



MAFAA Matters

A Quarterly Newsletter for the Minnesota Association of Financial Aid Administrators

Winter 2022

Contributors this issue:

- Scott Roelke
- Kris Parker
- Shawn Reynolds and Kathleen Klima
- Brittany Tweed and Jessica Crotty
- Carol Swenson

Inside this issue:

President's Column	1
Registration Open for Spring Conference	2
Ready, Set, FAFSA! Virtual Events	3
Training workshops coming this spring	4
ED Takes Action to Improve PSLF	5
Calendar of Events	6
Pandemic Blessings	7
Living With Passion	9

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

Back on Tuesday, November 30, 2021, we had a visitor drop by Dakota County Technical College in Rosemount. President Biden chose the Heavy-Duty Truck shop at the college as the backdrop for promotion of the Infrastructure Investment and Jobs Act, commonly known as the Bipartisan Infrastructure Bill, which had recently passed both houses of congress and was signed into law.

As luck would have it, your MAFAA President and President-Elect were invited to attend in our respective roles of campus union representatives of the Middle Management Association (MMA) and the Minnesota Association of Professional Employees (MAPE). It was an interesting afternoon which included navigating the gauntlet of security surrounding the college, meeting and chatting with members of Minnesota political and higher education leadership, and of course hearing President Biden's remarks in person. If you ever wondered how much time it takes to be in the room for a president's speech, I arrived just after 12:00 p.m. and was able to leave the college at 5:30 p.m. As you can see in the photo included, I was proudly wearing my MAFAA mask during the visit.



There was one person sitting next to the governor a few chairs away from me who looked awfully familiar, but I just could not place him. I did a face palm when the person was called out by Joe Biden. I missed my chance to chat with Miguel Cardona, United States Secretary of Education. Ugh! Even with the long waits, it was a fun and entertaining day.

You may have noticed, COVID is still around and it is giving us the opportunity to brush up on our knowledge of the Greek alphabet. In our office, we are coming off a three week "Lay-Low" period where we transitioned back to working off-site. We began working in the office a minimum of two days per week this past Monday. With the projected decline in COVID cases, and our experience with the in-person 2021 MASFAA Conference last October, we are holding steady with our plans for the 2022 MAFAA Spring Conference. We plan to be in-person at Madden's on Gull Lake May 4, 5, 6, 2022. The theme of this year's conference says it all, "WELCOME BACK!"

This brings me to important news regarding Conference Planning, Professional Development, and Leadership/Masters committees. Kris Parker of Carleton College has graciously agreed to stand up the Conference Planning Committee as Chair and has hit the ground running, empaneling a committee which is pressing forward with plans for the May event. Brittany Tweed of Metropolitan State University has agreed to the Chair position for Professional Development and will work with Leadership / Masters Chair Jessica Crotty of Rasmussen University to stage training events during the last portion of the current Membership Year.

Soon we will be working to transition to a new leadership team on Executive Council. In preparation for this transition, MAFAA members have received ballots for the election of officers. Your President-Elect, Michael Crider and Treasurer Elect, Kristi L'Allier will be travelling to Washington, D.C. to attend the 2022 NASFAA Leadership & Legislative Conference & Expo. In addition in this first week of February, Michael Crider and Dick Battig are attending the Midwest Association of Student Financial Aid Administrators (MASFAA) Executive Board Meeting in Dearborn, Michigan, the site of MASFAA's 2022 Annual Conference October 16-19. Michael is serving as the Minnesota Representative to the Executive Board and Dick is serving as Site Selection Committee Co-Chair.

There is a lot of activity and MAFAA members are working hard to bring the organization back to "normal". I thank all of you for your hard work and look forward to seeing a large contingent of MAFAA members at the Spring Conference in May.

From my office at Dakota County Technical College in Rosemount.
Respectfully,

Scott Roelke
MAFAA President

Register Now for MAFAA 2022 Spring Conference

Kris Parker, Conference Planning chair



The MAFAA 2022 Spring Conference is just around the corner and MAFAA is thrilled to welcome you back! Conference dates are May 4 – 6 at Madden's on Gull Lake in Brainerd, MN.

Per directive from the Executive Council, the Conference Planning committee has been tasked to plan for an in-person conference only. Members of your Conference Planning committee are doing an amazing job finalizing a robust agenda with sessions you will not want to miss.

In addition to motivational keynote speakers, there will be federal and state updates and a huge variety of interest sessions certain to get your attention and make it tough to decide which ones to attend. Agenda details will be up soon on the MAFAA website. The conference is an excellent opportunity to learn from and network with your colleagues from all over the state of Minnesota.

The conference registration and lodging reservation deadline is Friday, April 1.

There are two steps to reserving your spot at the Spring Conference.

Step #1 — register for the Conference and renew your MAFAA membership in one step

- [Conference Registration/Membership here](#). The \$125 cost includes your membership fee for 2022-23 (a \$50 value). There is a one-day registration option if you choose to attend either Wednesday afternoon only or Thursday only.

Step #2—make your arrangements with Madden's directly for the Lodging & Meals Reservation.

- Please [click here to book Madden's](#) lodging and meal package online. Or you may call the reservation desk at (800) 233-2934 and let them know you are booking for the Minnesota Association of Financial Aid Administrators 2022 Conference.

Following CDC guidelines regarding COVID-19 safety, Madden's has implemented heightened sanitizing and safety protocols for each department, including housekeeping, food and beverage, meetings and events, and recreation and waterfront areas.

Please donate an item or basket for the Silent Raffle.

MAFAA will continue a successful tradition of supporting a statewide charity with the proceeds from the popular silent basket raffle. In support of that tradition, you are encouraged to donate a Silent Raffle item to the cause – can be homemade or purchased, theme baskets or single items. Then purchase your arm-length of tickets to shop the table and deposit your tickets in hopes of winning your favorite items. You may bring your donation to the conference registration table as you arrive on Wednesday.

Please register as soon as possible as registration closes on April 1. *See you at Madden's!*

Ready, Set, FAFSA! Virtual Financial Events

Submitted by Shawn Reynolds and Kathleen Klima, OHE

Free financial aid events are available to Minnesota students and families via Zoom! The series which began February 8 and runs through March 1, will cover general financial aid information, details on the Free Application for Federal Student Aid (FAFSA), the Minnesota Dream Act for undocumented students, and other ways to pay for college. Please let students in your community know about this opportunity. To access tools and materials to promote these events in your school or program, access our [Ready Set FAFSA Promotional Toolkit](#).

Join us
for virtual financial aid events! Free for MN students and families. \$500 scholarship and interpreters* available!

Ready, Set, FAFSA!

SESSION DATES/TIMES:

2/08/22 @ 7 p.m.	Financial Aid Overview
2/15/22 @ 7 p.m.	Complete the FAFSA
2/17/22 @ 7 p.m.	Complete the MN Dream Act
2/22/22 @ 7 p.m.	Understand Your Offer Letter
3/01/22 @ 7 p.m.	Scholarship Search

SIGN UP NOW!
Space is limited; register now!

* Interpreters available in Hmong, Spanish and Somali.
Brought to you by MN Office of Higher Education (MOHE), MN Dept. of Education and ECMC The College Place.

<https://bit.ly/MNFAFSA>

What are the dates and topics?

All sessions are at 7:00 p.m. and will last approximately 45-60 minutes. Participants can ask questions in the chat. Participants can attend any number of sessions (choosing dates during registration).

Participants who attend 4 out of 5 sessions will be eligible to win a \$500 scholarship!

- February 8 (Tuesday): Financial Aid Overview
- February 15 (Tuesday): Complete the FAFSA
- February 17 (Thursday): Complete the Dream Act
- February 22 (Tuesday): Understanding your Offer Letter
- March 1 (Tuesday): Scholarship Search

Who are the presenters?

- Shawn Reynolds, State Financial Aid Program Administrator at the Minnesota Office of Higher Education
- Tara Pribnow, The College Place Director at ECMC
- Jesús Hernández Mejía, Assistant Dean of Financial Aid at Gustavus Adolphus College

How can students and families participate?

All sessions will be on Zoom, but space is limited. Students and families can register at the following link:

bit.ly/readysfafsa

- continued next page -

Ready, Set, FAFSA! Virtual Events, *continued*

Will this information be offered in other languages?

Yes! All sessions will have simultaneous interpretation in Spanish, Somali and Hmong. In addition, there will be financial aid professionals during each session who can answer questions in the chat in Spanish, Somali and Hmong if needed. We plan to record the presentations as well.



What tools are available to help promote these events?

The [Ready Set FAFSA Promotional Toolkit](#) includes information about virtual financial aid events for school/program newsletters, email messages and social media posts to engage students and families. It includes:

- **Graphics:** Ready-made images in two sizes (square and rectangle), in two formats (.png and .pdf) and in four languages (English, Spanish, Somali, Hmong).
- **Social Media Guide:** 16 images and corresponding captions to share on Instagram, Facebook and/or Twitter accounts.
- **Copy for Newsletters, Emails, Texts:** Short blurbs to copy/paste into communications sent to families.
- **Press Release Template:** Share the announcement with local media outlets.

Who can I contact if I have questions?

- Beth Barsness, Beth.barsness@state.mn.us | Minnesota Department of Education
- Kathleen Klima, Kathleen.klima@state.mn.us | Minnesota Office of Higher Education

Professional Development and Leadership/Masters Committees Planning Spring Workshops

We've made it through another pandemic year, cheers to us all! 😊 Jessica Crotty and Brittany Tweed have recently collaborated to develop some really interesting training sessions prior to spring conference. There will be two opportunities to obtain NASFAA credentials, a motivation and team building webinar in March, and a phenomenal speaker talking on implicit bias in April. Although most of us are looking for every opportunity to connect with others face-to-face these days, each event will be exclusively virtual. A bonus is, they're easy to plan into your day. Watch for more information on the MAFAA website and sent to your inbox in the next few weeks!

Brittany Tweed, MAFAA Professional Development Committee Chair
Jessica Crotty, MAFAA Leadership/Masters Committee Chair

ED Takes Action to Improve PSLF

Submitted by Carol Swenson | By [The Attigo Team](#)

The Public Service Loan Forgiveness (PSLF) program was created to provide federal student loan debt forgiveness for borrowers serving their communities in jobs essential to our country's success (e.g., firefighters, military servicemembers, teachers, nurses, etc.). After 10 years of student loan payments while being employed with a qualified employer, student loan amounts forgiven under PSLF aren't considered income for tax purposes. But the program has been fraught with confusion since its inception in 2007. In October 2021, the U.S. Department of Education (ED) announced it will simplify the program, making it easier for eligible participants to obtain loan forgiveness. This post, published first in November 2021, explores the proposed actions.

For a limited time, ED will waive existing program rules so federal student loan borrowers may count payments made through any repayment plan and from all federal loan programs toward PSLF, including the Federal Family Education Loan (FFEL) Program. ED is also pursuing opportunities to:

- Automate PSLF eligibility.
- Give borrowers a way to get errors corrected.
- Make it easier for military servicemembers to get credit toward forgiveness while they serve.



ED is pairing these changes with an expanded communications campaign to encourage borrowers to apply. The actions were informed by the 48,000 comments ED received through a request for information on how to improve PSLF. [ED estimates](#):

- 22,000 borrowers will be immediately eligible for loan forgiveness totaling \$1.7 billion.
- 27,000 borrowers with loans totaling \$2.8 billion could qualify for loan forgiveness if they complete the recertification paperwork on additional qualifying periods of employment.
- 550,000 borrowers will, on average, get 23 additional payments or nearly two years' worth of payments added toward being eligible for forgiveness.

The following are the most notable changes as reported in ED's [fact sheet](#).

Qualifying Payments Will be Simplified through a Limited PSLF Waiver

The limited waiver addresses a concern by borrowers that too many payments do not count toward PSLF due to technical requirements around borrowers' choice of payment plan, timing, or amount of the payment. The waiver will run through **October 31, 2022** and **apply to student borrowers (not parent borrowers)** with:

- Direct loans.
- Loans already consolidated into the Direct loan program.
- Other types of federal loans (FFEL or Perkins) who submit a consolidation application.

ED will start **automatically adjusting payment counts for borrowers who have already consolidated their loans** into the Direct loan program and certified some employment for

-continued next page-

ED Takes Action to Improve PSLF, *continued*

PSLF. Borrowers who have not yet applied for PSLF or certified employment but do so by October 31, 2022 will benefit from these temporary rules as well.

Barriers Eliminated for Military Servicemembers

ED will **allow months spent on active duty to count toward PSLF**, even if the servicemember's loans were in deferment or forbearance rather than in active repayment. FSA will develop a process to address periods of student loan deferments and forbearance for active duty servicemembers and will update affected borrowers to let them know what to do to take advantage of this change.

Automating PSLF for Servicemembers and Other Federal Employees

Next year, ED will begin **automatically giving federal employees credit for PSLF** by matching ED data with information held by other federal agencies on servicemembers and the federal workforce. These matches will help ED identify others who may also be eligible for PSLF but cannot benefit automatically, like those with FFEL loans.

Review Denied PSLF Applications and Identify and Correct Errors in PSLF Processing

ED will complete a review of all denied PSLF applications and processing practices to identify and address errors. This will include an **internal data review of denied PSLF applications** and an **independent external review of PSLF processing**. Borrowers who believe there have been errors in processing their PSLF applications after ED conducts this review will be able to use an interim reconsideration process to receive a second individual review next year. A permanent reconsideration process is under consideration.

More on What Borrowers Need to Know

ED will roll out the PSLF improvements over the coming months. For more information, borrowers should read [Public Service Loan Forgiveness Limited Waiver Opportunity](#). Also, ED's [fact sheet](#) addresses individual borrower situations and outlines steps to take.

MAFAA 2021-22 CALENDAR OF EVENTS

2022

FEB 18	Executive Council meeting	Virtual
MAR 18	Executive Council meeting	Virtual
MAR tba	Professional Development training	Virtual
APR 22	Executive Council meeting	Virtual
APR tba	Implicit Bias workshop	Virtual
Spring tba	NASFAA Credential Training	Virtual
MAY 3	Executive Council meeting	Madden's Resort
MAY 4-6	MAFAA Spring Conference	Madden's Resort

Pandemic Blessings

Carol Swenson, MAFAA Matters Editor

Two years. We have been in a world pandemic since March 2020. Who would have thought? Not sure about you, but I've not talked with anyone who said it's been easy. But we adapt. We are resilient. We persevere. We do what we have to do to move forward, or at least try to. Many people have experienced heartache and grief on this pandemic journey and my heart goes out to those individuals and families affected by loss. Others have experienced a lighter load, or have become a really good juggler with keeping many things moving at once. The point is no one's experience has been the same. For this column, I want to focus on something positive. Hopefully you, too, can think of something in your life in the past 24 months that makes you smile and fills you with gratitude.

What is one small (or large) blessing you have taken from nearly two years of living in a pandemic world?

Being able to work from home indefinitely. I can now see my two young daughters more often and better manage our work, school, and home schedules.

Jaquelynn Mol Sletten, MN Office of Higher Education

The pandemic has been tough, but now that we're all vaccinated, and I'm working from home, I've been able to visit my parents and my sister in Illinois for weeks at a time. I would not have had the opportunity to do so pre-pandemic, so I'm grateful for that!

-Rebecca Walz, Rasmussen University

One rather large blessing is that my boyfriend and I were able to buy our first home! We moved in in June! And, we got an adorable kitten named Leo!

-Amanda Downs, Hamline University

Thanksgiving and Christmas was spent with our immediate family only. We spent each day remembering great family times together and watching movies. Very special time with our children and grandchildren.

-Dick Battig, Model College of Hair Design

It's a blessing to have the ability to work from home, although it gets challenging at times, I really appreciate being able to work and care for my toddler at home.

-Borr Vang, St Catherine University

A large blessing for me has been the ability to work from home and have flexibility to take care of my family. With two boys in elementary school and one in daycare, there have been multiple school closings or the need to quarantine and I am so thankful my employer has been supportive in these circumstances. Also, I had a baby right before the pandemic started and the ability to not have to commute has given us extra time with him!

-Lindsay Adams Kagol, Rasmussen University

My blessing has been that our CA based son was able to work from our MN home for about 6 months. It's also allowed me most recently to work from home and be able to take care of my parents as they have health problems and are currently living with me and my wife.

-Mike Kotchevar, Carleton College

A blessing is having the opportunity to work from home which allowed me to spend more time helping take care of my elderly parents!

-Sara Edwards, Citizens Bank

The pandemic gave me the impetus to install great wi-fi capability at our lake cabin....so I could work remotely from there!

-Linda Tegtmeier

Minnesota State University Moorhead

For me and my introverted side, I enjoy not having people around me. I like the quiet that I didn't find working in our office environment. I have fewer interruptions working from home. I actually don't even feel disconnected. I have to add-- being able to throw something in the crockpot during my lunch break to have for supper is a plus too."

-M.E.G. Calabrese

University of MN, Twin Cities

It's been a blessing to have the opportunity to share my faith in Jesus Christ as my Savior to some who fear COVID

-Jeff Younge,

Bethany Lutheran College

I consider it a HUGE Blessing to being able to spend quality time with my family.

-Deb Gossman, CollegeAve

Living With Passion



NEW PEOPLE AND PLACES

James Heu (Crown College) has left Minnesota to become the Director of Financial Aid at Western Wyoming Community College. He started there in January 2022.

Bill Vikander was recently named the Director of Financial Aid at Anoka Ramsey Community College and Anoka Technical College. He started there last August as Assistant Director.

Jody O'Connor (University of Minnesota Duluth) is the new Director of the American Indian Learning Resource Center (AILRC) at UMD effective February 14. She has been in the Financial Aid arena for the past 32 years, serving as the Assistant Director of One Stop Student Services for the last 10 years and was a Program Manager/ Counselor with the Office of Financial Aid for 22 years before that.

In addition to winning a seat on the St. Paul School Board last fall, **Uriah Ward** (Augsburg University) began his new financial aid duties in November managing private student loans at the U of M Twin Cities.

On January 18, **Brittany Tweed** began her new duties as Director of Financial Aid at Metro State University.

Normandale Director of Financial Aid & Scholarships, **Susan Ant**, is the FIRST person in the State of Minnesota to earn the FAAC® designation through NASFAA's Certified Financial Aid Administrator® Program. Congratulations, Susan! The FAAC® designation affirms the individual possesses foundational knowledge necessary to effectively administer Title IV federal student aid programs at colleges and universities across the country as a financial aid professional. More information about this certification and the criteria involved at https://www.nasfaa.org/certification_overview. Additionally, if anyone in MAFAA wants to [talk to Susan](#) about the process, she would be very happy to chat with you!

FAMILY ADDITIONS

Brynn Juranek (Rasmussen University) and her husband, Ben, welcomed their new baby on 12/15/21. Her name is Iris Maeve Juranek Feinberg; she was 6 lbs, 8 oz and 20 inches long. Iris joins big sisters, Elaine and Margot.



Tina Kukowski (Carleton College) became a grandparent for the first time on Thursday Nov. 11, 2021, when her grandson, Kaizer Hayden Kukowski was born. He came into the world at 9 lb. 9 oz. and 23 & 3/4 inches long, which was 2 inches longer than his dad.



CONDOLENCES

Sister Anne Elise Tschida passed away in December. She was the Financial Aid Director at then College of St. Catherine and holds the distinction of being MAFAA's first woman president, serving in 1978-79. Sr. Anne Elise was a vivacious character and there is a story worth sharing as documented in the *MAFAA History: Years 1968-1993*, authored by Dale Thornton. She was a self-admitted "thrower-outer" when it came to retaining documents. "When she was named Director of Financial Aid at College of St. Catherine, she was given all the old financial aid records. Since the information was over a year old, and was very confidential in nature, she deposited all records in the incinerator. As luck would have it, (mostly bad luck, that is), auditors showed up in the spring. One can only imagine their reaction to having no records to review. They reported to the Office of Education that the audit could not be closed due to no records being available. Josephine Ferguson from the regional office of the Office of Education was then dispatched to St Paul to resolve the problem. Fortunately for the College and for Sister Anne Elise, Mrs. Ferguson discovered a program review had been performed a year earlier – this in conjunction with the fact that the college had implemented all of the review recommendations was sufficient evidence to absolve Sister Anne Elise of any wrongdoing. We do not know for sure but have strong reason to suspect the keys to the incinerator were removed from Sister Anne's possession."

- continued next page -

MINNESOTA
ASSOCIATION OF
FINANCIAL AID
ADMINISTRATORS

MAFAA Matters is published online four times per year. Submission deadline for the Spring 2022 issue will be in mid May. 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.



More Living With Passion

RETIREMENTS

Normandale had three retirements in the past year. **Jane Erbele** in December 2020, **Karen Kilzer** in January 2021 and **Judy Mc Millan** in August 2021. The Normandale staff was able to get together last July and celebrate all three of them with lots of treats! The trio has a combined 75 years of financial aid experience and they are greatly missed by the Normandale team.

Having started in financial aid in 1986, **Jim Rice** is retiring March 1 after 36 years in financial aid. He has been at Ridgewater College for 21 years, and was with St. Cloud Technical & Community College for 11 years prior to that. Jim has thought a long time about having a quiet stress-less July, August, and September. He stated, "It is crazy that so much of my life has been dictated by the academic and fiscal year responsibilities of our profession." He hopes to spend future Minnesota winters in Arizona.

Sheila Price worked for the Office of Higher Education for 43 years with the SELF Loan program and she retired on November 3rd. Sheila recently became a grandmother and is looking forward to spending more time caring for her grandson.

Lesla Lawrence, the Director of Financial Aid at Bemidji State University and Northwest Technical College, will be retiring April 1. Lesla has worked in several different capacities in the BSU Financial Aid Office over the past 28 years. The staff says they wish her well and will miss her expertise greatly!

Rod Oto (Carleton College) will be retiring in June 2022. More from him in the next issue.

Lois Larson (Metro State University) started in financial aid in 1982 at a little private school called Lutheran Deaconess Hospital School of Nursing (later called Fairview) at the suggestion of Herald Johnson. Moved on to Hamline University in 1985-1988, again, at the suggestion of Herald Johnson. To Augsburg University (then Augsburg College) 1989 until 1999, ... yes, it was Herald Johnson that called. Century College from 1999 to 2010 and then to Metro State University until 2022. 40 years in FA.

Lois shares, "If there is anything to pass on to MAFAA members, it is my mantra...."

"From research (mostly the College Board), we know the more education a person receives, the higher the annual and lifetime earnings they will have. We also know that children of college graduates are more likely to go to college themselves. Further, as we are all well aware, Pell grant recipients live at or hover around the poverty level of income.

"If we can get ONE Pell grant recipient to graduate and make a living wage/income, we can break the chain of poverty for them, their families, and for generations to follow. Therefore, for every Pell grant recipient we can move to graduation (regardless of the credential), we as a profession, are helping to improve the socioeconomic condition of our communities.

"When regulations and auditors get us down, this is helpful to remember."

Lois states she and her husband decided to retire early because "you always know how much money you have, but you never know how much time you have". They will travel as they are able but Lois says she will be happy "if I can learn to sleep until 8am and go outside anytime I want on a nice day. Not a high bar but achievable."

— *Live with Passion* —