

Massachusetts Association of Student Financial Aid Administrators

October 11, 2013 at 10:00 am

Wellesley College

In Attendance: Donna Kendall*, Michael Albano, Kathy Anderson*, Meredith Barnhart, Aaron Clark-Melcher*, Christina Coviello, Vy Doan Callahan, Jennifer English*, Beth Feinberg Keenan, Iris Godes*, Alex Gonzalez*, Jeremy Greenhouse*, Meaghan Hardy-Smith*, Christopher Hart, Katie Kelsall, Carla Minchello, Kelly Morrissey, Lynne Myers*, Kathy Osmond, Bonnie Quinn*, Kate Rajbhandari, Lori Seuch, Susan Sullivan, Lisa Talbot, Janet Turner, Stephanie Wells

Absent: Diana Beaudoin, Jeff Bentley, William Buescher, Joanne Dashiell*, Karenza DiFonzo, Alexis Fishbone, Ryan Forsythe, Migdalia Gomez, Zachary Goodwin, Jennifer Keenan-Jolie, Cathy Nelson*, Christine Padgett, Amy Proietti, Amy Stewart, Darnell Stowers

*Voting Members

Meeting Started: 10:00 am

Welcome: Donna Kendall*

- Donna introduced Vy Doan Callahan, one of the Membership Committee co-chairs. This is her first meeting of the year.
- Donna indicated Exec Council will meet after the general meeting and a finance committee meeting will follow.

Secretary's Report: Aaron Clark-Melcher* covering for Cathy Nelson*

- Minutes from September meeting were emailed previously.
- Kathy O. and Alex provided corrections to September minutes.
- Bonnie motioned to approve the September meeting minutes as amended, seconded by Alex, 9 in favor, 0 opposed, 0 abstained.

President's Report: Donna Kendall*

- Donna sent email to membership and asked if we got a bump in volunteers. At least one committee got a bump. We need to coordinate emails to the membership so we do not send too many too close together. Conference and PD&T have events and emails, etc. FAFSA Day will be sending emails soon. Kathy O. indicated that October 15 is the last day people can submit session proposals for EASFSA. She would like to send that email this evening. Carla will be sending reminder emails for those who have not paid membership or conference dues. Katie sent email last week for carnival donations and will be sending another before conference.
 - Kathy can email tonight.
 - Carla recommended making sure subject line is good.
 - Early Awareness will coordinate with Conference. FAFSA Day and PD&T need to coordinate with Conference as well. Amy Belina is in charge of emails for conference but per Lisa can use conference co-chairs as well.
- Website notes: still need photos for Darnell, Alexis, Vy (will look for one), Karenza and Amy.
 - Vy will need to update her membership information on the MASFAA website (she is still listed at Emmanuel College).
 - Governing Docs – remove fiscal '09 doc. Do we need the overview fiscal docs for each year? Helpful if people are looking at our budget and what we spend. Aaron asked if that info is

- already included in the annual business notes that we cover at conference. Iris is looking it up. Jennifer will send info to Donna to post on website.
 - Exhibitor section still has 12-13 docs. Jeff will send updated docs to Aaron.
 - Jeff could not make it and told Donna we have 10 or 11 vendors secured. He thinks we will have 12 or 13 total.
- Committee reports – Submit your reports to Debbie Gronback if you have not done so already.
- The number of associate members is down from last year. Last year at this time we had 129 and this year we had 89. Carla said it looks like vendors are down. Number may increase closer to conference as people register. Alex – difference is about 40.
- Membership is down from last year but closer to where it was this time last year.
- Lori – Fewer vendors in student loans might account for fewer associate members.
- Old MASFAA photos and memorabilia. Send info to Ryan and Bill for conference as they need to prepare a display. Could they do a slideshow? Per Lisa, yes, could do a slideshow. Also need a table for display. Per Iris we discussed that last month. Archives – does Shawn still have it? Cathy Kedski gave stuff to Christina. Christina gave all of it to Ryan.

Past President's Report: Iris Godes*

- Nominating committee – will discuss in Executive Council. We do not have a complete slate right now.
 - Need President-Elect candidates. A lot of people saying they are interested but this is not a good year for them. So hopefully Donna and Kathy A. will have an easier time.
 - For treasurer we have one candidate and another potentially in the works.
 - Members-At-Large – Grad/prof we have two, Tech Schools have one and Janice is working on second. Kathy O. suggested contacting Scott Prince for ideas.
- NASFAA Training – Washington D.C. a couple weeks ago. Iris is Vice Chair of NASFAA training committee. The committee plans training in 3 categories: conference sessions, webinars, annual workshop on a particular topic – intensive training. This committee is a year ahead. Workshops and webinars rolling out this year were planned by last year's committee.
 - Conference sessions – Training has to submit a number of sessions. If anyone else wants to give Iris any suggestions for conference sessions, send them to her. They are cutting back on the number of conference sessions this year. Tons of concurrent sessions last year. Partly to do with location. Will pay closer attention to similar sessions. More competitive now to get sessions accepted.
 - Annual Workshop – This year's topic is R2T4. PD&T running this in October. Iris wants Susan's feedback on the materials. Susan indicated no case studies were provided. 35 people registered now. Two-three hour training. Lori will give Susan the case studies from Just the Facts. Next year's topic will be need analysis. Committee will be working on putting their materials together this fall and winter with a late spring roll out. They have a need analysis book that NASFAA sells to get them started.
 - Webinar Series – Topics being put together now for next year. If any ideas, send them to Iris.

President- Elect's Report: Kathy Anderson*

- Started legwork to find conference locations for 2014. Per Alex – There is an inn and conference center attached to UMass Lowell. Kathy A. did an RFP but no response. Park Plaza only has Sunday, Monday and Tuesday available in mid-November. Kathy has not heard back from Westin Seaport next to convention center nor the Worcester Depot, DCU. A couple places in Worcester but not necessarily attached to a hotel. Need a bigger spot for increased vendor participation.
- Thank you to those submitting award nominees.

Treasurer's Report: Jennifer English*

- Emailed reports Wednesday night. Kate said conference line items have not been updated. Jen explained that figures pulled off of bank account as of Wednesday night. Up to date other than checks received today. Requested questions and concerns.
- Telephone – FAFSA Day phone number is being rerouted to Mt. Wachusett Community College. Two different phone companies that Jen is dealing with. Maybe update messages seasonally instead of once a year? FAFSA Day keeps it in committee. If volume is too heavy we might have to rethink Mt. Wachusett. No way to determine if it is a FAFSA Day call. A lot of states have a dedicated person so not so many changes. Susan suggested removing the general number and using site phone numbers. Meredith indicated that we can see what kind of questions we get and then website can be updated. Kelly's staff will keep a log to see what kind of questions we get. Per Beth – not a lot of site-specific questions. Highest volume will be in January close to event.
- Donna asked Jen – Bank interest income. Is it unusual that we only have \$31 and should have \$600? Jen will look into it.
- Kathy asked about credit card fees – MasterCard and Visa fees are high. Money comes more slowly by check but not high fees. Per Kathy O. – MASFAA asked Vendors to pay by check. Usually MASFAA vendors pay by check. Are fees by transaction or amount? MC and Visa are by transaction. American Express is a standard monthly fee.
- FAFSA Day and GPCC have budget questions and concerns that Jen will bring up in finance committee meeting.

Conference Committee Report: Kate Rajbhandari and Lisa Talbot

- Lisa - Last meeting before conference at Showcase Live last week. They are ready for us. Publicly thank Kathy A. for working on conference location for next year. We appreciate her working on it. Numbers coming in well. Close to 300. Three hotels – Renaissance is completely booked but can pay \$10 more to get the non-block fee. Holiday Inn capacity for 40 more rooms. Best Western only has a few rooms booked.
- Sessions booklet. Edits being done now. Will be finalized next week and sent to print the following week. Three sessions for Department of Education. With government shutdown we need to discuss possible alternatives for DOE sessions; Pam Gilligan, IRS retrieval tool, 150% rule. We have PowerPoint presentations for two of the three so MASFAA person could do it. Jeff Baker was supposed to do lunch.
- Posted conference info to listservs for Maine, Connecticut, Rhode Island and Vermont.
- Charity is looking for more auction items. Would MASFAA be willing to donate something bigger like a Kindle Fire?
- Not enough laptops for presentations. They need three laptops and three clickers. In the room we have three clickers – bring on Tuesday, November meeting.
- Website is pretty much updated. More info about agenda when booklet goes to print.
- Presentations – Collecting PowerPoints. Will be posted on website to be green as in past years.
- President's reception – Iris will send invites this weekend. October 25 RSVP date. Shut website conference registration down a week earlier this year to avoid problems with name badges, etc. Registration date is October 25. Need to add wording after October 25 to say "Register On-Site." Will have to pay \$25 late fee. Needs to be clear.
- Iris previously paid membership. Went to register for conference and page came up that looks like she had not paid. You have to uncheck the box if you have already paid. Defaulting to unpaid but then Iris could uncheck it and everything including amount was right. Technology will talk to Noetic about it.
- Bonnie – Past couple of years have been messy. Conference and Membership need to get together to figure out Membership's role. Membership has to pull all the unpaid people. But shouldn't have to write out all on-site registration badges. If not registered – membership takes payment and writes out name badges. Lisa and Carla will discuss.

- Per Donna – We buy a prize for Stump trivia. We can certainly donate a big gift to charity. Per Jen - we have to keep it within the appropriate budget. Can come out of the conference budget. Kate asked if it would be an appropriate use of conference funds. Allene Begley Curto buys MASFAA membership/conference registration as a raffle item now and Exec Council used to do it. So we can use the funds that we used to use for membership/registration for a big charity raffle item.
- Lunch – Have to fill Jeff Baker’s sessions. We have concurrent sessions Washington to Your Campus - Brett and Scott scheduled to do sessions. Maybe one of them could do the lunch general session. Remove one of the concurrent sessions for this. Also considering a Harvard Business School speaker but he is too expensive. Not a bad thing not to have a speaker and just let people eat lunch. People usually just want a break.
- What if Jeff’s schedule comes back up?
- Meredith –Would like lunchtime to remind people to volunteer for FAFSA Day. Meredith would be happy to be lunchtime speaker.
- Lori – Students to tell their stories. Hard because it is middle of the day. Students often back out at the last minute and do not understand the commitment.
- Who will do IRS Retrieval or 150% rule? Susan and Iris can do 150%. Bonnie will do IRS Retrieval. Lisa will send them the pre-existing presentations.
- Iris – We email the membership about the charity in August or September. That list needs to be emailed again prior to conference.

Government Relations’ Report: Chris Hart and Stephanie Wells

- Stephanie passed around a media advisory from October 1 by Senator Donahue and Senator Mark. Issues of student debt public hearings. Found out at MEFA via PR person who saw it on September 20. Press release after two hearings had already taken place. Joyce Laughlin from UMass Lowell, Chancellor and others were asked to testify. MASFAA might want to put together position paper. Talked about benefits of public schools. Brad at AICUM went to two of them (Bradford and Holyoke) and they were different. It is worthwhile to get a written proposal from MASFAA or get President to testify.
 - Kathy A. will be going to the one at Suffolk. Hard to come up with a stance. Debt is a tool. Where is the line on that? Position paper hard to do. We should probably have a stance. Lenders feed us so we are walking a fine line.
 - Susan found out on the 21st about the hearing on the 23rd so could not attend. North Shore Community College wrote stance paper. Advocated for more support, tools and debt management as they are concerned about student debt.
 - Kathy O. indicated that everybody is concerned about student debt and default rates. A lot of facts that we could gather about MA student debt. Saying MASFAA is concerned about student debt is a fine position to take. Maybe students are not considering all other options and tools. Loans are fast and easy.
 - Iris – Would like Susan’s talking points. Iris might speak but her President will definitely speak. Iris will give President talking points of rising borrowing at community colleges. MA Grant increasing, but financial aid not keeping up. Push for more state money and focus on new 150% limit. Now needy students will have to pay even more in loans than previously. New limit will create crisis. Unnecessary and unfair. Tricky for MASFAA as so many sectors that MASFAA covers. Next one November 8 at College of the Holy Cross.
 - Stephanie – Those who have not been asked to speak can sign in as they show up.
 - Katie – Is this to talk about solutions? Conversation needs to be geared toward Early Awareness approaches. Students do not know what they are getting into. Per Stephanie, states can have an impact but feds maybe not as much. Make sure everyone has facts straight.

- Jeremy – Do you have a sense if they understand you cannot limit borrowing? Federal standpoint is that we cannot deny a loan. \$27,000 MA borrowing? Per Kathy O. – Want averages, means, as many stats are needed to clarify.
- Stephanie – Might go October 28 but has not gone yet.
- Kathy O. – MASFAA used to do a variety of position papers on a number of issues. Would visit congress members or their staff. Barney Frank was always available. Would try to arrive at positions that most people would agree upon. Vetted through Exec Council. Occasionally there would be discussion, but it was not usually controversial. Always student focused.
- Per Bonnie – We should take a position. Per Stephanie – maybe just inform the discussion and not take a specific position. Tell them we are concerned as well and what we are doing about it.
- Lynne – Not seeing a crisis with Holy Cross grads. Why is it being given so much attention now?
- Chris Hart – Look at default rates. Which schools have high default rates? What are the characteristics of those families, students and schools?
- Iris – More than the default issue. That level of debt prevents you from putting back into the Commonwealth. Cannot buy or rent a home or buy a car. That might be some of what they are getting at.
- Donna – Do we want GRC to write some informative statements as part of this initiative? Per Susan, maybe GRC can encourage schools to reach out to committee. Private vs. Community College, etc. GRC might send an email to membership.
- Kelly – We could act as advocates in non-sector way. Advocate for more state funding or K-12 financial literacy. Maybe a dozen or so states have very successful literacy programs.
- Jen – Is there a way to find out who has been invited to speak? Even if we cannot attend, we could give our two cents to those people. Stephanie isn't sure who has been invited.
- Chris – How many of these loans are being paid by parents and not students? Is that why this issue is being pushed now? Maybe it accounts for the political push.
- Lori - GRC Post to listserv – Ask if people know who has been invited to testify and report back, along with giving dates of when these things are happening.
- Lynne thinks we are overthinking it. It is a national conversation.
- Chris – RFI sample template is being updated. Should be done before next Friday.

Early Awareness' Report: Beth Feinberg Keenan and Katie Kelsall

- MASCA Guidance Counselor Conference. Alexis and Darnell (AID) – Work together to reach out to partner with high schools. Guidance Counselor Conference was not the best use of resources. Stephanie can give EA committee the president of MASCA's contact info.
- Target a couple of different populations – Alexis will put it on agenda for Community College meeting as many Community Colleges partner with high schools. Julie at MEFA does guidance counselor survey. EA survey – Per Donna feed options for resources that they might like. First meeting is in December. Per Donna – start small and build from there. Do not make it overwhelming by trying to do too much at first.
- Find schools to partner with by working with FAFSA Day. Spread out successes. Try to identify relationships and create partnerships.
- Stephanie – Speaking of MEFA and Guidance – resource table for handouts to get surveys out. Can go at lunch to visit MEFA. MEFA will help early awareness get word out.
- Katie – Update on Carnival. Friday, November 22 at Chestnut Hill School. Five institutions will volunteer (Yale, Springfield Tech Community College, Middlesex Community College, and WNEC) and hoping to get 1-2 more schools. Principal wants to be able to have all students attend the carnival, which are 300 students. We typically do only 70 students. This is a new issue. It came up last spring and we had a lot more students than we anticipated. We do not want to exclude students but we do not have the resources. Told the principal they cannot do it but maybe do half the students in the fall and half the

students in the spring. Still waiting to hear back from Chestnut Hill. Maybe we need to change this for carnival. Would need to use an outside venue as the schools are not big enough.

- Bonnie – They used to come to us day before conference. It was really expensive. Just say no. This is what we have to offer. If you do not want it, another dozen schools do.
- Katie – Gear-up liaisons have been helpful if we need to switch venues.
- Iris – Maybe it is time to take a look at the program. Do not worry about space. If this is what they want, what can they provide? Maybe change the whole carnival idea for a different program. Might be possible.
- Katie – Principal had in mind more like a college fair. Not interesting for middle school students. They do not know which questions to ask.
- Beth – Students need to be engaged in something more interactive.
- Iris – Another program at high school level. Lynne was involved in one. Reality fair type thing. Go around to booths and learn about life. Sponsored by a bank. Live version of Game of Life kind of thing. Different models out there. Bring in other community organization; not just schools. Completely different program. Could tie in to financial literacy and awareness.
- Stephanie – MEFA has participated in reality fairs as well. High school and middle school students dressed up as their potential careers/occupations. You have a salary and have to create a budget, pay bills, etc. Have to meet with credit counselor. Get a part-time job or change budget if over-budget.
- Bonnie – Purpose of carnival is to start college conversation in the home for students who might not otherwise have such conversations.

PD&T Report: Christina Coviello and Susan Sullivan

- Susan – Held committee meeting. At least five trainings this year and possibly six. Survey next week about days of the week they would like to see trainings. Rank importance of different topics and determine who can host and/or present. Build a database off of that. Can distribute flyer at lunch time at conference? Per Lisa, fine if they pay for own photocopies. R2T4 registration is open – 35 so far. Big room downstairs. Off to a good start.

Technology Report: Michael Albano and Amy Stewart

- Noetic – Amy asked about sector voting. Still waiting to hear back. Asked about hours.
- Error message if they do not have a sector affiliation when they try to vote. Sector's missing – 16.
- Donna will be asking people to double check their sector – via email to listserv.
- Iris – If someone is not voting for members-at-large, what happens? The option will not present itself.

FAFSA Day Massachusetts' Report: Meredith Barnhart and Kelly Morrissey

- Meredith - Steering Committee finalized and all on website except for the three sites that have not picked a day. Missing QCC's site intake form. Most sites in January and some in February. Some sites are flexible and said can do either day. Some sites are doing both days. Kelly said that is fantastic.
 - Marketing committee – Business cards and book marks available.
 - Advertising at MEOA and MASFAA Conferences.
 - Site coordinator meeting November 1 at QCC.
 - Presentation at MASFAA regarding special issues with the FAFSA.
 - QCC reserves space ahead of time. Switched to February instead of January.
 - Beth – School vacation is an issue. Mostly community colleges are in February.
 - Donna had conversation with a counselor at Milton. On list of potential new sites. Committee is worried about not having enough volunteers if we have too many sites. Limited new sites to locations that have no near-by site.

- Kelly - Otherwise pulling volunteers from sites that have already been established. Meredith will make sure she talks to her.
- Will have flyers and posters, etc. Can order your own on FAFSA Day Website.
- Iris will give QCC a nudge.
- MEFA Financial Aid nights – FAFSA Day business cards are being distributed to attendees.
- If there is a high school that did not get the materials, FAFSA Day Massachusetts can send them.

EASFAA's Report: Kathy Osmond

- EASFAA Council conference call was September 24. Brian Lemma, President of EASFAA, is coming to MASFAA conference. Planning future meeting sites: Newport, RI and Atlantic City possible. Four general sessions are set for EASFAA Conference. Nineteen session proposals received mostly from colleges. Five sessions in grad/prof area. Five - six specific to Community Colleges. Conference justification packet. Letter for manager and a checklist addressing why go to conference. Sessions are due October 15.
- EASFAA Trainings
 - R2T4 in New Jersey October 18
 - Webinars on 150% already occurred and got 17 new members from it.
 - October 29 Justin Draeger and Brian Lemma – hot topic presentation.
 - November 8 webinar – CollegeBoard trends.
 - November 21 higher education attorney group
 - January (TBD) – Pam Gilligan will conduct a webinar on verification
- Mentoring initiative. Experienced aid professionals mentoring newer people in field.

Old Business:

- Donna wants to revisit old business topic: Sector Representation. We need to update the handbook to include what we talked about at our last meeting regarding the responsibilities of sector representatives.
 - Iris has revision for sector reps – recruiting, promoting, engagement and email distribution lists. Holding ‘birds of a feather’ sessions at future conferences and we must have two candidates for each sector. If we do not have two, then others must run but would represent that sector. If sector representative has to resign, the runner up would be asked to fill the position. If not able to step in then the President will appoint someone to fill that position. This will take place for this year’s voting. By default the three staying on will be sector reps.
 - Alex – Will people know they might be runner up if they do not win? Per Iris – that has always been the case. Do not need to tell membership as that is how we have always done it.
 - Meaghan – Along with birds of a feather. Lisa and Meaghan spoke that a lot of schools do not submit session proposals. Maybe the sector reps could encourage schools to submit conference session proposals.
 - Iris/Donna – Members at large plan the year end event.
 - Alex – For communications with sectors. Should we have a general template type communication? Same schedule and same general communications.
 - Donna – Do we need to get distribution lists set up by sector? (TECHNOLOGY).
 - Iris – Can be both. Canned thing from conference committee for sector representative to send to their sectors re: session proposals and then representative can add sector specific information.
 - Aaron – It does not have to be specific or formal but each representative needs to be sure that they are regularly contacting their sectors.
 - Donna – That will come out of MASFAA meetings. We will discuss what sector reps need to do. Sector reports on the agenda.
- Tom Threlkeld passed away in June, as we discussed at last meeting. Discussed recognizing him at conference. Lisa is waiting to hear back on possibility of an award which will be discussed in Exec

Council session. Can put something in the program, on the website or a newsletter article. Something at the conference to include in a newsletter?

- Idea that Donna will push is that his obituary said charitable contributions to charity of our choice. Can we make a contribution to our conference charity in his name? Send recognition to his companion and family.
- Iris – Love the charity contribution idea. How would we fund it?
- Donna – Will ask for funding during our Finance Committee meeting later today.
- Lisa – Likes charity idea and note in booklet.
- Kate – Final work for booklet needs to be in by October 16.
- Per Donna obituary and picture online that we could put in booklet.
- Kathy A. – We should not do an award if nobody there to accept award.
- Bonnie – What about other aid people who have passed away this year?
- Donna – We do something when people know. Christina wrote an article for newsletter about someone at BU who passed away.
- Lynne – Lost someone to cancer this year in her office. Fine line of who to recognize.
- Iris motioned to donate \$100 to charity in the name of Tom. Aaron seconds.
- Kathy A – Discuss in finance meeting?
- Substitute motion: Iris motioned for an amount yet to be determined to be donated to charity in the name of Tom, Jen seconded, 10 in favor, 0 opposed, 0 abstained.
- Chris – Suggested donation in Tom’s name and on behalf of any of our colleagues who have passed away. We would include name(s) if we know. Nobody feels excluded. Could go either way.
- Iris – Write up in program is also appropriate. Include that MASFAA has made donation to charity in memory.
- Meaghan – Maybe we need more information than just the obituary.
- Donna – We also need an article in the newsletter for Lynne’s coworker who passed away. Lynne will find someone to write an article.
- Jeremy – If we put info about Department of Education work, then it explains why we are singling him out for the honor.

New Business:

- Donna – Membership conversation last month. Some schools that have no MASFAA members. In the spring for next year, we should do a membership drive. Outreach to schools that have no members. Members within schools who can help get more members at their schools. We need a plan in place before June when we start renewing for next year. Providing member justification. Donna will draft. Here is what I get for my \$50, including list of all that you get for being a MASFAA member. Everyone liked the idea.
- After lunch, Exec Council to meet back here to discuss slate of candidates and awards.

Lynne motioned to adjourn. Alex seconded. Unanimous vote to adjourn.

Meeting Adjourned: 1:00 pm