were no short cuts or divine interventions for the architect of the fabled 1980 gold medal-winning U.S. Olympic hockey team. Not a chance. For Herbie it was all about hard work, determination and passion — and through those principles he truly made a difference. Ross Bernstein, who had actually been working with Brooks on writing a series of motivational/self-help books at the time of his tragic passing in 2003, honors the legacy of his friend and mentor by putting many of the life-lessons and ideologies he learned from the fiery coach into a practical business application. In it, Ross speaks extensively about roles and role players within organizations, and about the power of teamwork and service — especially when trying to overcome obstacles. Chock full of poignant and hilarious stories, Ross' program aims to inspire others to follow their dreams and maybe, just maybe, even create their own miracles.

- One on One with Jamie Malone (repeated Thursday 2:10 – 3:00 p.m.)
  Jamie Malone, Training Officer, U.S. Department of Education
  Town Hall Ballroom
  This is an opportunity to have open discussion with a knowledgeable member of the U.S. Department of Education. Questions are encouraged.

4:30 p.m. – 5:00 p.m.  Sector Meetings

- Associate Members
  Golf Villa D
- Private – For Profit Colleges
  Anderson F, Town Hall
- Private – Non Profit Colleges
  Pillsbury, Town Hall
- State Universities
  Sibley, Town Hall
- Two-Year Public Colleges
  Anderson G, Two Hall
- University of Minnesota
  Golf Villa C
Thursday, May 6, 2010

7:15 a.m. – 8:15 a.m.  
Breakfast                           Inn Dining Room

7:30 a.m. – 8:00 a.m.  
Final Conference Registration    Golf Villa A & B

9:45 a.m. – 2:30 p.m.  
Vendor Displays Open            Golf Villa A & B

9:45 a.m. – 3:15 p.m.  
Silent Auction Open             Golf Villa A & B

8:15 a.m. – 9:45 a.m.  
Associate Member Recognition, Donna Jager, Corporate Support Chair  
                        Town Hall Ballroom

Greeting from Minnesota Office of Higher Education, Dave Metzen, Director

Featured Speaker – Barbara Larsen, Training Consultant – Barbara Larsen Consulting, Instructor – Winona State University & Western Technical College

Generational Differences – The Flip Flops Are Coming!
What’s all the buzz about “generational gaps” in the workplace or your business about? Is your organization grappling with generational gaps in recruiting, retaining, rewarding, managing, or training the generations? Or just plain “communicating” better with others of different generations? This presentation has been successfully delivered to numerous business and educational groups in several locations.

Join Barb Larsen in an engaging and participative approach to gain a clear understanding of how you and your organization can gain a better understanding of this new dimension in generational diversity that is affecting our workplace, customers, and board room. Learn in this workshop how examining the “values” of the four difference generations can transform motivation, teambuilding, communication, and trust. Learn more about how understanding these differences can truly make a difference in how we communicate in order to build stronger relationships in our businesses. We will explore the four generational areas: Traditionalists; Baby Boomers; Generation X; Generation Y.

9:45 a.m. – 10:10 a.m.  
Break                   Golf Villa Foyer

10:10 a.m. – 11:00 a.m.  
Interest Sessions

 FA 101 (Just the Basics) Needs Analysis/EFC  
Tina Kukowski, Corporate Financial Aid Trainer, Globe University  
                        Golf Villa C

This session will provide a general overview of Federal Methodology, needs analysis, and the EFC Calculation.

 Consumer Information  
Jamie Malone, Training Officer, U.S. Department of Education  
                        Town Hall Ballroom

This session will include a discussion of the new statutory and regulatory school consumerism requirements related to the student loan programs, both federal and private, including a discussion of the role the institution plays in complying with the Truth-in-Lending Act private loan disclosures, lender list requirements, and in the completion of the private loan self-certification form.

 Using Strengths Finder as a Model for Professional Development  
Jenny Yang, Financial Aid Counselor, Augsburg College  
                        Anderson G, Town Hall

Do you think you know the strengths of your employees or colleagues? The Strengths Finder assessment is used widely amongst corporations and employers to evaluate their employees’ strengths using a Strengths Based model. In this session, we will discuss how to use the Strengths Finder as a professional development tool, how to create processing and counseling teams utilizing the assessment, and how the Strengths Finder can help you and your colleagues in your personal and professional lives.
Generations Working Towards Productivity
Barbara Larsen, Training Consultant – Barbara Larsen Consulting, Instructor – Winona State University & Western Technical College
Now you know about the differences in generations, join Barb for a hands-on participant exercise working on solutions to handling the differences in your workplace.

Minnesota Indian Scholarship Program
Megan FitzGibbon, Manager of State Scholarship Programs, Minnesota Office of Higher Education
Lara Gerhardson, MISP Outreach Liaison
This session will cover the MN Indian Scholarship Program and its outlook for the next year. Lara Gerhardson will discuss her role as the Outreach Liaison for the program. The online application system, including the student application and school functions, will also be covered.

11:10 a.m. – 12:00 p.m.

Interest Sessions

FA 101 (Just the Basics) Verification
Jane Haugen, Executive Director of Financial Aid, College of St. Benedict/St. John’s University
This session will provide basic and detailed information on federal verification requirements including which students to verify, which items on the FAFSA must be verified, documents required from students/parents and the timing of verification as it relates to disbursement.

Direct Loan – School Side of Servicing
Maria Marella, Member of FSA Direct Loan OnBoarding Team, U.S. Department of Education
This session will provide an overview of Direct Loan Servicing System for schools.

FAQ’s of VA Certification
Barb Stetler, Education Liaison Representative, U.S. Department of Veterans Affairs
This session addresses the five most common questions asked of the MN Education Liaison Representative (ELR) regarding certifying students for VA education benefits: Who do I certify; What constitutes tuition and fees; When do I certify; Where do I find the information needed to certify; and How did VA come up with this amount?

Income Based Repayment and Public Service Loan Forgiveness: What’s the Deal?
Dave Dahlen, Director of Student Financial Aid/Registrar, Mayo Clinic College of Medicine
Income Based Repayment (IBR) and Public Service Loan Forgiveness (PSLF) are two great ways to manage Federal debt after graduation. But do they really work? This session will explain these two new repayment programs and provide tools to explain these options to your students. This will be an interactive session so bring lots of questions.

12:00 p.m. – 1:00 p.m.

Lunch

1:10 p.m. – 2:00 p.m.

Interest Sessions

FA 101 (Just the Basics) Title IV Programs
Tina Kukowski, Corporate Financial Aid Trainer, Globe University
This session will provide a basic understanding of the Title IV programs and provide a good foundation in the field of financial aid.

Customer Service
Margoux May, Training Specialist, Globe University
Give ‘em the Pickle is about going the extra mile to make the customer happy, our customer is our student and this training allows us to help all employees identify the personal stamp we can put on customer service.

Where Did My Loans Go – Successful Repayment for Students with Split-Servicing
Susan Neppl, School Trainer, Great Lakes Higher Education Corporation
Jillian Brown, Associate Director of Financial Aid, Capella University
After years of telling students to borrow from the same lender to simplify repayment and avoid defaults, suddenly this strategy is turned on its ear. During this session, we will discuss why more of your students are entering repayment with multiple loan holders (split-serving), and how you can help them locate and organize their student loans so that they can successfully repay them.
Early and Often: Preparing Students for College
Hannah Chan, Senior Outreach Consultant, Great Lakes Higher Education Corporation
Tracy Stokes-Hernandez, Financial Aid Outreach Coordinator, South Central College
Amanda Ziebell-Finley, Program Associate, Minnesota College Access Network

Almost half a million low income students opt out of college completely each year due to “sticker shock.” Families who are uninformed about financial aid estimate the cost of college at 5 times more than the actual cost and have little information regarding the many steps and programs that make up the financial aid process, resulting in students opting out of the college process as early as the eighth grade. As Minnesota faces an upsurge in low income, first generation and students of color entering our schools, we need to look at ways to ensure families are getting information and are prepared with the “college knowledge” they need to navigate the financial aid system. Join us to learn about practices that are working here in Minnesota and nationally and to gain some tips and strategies for reaching these students early and often.

Net Price Calculator
Jamie Malone, Training Officer, U.S. Department of Education

This session will review the new requirements the Higher Education Opportunity Act (HEOA) implemented for institutions to provide a net price calculator on their websites.

2:10 p.m. – 3:00 p.m.

Interest Sessions

FA 101 (Just the Basics) Minnesota State Programs
Ginny Dodds, Manager, State Financial Aid Programs, Minnesota Office of Higher Education

This session will provide a general overview of all of Minnesota’s state financial aid programs. The overview will include information about the annual program funding, how students apply, where the program is administered, eligibility requirements, award calculations and reporting.

Strategic Planning / Executive Council Listening Session
Listening Panel to include members of the 2010-2011 Executive Council

This session will give an overview of the Strategic Planning Task Force’s Final Report and offer a chance for the membership to discuss challenges that face our association as well as make suggestions for the direction MAFAA will need to take given our new fiscal reality. Information and feedback gathered at this session will inform the 2010-2011 Executive Council in planning for the new year.

Direct Loan Delivery System (also offered Wednesday 3:30 – 4:20 p.m.)
Maria Marella, Member of FSA Direct Loan OnBoarding Team, U.S. Department of Education

An overview of Direct Loans for those who are not yet participating, or for those who are new to Direct Loan Participation. Among the topics to be covered will be the request to participate in the Direct Loan Program, the Direct Loan eMPN and using COD for Direct Loans.

One on One with Jamie Malone (also offered Wednesday 3:30 – 4:20 p.m.)
Jamie Malone, Training Officer, U.S. Department of Education

This is an opportunity to have open discussion with a knowledgeable member of the U.S. Department of Education. Questions are encouraged.

Office Retreats That Make a Difference
Thomas Ratliff, Associate Vice President for Financial Aid, Indiana Wesleyan University

Take the ordinary and make it extraordinary! That’s what we often want for our departments. You can start that move by creating a getaway retreat with a focus. Ideas will be shared for simple fun activities that can have pointed meanings and help you make the difference you desire.

3:00 p.m. – 5:00 p.m.
Networking

3:15 p.m.
Silent Auction Ends

6:00 p.m. – 7:00 p.m.
Social Hour (Cash Bar Available)

7:00 p.m. – 9:00 p.m.
Banquet, Awards and Recognition of Retirees
MASFAA Update, Jim Brooks, 2009-2010 MASFAA President
Friday, May 7, 2010

7:30 a.m. – 9:00 a.m.  Breakfast  Inn Dining Room

9:00 a.m. – 9:50 a.m.  Interest Sessions

❖  FA 101 (Just the Basics) Professional Judgment  Golf Villa C
Mike Uran, Director of Financial Aid, Saint Cloud State University
This session will introduce the basic concepts and uses of professional judgment (PJ) in the financial aid office. What does the statute say? When is PJ able to be used? What documentation should you gather and retain? How do you decide what adjustments to make? All of these questions plus open discussion of your favorite PJ situations will be addressed in this session.

❖  Direct Loans – Q & A with Maria Marella  Golf Villa D
Maria Marella, Member of FSA Direct Loan OnBoarding Team, U.S. Department of Education
Are there questions about the Federal Direct Loan Program for which you are still searching for answers? Here is your opportunity to ask questions and receive answers about the Federal Direct Loan Delivery Systems, the school side of Federal Direct Loan servicing and to hear questions other MAFAA members may have. Feel free to come and listen and learn without taking part in the discussion.

❖  Determining MN Residency and Previous Postsecondary Attendance for State Financial Aid Programs  Anderson F, Town Hall
Ginny Dodds, Manager, State Financial Aid Programs, Minnesota Office of Higher Education
This session will provide training on Minnesota residency and previous postsecondary attendance determinations, including complex sample student eligibility questionnaires and academic transcripts.

❖  OIG, Fraud and Financial Aid  Anderson G, Town Hall
Jessica Chapman, Special Agent, U.S. Department of Education, Office of Inspector General
This presentation will provide a brief overview of the creation of the U.S. Department of Education’s Office of Inspector General’s Investigative Division (ED/OIG/IS) and its mission and objectives. The history of Inspector General Act will be explored and the important role it played in the creation of ED/OIG/IS. The current ED/OIG Organizational Structure will also be discussed as well as each of its components: Investigations, Audit, Inspection and the Hotline Complaint System. It will also focus on the Investigative Services Division and the authority that ED/OIG agents have to investigate allegations concerning the misuse and abuse of federal educational funds. It will include a look into current investigative trends and discuss specific case examples. Participation from the attendees of questions and comments during this time is strongly encouraged.

10:00 a.m. – 12:00 p.m.  Business Meeting, Lois Larson Presiding, MAFAA President  Town Hall Ballroom

Federal Update, Jamie Malone, U.S. Department of Education

State Update, Cheryl Maplethorpe, Minnesota Office of Higher Education

Closing, Lois Larson, MAFAA President

The Conference Evaluation Form will be online after the conclusion of spring conference.
It is a MAFAA tradition for conference attendees to make a contribution to a local charity and because there is so much hunger in the area we have chosen Second Harvest Heartland as our recipient. More than 37 million Americans receive emergency food each year—a 46 percent increase since 2006. This is your chance to help an organization that is the upper Midwest’s largest provider of meals and food items to those in need. The number of households served by Second Harvest Heartland has doubled over the past year. A Hunger in America 2010 study shows 37 million Americans - 1 in 8 - sought emergency food assistance. http://www.2harvest.org/

Silent Auction: The silent auction will be held in Golf Villa A & B and will be open for bidding Wednesday 10:00 a.m. to 12:30 p.m. and again from 2:10 p.m. – 3:30 p.m and 7:00 p.m. – 8:00 p.m. On Thursday, the silent auction area will be open 9:45 a.m. – 3:15 p.m. The silent auction will end on Thursday at 3:15 p.m. No bids can be added to the bid sheets after this time. Please do not add any names other than your own to the bid sheets.

Please make your check payable to:
Second Harvest Heartland

If you are the “winner” of a silent auction item and are not in the area at the end of the auction time you can pay for and pick up your purchase Thursday evening before the banquet in Golf Villa A & B. All funds need to be collected before the banquet begins so we can have a check ready to present to Second Harvest Heartland on Friday morning.
GAME NIGHT!
WED 8:00 PM - 10:30 PM IN THE VIKING ROOM
COME “REGENERATE” YOURSELF AND HAVE SOME FUN!

Guitar Hero - Mario Cart
Wii Bowling
Rock Band - Bean-Bag Toss
Wii Golf - Wii Tennis
And More...

GAME NIGHT!
BRING YOUR FRIENDS TO THE VIKING ROOM!!!
WEDNESDAY NIGHT 8:00PM - 10:30PM

GAME NIGHT NOT YOUR THING? HOW ABOUT A MOVIE INSTEAD?
SEE THE MOVIE, “Miracle” IN THE NORTHSTAR ROOM @ 8PM!
2009 – 2010 Conference Planning Committee Members

Michelle Ahrendt  Rasmussen College - Mankato
Dick Battig  Student Loan Finance Corporation
Diane Borchardt  Great Lakes Higher Education Corporation
Jess Christensen  Concordia College
Scott Glime  Metropolitan State University
Katie Hendrickson, Co-chair  South Central College
Tom Hensch  Globe University
Kellye MacLeod  Academy College
Shannon Nealy  Minneapolis Community & Technical College
Scott Spinks  Minnesota School of Business – Blaine
Joni Wiederhoeft, Co-chair  Bethany Lutheran College
Dave Woodward  Formerly with ELM Resources

MAFAA Corporate Donors

2010 Spring Conference Donations

The following associate member organizations have donated to MAFAA for 2009-2010. You will find the vendor displays in Golf Villa A and B. Please stop by and visit them!

Great Lakes Educational Loan Services, Inc.
iHELP Student Loan Program
Nelnet
SELF Loan-MOHE
USA Funds
U.S. Bank
Wells Fargo EFS

The MAFAAA Corporate Support Committee gratefully acknowledges the financial donations received from our Associate Members. The financial donations these lenders, guarantee agencies, and servicers provide are valued by MAFAA. To all of MAFAA’s corporate donors we extend a heartfelt THANK YOU!

MAFAA Corporate Support Committee
Donna Jager, Chair
MAFAA Committees and Task Forces

For many MAFAA members, conferences are the only activity participated in during the course of a membership year (May-April of the following year). Approximately 100 of our members, however, actively participate in one or more committees or task forces throughout the year. These committees and task forces are essential to the success of MAFAA as a viable organization. We encourage all of our members to review the following descriptions and volunteer to serve. Serving on a committee or task force is rewarding and relatively painless! It’s a great way to meet other colleagues in the financial aid profession and forge lasting, professional relationships within our industry. Expenses incurred while serving on a committee or task force are reimbursed.

To express an interest in volunteering, please visit the MAFAA web site at www.mafaa.org and follow the links to the volunteer form.

Access and Diversity
This committee is responsible for the incorporation of access and diversity within the MAFAA organization by ensuring that membership has the necessary resources to effectively serve and encourage higher education participation among diverse groups making MAFAA a welcoming place for all financial aid administrators.

Awards Committee
This committee is responsible for Association awards. The committee includes the current sector representatives and the membership coordinator. The current president will serve as an ex-officio member of this committee.

Conference Planning Committee
This committee is responsible for the Association’s conferences and will perform all of the necessary duties and responsibilities to provide the membership with meaningful and productive conference. The Conference Planning Committee must work closely with Site Selection Coordinator, Membership Coordinator, Treasurer, and Corporate Support Chair.

Corporate Support Committee
This committee is responsible for soliciting and securing financial support from the MAFAA Associate Members. Associate Members include student loan lenders, guarantee agencies, loan servicers and other commercial entities that work closely with the delivery of student financial assistance. In addition to soliciting financial support this committee serves as communication facilitator for Associate Members to express concerns or ideas to improve the health of the association.

Early Awareness Committee
This committee is responsible for developing and implementing the Association’s early awareness efforts with students and families.

Financial Management (Sub committee)
This committee shall be chaired by the President, and shall include the President-Elect, the Past President, the Vice-President, the Treasurer, the Treasurer-Elect and the chair of the Corporate Support Committee. This committee shall assist the President in the preparation of an annual revenue and expenditure budget to be presented to the Executive Council for approval. They shall monitor the ongoing fiscal health of the Association throughout the year and recommend the most appropriate investments and financial strategies to the Executive Council.

Futures Committee
The committee is responsible for evaluating the current status of the Association and for making recommendations for 1-5 years into the future. Members are the President-Elect, the three most recent, practicing active Past-Presidents, and the two most recent, practicing Vice-Presidents. The chair is selected by the MAFAA President from among the members.

Government Issues Committee
This committee shall be responsible to educate the Association membership about the legislative process, encourage the membership to effectively express their professional opinion related to creation and modification of legislation, coordinate committee activities with other established committees, and provide important legislative information to the Association members.

Inter-Agency Committee
This committee is responsible for establishing and maintaining relationships between MAFAA and other agencies, which provide services to students.

Leadership Committee
This task force is responsible for the Leadership Symposium and Masters Leadership Program. This committee will perform the duties and responsibilities as outlined in the established committee description.

Loan Issues Committee
This committee shall be responsible for reviewing loan issues in FFELP, Direct Loan and other private governmental loan programs including lender of last resort, program rules/regulation changes, and lender and guarantor concerns.

Professional Development and Training Committee
This committee is responsible for assessing the education and training needs of the Association. This committee will provide training opportunities and professional assistance through sponsorship of training workshops and conference interest sessions to Association members and other interested parties such as high school counselors and agency personnel.

Technology Committee
This committee is responsible for the management of the MAFAA list serve and MAFAA web site. This includes all areas of operation from policies for posting information to how documents are stored. This committee will focus on how technologies can be used to better communicate with members and their institutions as well as providing designated technology training activities.

MAFAA Strategic Planning Task Force
This task force is responsible for reviewing the long range planning for the Association by taking a hard look at the changing realities of the financial aid landscape and making recommendations to the Executive Council to ensure the long term viability of the Association.

Appointed Positions

Archives / Historian: The Archivist is responsible for collecting, cataloguing, maintaining and retaining the records of the Association.

Development: This position is responsible for developing proposals to request and secure grant funding from foundations/nonprofits to support special MAFAA projects.

Directory: The Directory Coordinator is responsible for coordinating the publication of the Association’s annual membership directory.

List Serve: This committee is responsible for monitoring the MAFAA listserv.

Membership: The Membership Coordinator develops and maintains the membership database for the Association.

Newsletter: The Newsletter Editor publishes the Association’s newsletter with the intent of keeping the membership informed of MAFAA activities, including but not limited to, committee functions, directory updates, meetings, training workshops and seminars, rules and regulations, and member news.

Research: The Research Chair attends the MAFAA Planning retreat and provides monthly reports to the Executive Council.

Site: The Site Selection Coordinator is to secure appropriate meeting sites for the Association’s fall and spring conferences and to submit selections to the Executive Council for final approval. The Site Selection Coordinator may also handle site selection for Association retreats or special workshops.

Web: The Webmaster is to maintain a web site for the MAFAA membership and general public.

For more information check the By-Laws of the MAFAA Directory or contact the MAFAA Vice President.
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- Live customer service 7 days a week

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or visit DiscoverStudentLoans.com
Over the past 40 years, we’ve worked together to help millions of people build better lives through higher education. Now more than ever, the right partner makes all the difference. In these changing times, we remain steadfast in our commitment to provide the highest level of support for professionals and students.

Working together, we will ensure that future generations can pay for college and fulfill their dreams. To learn more, call 866-464-7855 or visit mygreatlakes.org.
Even after students make use of grants, scholarships and Federal loans, there still may be unmet education expenses. That’s why U.S. Bank offers these No Fee Education Loan benefits.

**No Fees**
Receive the full approved loan amount.

**Enrollment**
Eligibility is extended to students enrolled and making satisfactory academic progress in a bachelor’s degree or post baccalaureate program at an eligible college or university. Students may also be enrolled less than half-time.

**Low Interest Rate**
Save with an interest rate as low as Prime + 1.95%.

**Deferment**
Students enrolled half-time or more may defer payments while in school and for six months after graduating or dropping to less than half-time enrollment.

**Discount**
Save .50% with an interest rate reduction for automatic payment.

**Loan Amount**
Borrow up to a maximum $20,000 per grade level. This amount will be the lesser of what the student requests, program limits, or school certified amount.

Note: Program rules and qualifications are effective 2/15/10 and are subject to change at any time without notice. 1. APR may increase or decrease after consummation. Consumption occurs upon disbursement of loan proceeds. The interest rate is variable and can therefore increase and/or decrease over the life of the loan. 2. The automatic payment is a requirement to be qualified for the interest rate reduction benefit. If the auto-payment feature is canceled, the rate reduction benefit is lost. 09280