

2024



May 8-10

Brainerd, MN





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.

Mission Statement

MAFAA's mission is to provide training, research, information, expertise and advocacy in support of the timely, accurate, and ethical delivery of financial aid funds to Minnesota students.

In pursuit of this mission, MAFAA's focus is collegial in approach, inclusive in practice, intentional in action and student-focused in intent; dealing with divisive issues before they are used to divide us and seeking solutions that are inclusive of all providers of higher education in Minnesota.

Long Range Goals

- Support and provide quality training opportunities to members and related constituencies.
- Effectively communicate with all constituencies.
- Promote the value of higher education, and the need for adequate student financial aid funding.
- Serve as a research and information resource to MAFAA members, students, and higher education policy makers.
- Advocate student financial aid by working with students/student groups, financial aid administrators, legislative leaders, system representatives and others.
- Ensure MAFAA's organizational and financial stability.
- Reinforce the role, importance and impact, financial aid professionals play in higher education institutions.

Get Involved

If you are interested in getting involved with MAFAA keep an eye out for the volunteer information slides playing between sessions, stop by the MAFAA exhibitor table, or contact Pam Engebretson at pam.engebretson@century.edu to learn more!





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President's Welcome

On behalf of the entire Executive Council, I am excited to welcome you to the annual MAFAA Spring Conference at Madden's on Gull Lake. "Keeping it Simple" is this year's conference theme. While this year may feel anything but simple, I hope you're able to disconnect from the chaos.

This year's conference charity is Ruff Start Rescue, a nonprofit that places animal companions with foster families until they find their forever home. You can support their efforts by buying raffle tickets and entering drawings for the various donated baskets.

A special thank you to our business partners for their continuous support in helping make the conference a success each year. Be sure to visit their booths and ask how their products and services can support you and your students.

Your Conference Planning Committee has organized many great sessions. We hope you will take this time to learn from each other and share the ups and downs of this unique season. Whether you're a first-time attendee or no stranger to Madden's, we hope this conference provides many opportunities for networking and connecting with old friends. Above all, remember to have fun.

Amanda Cantú



MAFAA President 23-24
Assistant Director of Financial Aid
University of St. Thomas



Conference Charity



**RUFF START
RESCUE**

Ruff Start Rescue is an extraordinary foster-based 501(c)(3) nonprofit companion animal rescue that radiates compassion and dedication. Ruff Start fearlessly rescues the voiceless victims of neglect, abandonment, and despair—dogs, cats, ferrets, guinea pigs, rabbits, and many other critters reaching communities throughout all of Minnesota.

Each pet in their care is provided with routine vaccinations, spay/neuter procedures, microchipped, given internal and external parasite preventatives, and tested for common bloodborne pathogens such as heartworm and feline leukemia. Advanced veterinary care is provided to any animal that requires such services before adoption. Ruff Start Rescue strongly holds the belief that a home offers a far more meaningful and preferable environment for most companion animals in need of an adoptive home, as opposed to a shelter or kennel. Consequently, they heavily depend on volunteers who graciously provide foster homes for rescued pets until they find their forever homes.

Ruff Start Rescue strives for a world where every companion animal has a safe and loving home and their family has the knowledge and resources needed to give them the life they deserve.

Donations *needed!*

Wet & Dry Kitten Food

Wet & Dry Puppy Food

All-stages Dog & Cat Food

Clumping Cat Litter

Dog & Cat Treats

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Harnesses (SM, MD, LG)

Leashes (no retractable leashes)

Other animal supplies (new + gently used) are also accepted.

Want to purchase items online and have them delivered directly to us?

Scan the codes below to purchase items from our wishlists!

Amazon



Chewy



Walmart



Please bring items to the MAFAA Conference or our office in Princeton.

All donations are tax-deductible!

23-24 MAFAA Executive Council

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University of St. Thomas

Michael Crider - Past President
*Dakota County Technical College & Inver Hills
Community College*

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Shelby Ketchmark - Private For Profit
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Katie Hendrickson - State Universities
Minnesota State University, Mankato

Jennifer Williams - Two Year Public Colleges
South Central College, Faribault

Carin Carstens - Associate Members
ScholarNet

Appointed Positions

Michael Crider - Archivist/Historian
*Dakota County Technical College & Inver Hills
Community College*

Appointed Positions, Cont'd

Carol Swenson - Newsletter Editor
Ascendium Education Solutions

Jana Koehler - Membership/Directory Coordinator
University of MN, Morris

Gary Forst - Membership/Directory Coordinator
Metropolitan State University

Richard Battig - Site Selection Coordinator
Model College of Hair Design

Lindsay Adams Kagol - Site Selection Coordinator
Rasmussen University

Bridget Johnson - MAFAA IT
Minnesota State Colleges & Universities

Larry Bloom - MAFAA IT
University of MN, Twin Cities

Benjamin Flikeid - MAFAA IT
Non-Affiliated

Committee Chairs

Pam Engebretson - Awards
Century College

Brittany Tweed - Business Partners
Metropolitan State University

Molly Flesher-Sanderson - Conference Planning
University of St. Thomas

Amanda Cantú - Finance
University of St. Thomas

Michael Crider - Futures and Elections & Nominations
*Dakota County Technical College & Inver Hills
Community College*

Madalynn Swanson - Outreach & Early Awareness
Ridgewater College, Willmar

Nouphay Colberg - Outreach & Early Awareness
St. Cloud State University

Nichole Andersen - Professional
Development
University of MN, Twin Cities



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For additional questions, please contact your campus representative:

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317-626-5991 | dgossman@collegeave.com

Important Information

Conference Registration & Nametags

- Stop by the registration table beginning Wednesday at 9:30AM to pick up your nametag. Located in Town Hall Ballroom B.
- Please wear your nametag during all conference events, it also acts as your meal voucher. If you wish to recycle your name tag at the end of the conference, we ask that you leave it on the table outside of Town Hall Ballroom B on Friday.

Exhibitor Area

This conference is made possible through support of our generous exhibitors! Please visit them in Town Hall Ballroom B. Looking for a pick-me-up between sessions? Coffee and water are provided in the exhibitor area as well as our raffle items. Chat with our fabulous exhibitors while perusing the prizes.

Hotel Information

- Your room is guaranteed by 4:30 however you may pre-register when you arrive and gain access to your room as it becomes available. Check-out is 11am.
- Complimentary wifi is provided throughout the resort.

Conference Menu

Wednesday Breakfast: Pre-Conference Attendees Only

Coffee and assorted pastries

Wednesday Lunch: The Bogie

Orchard salad, spring greens with vinaigrette, coleslaw, artisan mac & cheese, chicken breasts, smoked pulled pork, melon, assorted breads, brownies.

Wednesday Dinner: Buffett

Chicken cacciatore, sirloin steak tips, Italian pasta salad, garden salad, artisan blend vegetables, wild rice pilaf, vanilla cheesecake, lemon cake.

Thursday Breakfast: Madden's Buffett

Scrambled eggs, egg bake, bacon, kielbasa, sausage links, pancakes, waffles, assorted fruits, assorted breads, hash browns, breakfast potatoes, assorted pastries, caramel rolls, cinnamon rolls, assorted yogurts, juice, milk, coffee.

Thursday Lunch: The Fiesta

Vegetarian enchiladas, beef tacos, chicken tacos, cilantro lemon rice, peppers & onions, black beans, chips, salsa, taco condiments, tres leches cake.

Thursday Banquet Dinner: Buffett

Chicken Florentine, hanger steak, caprese salad, Madden's house salad, stir fry blend vegetables, four cheese mac & cheese, double chocolate cake, vanilla cheesecake

Friday Breakfast: Madden's Buffett

Scrambled eggs, egg bake, bacon, kielbasa, sausage links, biscuits & gravy, pancakes, waffles, assorted fruits, assorted breads, hash browns, breakfast potatoes, assorted pastries, caramel rolls, cinnamon rolls, assorted yogurts, juice, milk, coffee.

Conference Events

Bingo & Trivia

Wednesday, May 8th - 7:30PM
Pemmican Room at Wilson Bay

Karaoke

Wednesday, May 8th - 9:00PM
O'Madden Pub

Morning Walk

Thursday, May 9th - 6:30AM
Meet outside Town Hall

Panda-monium Banquet

Thursday, May 9th - 7:00PM
Town Hall Ballroom A

This year's banquet is black & white themed to honor our president's favorite animal while also bringing some levity to the chaos of the year. Come as you are but dressing to the theme is highly encouraged!

President's Bonfire

Thursday, May 9th - 9:30PM
Beach House

Let the party continue! Join your Executive Council for an after-banquet bonfire. BYO-beverages & snacks.



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262.490.6121 or visit monogramllc.com

Conference Agenda

Wednesday, May 8th, 2024

9:30-10:30	EXHIBITOR SET-UP	Town Hall Ballroom B
9:30-4:30	REGISTRATION OPEN	Town Hall Ballroom B
10:30-4:30	EXHIBITOR AREA OPEN	Town Hall Ballroom B

PRE-CONFERENCE

8:00-11:30	NASFAA Credential: Professional Judgement Presenter: Tina Kukowski, <i>Carleton College</i>	Anderson G
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Take your career to the next level with NASFAA Professional Credentials. This exciting program provides a nationally recognized standard in financial aid training and allows you to earn recognition for your mastery of content. A professional credential benefits you by:

- Expanding your student financial aid knowledge
- Improving your job performance and service to students
- Providing tangible evidence of your knowledge for employers
- Differentiating between you and less qualified personnel
- Giving you and your organization a competitive edge

11:30-12:30	Lunch	Wilson Bay Lodge Dining Room
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OPENING SESSION

Town Hall Ballroom A

12:30-12:45	MAFAA President's Welcome Presenter: Amanda Cantú, <i>University of St. Thomas</i>
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12:45-1:00	Business Partners Welcome
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1:00-2:00	NASFAA Update *virtual* Presenter: Kristi Jovell, FAAC®, <i>National Chair Elect, Middlebury College</i>
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Get an update on association activities, professional development and training opportunities, and the volunteer and public policy work of the association. Learn how you can get involved.

2:00-2:15	Ruff Start Rescue
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Conference Agenda

Wednesday, May 8th, 2024

2:15-2:45

BREAK - VISIT EXHIBITORS

Town Hall Ballroom B

2:45-3:30

BREAKOUT SESSIONS

Inclusive Higher Education for Students with Intellectual and Developmental Disabilities

Anderson G

Presenters: Jaquelynn Mol Sletten, *MN Office of Higher Education*, Mary Hauff, *Inclusive Education Technical Assistance Center*, and Cha Her, *MN Office of Higher Education*

The State of Minnesota is addressing diversity, equity, and inclusive in higher education by the established of the Inclusive Higher Education Technical Assistance Center (TA Center) during the 2023 Legislative Session. The focus of the TA Center will be to expand higher education enrollment to include individuals with intellectual and developmental disabilities, who historically have not had options to pursue higher education. The establishment of CTP programs will allow these students to access federal financial aid, Minnesota state aid, and other funding sources for students with disabilities (example: Vocational Rehabilitation and waiver funding). During this session, attendees will learn about the process of establishing the TA Center, the process and resources institutions need to create and maintain a Comprehensive Transition and Postsecondary (CTP) program, and the statewide efforts to ensure inclusive education for students with intellectual and developmental disabilities.

Fostering Independence Grant

Sibley

Presenter: Adam Johnson, *MN Office of Higher Education*

We will have a brief overview of the program along with data and trends from the first two years of implementation. We will also have updates from the 2024 legislative session and talk about changes for the 2024-2025 award year.

Give Me Some Credit

Pillsbury

Presenter: Deb Gossman, *College Ave*

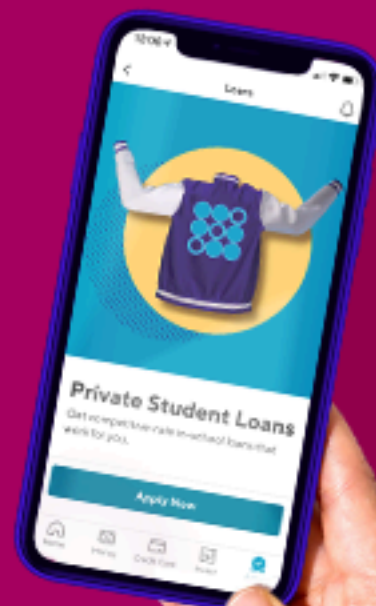
Establishing good credit continues to be vital to your financial health and in attaining your future goals. Students often begin to build credit in college, beginning with student loans and moving on to other trade lines such as a credit card or a car loan. In this session, we will provide an overview of the basics of credit scores and reports along with credit utilization, and we will also provide information about how students can build their credit, how everyday decisions impact credit, and ways to protect your credit. Come prepared to learn some tips and tools related to credit.

BREAKOUT SESSIONS CONTINUED ON NEXT PAGE



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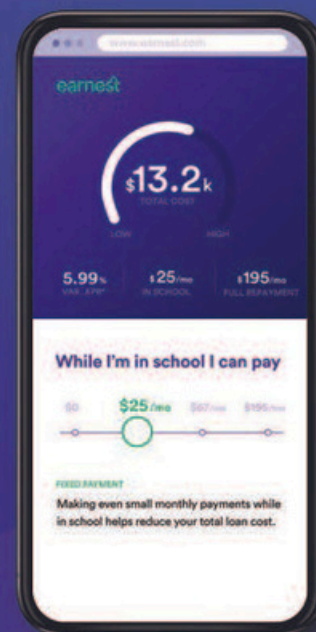
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¹ Nine-month grace period is not available for borrowers who choose our Principal and Interest Repayment plan while in school. Earnest Private Student Loans are made by One American Bank, Member FDIC, One American Bank, 515 S. Minnesota Ave. Sioux Falls, SD 57104. Earnest loans are serviced by Earnest Operations LLC with support from Navient Solutions LLC (NMLS #212430). One American Bank and Earnest LLC and its subsidiaries are not sponsored by or agencies of the United States of America. © 2022 Earnest LLC. All rights reserved.

Conference Agenda

Wednesday, May 8th, 2024

2:45-3:30 BREAKOUT SESSIONS CONTINUED

Practical Applications of Consumer Information **Town Hall Ballroom A**

Presenters: Brittany Tweed, *Metropolitan State University*, and Darcy Drake-Tapp, *Riverland Community College*

We will cover consumer information requirements according to Federal Student Aid and discuss practical approaches to implementing these requirements in public two-year and four-year institutions with/without athletics and housing.

3:30-4:00 BREAK - VISIT EXHIBITORS **Town Hall Ballroom B**

4:00-4:45 BREAKOUT SESSIONS

Postsecondary Child Care Grant Introduction to MNAid **Town Hall Ballroom A**

Presenter: Brenda Larter, *MN Office of Higher Education*

Child Care Grant Introduction to MNAID

How America Pays for College **Pillsbury**

Presenter: Heather Gaumer, *Sallie Mae*

This presentation will review the findings of Sallie Mae's annual national research study. We'll discuss the range of funding sources families rely on to pay for college--from scholarships to 529s, and from federal grants to private student loans, evaluate trends that impact families' strategies and uncover misconceptions that prevent some families from making college more affordable.

They Said What? The 2023 Student Survey on the Financial Aid Experience **Anderson G**

Presenter: Kevin McNamara, *Earnest*

Learn the results of Earnest's third annual Survey on Student Engagement in which 555 undergraduate students shared their thoughts on the financial aid process, their experiences, and their attitudes towards advice, decision-making, and working with their financial aid offices. Join us as we transform this data into actionable strategies to better engage with your students and enhance your role in their educational journey.

Loan Repayment Update **Sibley**

Presenter: Mike Mutziger, *ScholarNet*

Get answers to a number of common questions many have about student loan repayment.



Conference Agenda

Wednesday, May 8th, 2024

4:45-5:30	SECTOR MEETINGS	
	Associate Members	Town Hall Ballroom B
	Private For Profit	Board Room
	Private Non-Profit	Pillsbury
	State Universities	Anderson F
	Two Year Public	Anderson G
	U of M	Sibley

5:30-6:00 **BREAK**

6:00-8:00	DINNER	Wilson Bay Lodge Dining Room
7:30-9:00	BINGO & TRIVIA	Pemmican Room at Wilson Bay
9:00	KARAOKE	O'Madden Pub

Thursday, May 9th, 2024

6:30-7:15	MORNING WALK	Outside Town Hall
7:00-8:30	BREAKFAST	Wilson Bay Lodge Dining Room
7:30-8:30	REGISTRATION OPEN	Town Hall Ballroom B
8:30-3:00	EXHIBITOR DISPLAYS OPEN	Town Hall Ballroom B

8:30-9:30 **GENERAL SESSION** **Town Hall Ballroom A**

Fraud Awareness & Prevention Panel

Presenters: Pam Engebretson, *Century College*, Scott Andrews, *Lake Superior College*, Deb Gossman, and Brian Dassel, *College Ave*

We are witnessing a disturbing surge in fraudulent activities in higher education and financial aid. Financial aid administrators have a fiduciary responsibility to report suspected fraud. The objective of this session is to raise awareness of the startling sophistication of fraud, and campus-wide best practices for deterrence. Hear from our panel of experts on this topic.

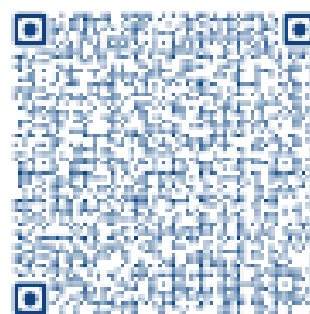


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Conference Agenda

Thursday, May 9th, 2024

9:30-10:30

BREAKOUT SESSIONS

MN Indian Scholarship Program Administration in MNAid **Town Hall Ballroom A**

Presenter: Nicole Strowbridge, *MN Office of Higher Education*

This session will be an overview of how to administer the MN Indian Scholarship Program in MNAid. Topics covered will include how to view applications, submit financial data, make changes, and manage rosters. Time will also be allotted for questions and feedback.

Forming Partnerships to Support Undocumented Students

Sibley

Presenters: Susan Ant, Dr. Veronica Palafox, and Ruth Cardenas, *Normandale Community College*

An idea to provide more consistent support and seamless transitions from admission to enrolled students for undocumented students developed into a summer bridge program with financial and technology support. Learn more about how Normandale's Undoc-Scholars Allies and Advocates group was formed to help students be successful and feel a sense of community.

Empowering Students to Succeed: How Success Coaching Supports SELF Loan Borrowers on their Postsecondary Pathway

Anderson G

Presenters: Lauren Erdman, Mainong Yang, Ongers Herr, Emily Hennes, and Tracee Bishop, *MN Office of Higher Education SELF Loan Program*

Join the SELF Loan Student Success team to learn about the launch of the Success Coaching program at the Minnesota Office of Higher Education. You will learn what coaching is all about, how it benefits SELF Loan borrowers and what students are saying about this opportunity. This interactive session will provide you with valuable information and an opportunity to experience coaching firsthand.

Equity in Education: Harnessing Integrated Higher Education Systems for Inclusive Excellence

Pillsbury

Presenters: Danielle Hayden and Jaime Anthony, *Carleton College*

In today's globalized and diverse society, achieving equity in higher education is not just a moral imperative but also an economic and social necessity. Integrated higher education systems, encompassing technology, policies, and practices, have the potential to promote equity by providing all students with equal access to opportunities and resources, regardless of their backgrounds or circumstances. This conference session proposes to explore the intersection of integrated higher education systems and equity, focusing on how institutions can leverage technology and data-driven approaches to advance inclusive excellence.



Conference Agenda

Thursday, May 9th, 2024

10:30-11:00	BREAK - VISIT EXHIBITORS	Town Hall Ballroom B
11:00-12:00	BUSINESS MEETING	Town Hall Ballroom A
12:00-1:30	LUNCH	Wilson Bay Lodge Dining Room

1:30-2:30 **BREAKOUT SESSIONS**

Effective Methods of Service Delivery for Native American Students

Anderson G

Presenter: Jody O'Connor, *University of MN - Duluth* & Lara Gerhardson, *MN Indian Scholarship Program*

The purpose of this workshop is to give you an overview that increases access to higher education in removing those barriers/roadblocks for native students. The goal is to assist you in understanding of how to assist them in navigating the rules, regulations and processes to get them to the finish line in obtaining that "college degree".

Administering Student Teacher Grants in MNAid

Sibley

Presenter: Diamee Viong Yang, *MN Office of Higher Education*

The MN Student Teacher Grants application process is moving into MNAid for the 2024-25 academic year. Learn how students will apply and how campus partners will review, submit financial data, and certify eligible applicants.

VA Benefits & MN GI Bill

Pillsbury

Presenter: Ed Godfrey and Luke Johnson, *MN Department of Veteran Affairs*

This session will present on recent legislative updates for the Minnesota GI Bill and future agendas the program will pursue. It will also address current issues with the Federal GI Bill as it relates to financial aid, specifically the current state of 38 USC §3691A.

Building a Cost of Attendance

Town Hall Ballroom A

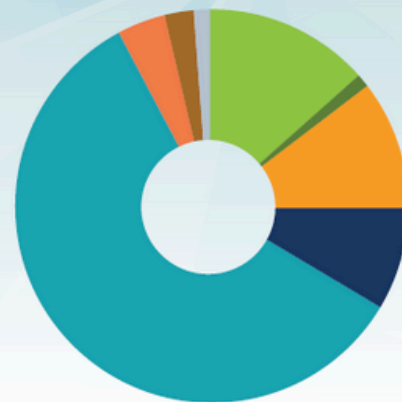
Presenter: Amanda Fijal, *University of Chicago*

Simply put, the COA is the foundation of financial aid. We will discuss developing, updating, PJ-ing and communicating the ever-important COA.

2:30-3:00	BREAK - LAST CHANCE TO VISIT EXHIBITORS	Town Hall Ballroom B
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Simplified Default Management and Delinquency Outreach

View and filter your federal student loan portfolio data—and easily reach individual students who need your help getting and staying on track in repayment.



- **Easily estimate your cohort default rate** using your uploaded NSLDS data.
- **Do effective, targeted outreach** to borrowers based on your available time.
- **Connect your borrowers with their servicer** for help signing up for SAVE or other plans.

PortfolioNavigator

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Status	Borrower Count
In School	991
Grace	62
Deferment	756
Forbearance	610
Repayment	4,239
Early Delq (31-134 Days)	295
Mid Delq (135-239 Days)	160
Late Delq (240+ Days)	95

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**Interest accrues during deferment periods.

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Conference Agenda

Thursday, May 9th, 2024

3:00-4:00

BREAKOUT SESSIONS

Overview of State Aid Programs

Town Hall Ballroom A

Presenter: Meghan Flores, *MN Office of Higher Education*

This session will be a continuation from the MAFAA Fall Training Day. Over the past several years, the number of state aid programs have expanded rapidly. This session will take a deeper dive into similarities and differences of the various state aid programs how the programs interact (or do not) with each other.

Gap Funding Best Practices; PLUS, Private, Others...

Anderson G

Presenter: Rob Smith, *ELM Resources*

How are families funding the gap? Taking out a Federal PLUS Loan can be the best option for your families trying to fill the gap, however, it's not always the case. Learn more about the differences between PLUS and Private Loans, and APR and rate shopping to guide your families to the loan best for them.

5 Dysfunctions of a Team: Achieve Team Success by Understanding the Causes of Organizational Politics and Avoiding its Pitfalls

Pillsbury

Presenter: Sara Edwards, *Citizens Bank*

The five dysfunctions of a team session will teach an actionable model that can be learned today and applied tomorrow to help any financial team become stronger. It addresses common hurdles to building a cohesive team, describes how to know if you are a dysfunctional team and provides ways to begin the process of having a better team. Organizational politics, poor communication, lack of trust, and simply being human make having a strong team challenging.

Cash Management Essentials: Navigating Regulations, Disbursements, and Reconciliation

Sibley

Presenter: Kemmoree Duncombe, *Kirtland Community College*

In this session we will look at the regulations governing cash management, review the concepts of processing FSA disbursements; examine disbursement scenarios; and discuss adjustments, cancellations, and refunds. We will conclude with an overview of reconciliation, reporting, and the year-end closeout process.

4:00-5:00

FINANCIAL AID SPEED NETWORKING

Town Hall Ballroom A

A chance to meet and connect with new and familiar colleagues. Quick one-on-one conversations to get to know each other a little better. Bring your business cards if you would like to share contact info!

5:00-6:00

NETWORKING & FREE TIME



Conference Events

Thursday, May 9th, 2024

6:00-7:00

SOCIAL HOUR

Town Hall Foyer

7:00-9:00

**BANQUET & AWARDS
MASFAA UPDATED**

Town Hall Ballroom A

9:00

PRESIDENT'S BONFIRE

Beach House

Friday, May 10th, 2024

7:30-9:00

BREAKFAST

Wilson Bay Lodge Dining Room

9:00-10:00

BREAKOUT SESSIONS

**North Star Promise Implementation and Future
Together Grant Winding Down**

Town Hall Ballroom A

Presenter: Tara Winchester, *MN Office of Higher Education*

The North Star Promise program, a tuition and fees free pathway to higher education for eligible Minnesotans, will begin in Fall 2024. This session will provide a brief overview of the program, information about implementation, program updates (if applicable), and time for questions.

**Financial Aid Leveraging: The Fundamentals of
Building a Data-Informed Strategy**

Sibley

Presenter: Matt Edlund, *College Raptor*

Learn about the basics of optimizing your overall financial aid strategy, including best practices for using data to drive decisions. We'll also discuss timely issues like SAI, Pell Grant, and MN State Grant and how they can factor in to your institutional aid plan. You should come away with actionable information and tools to use at your campus.

FAFSA Conversations: Misery Loves Company

Anderson G

Presenter: Anne Dahlen, *Mayo Clinic College of Medicine*

A chance to speak with one another about the 24-25 FAFSA. Share with your colleagues how you are moving through the trials and tribulations, what's working, and what isn't. Take some time to commiserate with those of us who truly "get it".

GENERAL SESSION

Town Hall Ballroom A

10:00-11:00

MN State Update

11:00-11:30

Passing of the Gavel

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