

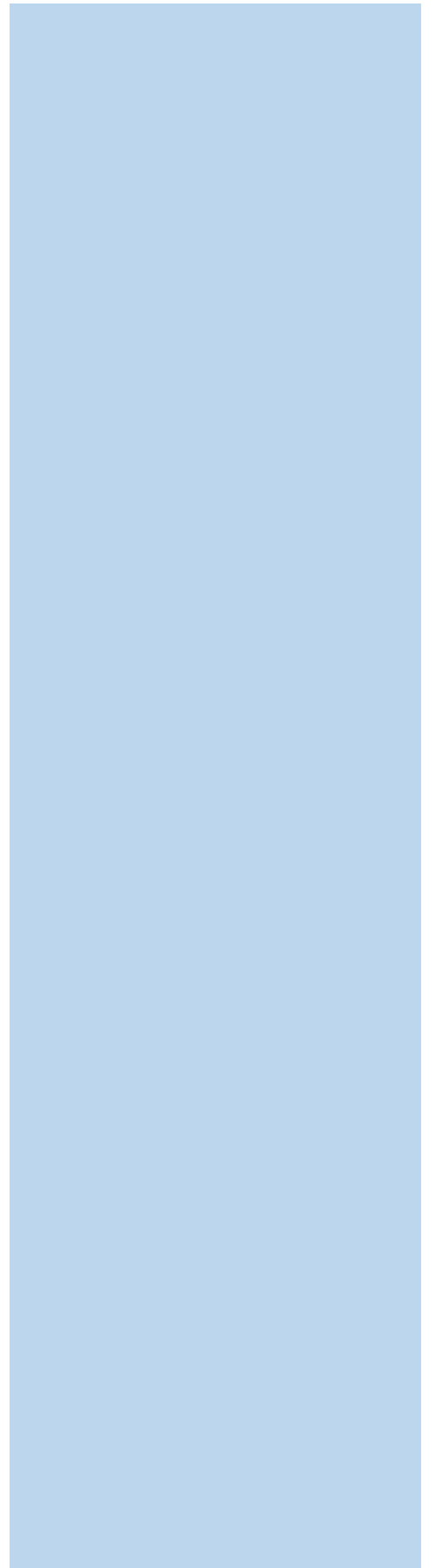


**MASFAA**

MASSACHUSETTS ASSOCIATION OF STUDENT  
FINANCIAL AID ADMINISTRATORS

## **Handbook of Standing Rules**

Updated on August 2020



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# CHAPTER ONE – MASFAA OVERVIEW & HISTORY

## THE HISTORY OF MASFAA

The Massachusetts Association of Student Financial Aid Administrators (MASFAA) is a state-wide, non-profit corporation of individual members who have the responsibility for the administration of student financial assistance at institutions of postsecondary education and interested in promoting effective management of student aid funds.

MASFAA began in 1969 when five financial aid administrators began a communications network among themselves. MASFAA now has over 800 members representing 200 public, private, and proprietary institutions of higher education as well as numerous associate members from related organizations and industries. The Association is led by the MASFAA Council, which is comprised of the Executive Council, Committee Chairs, and the EASFAA Representative. The following is a retrospective history of the Association.

1969-1979

*Contributed by Frank Delaney*

*(Retired) Director of Financial Aid at College of the Holy Cross and MASFAA President from 1975-1976*

It was the early seventies, really early, like 1969-1970, and I was new to Massachusetts and financial aid. These were interesting times, and financial aid was in its infancy and fast becoming an important tool of the national agenda. Schools were recognizing it as an important element in the enrollment/retention process. The federal government had begun to realize that an important means to achieve the goals of racial, social and economic equity was through education, specifically through a system of educational financing opportunities. If the goal of beating the Russians with a more advanced system of education and financing was achieved in the 50's and 60's, then equality in society could also be moved forward by increasing the funding of the National Defense Education Act with an improved Higher Education Assistance Act. The goal was "more money to more people." Financial aid officers at colleges would be needed to steward the funds to ever more participants. The state of Massachusetts also recognized these needs and began to expand its own state programs, and the Board of Higher Education was created to administer increasing funds and programs. The need appeared on several levels, and the professional financial aid officers on campus gained new-found importance and recognition.

Much needed to be done in these early days of expansion and activity. Many campuses did not have full-time aid officers, since the job was often done by an admissions officer or a clerk in the treasurer's office. In my own case the latter was true, and I was the first full time aid officer at my school. Training and information on procedures and regulations for the new and expanded federal programs were critical for participation and were to become the most important function of the new state association. Not only did new aid officers need to be trained but college leaders also had to learn about new and important developments in regulations and programs. Both state and federal governmental leadership and committees wanted to be informed about constituent needs, how well programs worked or did not work, and what had to be added or changed to succeed with the new programs. Much had to be done both on and off the campuses. Other new organizations were forming for this purpose also: The National Association of Financial Aid Administrators, and its regional counterpart, the Eastern Association of Financial Aid Administrators.

MASFAA's beginnings were simple and seem so long ago that the hazy recollection of those days could be a million years away! I first came to Massachusetts in January of 1970 as the College of the Holy Cross' first full-time aid administrator. I had been working in admissions in upstate New York before that. The leadership at the college felt there was a direct cross over between admissions and financial aid, so with only admissions experience on my resume I was hired as the Financial Aid Director. As I later found out, many aid officers in those days had come up through admissions. I realized that later on, financial aid was far more complex than anyone knew, and there was much to learn and do to make it work right. I had heard from Ed Heselbarth, who was a local Financial Aid Director, that there was a meeting of aid officers once a month at Regis College. I had much to learn about programs, money management, federal and state issues, and simply a great deal of "how do you do this and such?" I took a ride down to Regis every month to sit in on the meeting of aid officers. At first, I did not know it was the newly formed Massachusetts Association of Student Financial Aid Administrators, and I became an immediate member of what today would equal the Executive Council.

The origins of our state association were simple enough. Massachusetts financial aid officers would talk to one another informally by phone, but since the new federal programs began, they perceived more and more that they had to formalize their professional group. They held a strong feeling that Massachusetts students and colleges were losing out on funding and critical information because there was no formal organization to coordinate and disseminate important information on the new programs to ALL of the college financial aid offices. Many other states had organizations for this purpose, and so several financial aid administrators decided to gather and form our state association—MASFAA.

Ed Heselbarth was the inaugural Vice President. He almost immediately became the President, taking over for John Madigan, who had not served very long before he left to become the Director of Financial Aid at the University of Maine, Orono. So, here was this group of people discussing and taking action on all manner of issues affecting students, financial aid, colleges, federal and state policy, procedures, and stewardship of funds. (I remember the food was pretty good, too, especially the make-your-own ice cream sundaes!)

When a procedure or process needed to be explained to the aid community, a telephone tree would go into action, and all aid officers in the state would be notified that a training workshop would take place at a certain place and time. A training workshop was a drive-in, one-day function with speakers and some hands-on activities to illustrate a critical aspect of managing the aid process. In those days there was a close and positive working relationship with the administrators of Federal Region I. The "Feds" were our close colleagues and helpers in achieving the national agenda. Bill Logan headed the regional office and Charlie Bechtold, Ted Jones, and Russ Ruffino were the program officers. They would come to campus or the workshops and would always be at the other end of the phone line to offer help and advice. There was a camaraderie that does not exist in today's more complex and automated programs and processes.

Remember that at the time there were only three federal programs which we were responsible for: College Work-Study, Educational Opportunity Grants, and the National Defense Student Loan program. These programs were applied for each year with a long application and judged in a peer review process. The peer process and a federal allocation formula established funding. The document was called the Tripartite Application. The Guaranteed Student Loan Program was very small and had very spotty funding, even in this state which could proudly claim to have the very first guarantee fund (which was established by private gifts from the Massachusetts business community for the Higher Educational Loan Program--HELP). There was no Pell Grant Program (formerly Basic Education Opportunity Grants—

BEOGs, formerly Supplemental Educational Opportunity Grants—SEOGs, formerly Educational Opportunity Grants—EOGs)! But, simple as times were (there was no automation, no multiple forms), there was a grand national agenda for increasing opportunity and service to students and families. The colleges would benefit from the increasing enrollment opportunities.

State meetings were few. The Eastern Association meeting was really the big one for many aid officers to attend. The NASFAA Conference was not as well attended as it is these days, since the six regional organizations (ours was EASFAA) had the responsibility to bring the national word back to the regions. There would be time set aside at the regional meetings for states to have a meeting or gathering. We did begin to have a one-day meeting after a few years, which touched on current issues of the day. The talent to run sessions came from the membership who would share a method or an idea with others who might be able to use the material in their own shops. We tried to have a guest speaker from the national association to give us the latest on all the happenings in DC. Things grew from there to our current multi-day Annual Fall Conference.

1980-1989

*Contributed by Joe Paul Case*

*Director of Financial Aid at Amherst College and MASFAA President from 1985-1986*

For student financial aid, the 1980s were a time of confrontation, rescission, and regulation on the federal front. In Massachusetts, though, financial aid had a heyday while appropriations lasted, but faced enormous funding problems by the end of the decade.

### ***The Federal Scene***

The 1980s began in the waning days of Jimmy Carter's term in the White House, but the decade was dominated politically by Ronald Reagan's two terms and ended midway through George H.W. Bush's presidency.

Carter's domestic policy was generally favorable to education and other social programs but was troubled by economic issues. Budget deficits were beginning to grow, and the country experienced two years of double-digit inflation in 1980 and 1981. Budgetary pressures led the Carter Administration to embargo release of National Direct Student Loan (now Perkins Loan) allocations and roll back Basic (Pell) Grant appropriations.

Budget reconciliation as a tool to control spending was first employed by the Carter White House. International events preoccupied the President – the Iran hostage situation, Camp David peace accords, and the Soviet invasion of Afghanistan. The domestic agenda suffered as a result.

The U.S. Department of Health, Education, and Welfare under Secretary Joseph Califano was rather disorganized. The division of HEW in 1980 into the Department of Health and Human Services and the Department of Education (ED), with Shirley Hufstедler as the first ED Secretary, added to the disarray. Those dealing with the new Department were aware of internal strife as longer-term staff, mainly associated with the Campus-Based Programs, vied for resources with the more recently expanded Basic (Pell) Grant staff.

The multiple data entry (MDE) initiative was in its early days, with ED flexing its muscles in redefining the structure and content of applications forms, such as the College Scholarship Service's *Financial Aid Form*.

The principal higher education legislation of the Carter years included the Middle-Income Student Assistance Act of 1978 (MISAA) and the Higher Education Amendments of 1980 (HEA 80). MISAA was the result of a political compromise that headed off tuition tax credits for secondary education. The upshot, however, was a tremendous growth in the Guaranteed Student Loan (GSL) program, renamed the Robert T. Stafford Subsidized Student Loan Program in 1988, as any borrower could obtain a subsidized loan for college. With GSL being an entitlement program, the Congress was obliged to appropriate larger and larger amounts to underwrite the subsidies. This also set the stage for an upswing in default numbers and rates, and, therefore, costs.

In 1979 Congress took up consideration of the Higher Education Act's reauthorization by inviting higher education associations and ED to submit proposals for modifications. ED's disorganization led to repeated delays in submitting their proposals until nearly the final stages of the HEA 80 debate. The Washington-based associations carried the ball – especially the National Association of Student Financial Aid Administrators under the leadership of Dallas Martin. NASFAA emerged as a more dispassionate voice, representing the interests of students and not the interests of one or another group of institutions, as did most of the Washington “One Dupont Circle” crowd. Claiborne Pell (D-RI), then chair of the Senate Education and Labor Committee, despite his long-standing support of education, characterized most Washington education lobbyists as part of a “great fudge factory” when it came to education programs and their funding. William Ford (D-MI), Pell's counterpart in the House of Representatives, shared the view. Tensions between Congress and the lobbyists were overcome, however, and the HEA amendments were signed into law by Carter in the fall of 1980. Much of the bill dealt with refinements in the existing programs.

A panel of aid administrators, chaired by Robert Huff of Stanford University, advised ED in 1979 on streamlining the federal application and fiscal operations report process for colleges. The panel also recommended changes in the allocation procedures to make use of institutionally supplied data to drive a “fair share” distribution formula. As a result of the recommendations, a combined FISAP was put in place by ED in 1981, and revisions in the allocation formula made their way into HEA 80. An annual “maintenance of effort” requirement was placed on institutions, so that they could not slacken their own efforts in providing assistance, though this provision was modified in the mid-1980s so that institutions were not penalized in their application for federal funds by the continuing expansion of their own funding of student aid. “Conditional guarantees” to ensure some stability in Campus-Based Program funding were the result of freezing institutional contributions at their 1985 level.

In light of the Republican victory in the Presidential elections in November, ED officials raced to complete and publish “final regulations with a comment period” before the White House turnover in January. Ronald Reagan was inaugurated in January and suspended implementation of the newly crafted regulations nine days later. Some rules eventually were republished and put in place; others were withdrawn with the expectation that they would not be needed after further legislation was passed, especially with the support of a Republican-controlled Senate.

President Reagan pledged the dismantling of the Department of Education on the campaign trail, and appointed Terrel H. Bell as the “last” Secretary of Education. The Reagan Administration was not successful in ending ED, but it made considerable headway on its paring of programs and appropriations so that only the “truly needy” benefited from federal student aid programs. By mid-summer a juggernaut Omnibus Budget Reconciliation Act (OBRA), with programmatic amendments attached, had been signed by Reagan. OBRA rolled back the MISAA entitlement to GSLs, so that a need test (look-up

tables) was imposed. A “temporary” origination fee of five percent was placed on Guaranteed Student Loans to ease the cost of the program to the federal budget. Rescissions in the Pell Grant program caused the maximum grant to take a dip. Social Security benefits for a student whose mother or father had died or was disabled were phased out over a five-year period, with the promise that Pell Grant funding would be expanded to offset the loss of benefits.

Domestic spending was under severe pressure in the Reagan years. Substantial tax cuts were pushed through Congress even in the face of burgeoning federal deficits. A “trickle-down economy” ultimately benefited the entire populace as tax relief for those at the top was a key element of the Reagan philosophy (an idea his eventual running mate, George H.W. Bush, labeled “voodoo economics” during the campaign). The Gramm-Rudman budget bill, passed in 1985, prescribed mandatory procedures for restraining appropriations within overall budget guidelines and set up “firewalls” between domestic, defense, and international segments of the budget. This led to intramural competition for dollars among domestic programs. Meanwhile, the Administration was channeling increased appropriations to defense spending, even though from the mid-1980s it was becoming evident that the Cold War was winding down.

It was a distressing time for those committed to a federal role in ensuring educational opportunity for higher education. The Reagan years saw dramatic shifts in federal funding away from grants and an accelerated growth of loans begun with MISAA. Across the decade, among federal programs, only Pell Grants (35 percent), GSLs (35 percent), and Supplemental Loans for Students (266 percent) showed real growth after inflation. Other federal programs lost ground in real terms. During the same period, college costs increased 36 percent at public universities and 65 percent at private ones, in real terms. Meanwhile, median family income increased 11 percent, adjusted for inflation. During the 1980s, state governments increased their student aid spending by 53 percent while institutions increased student aid by 133 percent, in real terms, to help offset the combined effects of inflation and diminished federal support.

In the course of the 1980s, federal student aid funding provided the instrument to impose rules on colleges over concerns external to financial aid. The decade saw enactment of the “Solomon Amendment,” named after Rep. Gerald Solomon (R-NY), which required young men to register for the draft in order to be eligible for federal financial aid. The Immigration Reform Act required employers – including colleges that employ Work-Study students – to collect I-9 forms as documentation of employees’ citizenship. The Tax Reform Act of 1986 defined grant aid in excess of tuition, fees, and books as taxable income and required colleges to withhold taxes from scholarships of international students. The tax bill also phased out the deductibility of interest on consumer debts – including student loans – by the end of the decade.

In 1985 William J. Bennett replaced Bell as Secretary of Education. Bennett’s agenda included further constricting the federal programs through tight regulation, with a focus on eliminating fraud and abuse. There was continual contention with the Congress, especially with Democrats having regained control of the Senate. The adversarial relationship between the White House and Congress fueled the fire of increased specificity, even micromanagement, through legislation. Distrust of the Reagan Administration was made most apparent in the 1986 reauthorization of the Higher Education Act (HEA 86). Representative Ford insisted that the particulars of need analysis, which had been subject to regulation since 1975, be removed from possible Administration control. The “Congressional Methodology” (CM) was spelled out in HEA 86. It contained most of the features of the “Uniform Methodology” that had been the standard since the Keppel Task Force had advanced it in the mid-1970’s. The CM provisions

were put off-limits to ED regulation, and special provision was made for aid administrators to exercise “professional judgment” on a case-by-case basis when unusual family circumstances were encountered. HEA 86 also raised annual and cumulative borrowing limits on GSLs, revised the definition of independent students, and set a ceiling of 30 percent of recipients on federal verification requirements. Technical amendments the following year clarified that independent students, whose resources fell short of the “standard maintenance allowance,” could have their expense budgets expanded by the shortfall.

The Reagan Administration’s attention in the second half of the decade was frequently on international affairs. Glasnost and perestroika in the Soviet Union, “Star Wars” weaponry and arms limitation talks, the winds of political change in Eastern Europe, and the freedom movement in China were at the forefront. In the 1988 elections Vice President Bush swamped the Democratic candidate, Governor Michael Dukakis of Massachusetts.

In the campaign Bush pledged “no new taxes”; he committed himself to supporting voluntary service and to being “the Education President.” Faced with continuing federal deficits Bush soon had to backtrack on his tax pledge. He made good on support of voluntary service by promoting the “Thousand Points of Light” initiative and signing into law the National and Community Service Act of 1990, which provided for student loan deferment and/or cancellation for social service activities. Bush appointed Lauro D. Cavazos to a forgettable term as Education Secretary. The final years of the decade saw a continuation of the fiscal constraint on education programs that began in the Reagan years. The principal piece of legislation that affected financial aid was the Student Right to Know Act of 1989, which included the provision that students receiving federal student aid must certify that they did not use illegal drugs. This was but one dimension of the Drug-Free Schools and Drug-Free Workplace provisions of the law.

In August 1989, the U.S. Department of Justice began issuing civil investigative demands to institutions – more than 50, eventually – to collect information that led to a suit being filed against the eight Ivy League institutions and the Massachusetts Institute of Technology alleging violation of the Sherman Antitrust Act of 1890. The institutions were accused of fixing prices by agreeing on family contribution levels of commonly admitted candidates through “overlap” group meetings. The Ivy schools entered into a consent decree that limited their financial aid activities; MIT fought the charges in federal district court. Although the district court found for the Department of Justice in *United States v. Brown University et al.*, the federal circuit court remanded the case to the district court with instructions that social benefit arguments must be considered and that, for the Justice Department to prevail, a substitute means of achieving the same social ends must be available. The Justice Department capitulated and negotiated a settlement with MIT. The provisions of the settlement – antitrust exemption for most financial aid activities by institutions that have a need-blind admission policy – were ultimately included in the Higher Education Act amendments of 1992.

### ***The Massachusetts Scene***

While double-digit inflation in the early 1980s troubled the federal government, the Commonwealth of Massachusetts was experiencing a resurgence of economic activity. After the slow erosion of the manufacturing base of regional prosperity, engineering and high technology had taken hold and stimulated new growth. The “Massachusetts Miracle” allowed the state to weather the high-inflation period and prosper once more.

Michael S. Dukakis resumed the Governorship in 1982 after a four-year hiatus. During most of the 1980s, the economic boom supported expansion of state funding for higher education, including student



financial aid. In fiscal year 1981, state spending on higher education was \$335.7 million. Spending continued to climb until fiscal year 1988 with an expenditure of \$757.2 million. State commitment to financial aid programs grew from \$19 million to \$84 million.

In 1982, a State Regents-appointed Committee on Enrollment and Financial Aid recommended that the state scholarship program awards be adjusted annually for inflation and that some form of state student aid be provided to anyone who demonstrated need. It was recommended that funding levels be increased substantially so that Massachusetts student aid matched per capita expenditure levels in other Northeastern states and so that students could avoid the growing dependence on student loans seen nationally. In ensuing years, state allocations for the general scholarship program increased substantially, so that by fiscal year 1988 allocations for the general scholarship program had nearly tripled since the start of the decade – to \$56.9 million, not including federal matching funds of \$2.4 million.

Beginning in 1984, at the instigation of then State Senator John Olver (D-Amherst), chairman of the Budget Committee, a set of financial aid programs was put in place to supplement the state scholarship program begun in 1957 and the Massachusetts Matching (now Gilbert) Student Grant program for independent institutions begun in 1978. These included an adult learner program focused on student heads of household who received AFDC benefits, a graduate grant program, and the Massachusetts Educational Employment Program to provide work opportunities related to a student's field of study.

State programs were further expanded with the Commonwealth Scholar program and the Christa McAuliffe Teacher Incentive Grant program in 1985, and a part-time student grant program in 1987. A Talent Tuition Waiver program at public institutions, begun in 1985, expanded the existing tuition waiver program (based on need, need and merit, or designated entitlement categories) by allowing one percent of tuition revenue to be spent on students with exceptional talent without necessary regard to financial need.

Under the leadership of Charlie Souris and Elizabeth Fontaine the state scholarship office moved ahead with implementing the new programs. Meanwhile, the scholarship advisory committee, chaired by Paul Combe, then of Boston College, advanced proposals to index scholarship awards to financial need and to adopt the Congressional Methodology for determining eligibility. The proposals were adopted and implemented.

High inflation rates in the early 1980s caused substantial increases in private college tuitions. In an effort to provide families a means of financing the escalating costs, the state legislature established the Massachusetts Educational Financing Authority (MEFA). Charles "Jack" Sheehan of Boston University played a key role in shepherding the legislation to enactment and in establishing the guidelines for the program's operation. Gail Merseeth was the first executive director of the Authority. Tax-exempt bond issues, including international arrangements for guarantees, provided the funding of parent loans. In time the Authority's performance record allowed it to issue bonds without the added step and cost of obtaining guarantees.

In 1987 Chancellor of Higher Education Franklyn Jenifer asked the Regents to appoint a "blue ribbon" panel to examine the state's student aid efforts with an eye to streamlining the multitude of programs then in place. The Task Force on Student Financial Aid, chaired by Joseph Duffy, Chancellor of the University of Massachusetts-Amherst, issued its final report in January 1988. The report recommended that state scholarship awards continue to be indexed to financial need and that the maximum award be

expanded to provide for full tuition and fees for the neediest students at public colleges. The panel also recommended that state awards for the neediest students at independent institutions be capped at the average net cost of education in the public sector. It was proposed that several of the recently created state aid programs be combined in a state-funded campus-based aid program and that state programs related to labor force incentives and tuition waivers be consolidated into a single program at each public college. A program to encourage parental savings for college or tuition prepayment was also recommended.

The panel's proposals came at the apex of the economic boom. Soon signs of a deteriorating situation were evident. State spending on higher education had fallen by nearly \$200 million in the remaining two years of the decade. As the bottom fell out of state appropriations, programs that were created in the mid-1980s ceased to be funded altogether. Public institutions reacted to reduced funding by increasing tuition levels eight to nine percent a year for several years in a row, adding to the pressures on financial aid resources. Although the general state scholarship program was protected from severe cuts through fiscal year 1990, the following two years saw funding reduced by more than two-thirds. During this period, the scholarship advisory committee, chaired by Joe Paul Case of Amherst College, advised the scholarship office, headed by Elizabeth Fontaine, on the daunting task of deciding how to distribute funds fairly in the general scholarship programs. Members of the committee met many times to deliberate on the issues and formulate proposals that were sensitive to students' needs and fair to all sectors of higher education in the state.

During the 1980s, presidents of MASFAA included John Caiazza, Elizabeth Fontaine, Barbara Tornow, Charles "Jack" Sheehan, Paul Combe, Joe Paul Case, Pam Gilligan, Marilyn Molnar, Linda Anderson Mercier, John Skarr, and Peter Giumette. The Association became incorporated in 1983, which meant adoption of financial standards for non-profit organizations and annual audits of fiscal records. The Association had two meetings a year – a longer November meeting and a one-day June meeting. Michael Curley of the Worcester Polytechnic Institute chaired the program planning committee during much of the decade. Efforts at creating an overall theme for the fall Conference were attempted, with multiple sessions focused on the core topic. Among MASFAA members who headed committees for multiple years were Grace Muscarella Bartini, Duane Quinn, Edwin Below, and Kathy Methot.

The 1980s were a time of significant programmatic change and dramatic variations in funding for both federal and state financial aid. The trends set in place then – increased student borrowing, languishing appropriations for need-based grants, and intrusive and onerous legislation and regulation – are still with us. Further trends in the 1990s and 2000s have altered the direction of financial aid, at least at the federal level. Despite the difficulties, reviewing the happenings of the decade can give us confidence that aid administrators are adaptable and will rise to whatever challenges may befall us.

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### 1990-1999

*Contributed by Grace Bartini  
Ombudsman at American Student Assistance*

Having been involved in the field of financing higher education for my entire professional career has been very satisfying. The strength of our state association, the commitments of individuals to helping families afford college, and the esprit de corps I feel has always resonated with me personally and professionally. Attending our MASFAA meetings gives me the opportunity to learn more about a variety of issues, to participate in the effort to mold and define the financial aid profession, and last, but certainly not least, to catch up with good friends. I am always proud when I tell people what I do, and I sense that many of us feel that way. But what I want to reflect on in this piece is my growing sense that we are not as proud as we used to be. I guess that is what retrospection is all about - the opportunity to take stock, and think about what the future holds.

I began my career in 1973 as the College Work Study coordinator at Simmons College. Like many of us in this field, I had attended the college on financial aid, and Simmons wanted to leverage a graduate's ability to relate to the financial aid students. In 1974, I became the Assistant Director of Financial Aid at UMass/Boston, and stayed there for nine years, the last three as Director.

In these early years, I very much appreciated my Directors, Pat Harden at Simmons and Lana Jackman at UMass, for giving me myriad opportunities to participate in professional activities. Pat even took me to Washington with her when she was testifying before Congress. I remember seeing Shirley Chisolm, the first Black Congresswoman, in the ladies' room, and I was thrilled. Pat did a great job on her testimony and served as MASFAA president years later. Lana encouraged me to apply to be the state trainer for the Department of Education's Guidance Counselor Workshops in 1978. That stint really fostered my love of training and gave me the skill set for my next job as the Director of Financial Aid Services at the New England Regional Office of The College Board. Also, as a member and committee chair of the MASFAA

Training Committee, I had the opportunity to work on this important aspect of our state association. We had a great committee, including future MASFAA leaders Peter Giumette and Kathie Nolan, and terrific professionals who have contributed much to MASFAA: Michelle Mattie, Carol Rubel, Laura Till, and Sharon Clayborne, to mention just a few.

Through the 1970s and the 1980s, I attended MASFAA meetings and training workshops, and participated in lobbying events, hotlines, etc. In some ways, it was a heady time, a time when we thought we were making a difference. Attacks on funding were constant, and the needs were great. At UMass, we had welfare mothers, returning Vietnam vets, ex-prisoners, and many low-income independent students who had to struggle to survive, let alone pay for college. I remember working with other MASFAA colleagues, and AICUM, to increase the cigarette tax so that the additional monies could be used for the state scholarship program. Besides the fact that students were busy working, we didn't have trouble getting them to voice their opinions about their needs; which is an interesting contrast to MASFAA's recent cancellation of a lobbying event at the State House because of low student interest.

In the 1990s, my professional career took me to the Massachusetts Educational Financing Authority (MEFA), Nellie Mae, and American Student Assistance. At MEFA, we concentrated on meeting the needs of middle-income families through loan programs, and the eventual development of a college savings plan. During this period, much of the financial aid community was focused on the needs of these families, mainly because of their voice in the political process. And while I can certainly appreciate the fact that almost all families need some help in financing college, I am concerned about the time, energy, resources, and programs that are focused on these individuals, much to the detriment of the truly needy. As Tom Mortenson, a renowned public policy analyst, and author of the Postsecondary Education Opportunity Newsletter, stated, "The money is not going to people who either deserve it or need it; it's going to people who simply want it."

Also, in the 1990s, MASFAA began an effort on early awareness that continues today. Many of the issues that face us, such as misinformation about college preparation, the misconceptions about the penalties of saving for college, and communicating about the abundance of financial aid for lower-income students, are addressed by the MASFAA Early Awareness and Outreach Committee. *The College Savings Times* newsletter, the Early Awareness Speaker's Bureau, and the Early College Awareness and Preparation Program (ECAPP) have all been successful initiatives that have been inspired by MASFAA's commitment to ensuring that all students can dream about attending college. Many individuals have been enormously instrumental in the success of these efforts, including long-time committee members, Bob Claggett, Kathy Austin, Scott Prince, Dr. Ann Coles, Janice Evans, Jim Montague, Mary Halpin, Christine Mordach, and many others. Current members have taken up the challenge in energetic and innovative ways. The beauty of MASFAA's early awareness efforts is that the Commonwealth's Board of Higher Education, through Clantha McCurdy's leadership, has developed a Think College Early campaign AND secured funding for the federal GEAR UP program that will help middle school students at 100 schools across the state. These efforts mean that an infrastructure has been built to ensure that low-income students will be encouraged to seek higher education and that we will not lose these students at an early age.

So, what does the future hold? Lately, as I mentioned earlier, and irrespective of the early awareness initiatives, I have been very concerned with the industry's focus on middle- and even upper-income families. The tuition tax credits, educational IRAs, dependence on loans, increases in merit aid, and explosion of the Internet should concern all of us as we try to help those individuals who really need our guidance, and our resources. As ASA's

Ombudsman (someone who resolves problems - mainly for defaulted student loan borrowers), I feel that I have come full circle. The individuals I talk with today may not be experiencing the benefits of a healthy economy for one reason or another. In speaking with MASFAA colleagues - Dick Pastor, Craig Fennell, Ann Coles, and Pam Boisvert, I hear this constant concern about the kind of advice and guidance that some people need in their choice of college, their ability to repay loans, etc. In light of all the pressures that are faced by financial aid professionals, one of the greatest is to ensure access to higher education for all qualified students. MASFAA must continue to be vigilant in recognizing and addressing this challenge.

I encourage everyone to read The College Board's recent publication, *From Rusty Wire Fences to Wrought-Iron Gates-How the Poor Succeed in Getting To-and Through-College*. The author identifies six threads for success, the first being early awareness of higher education and financial aid. Reading about these students and their struggles to attain a higher education reminds all of us that we are the key for so many people. As one young woman put it, "A lot of people look at their college degree as a piece of paper, but to me it is a symbol of triumph over adversity... over many of the biggest challenges of my life." MASFAA, and its members, have done much in the last 30 years-and we still have much to do.

#### 2000-2009

Contributed by Cathy Kedski

Director of Financial Aid at the Massachusetts Maritime Academy and MASFAA President from 2005 – 2006

Like Grace Bartini before me, I, too, have spent my entire professional life working in the field of financial aid. Through the guidance and mentorship of MASFAA members like David Morwick, David Janey, Gerry Stenerson and Maureen Bicknell, I was introduced to the financial aid profession as a 17-year-old work study student. After completing five years as an undergraduate work study student, I moved to Lesley College (now Lesley University) as a Financial Aid Counselor, and left as the Director of Financial Aid, under the remarkable mentorship of Duane Quinn; one of MASFAA's most beloved members. I returned to my roots at Bridgewater State College as an Associate Director of Financial Aid and I am currently the Director of Financial Aid at Mass. Maritime Academy.

Like the rest of the world, we anxiously anticipated the start of the 21<sup>st</sup> century. Relying so heavily on computer technology, there was worldwide concern that we would experience computer failures as our systems all moved from the 1900's to the 2000's. Many financial aid professionals had to work on New Year's Eve to test their systems to ensure that it would be 'business as usual' when everyone returned to work following the holidays. Of course, most computer fixes were in place and had been tested months prior to the turn of the century (testing system releases certainly wasn't anything new to financial aid administrators!). With the first test of this decade behind us, we all settled into our jobs, wondering what was to come over the next ten years (or maybe just happy that our systems were up and running).

During the 30 years that I have been in financial aid I have seen a lot of changes, but none like we've seen this decade. The first few years were relatively quiet, although we did start to see a change in the delivery of financial aid. More and more of our processes were moved from paper to electronic media. The year 2000 introduced us to systems such as the Title IV WAN system (later becoming the Student Aid Internet Gateway, lovingly known as SAIG), the National Student Loan Data System (NSLDS), which would replace paper financial aid transcripts, and the Recipient Financial Management System (RFMS), which has transformed into the Common Origination and Disbursement System (COD). Students began to file

their FAFSA's electronically. In an effort to encourage families to move from paper to the FOTW (FAFSA on the Web), schools no longer receive shipments of paper FAFSA applications. As the first decade of the 21<sup>st</sup> century comes to an end, the vast majority of families are now filing electronically. The College Board introduced its document imaging system, IDOC, and many colleges moved into imaging either with the College Board or with other systems. Finally, we're starting to see training move from on-site, traditional seminar style to webinars, podcasting and other electronic media.

Concerns in financial aid offices around the country centered on debt management issues and helping our students learn how to manage their money. Credit scoring and money management became hot topics at conferences, as did loan consolidation. As it became more and more necessary for students to borrow significantly to meet their college expenses, many financial aid administrators found themselves spending more time counseling students on private, alternative loan products and affordable repayment options. Consolidation became a way for students to manage their monthly loan payments, while at the same time extending their repayment periods. Loan consolidation peaked in the middle of this decade, with some students benefitting from the lowest interest rates in student loan history.

The paper loan application became all but extinct as applications and processing moved on-line. We saw the introduction of the Master Promissory Note; in 2000 for Stafford Loans and in 2003 the PLUS Master Promissory Note was introduced. This would ease the paperwork burden in our offices. Although many of us expected lots of questions and concerns from students and parents, the transition went more smoothly than many expected.

The second half of this decade was a very busy time for Congress, as new acts were signed into law, seemingly one after the other. We also saw a shift in control as President Barak Obama (Democrat) was elected President in 2008.

On February 8, 2006, President Bush signed into law the Deficit Reduction Act of 2005, which included the "Higher Education Reconciliation Act of 2005" (HERA). HERA created two new grant programs for certain students: Academic Competitiveness Grants (ACG) and National Science and Mathematics Access to Retain Talent (SMART) grants.

*Academic Competitiveness Grants* (ACG's) provided \$750 for full time first year students and \$1,300 for full time second year students who completed a rigorous high school program of study. These grants were limited to U.S. citizens only when first introduced.

*Science and Mathematics Access to Retain Talent Grants* (National SMART Grants) provided \$4,000 per year for full time students enrolled in their third and fourth years of study majoring in specific programs determined to be in the national interest. Like the ACG, the SMART Grant was also limited to U.S. citizens.

HERA also created a new loan program for graduate students: The Graduate PLUS loan program. Terms are similar to traditional PLUS loans available to parents of undergraduate students, except that the graduate student is the borrower rather than the parent. Additional changes to the loan programs included deferment eligibility, loan limits, interest rates and loan fees. This Act also streamlined the FAFSA and Need Analysis formula. For the first time in a long time, actual data elements were removed from the FAFSA, including a number of untaxed income items, along with the elimination of small business assets for those who are self-employed with less than 100 full time equivalent employees.

On September 27, 2007, President Bush signed into law the College Cost Reduction and Access Act (CCRAA) (Pub.L.110-84). The Act reduced payments to lenders and guaranty agencies participating in the Federal Family Education Loan (FFEL) Program, authorized increases in the amount of Federal Pell Grants, established the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program, lowered the interest rates on some student loans, and expanded loan repayment options for student borrowers. The Act also created a new loan forgiveness plan for public service employees and directed the Secretary to undertake a pilot program for auctioning the rights to originate FFEL parent PLUS loans.

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provided \$4,000 per year for students who signed an agreement to serve, promising to teach for a certain number of years following graduation. For those students who don't meet their teaching obligation, the Grant becomes an Unsubsidized Stafford Loan. Schools were given the option to participate in this program. Many joined immediately, while others weren't so quick to participate, citing concern that many young, incoming undergraduate students don't yet know where their professional lives will take them. Mounting loan debt for those who do not fulfill the teaching commitment continues to add to many aid administrators concerns about this new program.

President Bush signed the Ensuring Continued Access to Student Loans Act (ECASLA - H.R. 5715/P.L. 110-227) into law on May 7, 2008. Because of the world-wide credit crisis and inability of many FFELP lenders to obtain funding to make loans to students, this law authorized the Department of Education to purchase FFELP loans, freeing up capital so that lenders could make more FFELP loans to students. It also created significant changes to the ACG and SMART Grant programs (opening the grant up to part time students and eligible non-citizens) and increased annual and aggregate Stafford Loan limits. A year-long extension of the Act was signed into law in Oct 2008. The extension allowed the Department of Education to continue purchasing FFELP loans through June 30, 2010.

In the aftermath of the terrorist attack on September 11, 2001, many of our enlisted and reserve service men and women were called to active duty. Long overdue, The Post-9/11 Veterans Educational Assistance Act of 2008 (H.R. 2642), also known as Chapter 33, was signed into law on June 20, 2008. It provided enhanced educational benefits, beginning Aug. 1, 2009, to those who serve on active duty on or after Sept. 11, 2001. Campuses across the country expect to see an increase in enrollment for students utilizing this generous and well-deserved benefit.

Long overdue and after multiple extensions, on July 31, 2008 the House and Senate overwhelmingly passed the Higher Education Opportunity Act (H.R. 4137) which reauthorized the Higher Education Act (HEA) for the first time since 1998. On August 14, 2008, President G.W. Bush signed the bill into law. The law provided additional aid and benefits for students and requires a host of new reporting requirements and disclosures to help students and parents make better-informed decisions about higher education and higher education financing.

With Wall Street in crisis, our economy took a nosedive. A number of private lenders discontinued offering education loans as a result of their inability to secure financing. For the first time in many decades, unemployment rates skyrocketed. As financial aid administrators, we met more and more families struggling to make ends meet. Financing their children's college educations was no longer the priority. Putting food on the table and protecting their homes from foreclosure became paramount. As we move into the next decade, these concerns continue to mount.

The American Recovery and Reinvestment Act (ARRA) of 2009 was signed into law by President Obama on February 17, 2009. Commonly referred to as "the stimulus bill", the law provided roughly \$30 billion in additional funding for financial aid for the next two academic years. It also granted additional support for college education programs administered by other agencies.

- Title IV Programs: For Pell Grant, slightly more than \$17 billion is provided to increase the maximum award to \$5,350 in 2009-10 and \$5,550 in 2010-11 and eliminate the Pell Grant shortfall. Work Study received an additional \$200 million.
- Health Resources and Services Administration: \$300 million is budgeted for the National Health Service Corps, which provides scholarships, loans, and loan repayment programs for behavioral and mental health care providers, primary care physicians, and other health professionals. Another \$200 million is divided between health professions training programs and HRSA Nursing Workforce Development programs such as the Nursing Loan Repayment Program.
- American Opportunity Tax Credit: The law provides approximately \$13.5 billion for a temporary, more generous replacement of the HOPE tax credit for 2009-2010 and 2010-11. The amount of the credit is up to \$2,500, of which up to 40 percent (\$1,000) of which is refundable. The modified AGI phase out starts at \$80,000 (\$160,000 for a joint return).
- 529 Plans: For 2009 and 2010 the law temporarily defines computer technology and equipment, including Internet access fees, as "qualified higher education expenses" for 529 plan purposes.

The next bill introduced in Congress was the Student Aid and Fiscal Responsibility Act (SAFRA) of 2009. This bill had the potential to change the financial aid landscape as we've known. Throughout this decade debate has continued regarding the cost savings between the Federal Family Education Loan Program (FFELP) and the William D. Ford Federal Direct Loan Program (DL). Proponents of the DL Program cite studies that indicate the DL Program is more cost effective, while proponents of the FFELP Program question these studies.

With President Obama's support, the bill would eliminate the Federal Family Education Loan Program (FFELP) requiring schools to participate in the Federal Direct Student Loan Program (DL). The plan is to redirect those savings to increasing the Pell Grant and funding multiple other K-12 and post-secondary education programs, including the President's proposed American Graduation Initiative, which would pump \$12 billion into community colleges and add 5 million new graduates by 2020. The bill would replace the current Federal Perkins Loan Program with a new Unsubsidized Federal Direct Perkins Loan Program. Many Financial Aid Administrators around the country are concerned about their institution's ability to continue participating in the Perkins Program if these changes are passed. As the clock turned from 2009 to 2010, financial aid professionals throughout the country still await a final decision on SAFRA.

I would be remiss if I didn't mention one of the darker times of this decade when the conduct of our entire profession was scrutinized. In February 2007 the STAR and Sunshine Acts were introduced as a means to ensure that ethical conduct takes place on college campuses regarding lending relationships. These acts were introduced after New York Attorney General Andrew Cuomo began investigating the relationships between a number of large universities and lenders on their preferred lender lists. Although in a very small number of cases his concerns were legitimate, the entire financial aid profession suffered as a result of his widespread accusations of unethical behavior taking place in financial aid offices across the country. As the decade comes to a close, it has become common practice for financial aid professionals to be required to sign a Statement of Ethical Principles and Code of Conduct.



Finally, the country mourned the passing of Senator Edward M. Kennedy, on August 25, 2009, a longtime champion of higher education. In his 47 years in Congress, he had a hand in every major financial aid program that's been created. He fought tirelessly for increased funding for the most disadvantaged students. It is clear that financial aid would not be where it is today without Senator Kennedy's support.

## **MASFAA**

MASFAA has always managed to change with the tide to meet the needs of its membership. One of our greatest strengths is our membership's willingness to step up and volunteer when asked. During the 2000's, presidents have included Eileen K. O'Leary, Ernestine Whiting-Settles, Yvonne Gittens, Susan Stano, Sherry J. Andersen, Cathy Kedski, Sherri Avery, Tony Erwin, Kathy Osmond, and Gail Holt. As we all know, the association would not be where it is today without all of the committee chairs and volunteers that work tirelessly to make MASFAA so successful.

In 2002-2003 MASFAA conducted a strategic planning initiative. As a result, with new clarity and focus, it created a revised mission statement which focused more clearly and succinctly on the professional development and training of its membership. Consequently, this decade welcomed the creation of some new initiatives, including the Just the Facts Training Program, the creation of the College Savings Times and the Carnival of Learning and College Goal Sunday. All of these initiatives were adopted by MASFAA as a result of the enthusiasm of those involved in grass roots efforts to bring these services to Massachusetts. This decade also saw the resurrection of what the Minority Concerns Committee in the Committee was to Enhance Ethnic Diversity (CEED) and the creation of an Archives Committee. On the technology front, we have moved from a paper newsletter to an electronic version. Professional Development and Training added an Emerging Leaders Program to encourage future generations of financial aid professionals. One thing I have learned about MASFAA over the years is that, although people come and go, we will continue to thrive as an association as a result of the knowledge and ingenuity of our volunteers.

We were very lucky during the first half of this decade with membership and sponsorship at an all-time high. Thanks to the planning of many committee chairs, who provided wonderful training and social opportunities for the membership, while at the same time watching every dollar, MASFAA added to its growing reserves. One side effect of our large reserves was the ability to offer training at no cost to the membership. In decades past, we often charged a minimal fee for participation at our training venues.

With significant reserves, and as a result of our strategic planning initiative, we took the plunge in 2005 and invested some of these funds in long term investments with Edward Jones. Concern about declining sponsorship in an ever-changing loan market was the impetus. As lenders began to leave the student loan market, we also found ourselves changing our sponsorship structure from a tiered approach to a single fee for exhibiting at our annual fall conference. As the decade comes to an end, our predictions about declining income have come to fruition. We have begun tightening the belt with our budget, not knowing exactly what the next decade holds in terms of MASFAA's financial position. Regardless of our financial strength, we will continue to rely on the strength of our membership, for we are rich beyond measure in terms of the dedication, knowledge and experience of our membership.

Finally, with Senator Kennedy's passing, MASFAA created a new MASFAA award, the Kennedy Public Service Award, which was unveiled at our 40<sup>th</sup> anniversary conference in November 2009. The first recipient of this award will be announced at the fall, 2010 annual conference. Senator Kennedy was

posthumously awarded the Jack Sheehan Award at the 2009 conference in recognition for his lifetime of achievements in shaping major federal student aid programs.

## **References**

Past business meeting minutes for the Massachusetts Association of Student Financial Aid Administrators retrieved from <http://www.masfaa.org>

Past training announcements for the National Association of Student Financial Aid Administrators retrieved from <http://www.nasfaa.org>

NASFAA resource catalogue retrieved from <http://www.nasfaa.org>

Interviews with MASFAA Past Presidents Eileen O'Leary, Yvonne Gittens, Sheri Avery, Kathy Osmond and Gail Holt.

## PAST PRESIDENTS OF MASFAA

1969-1970	John E. Madigan, Boston College
1970-1971	Edgar F. Hesselbarth, Worcester Polytechnic Institute
1971-1973	Donald McRouth, Amherst College
1973-1975	Judith Allen, Regis College
1975-1976	Francis H. Delaney, Jr., College of the Holy Cross
1976-1978	Amy Botsaris Nychis, Wellesley College
1978-1979	J. Samuel Jones, Massachusetts Institute of Technology
1979-1980	John P. Joyce, Lesley College
1980-1981	John P. Caiazza, New England School of Law
1981-1982	Elizabeth K. Fontaine, Fitchburg State College
1982-1983	Barbara E. Tornow, Brandeis University
1983-1984	Charles J. Sheehan, Boston University
1984-1985	Paul C. Combe, Boston College
1985-1986	Joe Paul Case, Amherst College
1986-1987	Pamela Gilligan, Regis College
1987-1988	Marilyn L. Molnar, Bentley College
1988-1989	Linda L. Anderson, Framingham State College
1989-1990	John T. Skarr, Wheaton College
1990-1991	Peter M. Giumette, Clark University
1991-1992	Duane Quinn, Lesley College
1992-1993	John F. Marcus, Westfield State College
1993-1994	Elizabeth M. Hicks, Harvard University
1994-1995	Jean C. Eddy, Northeastern University
1995-1996	Patricia K. Harden, Emmanuel College
1996-1997	Doreen C. Rose, Bridgewater State College
1997-1998	Paul J. Boyer, Williams College
1998-1999	Kelly A. Morrissey, Mount Wachusett Community College
1999-2000	Katherine M. Nolan, Simmons College
2000-2001	Eileen K. O'Leary, Stonehill College
2001-2002	Ernestine Whiting-Settles, University of Massachusetts Boston
2002-2003	Yvonne Gittens, Massachusetts Institute of Technology
2003-2004	Susan Stano, Holyoke Community College
2004-2005	Sherry J. Andersen, Cape Cod Community College
2005-2006	Catherine M. Kedski, Bridgewater State College
2006-2007	Sherri M. Avery, Brandeis University
2007-2008	Anthony R. Erwin, Northeastern University
2008-2009	Kathryn Osmond, Wellesley College
2009-2010	Gail Holt, Mount Holyoke College
2010-2011	Christine McGuire, Boston University
2011-2012	Bernard Pekala, Boston College
2012-2013	Iris Godes, Quinsigamond Community College
2013-2014	Donna Kendall, Bentley University
2014-2015	Kathy Anderson, MGH Institute of Health Professions
2015-2016	Jim Slattery, Northeastern University
2016-2017	Shawn Morrissey, UMASS Medical School
2017-2018	Susan Sullivan, North Shore Community College
2018-2019	Melissa Metcalf, Boston College
2019-2020	Kevin Deruosi, Salem State University

2020-2021

Monica M. Blondin, Assumption University

## MISSION AND VISION OF THE ASSOCIATION

The mission and vision of MASFAA are outlined in the *Constitution, Article II, Sections 1, 2, and 3* as follows:

Section 1. The Mission of The Massachusetts Association of Student Financial Aid Administrators is to empower its members to be educated, engaged, and effective professionals.

Section 2. The Vision of the association is to be recognized as a model for leadership in financial aid.

Section 3. The Goals of the association are:

- A. To make MASFAA a vital part of the professional life of its members;
- B. To ensure that the Mission is known, understood, and implemented;
- C. To provide professional development and training opportunities that meet the needs of all MASFAA members;
- D. To strengthen MASFAA's financial position;
- E. To take a strong leadership role in the legislative, regulatory, and funding process on issues related to financial aid, and
- F. To participate in and actively promote the efficient delivery of student financial aid.

# CHAPTER TWO – GOVERNANCE

## EXECUTIVE COUNCIL

### Purpose

The executive body of the Association is the Executive Council, which is responsible for the general conduct of the affairs of the Association between meetings of the membership. The role of the Executive Council is therefore one of planning, organizing, and directing. The Executive Council must be alert to the purposes of the Association and direct its attention to substantive issues and decisions.

### Composition and Selection

The Executive Council consists of twelve or thirteen (12 or 13) members: the officers of the Association (President, President-Elect, Past President, Treasurer, Past Treasurer (if applicable), and Secretary), six active members and one associate member elected by the Association to serve as Members at Large of the Executive Council.

### Terms of Office

The terms of office of each member of the Executive Council begin on July 1 and continue through the succeeding June 30.

The terms of office of the President, President-Elect, and Past President are each for one year. A person elected to the office of President-Elect automatically succeeds to the office of President and subsequently to the office of Past President.

The term of office of the Treasurer is for two years. A person elected to the office of Treasurer automatically succeeds to the office of Past Treasurer.

The term of office of the Past Treasurer is for one year.

The term of office of the Secretary is for two years.

The terms of office of the Members at Large of the Executive Council are for two years.

All members of the Executive Council serve only so long as they remain active members of the Association. The Associate Member at Large shall serve only as long as he/she remains an associate member of the Association.

### Vacancies

A vacancy in the office of the President is filled by the President-Elect. A vacancy in the office of President-Elect is filled by election by the Association. A vacancy in the offices of the Past President, Secretary, Treasurer, or any position as Member-at-Large of the Executive Council is filled by appointment by the Executive Council upon nomination by the President. The appointee shall serve out the remainder of the outgoing individual's elected term. This appointment does not prejudice the election of the incumbent to a regular term of office.

### Meetings

Regular meetings of the MASFAA Council, as well as a summer retreat, are scheduled each year. Special meetings of the Executive Council will be held within two weeks of their call by the President or by the petition of three (3) members of the Executive Council.

Seven (7) members of the Executive Council constitute a quorum at any official meeting of the Council.

Unless the Executive Council holds an executive session, meetings are open to all MASFAA members. Executive sessions consist of only the twelve or thirteen Executive Council members. The President determines whether an executive session is warranted, based on the sensitivity of the agenda item. Examples of agenda items necessitating executive sessions are award nominations/selections, RFPs, and controversial votes.

**Members at Large and Officers of the Executive Council are expected to attend all scheduled meetings of the Executive Council. *Any member who fails to attend two consecutive or a total of three, regularly scheduled meetings per year (including the summer retreat) shall be removed from the Council unless otherwise voted by the Executive Council. The Executive Council has the authority to override this action by a majority vote in the instance of extenuating circumstances.***

The President prepares the agenda in concert with the other members of the Executive Council and presides at Executive Council meetings. The locations of the meetings are determined by the President and the arrangements made by the President.

The President-Elect serves as parliamentarian of the Executive Council. The rules contained in the most recent edition of Robert's Rules of Order govern the Executive Council meetings unless they are inconsistent with the by-laws or other rules of the Association.

The purpose of MASFAA Council meetings are for the sole purpose of conducting MASFAA business.

### Finances

Executive Council members or their institutions pay travel costs for attendance at Executive Council meetings. The Association does not pay for travel costs. The Association does pay for refreshments. Officers of the Association are not compensated for their duties.

### Guidelines for Executive Council Members

Executive Council members constitute the governing body of the Association. In order to make the best use of their time, the following guidelines are suggested to assist board members in carrying out their responsibilities:

1. Be an enthusiastic and positive MASFAA supporter. This Association has a proud history and you can be a major contributor to its continued success. Encourage your colleagues to become involved.
2. Make your role visible. Attend as many MASFAA functions as possible. Write an article for the *Newsletter* recommend an interest session for the Conference, or make a presentation yourself.
3. Let others know you represent them on the Executive Council and welcome their comments and views. Seek the input of other aid administrators on critical issues.
4. Get to know the officers, other members of the Executive Council, and Committee Chairs. Sit next to someone different at each Executive Council meeting.

5. Actively participate in the discussions and deliberations of the Executive Council. Make substantive comments while avoiding points already covered.
6. During discussion, listen to divergent points of view. Make decisions based on the purposes of the Association and what is best for the entire membership.
7. Avoid trying to redo committee work. Remember that committees spend many hours developing their recommendations and reviewing an issue. Act on the general content or concept. If a committee recommendation is unacceptable to you, either vote it down or refer it back to the committee with clear direction as to your concerns.
8. Direct positive criticism where it can do the most good. Complaining to the membership about MASFAA will not solve a problem and will only make matters worse. Discuss your concerns with the appropriate party, whether that is the leadership, another Executive Council member, or a Committee chairperson.



## **EXECUTIVE COUNCIL MEMBERS**

### Authority

The *By-Laws* in Article IV, Section 1 indicate the duties of Executive Council Members.

*Section 1. The Executive Council shall have all power and authority over the affairs of the Association between meetings of the Association.*

### General Responsibilities

The Executive Council is responsible for the conduct of all Association business. The Executive Council reports to the MASFAA membership and is responsible to the membership for all its actions. The Executive Council may take any action subject to the provisions of the by-laws provided that the action is not contrary to any decision made by the members in a full meeting of the Association membership.

### Specific Duties and Responsibilities

The Executive Council:

1. Establishes broad policies of the Association.
2. Supervises the financial affairs of the Association by receiving and acting on the recommendations of the Treasurer, including approval of the annual budget of the Association.
3. Receives reports from Committees and takes action when appropriate.
4. Gives directions on all on-going activities and emerging issues of the organization.
5. Acts as a sounding board for discussion of critical issues.
6. Provided the necessary funds are available, employs personnel whose titles, duties, and remuneration are detailed by the Executive Council.
7. Determines whether any paid employee with fiscal responsibility should be bonded at the expense of the Association and, if so, determines the appropriate amount.
8. Recommends a pricing strategy for workshop registrations, as well as the Annual Fall Conference, prior to the beginning of each fiscal year.
9. Exercises all powers not specifically delegated.

## **PRESIDENT**

### Authority

The *By-Laws* in Article III, Section 1 indicate the duties of the President.

*The President shall preside at all meetings of the Executive Council and of the Association, and perform such other duties as pertain to the office of President. The President shall be a member, ex officio, of all committees and shall submit an annual report to the Association.*

The duties of the President are also specified in the parliamentary authority adopted by the Association insofar as this does not conflict with the by-laws.

### General Responsibilities

The President is vested by the Association with the responsibility for its effective administration. The President is the highest-ranking elected executive in the organization.

### Specific Duties and Responsibilities

The duties and responsibilities of the President are as follows:

1. Serve as the chief executive officer of the Association.
2. Notify the members of any regularly scheduled meeting at least thirty (30) days prior to such meetings.
3. Carry out the purposes of the Association and the directives of the Executive Council.
4. Provide leadership and direction to all activities of the Association, Executive Council, and committees of the Association.
5. Call and preside at all meetings of the Association, Executive Council, and executive sessions of the Executive Council.
6. With the approval of the Executive Council, appoint committees deemed necessary to carry out the functions of the Association.
7. Serve as an ex officio, non-voting member of all committees.
8. Under the guidance of the Executive Council, serve as the liaison between the Association and government agencies, foundations, private business, private and community organizations, and other exhibitors of student financial aid funds.
9. With the approval of the Executive Council, negotiate and enter into contracts on behalf of the Association.
10. Serve as chair of the Finance Committee and maintain general oversight for the fiscal integrity of the Association.
11. Appoint the Past-President and at least four members of the Association to the Nominating Committee.
12. Appoint a member of the Association (either a current or past Executive Council member) to represent MASFAA as a member of the EASFAA Executive Council for a two-year term.
13. Perform such other duties as the Executive Council may request.
14. Provide a reminder of the provisions of Article IV, Section 3 of the *By-Laws* to Executive Council members subsequent to each meeting absence.

## **PRESIDENT-ELECT**

### Authority

The *By-Laws* in Article III Section 2 indicate the duties of the President-Elect.

*The President-Elect shall assist the President with the activities of the Association. In the absence or disability of the President, the President-Elect shall assume the office of President.*

The duties of President-Elect are also specified in the parliamentary authority adopted by the Association insofar as this does not conflict with the by-laws.

### General Responsibilities

The role of the President-Elect should be structured to ensure a meaningful contribution to the efficiency of the organization as well as the need for that person to gain all the necessary knowledge and involvement to become an effective President.

### Specific Duties and Responsibilities

The duties and responsibilities of the President-Elect are as follows:

1. Perform all the duties of the President in the absence or disability of the President.
2. Serve as a member of the Executive Council.
3. Serve as Chairperson of the Awards Committee.
4. Serve as a member of the Finance Committee.
5. Prepare for the term of office as President.
6. Serve as parliamentarian of the Association and the Executive Council.
7. Appoint following year's Committee Chairs by April 1. (See page 31 for specific selection guidelines.)
8. Select the Conference site for two years hence in consultation with the Conference Committees.
9. Perform such other duties as the President may request.

## **PAST PRESIDENT**

### Authority

The *By-Laws* in Article III, Section 6 indicate the duties of the Past President:

*The Past-President shall provide advice and counsel to the President and President- Elect and serve as a resource person to the other officers. The Past-President would perform all duties of the President in the absence of the President and President–Elect. He/she will also serve as Chair of the Nominations Committee and as a member of the Finance Committee.*

The duties of the Past President are also specified in the parliamentary authority adopted by the Association insofar as this does not conflict with the by-laws.

### General Responsibilities

The Past President provides advice and counsel to the President and President-Elect. He/she also serves as a resource person to other officers, Members at Large of the Executive Council, and Committee Chairs and Chairs.

### Specific Duties and Responsibilities

The duties and responsibilities of the Past President are as follows:

1. Perform all duties of the President in the absence or disability of the President and the President-Elect.
2. Serve as a member of the Executive Council.
3. Serve as Chairperson of the Nominations Committee.
4. Serve as a member of the Finance Committee.
5. Reconcile the Association's monthly bank statements as required by the terms of the employee dishonesty insurance policy.
6. Represent MASFAA at EASFAA meetings
7. Perform such other duties as the President may request.

## TREASURER

### Authority

The *By-Laws* in Article III, Section 3 indicate the duties of the Treasurer:

*The Treasurer shall be responsible for the fiscal records of the Association and of the Executive Council and perform such other duties appropriate to the office as the Executive Council may prescribe. The Treasurer shall be responsible for receiving and disbursing all monies of the Association under policies approved by the Executive Council and shall keep adequate and appropriate records of such receipts and disbursements. The Treasurer shall be prepared whenever required to turn over to the Council all monies, accounts, record books, papers, vouchers and other records pertaining to the office and shall deliver the same to his or her successor when elected. The Treasurer may be bonded at the expenses of the Association, the amount to be designated by the Executive Council. The Treasurer shall submit a duly audited annual report to the Association.*

The duties of the Treasurer are also specified in the parliamentary authority adopted by the Association insofar as this does not conflict with the by-laws.

### General Responsibilities

The Treasurer is vested by the Association with the responsibility for the financial record keeping of the Association. The Treasurer serves as the principal advisor to the Executive Council on all matters related to the financial functions of the Association.

### Specific Duties and Responsibilities

The duties and responsibilities of the Treasurer are as follows:

1. Design, implement, operate and maintain the Association's financial accounting systems and procedures.
2. Perform financial reporting including an audited annual report to the Association, detailed status reports (e.g., year-to-date budget reports, statement of net worth) to be submitted at each meeting of the Executive Council, and ad hoc reports as necessary.
3. Procure and maintain bonding insurance for the President, President-Elect, Past President, Secretary and Treasurer.
4. Under the oversight of the Past President, monitor the Association's bank balance and maintain overall cash control.
5. Maintain the tax-exempt status of the Association.
6. Work directly with the Association's CPA to prepare the audited annual report and federal and state income tax returns.
7. Prepare and mail bills; deposit revenue.
8. Pay bills and prepare and sign checks. As required by the terms of the employee dishonesty insurance policy, obtain countersignature from the Secretary on all checks in excess of \$1,500, as needed.
9. Be responsible for the Association's dealings with its designated financial institution.
10. Maintain an on-going record of committee expenditures.
11. Serve as a member of the Finance Committee.
12. Provide guidance to the Executive Council regarding responsible investment of MASFAA's funds.
13. Transfer all financial records to the incoming Treasurer no later than July 15<sup>th</sup> and provide training to such individual prior to the start of his or her term.

14. Perform such other duties as the Executive Council may request.

## **PAST TREASURER**

### Authority

The *By-Laws* in Article III, Section 4 indicate the duties of the Treasurer:

*The Past-Treasurer shall provide advice and counsel to the Treasurer and serve as a resource to the other officers.*

The duties of the Past-Treasurer are also specified in the parliamentary authority adopted by the Association insofar as this does not conflict with the by-laws.

### General Responsibilities

The Past-Treasurer shall provide advice and counsel to the Treasurer and serve as a resource to the other officers.

### Specific Duties and Responsibilities

The Past Treasurer will assume the following responsibilities which will be taken over by the Treasurer at the end of the Past Treasurer's term.

Procure and maintain bonding insurance for the President, President-Elect, Past President, Secretary and Treasurer.

1. Maintain the tax-exempt status of the Association.
2. Work directly with the Association's CPA to prepare the audited annual report and federal and state income tax returns.
3. Assist with the Association's dealings with its designated financial institution.
4. Has authority to sign checks and serve as counter-signing authority for checks over \$1500.
5. Serve as a member of the Finance Committee.
6. Provide guidance to the Executive Council regarding responsible investment of MASFAA's funds.
7. Perform such other duties as the Executive Council may request.

## SECRETARY

### Authority

The *By-Laws* in Article III, Section 5 indicate the duties of the Secretary as follows:

*The Secretary shall act as recorder for the Executive Council and meetings of the membership. The Secretary shall notify the members of any regularly scheduled meeting at least thirty (30) days prior to such meetings. The Secretary shall perform such other duties appropriate to the office as the Executive Council may prescribe.*

The duties of the Secretary are also specified in the parliamentary authority adopted by the Association insofar as this does not conflict with the by-laws.

### General Responsibilities

The Secretary is responsible for recording minutes of all meetings of the Association, the Executive Council and the executive sessions of the Executive Council as well as for maintaining all relevant Association records.

### Specific Duties and Responsibilities

The duties and responsibilities of the Secretary are as follows:

1. Under the direction of the President, notify the membership of the Annual Business Meeting at least 30 days prior to such meeting.
2. Attend and record the minutes of all Annual Business Meetings. Print, distribute, and present the minutes of prior Annual Business Meetings; once approved, post the minutes of each Annual Business Meeting to the MASFAA website.
3. Attend and record the minutes of all Executive Council Meetings. Distribute meeting materials to all absent Committee Chairs, Chairs, and Executive Council members. Provide the President notice when Executive Council members have missed more than two meetings. Present and distribute, in either paper or electronic format, the minutes of open sessions of Executive Council Meetings and once approved. Post them to the MASFAA website. Distribute the minutes of executive sessions only to Executive Council members so as to maintain the confidentiality of the issues discussed.
4. In his or her absence, designate another Executive Council member to record meeting minutes.
5. Maintain and distribute an up-to-date contact list of all Executive Council members, Committee Chairs, and Chairs.
6. Update the MASFAA *Handbook* as requested by the Executive Council and direct Executive Council members to its location on the website.
7. Serve as a member of the Finance Committee.
8. Sign all checks issued by MASFAA in excess of \$1,500, as required by MASFAA's employee dishonesty insurance policy, as needed.
9. Coordinate the retrieval and distribution of all MASFAA mail received at the post office box.
10. Perform such other duties as the Executive Council may request.



## **MEMBERS AT LARGE**

### Authority

The *By-Laws* in Article IV, Section 3 indicate the duties of the Members at Large as follows: Members at Large of the Executive Council shall be expected to attend all scheduled meetings of the Executive Council. Any member who fails to attend two consecutive or total of three, meetings per year shall be removed from the Council unless otherwise voted by the Executive Council. Any vacancy shall be filled in accordance with Article VII, Section 3, of the *By-Laws*.

### Composition

The Executive Council includes seven Members At Large. Six positions are for active members and one for an associate member. The six active member positions are designated as follows to assure that each higher education sector is represented:

- 2-year college
- 4-year public college/university
- 4-year private college/university
- Graduate/Professional school
- Career/Technical/for-profit school
- General position that can be filled by any active member

### General Responsibilities

The primary role of the Members at Large is to represent their sector in all MASFAA Council discussions, planning and activities. Serve as advisor to committees.

### Specific Duties and Responsibilities

1. Serve as MASFAA representative for their sector.
2. Regularly communicate with sector.
3. Attend all MASFAA Council meetings.
4. Be active in discussions at all meetings.
5. Attend as many MASFAA events as possible.
6. Encourage sector participation in MASFAA events and activities.
7. Plan the annual Year End Event in June.
8. Associate members involved in MASFAA leadership activities are to conduct MASFAA business only and should not advance products or services.
9. Assist with Strategic Plan development in year prior to strategic plan ending
10. Coordinate a 2-3 panel discussion at fall conference and/or during the fiscal year for sector members on a “hot” topic.

# CHAPTER THREE – COMMITTEES

## GENERAL COMMITTEE INFORMATION

### Committee Formation

Committees are constituted each year to address specific problems, issues, or the Association's activities which require considerable preparation, study, deliberation, or research. Committee Chairs are appointed by the President-Elect before each new year. All committee activities are guided by the Association's policies, procedures, and strategic long-range plan. Committee Chairs are members of the MASFAA Council, which is comprised of the Executive Council, Committee Chairs, and the EASFAA Representative.

### Committee Activities and Budget

Each year, each committee is given a list of committee activities, which include the overall purposes of the committee and specific committee objectives, which are based, in large part, on the "Strategic Long-Range Plan" adopted by the Executive Council. Any changes proposed by the committee must be submitted in writing to the President soon after the beginning of the fiscal year (i.e. July 1). The objectives provide a means of evaluating the committee's work and provide a schedule of activities, which can be incorporated into the Association's master calendar.

The Committee Chairs should also submit a plan for committee meetings during the year, a calendar of committee activities, projects and any need for support from the Executive Council, other committees, or the membership. This plan should be submitted for review by the Executive Council at the Leadership Retreat in July or August.

Budget allocations to each committee are determined by the Finance Committee, with approval by the Executive Council. Committee Chairs should also submit an estimate of their expected revenue and expenditures for the coming year to the Finance Committee. The Finance Committee reviews each committee's financial plan and submits written recommendations to the Executive Council prior to the beginning of each fiscal year. Committee budgets are usually established during the May meeting of the Executive Council.

### Responsibility for Management of Committee Expenditures

Committee Chairs are charged with the responsibility of managing the funds approved for use by their committee. All bills should be forwarded to a Committee Chair, who will authorize the expenditure and then forward the bill to the Treasurer for payment. No reimbursement in connection with any committee activity will be made unless the responsible person has authorized the expenditure. Budget increases may be authorized by the Executive Council according to the procedures outlined in the next section. No Committee Chair is authorized to enter into contracts on behalf of the Association. All contracts must be completed and signed by the President.

### Procedures for Committees to Request Budget Increases

1. Letter from a Committee Chair to the Executive Council stipulating:
  - Initial committee budget for the year;
  - Expenditures to date;
  - Remaining balance;
  - Additional funds requested; and

- A justification for use of MASFAA funds to increase committee's original budget authority.
2. The Executive Council reviews the request in terms of the financial status of the Association and the merits of the proposal and then votes on the request.

#### Travel Guidelines and Reimbursement Procedures

Committee members are not reimbursed by MASFAA for their travel expenses incurred as a committee member or chair.

Committee members and/or their institutions are reimbursed for any expenses incurred by their institutions for committee work (i.e. supplies, printing, Xeroxing, postage.) There is no reimbursement for salary expenses of institutional personnel, including student workers. Committee members submit their reimbursement claims to a Committee Chair, who authorizes the expenditure and forwards the claim to the Treasurer for payment.

#### Reporting Policies and Procedures

In order for the Executive Council and the membership to be fully apprised of the activities of the committees, it is important that the following types of records be maintained and that reports are submitted on a timely basis.

- Records and Archives: Written records of meetings, events, and finances should be maintained by committees for their use, to ensure that future chairs and members have documentation of the work, challenges and successes of their predecessors. Responsibility for these archives rest with the Committee Chairs and records are to be passed to the new Chairs whenever leadership changes.
- MASFAA Website: The Committee is responsible for sending updates to its section of the website to their Technology Committee liaison. The Technology Committee liaison is responsible for updating the website in a timely manner.
- Newsletter: In order for the membership to be kept apprised of the work, accomplishments and other activities of MASFAA committees, the Committee Chairs are expected to submit a monthly summary of committee activities to the Chair or Chair of the Communications Committee for publication in the MASFAA Newsletter.
- MASFAA Council Meetings: A chairperson from each committee is expected to attend each meeting of the MASFAA Council and to provide a brief verbal report to the Executive Council on committee activities and accomplishments. If neither Chair is able to attend, another committee member may attend, or a written report may be sent to the President in advance of the meeting.
- Special Reports: From time to time, special reports may be necessary to address specific problems, goals, or issues.

#### Speaking for MASFAA

Committee members, Committee Chairs, and the Executive Council, with the exception of the President, are not authorized to speak or communicate policy decisions or statements on behalf of the Association, unless specific authority is granted by the Executive Council. The President is the only spokesperson authorized to conduct business on behalf of the Association. Care should be exercised in any discussions or communications with the membership or outside organizations.

#### Use of MASFAA Letterhead

Electronic letterhead will be made available online to Executive Council members and Committee Chairs. Its use is restricted to the normal internal flow of the committee, such as meeting notices, minutes,

reports, or approved project activities. Use of MASFAA letterhead is prohibited for other purposes unless specific authority is granted.

#### Guidelines for Conducting Survey Research

The Executive Council is responsible for coordinating and facilitating all survey research projects conducted by MASFAA committees that involve mailings or electronic communication with the MASFAA membership or subgroups thereof.

To meet that responsibility, the Executive Council shall review proposed surveys and provide assistance with survey questions, response formats, mailings and follow-up options, and statistical analysis as appropriate to the scope of the survey project and the needs of the group or individual conducting the survey.

In some instances, an immediate need to survey the membership or a subset of the membership may necessitate a quick review rather than a more thorough review under established procedures. An "immediate need" would be defined as one arising from unpredicted actions on the part of Congress, the state legislature, the U.S. Department of Education, or the Massachusetts Department of Higher Education. In such instances, the President should be contacted for authorization of an "immediate need" survey.

#### Authority

The *By-Laws*, Article VI, Section 1, authorizes committees as follows:

*The President shall appoint such committees as are deemed necessary to carry out the functions of the Association. All such appointments shall be subject to approval by the Executive Council.*

#### Reports To

Committees report to the President and to the Executive Council.

#### Purpose

Committees are established to enable MASFAA to carry out the goals and objectives of the Association. Through committees, recommendations are made to the Executive Council. All committee activities are subject to the approval of the Executive Council.

On occasion, issues may need to be addressed that do not fall within the purview of one of the established committees. In such cases, the President will usually appoint a Special Task Force to address the specific issues. The Task Force chair and members are expected to adhere to all guidelines established for committee chairs and members.

Active participation in the work of MASFAA by professional, working financial aid administrators gives the organization breadth, strength, and legitimacy. Committees provide the vehicle through which many MASFAA members can actively participate in MASFAA.

#### Responsibilities of Committee Chairs

1. Work with the President to ensure that the committee's proposed goals and objectives are carried out.
2. Monitor specific objectives including expected results and target dates for completion.
3. Develop a calendar of activities, meetings, and projects for review by the Executive Council.

4. Call all meetings of the committee with sufficient advance notice to all parties. Set dates for each meeting well in advance and report the dates when selected to the Executive Council for inclusion in the Association's master calendar.
5. Prepare the agenda and send it in advance of the meeting. The agenda should be sufficient to warrant a meeting. If it is not, the meeting should not be held. Communicating with committee members in writing is often adequate when the agenda is insufficient to warrant a meeting.
6. May record or designate a member of the committee to write minutes and distribute them soon after the meeting to members of the committee.
7. Submit a monthly update and write periodic articles for the *MASFAA Newsletter* on committee activities and accomplishments.
8. Attend Executive Council meetings and provide a verbal status report on the committee's work.
9. Identify and submit recommendations on policy questions, issues, or Association projects to the Executive Council for consideration.
- 10. Submit a committee report to the membership at the Annual Fall Conference.**
11. Keep a current list of all committee members, their institutions, titles, addresses, telephone numbers, fax numbers, and e-mail addresses.
12. Associate members involved in MASFAA leadership activities are to conduct MASFAA business only, and should not advance products or services

#### Selection of Committee Chairs

Most committees are led by Chairs appointed by the President-Elect. The exceptions are the Development, Nominating, Finance Committees, and Awards Committee, which are led by Executive Council members. Chairs are responsible for the leadership and supervision of the committee. Chairs provide significant leadership within the Association and it is important that they be selected with great care. Appointees should generally reflect the composition of the membership, be a current member of, or have served on, the committee of appointment, and be able to make a significant contribution to the Association.

#### Terms of Office of a Committee Chair

Committee Chairs are generally appointed for a two-year term. After two years, the Chair will rotate off as Committee Chair. This will ensure the continuity of leadership, while also allowing for broad representation in these MASFAA leadership positions. This process will also allow the new President-Elect to choose at least one Chair for each committee. Committee Chairs who fail to fulfill their designated duties will be asked to resign from their positions by the Executive Council.

#### Responsibilities of Committee Members

Each year a number of members volunteer for committee assignments. Those who are selected are responsible for adhering to the goals and objectives of the committee and for following the required guidelines, which are to:

1. Attend all committee meetings and participate in the deliberations. Notify a Committee Chair if circumstances prevent attendance at a particular meeting.
2. Adhere to deadlines for submission of committee assignments.
3. Review all agenda items prior to each meeting if requested by the Chairs.
4. Carry out, in a timely manner, the assignments or duties requested by the Committee Chairs.
5. Seek the input and involvement of other MASFAA members not involved in the committee work; listen to divergent points of view, and make decisions and recommendations based on what is best for the Association, the profession, all institutions, and/or students.

### Selection of Committee Members

The primary source of individuals from which committee members are selected is the. Each year members are invited to serve on committees by means of this form, which is distributed to the membership in May via the MASFAA listserv and the MASFAA Newsletter. Current committee members whose terms are expiring and those seeking appointment must complete the MASFAA Volunteer Form in order to be considered for committee assignments. The guidelines for selecting committee members are as follows:

1. Committee members must be active or associate members of MASFAA and must be current on their MASFAA dues.
2. To allow as many members as possible to serve MASFAA, a person will generally be permitted to serve on one committee only. Exceptions to this rule would be in the case of a short-term, ad-hoc committee appointed by the President and in times where there is a shortage of volunteers.
3. In selecting committee members, every attempt shall be made to have broad representation.
4. Persons selected shall be informed of their responsibilities and what is expected of them. Any person who feels he or she cannot meet the expectations will not be appointed.
5. Committee members are appointed for a specific term. However, an appointment may be terminated if the individual is unable to carry out his/her responsibilities or if the committee is dissolved.

### Term of Office for Committee Members

Where it is deemed essential for the work of the committee to achieve continuity, certain committees are established with membership on staggered terms. In these instances, terms and their length will be clearly established, and individuals appointed with the understanding of the length of the term. In other instances, terms are for one year from July 1 to June 30. Special Task Forces are appointed only until their specified project is completed.

### Guidelines for Conducting Meetings

Success as a Committee Chair largely depends upon the ability to preside and guide the meetings of committees to definite conclusion. The following general rules provide some helpful guidelines for conducting committee meetings:

1. An agenda and related materials should be sent to committee members in advance of a meeting.
2. Always start the meeting on time and with a definite agenda. The primary purpose of an agenda is to save time and to keep the meeting on course; do not waste time by digressing from it without good and sufficient reason.
3. Speak clearly. If you cannot be heard, you cannot exercise control. If you have a low speaking voice, rap for silence before you speak.
4. Insist on order. When general simultaneous discussions occur, no one can be heard, and nothing can be accomplished.
5. Talk to the group, not individuals; side conversations are rude, disrupt a meeting, and accomplish nothing.
6. Make sure each individual who takes the floor talks clearly and audibly; interrupt if you must and have him/her repeat what was said if you have the least suspicion that some might not have heard him or her.
7. Sum up what the speaker has said and obtain a decision.
8. Stop aimless discussion by recommending further study.
9. Retain control, but do not stifle free comment. Invite constructive criticism and even disagreement. Ask for support. Clarify issues by obtaining a consensus, then move on.

10. Do not argue with the individual who has the floor. Ask questions if you disagree, but remember, as the presiding officer you are to be neutral.
11. If you have a comment, ask for the floor as a participant.
12. Make sure adequate minutes are kept of each meeting and are subsequently distributed to all committee members.
13. Check at the end of the meeting to see if members feel that particular subjects have been properly covered.

## **AWARDS COMMITTEE**

### **Purpose**

The purposes of the Committee are to facilitate the consideration of worthy candidates for MASFAA awards and to ensure consistent application of the selection criteria.

### **Composition**

The Committee is composed of the President-Elect and may include volunteer committee members when feasible.

### **Objectives**

1. Publicize the Association's awards and nomination/recommendation process to the membership in advance of the October Executive Council meeting for appropriate action to be taken by that body.
2. Write an article on the award recipients and submit it for inclusion in the November/December issue of the MASFAA Newsletter.
3. Review the current awards criteria and selection process and make recommendations for improvements and changes.
4. Review the time and place of award presentations for appropriate recommendations and changes.
5. Review the type of award to be presented for each category.
6. Consider new awards as appropriate.
7. Send a congratulatory letter to all nominees for the Charles E. Jones Achievement Award.
8. Obtain nominations from Executive Council in April for Volunteer of the Year award. Present candidates at the May Executive Council meeting. Order plaque in time for the June year-end event. Assure winner will attend the event.



## **ACCESS, INCLUSION & DIVERSITY (AID) COMMITTEE**

Formerly Known as COMMITTEE TO ENHANCE ETHNIC DIVERSITY

### Purpose

The Access, Inclusion & Diversity (AID) Committee serves MASFAA by acting as a catalyst and advocate for the engagement of the association and its members in issues related to higher education access, diversity and inclusion. AID engages the membership by stimulating discussion that promotes awareness of how financial aid professionals can and do influence the status of the various underrepresented populations we all seek to serve.

### Composition

The Committee is comprised of two appointed chairpersons as well as a number of volunteer committee members. Designated AID members may serve as active liaisons to the Professional Development and Training, Conference, Communication, and other committees.

### Objectives

1. Strengthen the committee's participation and actively invite new members to explore the issues related to higher education, as stated above.
2. Partner with other committees to collaborate efforts related to access, inclusion and diversity.
3. Sponsor training and informational programs for the MASFAA membership on the topic of Access, Inclusion, and Diversity
4. Promote the mission of the committee by keeping the MASFAA website page up to date
5. Highlight financial aid counselors or offices that go above and beyond AID issues

## **COMMUNICATIONS COMMITTEE**

### **Purpose**

The purpose of the Communications Committee is to create, collect, disseminate, and archive information that is important to the MASFAA members. The committee strives to acknowledge the contributions of MASFAA volunteers and increase recognition and awareness of the financial aid profession among non-financial aid professionals of the higher education community.

### **Composition**

The committee consists of chairs appointed by the President. The committee works within a liaison structure, where each of the other MASFAA Committees will designate one member as the Communications Committee Liaison. This representative will be responsible for relaying information to the chairs for dissemination or archiving. The Committee may also have other volunteer members from the Association.

### **Objectives**

1. Manage recruitment and placement of MASFAA volunteers
2. Assist MASFAA committees with event promotion through effective use of press releases and other promotional materials
3. Produce surveys of/for membership asneeded
4. Manage electronic library of MASFAA documents, on an external hard drive, and update committee liaisons and MASFAA website with current information and archival material, when appropriate
5. Manage database/spreadsheet of all archivalmaterial
6. Maintain a repository of MASFAA memorabilia
7. Produce semi-annual issues of Newsletter.
8. Write informational articles for the MASFAA Newsletter and at other points during the year
9. Report on Association activities and recent industry trends

## **CONFERENCE COMMITTEE**

### **Purpose**

The purpose of the Committee is to plan the Annual Fall Conference for the MASFAA Membership

### **Composition**

The Committee is tri-chaired by individuals appointed by the President of MASFAA. The Committee is comprised of volunteer committee members.

### **Objectives**

1. Plan the overall conference format, session content, activities and agenda that will attract both the novice and seasoned members of the Association.
2. Identify an array of topics and presentations that appeal to the MASFAA membership.
3. Execute hotel arrangements and other conference activities as necessary.
4. Develop a schedule and assignments for the planning of publicity through the newsletter and other sources.
5. **Coordinate the Annual Business meeting with the President of MASFAA.**
6. Coordinate with the liaison from both the Technology and Membership Committees to assist with the online registration process.
7. Print all conference materials and prepare conference packets.
8. Conduct conference registration on-line via the MASFAA website.
9. Solicit evaluations of the conference from participants and make recommendations for the future.
10. Recommend the Conference registration fee.
11. Develop a work plan and timeline for producing the Conference in order to aid the work of current and future committees.

## **DEVELOPMENT COMMITTEE**

### **Purpose**

The purpose of the Committee is to work within the Executive Council of MASFAA to develop a plan and set fundraising goals to help generate revenue to fund the MASFAA organization. Furthermore, the Development chair should also represent the needs and be the voice of their business partners as we help to build a financially sound and successful Association.

### **Composition**

The Committee is chaired by the Associate Member at Large or designee and may include voluntary committee members as well.

### **Objectives**

1. Maintain and manage relationships with current business partners within the Association.
2. Ensure there is a specific fundraising target and continue to develop and cultivate new business relationships yearly to generate new revenue.
3. Ensure that business partner funds, and the expenses they are applied to, do not present a conflict of interest based on state or federal recommendations or guidelines.
4. Maintain a current listing and database of exhibitors with contact names, addresses, and telephone/e-mail addresses. For repeat exhibitors, listing will also track prior year contribution(s).
5. Assess and review annually the business partner agreement document/package to promote the best value for the benefit of MASFAA.
6. Receive and acknowledge business partner payments and ensure payments are sent to Treasurer of MASFAA. E-mail communication of payments received will be properly communicated to Treasurer, President, Conference Co-chairs; Membership; and technology.
7. Coordinate communication around conference time with Chair of the Membership Committee; technology, and conference committee co-chairs.
8. Coordinate with technology committee and send out sponsorship agreement form to all business partners around the first of September for the annual conference held in Nov.
9. Coordinate with conference committee and hotel vendor layout for business partners at annual conference. Participation on one of more on-site meetings with conference committee may be necessary.
10. Attend monthly executive council meetings and report (when necessary) of anything related to the development committee.
11. Provide thank you gift to all business partners at yearly conference.
12. Development chair should ensure that funds collected from the annual conference are reconciled with treasurer in January.
13. Other duties as identified.
14. Oversee, monitor and implement policies and procedures relative to the solicitation, procurement and retention of business partners.
15. Develop and recommend development policies to the Finance Committee and the Executive Council.

## **EARLY AWARENESS AND OUTREACH COMMITTEE**

### **Purpose**

The purpose of the Early Awareness and Outreach Committee is to be engaged with financial aid administrators in the state to promote early college planning initiatives at the middle school and high school levels with the knowledge that the cost of college is the greatest challenge for underrepresented and low-income populations. We also act as an early awareness and financial aid resource for MASFAA members as well as high school and college preparation counselors so that they may remain educated, engaged, and effective as professionals.

### **Composition**

The Early Awareness and Outreach Committee is chaired by two individuals appointed by the President. The Committee is composed of volunteer committee members.

### **Objectives**

1. To create new and strengthen current MASFAA partnerships with community leaders, officials and citizens which serve the communities of Massachusetts.
2. To continue and improve our efforts at collaborating with Massachusetts School Counselors Association, Gear Up, American Student Assistance, MEFA, and the Massachusetts Office of Student Financial Aid to promote early awareness of financial aid and college access.
3. To continue to develop, improve and implement two annual Carnival of Learning events serving an approximate total of 120 -140 Middle School students in different communities around the Commonwealth of Massachusetts by offering high quality early awareness programs.
4. To increase financial literacy and financial aid awareness to the parents of the middle school students who participate in the Carnival of Learning event by creating a complementary financial literacy workshop.
5. To encourage MASFAA members to volunteer at the Carnival of Learning Events without active commitment to the committee.
6. To increase the presence of MASFAA and the EA&O Committee across all of Massachusetts.
7. To improve the quality and content of our EA&O webpage.

## **EASFAA REPRESENTATIVE**

### **Purpose**

The purpose of this position is to represent MASFAA as a member of the EASFAA Executive Council.

### **Composition**

The EASFAA Representative is appointed by the President for a two-year term.

### **Objectives**

1. Attend the EASFAA Executive Council retreat, quarterly meetings and the EASFAA annual conference. (If unable to attend a meeting a substitute should be found and the EASFAA President should be notified in writing, so that the substitute can have voting ability).
2. Provide an oral and written report of MASFAA's activities to the EASFAA Executive Council at each scheduled meeting.
3. Provide an oral and written report of EASFAA's activities to the MASFAA Council at each scheduled meeting.
4. Provide an oral and/or written report of EASFAA's activities to the MASFAA membership
5. Represent the interests of MASFAA within EASFAA.
6. Coordinate any EASFAA activities within MASFAA, including but not limited to securing speakers and facilities for training programs.
7. Represent MASFAA at EASFAA's annual conference and present the State gift.

## **FAFSA DAY MASSACHUSETTE COMMITTEE (formerly known as College Goal Sunday)**

### **Purpose**

The Committee is charged with developing and successfully implementing a statewide event that assists Massachusetts families with the first step in applying for financial aid for college – completing the FAFSA. The target demographic for these free services include low-income, first-generation and underserved prospective college students and their families. The current structure for the operational plan calls for the coordination of a network of host sites at key locations around the state.

Each site will be sufficiently staffed with experienced volunteers from MASFAA and partner organizations. Families will be able to obtain comprehensive instruction on FAFSA completion at each site and be able to discuss all aspects of the financial aid application process as it pertains to their unique needs. Most sites will offer services to help families complete the actual FAFSA.

A comprehensive grassroots promotional campaign will precede the FAFSA Day events, including collaborations with key partners and industry leaders, attendance at community events, online informational chats, and hosting an annual training with all site coordinators. The events will serve to increase college access among targeted families by assisting them in successfully completing the FAFSA and equipping them with a thorough understanding of the sources of available financial aid.

### **Composition**

The FAFSA Day Massachusetts Committee is chaired by individuals appointed by the President of MASFAA. The Committee is comprised of a statewide volunteer coordinator, team leader for site coordinators, MASFAA members, and several members of community organizations that provide college access services to the target population. The chairs select these individuals with input from the MASFAA Executive Council and other members of the Committee. Members of this Committee should reflect the diversity of the targeted community.

### **Objectives**

1. Increase program participation from targeted demographics
2. Reduce expenses
3. Identify new channels to promote FAFSA Day to target populations
4. Rely more heavily on the expertise and guidance of the Steering Committee to support site logistics, marketing efforts, and fundraising projects
5. Strategically utilize technology and social media platforms to leverage outreach efforts, and disseminate key resources to targeted college-bound demographics

## **FINANCE COMMITTEE**

### **Purpose**

The purpose of the Committee is to oversee MASFAA's fiscal affairs.

### **Composition**

The Committee is chaired by the President and includes the President-Elect, Treasurer, Past-Treasurer, Secretary, Past President, and Development Chair as members.

### **Objectives**

1. Review all committee budget plans by May 31<sup>st</sup> and monitor all committee budgets throughout the year.
2. Establish the membership dues structure for recommendation to Executive Council at the May meeting. If it is recommended that dues be changed from \$50, the recommendation must go to the membership for a vote to change the by-laws.
3. Recommend the exhibitor levels by June 1<sup>st</sup>.
4. Recommend the Association's budget by June or, at the very latest, in time for the summer retreat.
5. Oversee and evaluate the services of an auditor and issue RFPs when appropriate.
6. Educate the Executive Council, as well as the membership at large, as to the worth of services relative to cost.
7. Continue to evaluate, with appropriate committee input, the financial reliance of the Association on each costcenter/service.
8. Review the investment activity and progress toward reserve goals on an on-going basis.
9. Monitor the policies and procedures used by the Treasurer to ensure best financial practices.



## **FINANCIAL WELLNESS EDUCATION COMMITTEE**

### **Purpose**

The Financial Wellness Education Committee provides MASFAA members a support and resource network to assist in creating, maintaining, and advancing financial wellness education to those they serve.

### **Composition**

The Financial Wellness Education Committee is comprised of two chairpersons, as well as, a number of volunteer committee members.

### **Objectives**

1. Provide MASFAA members a support network to assist in creating, maintaining and advancing/enhancing financial education and literacy programs to undergraduate and graduate students on their campuses.
2. Build and maintain a network of financial education professionals within and outside of MASFAA.
3. Create an online financial education resource center.
4. Assist the MASFAA Conference Committee members by providing financial education sessions at the annual MASFAA conference and/or bringing in financial education experts to speak at conference.
5. Provide professional development and/or training opportunities for MASFAA members on financial education topics throughout the year.

## **GOVERNMENT RELATIONS COMMITTEE**

### **Purpose**

To review, analyze, and/or evaluate and respond to regulatory, legislative, and programmatic issues, and to assist in the dissemination of information when appropriate. This committee also identifies, considers and develops Association positions on long-range policy issues and serves as a resource for legislators and their aides.

### **Composition**

The Committee is chaired by individuals appointed by the President. The Committee is composed of volunteer members.

### **Objectives**

1. Promote communication between the membership and Massachusetts legislators:
  - Connect with key State legislators and administrators and educate them on behalf of MASFAA members on key issues and concerns in the financial aid community.
  - Facilitate communication between State legislators/legislative staff and MASFAA members as needed.
  - Increase participation of students and institutions in the State House Day event, with particular emphasis on participation from public colleges and universities.
  - Provide information on the MASFAA list-serve and website to alert the membership to important changes in State regulation and legislation as needed.
  - Strengthen working relationships with Massachusetts Office of Student Financial Assistance staff
2. Keep changes in Federal legislation in the forefront of membership awareness:
  - Connect with key Federal legislators and administrators and educate them on behalf of MASFAA members on issues and concerns in the financial aid community.
  - Facilitate communication between Congressional staff and MASFAA members as needed.
  - Provide training sessions at regional gatherings, the MASFAA Conference, and throughout the year on new Federal regulations and programs, and/or changes in existing programs.
  - Provide information on the MASFAA list-serve and website to alert the membership to important changes in Federal regulation and legislation as needed.
  - Compile federal compliance resources for MASFAA members regarding requirements such as loan counseling, consumer disclosures, and Constitution Day.

## **GRADUATE AND PROFESSIONAL CONCERNS COMMITTEE**

### **Purpose**

The mission of the Graduate and Professional Concerns Committee (GPCC) is two-fold:

1. Provide support to the graduate and professional financial aid community to assist them in serving students; and
2. Build and strengthen the network of graduate and professional financial aid administrators in Massachusetts.

### **Composition**

The Committee is composed of appointed Tri-Chairpersons as well as volunteer committee members. Membership on the GPCC is open to all MASFAA members interested in the administration of graduate and professional financial aid.

### **Objectives**

1. Make the GPCC a vital part of the professional life of members that serve graduate and professional students.
  - Update the GPCC section of the MASFAA website to provide valuable resources and reference tools for graduate and professional aid administrators
  - Write articles for the MASFAA newsletter concerning graduate and professional aid issues
  - Compile comprehensive list of financial literacy resources targeting graduate and professional students.
2. Provide professional development and training opportunities that meet the needs of our graduate and professional aid officers.
  - Develop and deliver a one-day information session/symposium related to graduate and professional concerns
  - Organize and present at least one session related to graduate and professional concerns at the MASFAA annual conference
  - Explore spring training or networking opportunities
3. Promote networking opportunities for graduate and professional aid administrators.
  - Encourage networking during the MASFAA annual conference and the GPCC symposium

## **MEMBERSHIP COMMITTEE**

### **Purpose**

The purposes of the Committee are to provide thorough and effective marketing of MASFAA services and activities, to facilitate grassroots contact and feedback, and to help build a larger, stronger, and more successful Association.

### **Composition**

The Committee is composed of two appointed Chairpersons. The Committee is also composed of committee members, where at least one member is to rotate into the position Chairperson when the veteran Chairperson rotates off.

### **Objectives**

1. Solicit new and renewal memberships in the Association.
  - Send out emails to the association advertising registration to MASFAA.
  - Follow up with reminder emails to the association encouraging people to register or renew their membership.
  - Oversee, monitor, and implement current policies and procedures relative to the recruitment and retention of members.
  - Develop and recommend enhancements to Executive Council, as needed.
2. Work with the Technology Committee, the MASFAA President, and Noetic Harbor (web vendor) in obtaining the new welcome letter and making sure that it is sent out to new (1<sup>st</sup> time) members when they register on the MASFAA website.
3. Maintain and update a current listing of members, their institutions, titles, contact information, phone numbers, and various other attributes the Executive Council may see fit to monitor and track.
  - Monitor membership information that was submitted online via [www.masfaa.org](http://www.masfaa.org) in an effort to keep membership information as accurate as possible.
  - Remove duplicate members from the database.
4. Process membership payments timely and accurately.
5. Attend monthly MASFAA Council meetings and provide statistical updates of membership size, new members, and other information that may be requested.
6. Consult the MASFAA online database to ensure that MASFAA participants and individuals who are serving in an elected or appointed position are current and paid members.
  - Work with committee chairs to make sure committee members are also paid members of the MASFAA Association.
7. Maintain the electronic MASFAA Membership directory on the MASFAA website.
8. Provide labels or spreadsheets to members, as requested and ensure the information is accurate.
9. Work with the Technology Committee and Noetic Harbor (web vendor) in making updates to the membership process and information that can be obtained through the administration portion of the MASFAA website.
10. Coordinate with the Conference Committee to develop the online pre-registration and on-site registration processes.
  - Assume responsibility for collection and tracking of all registration fees, new member dues collected with registration, and late registration fees.
  - Process on-site registrations and payments at the conference.
  - Maintain conference registration data and statistics for the committee.

## **NOMINATING COMMITTEE**

### **Purpose**

The purposes of the Committee are to solicit nominations, prepare a slate of candidates, mail ballots to the membership, and tally the ballots.

### **Composition**

The composition of the Nominating Committee is specified in the *By-Laws* as follows:

*The Nominating Committee shall consist of five members: the immediate Past President and at four others appointed by the President (if the Past President cannot serve, the President shall appoint a replacement). The members of the Nominating committee shall be named by the President in a manner to ensure the representation of all constituencies, and subject to the approval of the Executive Council. The Nominating Committee may accept suggestions from the membership but shall have sole authority to select a minimum of two candidates for each open position each year. Members of the Nominating Committee are not eligible to be nominated for office.*

### **Objectives**

1. Propose Committee members to the President for approval by the Executive Council.
2. In recognizing the need for broad and diverse representation on the Executive Council, the Committee should try to ensure that such representation is achieved.
3. Encourage, solicit, and recruit nominations from the membership via the *MASFAA Newsletter*, the website, and the listserv.
4. Prepare a slate of candidates for the upcoming election and distribute a ballot in an electronic format to the membership at the Annual Fall Conference.
5. Tally the election results, notify all candidates directly, and report the results to the membership via the MASFAA website, in the *MASFAA Newsletter* and on the listserv.
6. Review and modify, as necessary, policies and procedures related to the nomination and elections process unless such proposed modifications are not in accordance with the *By-Laws*.
7. Since confidentiality is essential, it is important that each member who agrees to serve on MASFAA's Nominating Committee also agrees to hold all discussions relating to the Committee's business in the strictest confidence. The names of those recommended for the slate as well as any other relevant information pertaining to the slate should be held in strictest confidence. This requirement needs to be communicated by the Chair to the members of the Committee.
8. The Chair needs to keep good notes of committee proceedings to pass on to the next year's committee.

## **PROFESSIONAL DEVELOPMENT AND TRAINING COMMITTEE**

### **Purpose**

The purpose of the Committee is to benefit the MASFAA membership by coordinating all aspects of new and annual training and professional development opportunities.

### **Composition**

The Committee is composed of three appointed Chairpersons (1: to lead Just the Facts, 2: to lead MASFAA's Leadership Academy 3: to lead all other general trainings) as well as volunteer committee members.

### **Objectives**

1. Increase MASFAA awareness and involvement.
2. Conduct annual FISAP Workshop.
3. Conduct annual Learn from the Directors Workshop.
4. Conduct two "A Conversation With" or other topical workshops during the year.
5. Conduct/sponsor a training session at annual MASFAA Conference.
6. Conduct annual Need Analysis Workshop (eastern and western).
7. Conduct annual Support Staff Workshop.
8. Conduct annual Novice Workshop.
9. Conduct MASFAA's Leadership Academy.
10. Sponsor End of Year Event.
11. Conduct additional trainings and workshops as needed.

## **JUST THE FACTS! TRAINING SUB-COMMITTEE (part of PD&T)**

### **Purpose**

The purpose of this committee is to plan and implement basic training in the administration of federal aid programs that will be provided, free of charge, to novice members of the profession. The committee will recruit experienced trainers/faculty from the membership to review and customize NASFAA's CORE training materials and present the material in a workshop format on an annual basis.

### **Composition**

The committee is comprised of volunteer committee members. Most of the committee members are faculty presenters although some provide the administrative staffing necessary to organize and facilitate the program.

### **Objectives**

1. Recruit active, enthusiastic members of MASFAA who have extensive experience in financial aid to serve as faculty for the program.
2. Plan and administer a planning workshop for approximately 15 faculty members/presenters.
3. Provide NASFAA Core materials and the previous year's MASFAA Just the Facts Power Point slides to each presenter. These materials will be used to create customized and updated presentations following the NASFAA module topics.
4. Plan the training series to occur over a 5-week time span. Sites must be as accessible as possible, ideally including access to public transportation. Student trainees should have no more than 2 years' experience in financial aid. Students are responsible for attending the sessions, reading the NASFAA material in advance, and reviewing whatever other material and assignments are provided by the faculty.
5. Announce the workshop series to the MASFAA membership; anticipated participation not to exceed 30, with the possibility of an additional 15 on the Institutional Methodology Day.
6. Faculty and students receive free e-copies of the NASFAA CORE Training Modules, giving them access to a major compendium of information.
7. Collect evaluations after each session and plan an end-of-the-year debriefing for faculty of the program.
8. The MASFAA Just the Facts program is not a replacement for NASFAA University now under development. It is a complement to that program, providing personal networking and learning in a personal interactive learning environment.

## **MASFAA's LEADERSHIP ACADEMY SUB-COMMITTEE (part of PD&T)**

### **Purpose**

MASFAA's Leadership Academy is a two-year program (beginning each fall) that provides an avenue for the personal and professional development of MASFAA members within the financial aid community. There are three goals to the program:

1. Education
2. Networking
3. Volunteering

### **Composition**

The committee is comprised of volunteer committee members and faculty presenters.

### **Objectives**

- Candidates will attend relevant and topical sessions to further develop knowledge of financial aid policies and procedures in accordance with federal and/or institutional methodologies.
- Candidates will attend sessions to further enhance individual professional development and career-building skills.
- Candidates will be provided with opportunities to network with peers and to receive guidance and mentoring from other aid professionals within the organization.
- Candidates will be required to become involved in MASFAA's committees, as volunteers.
- Candidates will be encouraged to attend at least one MASFAA Council meeting and to present at the annual conference.

### **Track-A**

1. Leadership Styles/Personality Styles/Management Styles (Late September)
2. Public Speaking (Late October)
3. Managing Change (Early December)
4. Group Book Review and Presentation (Mid May)

### **Track-B**

1. Career Development Panel/Goal Setting (Late September)
2. Professional Writing and Effective Communication (Late October)
3. Conflict Management and Team Building/Problem Solving (Early December)
4. Diversity/Managing Across Difference (Mid May)



## **TECHNOLOGY COMMITTEE**

### **Purpose**

The purpose of the Technology Committee is to provide technical resources to the Association by fostering and supporting the technical initiatives of MASFAA's administration as well as supporting electronic services for the MASFAA membership. The committee will also make recommendations for improvement of electronic services.

### **Composition**

The Committee is composed of an appointed Chairperson and Chairperson as well as volunteer committee members.

### **Objectives**

1. Maintain and update content on the MASFAA website while working with the outside web developer, Noetic Harbor, as necessary. Website updates include posting executive council minutes, news, upcoming events, photo albums, job opportunities, committee reports and updates, and maintaining the calendar.
2. Coordinate and support on-line conference and other event registration, membership and voting.
3. Respond to [masfaa.tech@gmail.com](mailto:masfaa.tech@gmail.com) emails in a timely manner.
4. Update and maintain Policy and Procedure manual for the Technology Committee.
5. Assign tech liaisons to each committee to assist with technology needs.
6. Continue to look at new technologies for MASFAA, especially cloud storage for archives and a forms bank.
7. Recruit more volunteers to the Technology Committee for long-term growth and support of the MASFAA website and technological needs.

# CHAPTER FOUR – FINANCES

## MASFAA FISCAL POLICIES AND PROCEDURES

### I. Officer Roles and Responsibilities

#### a. President

- i. The MASFAA President is the chief operating officer of the Association. In this capacity, the President assumes responsibility for establishing and maintaining the Association's operating systems; exerts leadership in planning, budgeting, and evaluation; and assumes ultimate accountability for the financial stewardship of the Association's resources.
- ii. The President has the authority to authorize expenditures and, in addition to the Treasurer, the Secretary and the President-Elect, to sign or countersign Association checks. The President is solely responsible for signing all contracts that could encumber the Association.
- iii. The President shall preside over the Finance Committee.

#### b. Treasurer

- i. The MASFAA Treasurer is the chief fiscal officer of the Association. In this capacity, the Treasurer is charged with managing the Association's financial matters as well as with maintaining its financial stability. The duties and responsibilities of the Treasurer are as follows:
  - design, implement, operate and maintain the Association's financial accounting systems and procedures;
  - perform financial reporting, including an audited annual report to the Association, and detailed status reports (e.g., year-to-date budget reports, statement of net worth) to be submitted at each meeting of the Executive Council;
  - procure and maintain bonding insurance for the President, President-Elect, Past President, Secretary and Treasurer;
  - procure and maintain liability insurance for the Association;
  - under the oversight of the Past President, monitor the Association's bank balance and maintain overall cash control;
  - maintain the tax-exempt status of the Association;
  - work directly with the Association's CPA to prepare the audited annual report and federal and state income tax returns;
  - pay bills and prepare and sign checks. As required by the terms of the employee dishonesty insurance policy, obtain countersignature from the Secretary on all checks in excess of \$1500;
  - maintain an ongoing record of committee expenditures;
  - serve as a member of the Finance Committee;
  - provide guidance to the Executive Council regarding responsible investment of MASFAA's funds;
  - transfer all financial records to the incoming Treasurer in a timely manner and provide training to such individual prior to the start of his or her term; and maintain and amend Fiscal Policies and Procedures as needed.

- act as Past-Treasurer for the term immediately following tenure as Treasurer.

**c. President-Elect and Secretary**

- The President-Elect and Secretary have the authority, in addition to the Treasurer, Past-Treasurer and President, to sign or countersign Association checks. The Secretary is primarily responsible for countersigning all Association checks in excess of \$1500.
- The President-Elect and Secretary serve as members of the Finance Committee.

**d. Past President**

- The Past President is responsible for reconciling the Association’s bank statements on a monthly basis, as required by the terms of the employee dishonesty insurance policy.
- The Past President has no check signing privileges.
- The Past President serves as a member of the Finance Committee.

**e. Past Treasurer**

- The Past Treasurer is responsible for providing advice and counsel to the Treasurer and serving as a resource to the other officers.
- The Past Treasurer has check signing and counter signing privileges. The Past Treasurer serves as a member of the Finance Committee.

**f. Finance Committee**

- The Finance Committee, which consists of the President, President-Elect, Past President, Secretary, Treasurer, Past Treasurer and the Development Chair, is responsible for overseeing the fiscal affairs of the Association. The duties and responsibilities of the Finance Committee are as follows:
  - review all new fiscal year committee budget plans by May 31 and monitor all committee budgets throughout the year;
  - establish and present the membership dues structure to the Executive Council at the May meeting;
  - recommend the new fiscal year exhibitor levels by June 1;
  - recommend the Association’s new fiscal year budget by June, or at the latest, the summer retreat;
  - oversee and evaluate the services of an auditor and/or financial planner and issue RFPs when appropriate;
  - educate the Executive Council, as well as the membership at large, as to the worth of services relative to cost;
  - continue to evaluate, with appropriate committee input, the financial reliance of the Association on each cost center/service;
  - review investment activity and progress toward reserve goals on an ongoing basis; and
  - monitor the policies and procedures used by the Treasurer to ensure best financial practices.

**II. Tax Exempt Status, Tax Filing Requirements and Employer Identification Number (EIN)**

- MASFAA was granted 501(c)(3) tax exempt status by the Internal Revenue Service in September 1983.
- Details, including the tax-exempt number and employer identification number, are kept on file with the Treasurer.

**III. Insurance**

- a. MASFAA is covered by employee dishonesty and liability insurance. Details are on file with the Treasurer.

#### **IV. Checks and Balances**

- a. Requests for Payment
  - i. Bills should be forwarded to the Treasurer for payment in conjunction with a *Request for Payment* form. Bills should only be submitted by Committee Chairpersons and Executive Councilmembers.
- b. Issuance of Checks
  - i. All checks issued by the Association are signed by the Treasurer. In accordance with the terms of the Association's employee dishonesty insurance policy, all checks issued in excess of \$1500 must be countersigned by the President or Secretary. Checks issued in reimbursement of the Treasurer should also be countersigned by the President or Secretary, regardless of the amount.
- c. Reconciliation of Bank Statements
  - i. In accordance with the terms of the Association's employee dishonesty insurance policy, the Past President reconciles the bank statements with the Quicken database on a monthly basis.
- d. Credit Cards
  - i. The Treasurer is responsible for reconciling all credit card income in conjunction with the Membership Chair on a monthly basis. Details on this process are kept by the Treasurer.
- e. Financial Records and Reporting
  - i. Copies of the Association's original documents (i.e., articles of incorporation, 501(c)(3), Federal Income Tax Returns, CD documents, bank statements, etc.) should be held by both the Treasurer and the Secretary.
  - ii. The Treasurer shall submit a year-to-date budget report, a 30-day income and expense detail report and a net worth report to the Executive Council on a monthly basis. The Treasurer shall present the audited financial report to the membership at the Annual Fall Conference.
- f. Investments
  - i. The Finance Committee, with the approval of the Executive Council, shall determine the investment strategy for the Association. The Finance Committee may choose to enlist the services of a financial planner to assist in the development of this strategy. The Finance Committee, in conjunction with the Executive Council, shall determine an appropriate level of reserve funds. The Treasurer is responsible for investing MASFAA's funds in accordance with the strategy approved by and supervision of Executive Council
- g. Contracts
  - i. Contracts may be entered into on behalf of the Association only by the elected members of the Executive Council or Committee Chairs
- h. Treasurer Transition
  - i. Each incoming Treasurer is invited to attend the Finance Committee meeting at which the following year's budget is determined. The outgoing Treasurer provides training to the incoming Treasurer prior to the start of his or her term and serves as Past-Treasurer. The outgoing Treasurer should transfer the Association's fiscal records to the incoming Treasurer, or to the incoming President, no later than the summer retreat.

#### **V. Methods of Recordkeeping and Reporting**

- a. Paper records of tax returns, audited financial statements, bank statements, cancelled and voided checks, deposit slips, credit card statements, *Payment Request Forms* and supporting documentation, invoices, and CDs and other investment documents should be retained by the Treasurer. The Treasurer shall also retain all checking, money market and investment activity in an electronic format, such as Quicken. An electronic back-up of this data will be retained by the Treasurer and the Past President.

## **EXHIBITOR GUIDELINES**

### **EXHIBITOR - \$1,000.00**

Involvement in the MASFAA organization and its activities includes:

#### **Annual MASFAA Fall Conference (November)**

One registration and one conference exhibit space, to be selected by the exhibitor and determined by order of exhibitor payment received; Provide a company logo for the Conference program, annual deadline of September 30; Conference program list of all exhibitors in alphabetical order. In keeping with revisions to NASFAA's exhibitor policies in June 2007, MASFAA's policies for exhibitors now:

1. Require exhibitors' gifts or giveaways to be of nominal value (i.e., less than \$10 fair market value).
2. Prohibit all prize drawings, including scholarships.
3. Prohibit exhibitors from organizing, sponsoring or conducting any social activities directed towards Annual Conference attendees.
4. Allow exhibitors to organize, sponsor, or conduct non-social events, such as focus, advisory, or user groups, where only non-alcoholic beverages and light snacks may be served.

#### **MASFAA Website**

Alphabetical listing of all exhibitors with a link to your organization's Home Page.

#### **Annual professional development and training events**

Support many events, including, but not limited to: FISAP, Novice, Need Analysis, and Support Staff workshops, Just the Facts! Training, and Graduate Professional Concerns Symposium.

#### **Outreach and early awareness events and initiatives**

Geared toward Massachusetts' students and families. Please note: MASFAA's Carnival of Learning and FAFSA Day activities are not included in this benefit. Organizations will be offered an opportunity to support these programs separately.

Becoming an Exhibitor does not include annual individual membership dues. The exhibitor structure is subject to change on an annual basis.

## **ADVERTISING GUIDELINES**

Below are the guidelines for the years in which the Association offers advertising.

### Advertising Terms and Conditions

1. MASFAA reserves the right to review and possibly reject any advertising.
2. MASFAA does not guarantee any given level of circulation or readership for an advertisement.
3. The advertiser assumes liability for all content, including text and illustrations of published advertising, and also assumes responsibility for any claims arising therefrom made against MASFAA, including costs associated with defending against such claim. Advertisers agree to hold MASFAA harmless for any claims made against it by reason of an advertisement.
4. MASFAA reserves the right to insert the phrase "Advertisement" above or below any copy.
5. MASFAA shall be under no liability for its failure, for any cause, to insert an advertisement or for any error in any advertisement.
6. Charges for changes from original layout and copy will be based on current composition rates.

Conference Program Advertising Specifications

Exhibitors must provide digital logos, (jpeg, gif & pdf is preferred).

Conference Program

Quarter-page

3 5/16" x 4 7/8"

## **DUES**

### Authority

Authority for the assessment and collection of dues is found in the *By-Laws*, Article I, Sections 1, 2, and 3.

*Section 1. Application for membership in the Association shall be made to the Treasurer for processing as instructed by the Executive Council.*

*Section 2. The amount of annual membership dues payable to the Treasurer of the Association by active and associate members shall be \$50, or an amount as recommended to the membership by the Executive Council, subject to the approval of the majority of the membership voting.*

*Section 3. Bills for annual membership dues shall be sent by the Chair(s) of the Membership Committee on or about the beginning of May to each member of the Association. Dues shall be payable on or before July 1.*

### Philosophy of Dues

MASFAA is an organization composed of individuals associated with the administration of student financial aid. It is the intent of the Association to keep dues as low as possible. In order to accomplish this, MASFAA will seek other sources of income, which are consistent with the Association's goals and objectives. Also, MASFAA will attempt to operate activities in an economical and efficient manner.

### Assessment and Collection Procedures

Dues are paid for the period of one year from July 1 to June 30. Dues can be paid at any point during the year.



# CHAPTER FIVE – MEMBERSHIP

## CATEGORIES OF MEMBERSHIP

The categories of membership in MASFAA are contained in the *Constitution*, Article III, Section 1, 2, 3, 4, and 5.

*Section 1. There shall be five classifications of membership in this association: active membership, associate membership, honorary membership, lifetime membership and retiree membership.*

1. Active membership shall provide full association benefits, including the right to vote on any matter brought before the Association.
2. Associate membership shall provide full association benefits, excluding voting rights, except for the Associate Member at Large at Executive Council meetings.
3. Honorary membership shall include full association benefits. The right to vote is contingent upon the member's meeting the definition of active (with voting rights) or associate (without voting rights) membership.
4. Lifetime membership shall include full association benefits. The right to vote is contingent upon the member's meeting the definition of active (with voting rights) or associate (without voting rights) membership.
5. Retiree membership shall include full association benefits. The right to vote is contingent upon the member's meeting the definition of active (with voting rights) or associate (without voting rights) membership.

*Section 2. Active membership is limited to:*

1. Professionals at institutions of post-secondary education in Massachusetts who are engaged in the active administration of student financial aid; and
2. Support staff who are actively involved in financial aid at institutions of post-secondary education in Massachusetts.

*Section 3. Associate membership shall include:*

1. Support staff at institutions of post-secondary education in Massachusetts who are not actively involved in the administration of student financial aid;
2. Other administrators at institutions of post-secondary education in Massachusetts who are not actively involved in the administration of student financial aid, e.g., bursars, deans, presidents, registrars and vice-presidents;
3. Professionals and support staff from post-secondary institutions in states other than Massachusetts, if otherwise qualified under Article III, Section 2;
4. Secondary school guidance counselors in Massachusetts;
5. Representatives of banks and other lending institutions engaged in student loan administration in Massachusetts;
6. Financial aid consultants;
7. Representatives of 1) government agencies, 2) foundations, and 3) private and community organizations who are concerned with student financial aid issues;
8. Students at institutions of post-secondary education; and
9. Other persons interested in student financial aid issues.

*Section 4. Honorary membership*

1. Honorary membership is bestowed as an award by the Executive Council.
2. Honorary members who are qualified for active membership under Article III, Section 2 are entitled to vote on all matters brought before the Association.
3. Honorary membership duration is one year.

#### *Section 5. Lifetime membership*

1. Lifetime memberships may be bestowed in rare circumstances at the discretion of Executive Council.
2. Lifetime members receive membership benefits at no cost to them and are automatically renewed for membership each year.
3. Lifetime members who are qualified for active membership under Article III, Section 2 are entitled to vote on all matters brought before the Association.
4. The following is a list of lifetime MASFAA members:
  - a. Linda Anderson-Mercier
  - b. Grace Bartini
  - c. Mike Bartini
  - d. George Covino
  - e. Linda Dagradi
  - f. Amelia Nychis
  - g. Leolyn Osborn
  - h. Linda Schoendorf
  - i. Barbara Tornow

(Note: Lifetime memberships were given as part of the Association's awards from 1988-1991. This practice has been discontinued.)

#### *Section 6. Retiree membership*

1. Retiree membership is bestowed on those active members of the association who have qualified for active membership for at least ten years before retiring and who do not meet the definition of membership in Article III, Section 2 or Article III, Section 3 A-G.
2. Retiree members receive membership benefits at no cost to them and are renewed annually upon completing the membership renewal process.
3. Retiree members receive a 50% reduction in the registration fee for the Annual Conference.
4. Retiree members receive all benefits of Associate membership as defined in Article I, Section 2.

### **SERVICES AND BENEFITS TO MEMBERS**

#### Professional Development and Training

A major purpose of MASFAA is the professional development and training of financial aid administrators. MASFAA conducts and sponsors workshops and seminars to provide opportunities for face-to-face development of technical and professional skills related to financial aid administration.

MASFAA conducts an annual fall conference which is attended by approximately 400-450 members and has many interest sessions designed to further the skills, knowledge, and professional development and training of financial aid administrators. MASFAA's Annual Fall Conference provides an opportunity for interaction between aid professionals across the state and other state agencies and personnel. The Conference stimulates discussion of issues and alternatives within and among these groups.

#### Publications

The *MASFAA Newsletter* is published two times a year. The *MASFAA Newsletter* reports on current events, legislative issues, technical issues, and Association activities. It also features opinion pieces by student aid professionals and profiles of Massachusetts schools.

The MASFAA website contains information about MASFAA activities as well as a searchable membership database. It also features links to frequently used financial aid websites.

#### Committees

MASFAA's committee structure provides a mechanism for direct input from the membership into the activities of the Association and the positions of the Association on student financial aid issues. It also provides a method for aid administrators to improve their knowledge of financial aid as well as leadership and decision-making skills.

#### Legislative Activities

MASFAA gathers data and provides technical and other information to the membership and policy-makers to help shape student financial aid policies and procedures.

#### Additional Services

MASFAA provides a website and listserv network for MASFAA members.

# CHAPTER SIX – ANNUAL CONFERENCE

## ANNUAL CONFERENCE

### Authority

Provision for an annual meeting is specified in the Constitution, Article VI as follows:

- Meetings of the Association shall be held at least annually on the dates and at the places determined by the Executive Council. Notices of all meetings shall be mailed to all members eligible to attend at least thirty (30) days before the meetings.

### Objectives

The annual meeting of the membership is held in conjunction with the Annual Fall Conference. In addition, the Conference serves to:

1. Provide a forum for the exchange of ideas and exposure to leaders in higher education.
2. Focus state attention on the most critical issues in student financial aid administration.
3. Bring state attention to MASFAA and provide it with the broadest visibility possible.
4. Provide a meaningful contribution to the improvement of professionalism of the membership in terms of skill, knowledge, and leadership.
5. Promote and enhance the participation of the membership in MASFAA.

### Site Selection and Dates

The President-Elect, in consultation with the Site Selection and Conference Committees, and with the approval of the Executive Council, is responsible for choosing the Conference site for two years hence. (For example, the 2008-2009 President-Elect in 2008 selected the Conference site for 2010.) The Site Selection Committee, which is appointed by the President-Elect, should include the Tri-Chairs of the Conference Committee as well as at least one associate member. The Annual Fall Conference is typically held in November.

### Roles and Responsibilities

A successful Annual Fall Conference depends on several key players: The Executive Council, the President, the Treasurer and, most of all, the Conference Committee.

### Executive Council

The Executive Council is responsible for approving the budget for the Annual Conference. The Executive Council also acts as a sounding board for the ideas and suggestions of the Conference Committee relative to conference site, date, length, theme, choice of topics and speakers, social events, and meals.

### President

The President is responsible for overseeing the Conference Committee. The President also has specific duties as follows:

1. Approve the signing of all contracts with the hotel, entertainment, exhibitors, vendors, and any other documents that could encumber the Association.
2. Preside over the Annual Business Meeting.
3. Present the Association's awards.
4. Formally recognize all committee volunteers at one of the Conference luncheons/dinners.

### Conference Committee

The Conference Committee assumes responsibility for organizing and managing the Conference by performing the following functions:

1. Advise the Executive Council regarding the Conference theme, key issues and topics for the program, as well as speakers and presenters.
2. Develop a budget for the Conference including recommended fees and submit it to the Finance Committee for review. The final budget for the Conference is reviewed and approved by the Executive Council.
3. Negotiate all contracts with the hotel, entertainment, sponsors, vendors, and any other documents that could encumber the Association. Ensure that all musicians/DJs possess the appropriate copyrights and licensing agreements. Coordinate arrangements with the hotel and serve as liaison with the hotel management.
4. In conjunction with the Membership Committee, oversee the entire registration process, both pre-registration and on-site registration.
5. Collect all fees and authorize payment for claims for services and activities in relation to the Conference.
6. Identify and invite speakers. Follow-up to ensure their attendance.
7. Email all promotional materials.
8. Coordinate display arrangements for exhibitors and vendors.
9. Supervise all volunteers to ensure timely completion of assigned tasks.
10. Arrange social events and plan local arrangements to provide for the comfort of persons attending the Conference.
11. Provide customized name tag ribbons to members of the Executive Council, Committee Chairs, and all committee volunteers.

## **Exhibitors and Vendors**

### **General Policies**

1. A display area for exhibitors will be provided in the venue.
2. All publicity and arrangements for exhibitors must be coordinated through the Conference Committee.
3. Payments for exhibitor display areas must be received by MASFAA prior to the beginning of the Conference.
4. Exhibitors may not hold functions at times that conflict with the Conference program or with other sponsored activities.

### **Specific Policies for Exhibitors**

1. Exhibitors serving the student financial aid profession will be actively invited to display their product line.
2. All exhibitor displays will be conducted in an area designated for that purpose by the Conference Committee.
3. Sales by authorized representatives of exhibitors will be permitted; normally marketed by the exhibitor's company. MASFAA will assume no liability for any transaction between exhibitors and Conference participants. Gifts or giveaways must be of nominal value (i.e., less than \$10 fair market value).
4. Prize and scholarship drawings are prohibited.
5. Exhibitors are prohibited from organizing, sponsoring or conducting any social activities directed towards Annual Conference attendees.
6. Exhibitors are allowed to organize, sponsor, or conduct non-social events, such as focus,

- advisory, or user groups, where only non-alcoholic beverages and light snacks may be served.
7. All installation and dismantling of exhibits must be carried out during the time indicated in the exhibit information. No exhibit may be erected after the exhibition opens nor be dismantled before the official closing time without prior approval from the Conference Committee. It is the responsibility of the exhibitor to see that all materials are delivered and removed by the specific deadlines. Should the exhibitor fail to remove the exhibit, this removal will be arranged by the Conference Committee at the expense of the exhibitor.
  8. All local safety and fire regulations will be strictly enforced, and the exhibitor assumes all responsibility for compliance with such regulations. No combustible materials shall be stored in or around the exhibit booths.
  9. An exhibitor assumes entire responsibility and agrees to protect, indemnify, defend, and serve MASFAA and its agents harmless against all claims, losses, and damages to persons or property, governmental charges or fines, and attorneys' fees arising out of or caused by the exhibitor's installation, removal, maintenance, occupancy, or use of the exhibition premises or a part thereof.
  10. In addition, an exhibitor acknowledges that MASFAA does not maintain insurance covering exhibitor's property, and that it is the sole responsibility of the exhibitor to obtain business interruption and property damage insurance covering such losses by the exhibitor.
  11. Each exhibitor will receive credit for their participation in the Conference packet and will be introduced to the members by the President at a general session.
  12. Exhibitor registration packets, including meal tickets, will be provided to each exhibitor according to a contribution rate schedule.
  13. Sharing of exhibit space is prohibited.

## **Finances**

### Fees

The Conference Committee shall develop an overall Conference budget for review by the Finance Committee and final approval by the Executive Council.

### Daily Fees

A daily registration fee will be available in addition to the fee for the entire Conference. The amount of the daily registration fee will be determined annually. A fee of \$50.00 will be charged to non-member registrants. This fee will automatically register these individuals as members. A \$25.00 late fee may be charged to members who register after the designated deadline. Except in extenuating circumstances, no refunds will be issued to paid registrants who request a refund after the registration deadline date.

### Waiver of Registration Fees

1. All persons attending the Conference, including the Executive Council and the Conference Committee, will pay the registration fee. Paid exhibitors will receive a designated number of complimentary registrations in accordance with exhibitor guidelines.
2. Guest speakers who are not directly involved in the administration of student aid may have the fee waived.
3. Any request for an exception to the above policy will be decided by the President, upon the recommendation of the Conference Committee.

### Complimentary Rooms

Complimentary sleeping rooms will be assigned to keep MASFAA's costs to a minimum in the following order:

1. VIP Speakers/Guests
2. President
3. Conference Chairpersons

#### Honoraria and Travel Expenses

The policy of paying honoraria and/or travel expenses is as follows:

1. Honoraria will be offered when deemed necessary by the Conference Committee to bring in a speaker from outside MASFAA who would not otherwise attend such a meeting.
2. Likewise, travel expense reimbursement will be offered to reimburse invited speakers from outside the profession if deemed necessary by the Conference Committee.

#### Annual Business Meeting

The quorum needed to conduct the annual business meeting is specified in the *Constitution*, Article VI, Section 3 as follows:

*Section 3 One quarter (1/4) of the eligible active members of the Association shall constitute a quorum at any regularly called meeting of the Association.*

# CHAPTER SEVEN – PUBLICATIONS

## **GENERAL INFORMATION ADVERTISING**

Advertising is accepted in the publications according to the following policies:

1. Advertisements must be of interest or use to the members of MASFAA or affiliated professions.
2. The Association reserves the right to reject any material deemed unsuitable.
3. The editor(s) will mark as advertising any copy that closely resembles promotional material and charge the advertiser accordingly.
4. Advertisers assume total liability for all content of advertisements printed and assume responsibility for any claims that may arise from their advertising.

## **MASFAA NEWSLETTER**

### Purpose

The purpose of the *MASFAA Newsletter* is to provide timely news on student financial aid issues as well as the activities of the Association and its committees. This publication also serves to add a personal dimension to MASFAA membership.

### Contents

The *Newsletter* contains summaries of changes in legislation, regulations, management, and appropriations of federal and state financial aid programs; information on activities of MASFAA's committees and the Executive Council; announcements of conferences and workshops; opinions and summaries on current financial aid issues; and profiles of Massachusetts institutions of higher education. The *Newsletter* also solicits opinions or other information from the members through surveys or requests for direct responses and solicits volunteers for MASFAA's committees.

### Frequency of Publication

The *Newsletter* is published two times a year.

### Editor

The editors of the *Newsletter* are members of the Communications Committee.

### Copyright

The *Newsletter* is copyrighted by MASFAA. Permission must be requested in writing for *Newsletter* reproductions. All rights are reserved.

### Advertising

All advertisements that appear in the *Newsletter* are subject to the terms and conditions set forth by MASFAA's advertising guidelines.

### Distribution

The MASFAA Newsletter is published on the MASFAA website.

## **MASFAA WEBSITE**

**[www.masfaa.org](http://www.masfaa.org)**



### Purpose

The purpose of the MASFAA website is to provide timely information about MASFAA activities to the membership.

### Contents

The website contains sections for each of the MASFAA committees that are updated to reflect current committee activities. A searchable membership database is also maintained on the site. Current MASFAA Council minutes, as well as archived minutes, are available on the site. Conference information and online registration are available on the site prior to the Conference each year and session handouts and presentations are available on the site immediately following the Conference. Registration and announcement of MASFAA training events are available on the website as well. Links to useful financial aid sites are provided.

### Frequency of Publication

The website is updated in a timely manner to reflect the current activities of MASFAA.

### Editor

The Technology Committee serves as the editor of the website.

### Copyright

The website is copyrighted by MASFAA. Permission must be requested in writing for website content reproductions. All rights are reserved.

### Advertising

All advertisements that appear on the website are subject to the terms and conditions set forth by MASFAA's advertising guidelines.

# CHAPTER EIGHT – AWARDS

## GENERAL INFORMATION

It is appropriate for MASFAA to recognize individuals who provide service or make significant achievements in the furtherance of the Association or profession. This recognition may be for a single event or accomplishment, or can reflect a long period, even a lifetime, of sustained effort. Current Officers and Executive Council Members of MASFAA are not eligible to receive awards.

### Who Selects?

Nominations are solicited and reviewed by the Awards Committee, who recommends recipients to the Executive Council, who selects the recipients.

### Time and Place of Presentation

The Charles “Jack” Sheehan Distinguished Achievement Award, the MASFAA Presidential Award, Edward M. Kennedy Public Service Award, and the Charles E. Jones Achievement Award are presented by the President at the annual conference. The MASFAA Volunteer of the Year Award is presented at the closing event in June.

## CHARLES E. JONES ACHIEVEMENT AWARD

### History

The Charles E. Jones Achievement Award is named in memory of Chuck Jones, who dedicated his career to helping students. A member of the financial aid staff at *The College of the Holy Cross*, Chuck was concerned about the access and delivery of aid to ALL students. Chuck was a wonderful person who had an extremely promising career that, unfortunately, was cut short by a terminal illness.

### Purpose

To recognize the achievements and development of a "new" financial aid administrator.

### Qualifications

Has held an administrative position in financial aid for 3 years or less. Current Officers and Executive Council Members of MASFAA are not eligible to receive the award.

### Criteria

Outstanding achievement in the areas of leadership ability, communication skills, professional development, decision making, service to students, and/or service to institution.

### Format

Recipient is presented with a plaque. The recipient is entitled to a free registration at the next MASFAA Annual Fall Conference.

### Time of Presentation

This award is presented by the President at the Annual Fall Conference.

#### Charles E. Jones Award Past Recipients:

- 1988 Linda Schoendorf-Moore, Northeastern University
- 1989 Diana Hunter, Emmanuel College
- 1990 Leolyn Osborn, WPI
- 1991 Kinser Canselmo, Springfield College
- 1992 Shane Hammond, UMass/Amherst
- 1993 Anita Wojick, Salem State College
- 1994 Sean Porter, Northeastern University
- 1995 Jan Marie Combs, Harvard Grad. School of Education
- 1996 Shawn Morrissey, Framingham State College
- 1997 Sherri Culp, Brandeis University
- 1998 Anthony Erwin, Berklee College of Music
- 1999 Carlos Perez, Salem State College
- 2000 Michelle Tufau, Wellesley College
- 2001 Karen Stoyanoff, Clark University
- 2002 Lynn Doan, College of the Holy Cross
- 2003 Hannah Morrison, Massasoit Community College
- 2004 Amy Piantedosi, Tufts University
- 2005 Shannon Czel, Boston Architectural College
- 2006 Jason Shumaker, Massachusetts Institute of Tech.
- 2007 Catherine Nelson, Brandeis University
- 2008 Carla Delucia, Fisher College
- 2009 Amanda Abreau, Northeastern University
- 2010 Kate Lang, Mount Holyoke College
- 2011 Jonathan Sparling, Worcester Polytechnic Institute
- 2012 Thomas Griffis, Elms College
- 2013 Wenimo Poweigha, Tufts University
- 2014 Greg Chick, UMASS Boston
- 2015 Marilyn Berroa, Endicott College
- 2016 Alexis Guay, MGH Institute of Health Professions
- 2017 Ashley Myers, Salem State
- 2018 Magan Harun
- 2019 Sarah Bergeron; WPI

#### **MASFAA PRESIDENTIAL AWARD**

##### Purpose

To recognize outstanding service and time dedicated to MASFAA during the past year(s).

##### Qualifications

An individual or organization. Current Officers and Executive Council Members of MASFAA are not eligible to receive the award.

##### Criteria

Important contribution to MASFAA either by a single achievement or achievements accomplished over a period of time. Can be counted on to complete tasks for the Association often with little fanfare.

##### Format

Recipient(s) presented with an inscribed plaque by the President.

### Time and Place of Presentation

This award is presented by the President at the Annual Fall Conference.

### Presidential Award Past Recipients:

1988	Grace Bartini
1989	Linda Dagradi
1990	Michael Bartini
1991	George Covino
1992	Amy Culver/Susan Stano
1993	Kathy Methot
1994	John Marcus
1995	Andrea Kramer
1996	Daniel Barkowitz
1996	Lori Zarkower
1997	Sally Connolly
1998	Peter Giumette
1999	Kathryn Austin
1999	Michael Mullaney
2000	Kelly Morrissey
2001	Laura Ortiz
2002	Scott Prince
2003	Shawn Morrissey
2004	Elayne Peloquin
2005	Gail Holt
2006	Jamey Palmieri/David Goldman
2007	Leah Barry/Carla Berg
2008	Sherri Avery
2009	Anthony Erwin
2010	Cathy Kedski
2011	Meredith Stover
2012	MEFA, Massachusetts Educational Financing
2013	Stephanie Wells
2014	Lisa Talbot
2015	Christina Coviello
2016	Greg Chick
2017	Keith Dimalanta
2018	Julie Wickstrom; Boston University
2019	Susan Sullivan; North Shore CC

### Authority

### **CHARLES "JACK" SHEEHAN DISTINGUISHED SERVICE AWARD**

#### History

The Charles Jack Sheehan Distinguished Service Award was named in honor of 'Jack' Sheehan, one of the most respected and talented financial aid administrators in our nation. Jack was called upon by Federal officials for advice; he was influential in helping shape Federal legislation and regulation. Most of all, Jack was an affectionate advocate for students and it shone clearly through in every detail of his work. One example of his caring for students was that he drove all over New Mexico in his Jaguar to encourage

disadvantaged students to enroll at the University of New Mexico and made visits to Hispanic parents to persuade them to let their daughters go away to college.

It was a fortunate day for Massachusetts when Jack came from New Mexico to be the Director of Financial Aid at Boston University. Jack was strongly committed to helping other aid professionals, especially those less experienced. He was always willing to answer questions, even when he wasn't well, and he never made anyone think that their question wasn't a good one. His style of management was to walk around the office with his cup of coffee and drop into the offices of staff to chat and see how things were going. He transformed the office at BU, which had lots of problems when he arrived. For this, President Silber was forever grateful, and he was forced to reconsider a remark he had made at an EASFAA meeting years before - something to the effect that the job of a financial aid officer was so insignificant that he could teach a monkey to do it.

Jack served as President of this Association in 1983-84, and it was a tribute to Jack that he was also elected President of NASFAA, our National Association. Unfortunately, a terminal illness prevented him from assuming that office.

This award was created in Jack's memory to recognize distinguished service to the financial aid profession.

#### Purpose

To recognize service to the financial aid profession.

#### Qualifications

An individual who exhibits the traits of intelligence, integrity, fairness, ingenuity, creativity, humor, involuntary insomnia, and endless patience. Current Officers and Executive Council Members of MASFAA are not eligible to receive the award.

#### Criteria

Important contribution to the financial aid profession because of a commitment in advancing the goals of the financial aid administrator.

#### Format

Recipient(s) is/are presented with an inscribed plaque by the President.

#### Time and Place of Presentation

This award is presented by the President at the Annual Fall Conference.

#### Charles "Jack" Sheehan Award Past Recipients:

1988	Anne Kepler
1989	Linda Anderson
1990	Amy Nychis
1991	Barbara Tornow
1992	Charles "Jack" Sheehan
1993	Terry Hartle
1994	Duane Quinn
1995	Joe Paul Case
1996	Betsy Hicks

1997 Gerry Coutinho  
 1998 Elizabeth Fontaine  
 1999 Judy Allen  
 2000 William Eastwood  
 2001 Barney Frank  
 2002 Maxine Davis  
 2003 Eileen O’Leary  
 2004 M. Seamus Harreys  
 2005 Yvonne Gittens  
 2006 Kathryn Osmond  
 2007 Janice Dorian  
 2008 Bernie Pekala  
 2009 Edward M. Kennedy  
 2010 Iris Godes  
 2011 Gail Holt  
 2012 Patricia Reilly  
 2013 Christine McGuire  
 2014  
 2015 Tony Erwin  
 2016 Kelly Morrissey  
 2017 Monica Blondin;  
 WPI  
 2018 Jill Marr  
 2019 Jillian Glaze

**MASFAA VOLUNTEER OF THE YEAR AWARD**

Purpose

To recognize outstanding commitment and contribution to a MASFAA volunteer during the past year.

Qualifications

Awardees must be a MASFAA member who has served as a volunteer on a MASFAA committee, either standing or ad hoc. Current Executive Council Members and Chairpersons of MASFAA are not eligible to receive the award. Must be nominated by a committee Chairperson or Executive Council member.

Criteria

Important contribution(s) to MASFAA through committee work.

Format

Recipient will be presented with an inscribed plaque.

Time and Place of Presentation

This award is presented at the final MASFAA function for the year.

Volunteer Award Past Recipients:

2003 Martha Johnson, Technology  
 2004 Jo Corro, GEAR UP  
 2005 Jason Shumaker, PD&T  
 2006 Jason Burke, PD&T; Anne Marie Juckins, Conference  
 2007 Dadizi Baker Cummings, Conference; Lisa Kyranos, PD&T  
 2008 Jan Marie Combs, Just The Facts & Conference; Michelle Clifton, Membership & Conference

- 2009 Sheila Hoffstedt, GPCC
- 2010 Jill D’Amico, Early Awareness
- 2011 Joanne Dashiell, PD&T; Longino Alex Gonzalez, Early Awareness & Outreach Committee
- 2012 Zack Goodwin, PD&T and Government Relations; Karen MacGregor, General MASFAA Support
- 2013 Beth Feinberg Keenan, FAFSA Day

**EDWARD M. KENNEDY PUBLIC SERVICE AWARD**

History

The Edward M. Kennedy Public Service Award is named in honor of Senator Edward M. Kennedy. Known as the “Lion of the Senate”, Ted was elected nine times, serving a total of 47 years. Senator Kennedy was one of the most respected Massachusetts Senator in US history because of his ability to build coalitions across political party lines, and his unflinching drive to champion the rights of the disadvantaged, through legislation concerning civil rights, healthcare, education, voting rights and labor.

Financial aid professionals recognize Senator Kennedy as a champion for higher education funding. As the Chairman and longtime member of the Senate Health, Education, Labor and Pensions Committee, Senator Kennedy helped shape the major federal student aid programs, including the Federal Pell Grant in 1972 and the William D. Ford Federal Direct Loan program in the 1990’s. Throughout his career in the Senate, Kennedy constantly fought to increase funding for student aid and opposed efforts to eliminate or cut funding. One of his highest priorities was ensuring that every American have access to high-quality education. The financial aid professionals of Massachusetts applaud his focus on the neediest and most disadvantaged.

Senator Kennedy offered the assistance of his office to financial aid professionals who needed support, and frequently requested feedback and guidance from the financial aid community. He recognized financial aid professionals as a vital link between needy students and higher education.

The Massachusetts Association of Student Financial Aid Administrators is proud to honor Senator Edward M. Kennedy with an annual award that recognizes distinguished public service. The Edward M. Kennedy Public Service Award recognizes outstanding service in the areas of student advocacy, government policy, and efforts to be an educator on issues related to student aid policy. The award honors the legacy of Senator Edward M. Kennedy by inspiring such service on the part of financial aid professionals in the Commonwealth of Massachusetts.

Purpose

The Edward M. Kennedy Public Service Award was established to recognize the sustained service as a champion for the needs and rights of the underserved and disadvantaged groups and to promote student advocacy within the financial aid profession.

Qualifications

Recipient can be an individual or an organization. Current MASFAA officers and Executive Council members are not eligible to receive the award.

Criteria

Important contributions in the area of public service, student advocacy, government policy or providing education on issues of student aid policy.

Format

Recipient is presented with an inscribed plaque by the President.

Time and Place of Presentation

The award is presented by the President at the Annual Fall Conference.

Edward M. Kennedy Award Past Recipients

2010	Dallas Martin
2011	Joseph Russo
2012	Joe Paul Case
2013	NA
2014	NA
2015	Bridget Lynch
2016	Paul Combe
2017	Eileen O'Leary (awarded at the 2016 YE event)
2018	NA
2019	Betsey Mayotte; TISLA



## CHAPTER NINE – SCHOLARSHIPS

### General Information

MASFAA discontinued scholarships beginning with the 2007-08 year.

### Past Recipients of the Jane Oates FSA Internship Scholarship

2001	Sojee Kim	Smith College
2002	Kelly Baker	Brandies University
2003	Varonica Fry	Boston University
2004	Rodrick Bo	Stonehill College
	Monica Soto Gill	New England Conservatory of
2005	Nicholas Burrell	Boston University

### Past Recipients of the College Board Institute Scholarship

2001	Valerie Chardonne, Mount Wachusett Community College
2003	Lauren Urbanek, New England Conservatory
2003	Kendra Archer, Curry College
2003	George Sotirion, Massachusetts Institute of Technology
2003	Amy Donnelly, Bristol Community College
2004	Cindy Sweeney, Bridgewater State College
2004	Brett DiMarzo, MGH Institute of Health Professions
2004	Jason Burke, Lesley University
2004	Jason Shumaker, Massachusetts Institute of Technology
2005	Joseph Dacey, Stonehill College
2005	Anna Jackson, Lesley University
2005	Sara Siniscalchi, Lesley University

# CHAPTER TEN – ORGANIZATIONAL MATTERS

## **MASFAA OFFICE**

MASFAA retains a toll-free telephone number (1-877-4MASFAA) which may be housed at any institution willing to provide a dedicated phone line for such purpose. MASFAA maintains a post office box for incoming mail. The Secretary, and one additional member of executive council hold keys to the post office box. The Secretary coordinates supplies for the organization.

## **RECORD RETENTION**

The current MASFAA Secretary should retain current permanent records. Current records reside with officers and Committee Chairpersons. Historical permanent records are maintained by the Communications Committee.

## **REPRESENTATION OF THE ASSOCIATION AT OTHER MEETINGS**

MASFAA is represented at the Eastern Association of Student Financial Aid Administrators (EASFAA) annual conference by a representative appointed by the President to serve a two-year term and at the National Association of Student Financial Aid Administrators (NASFAA) annual conference by the President. MASFAA reimburses the EASFAA Representative and President for all costs associated with attendance at these conferences, including registration fee, hotel, meals, and incidental expenses.

MASFAA normally sends two members, selected by the President, to NASFAA's annual Leadership Conference. This conference provides the MASFAA members an opportunity to network with colleagues from other states and gain training on leading the association. MASFAA reimburses the selected attendees for all costs associated with attendance at this conference, including travel, hotel, meals, and incidental expenses.

## **NOMINATIONS AND ELECTION PROCEDURES**

The *By-Laws* in Article II, Section 1, 2 and 3 explain the nominations and election procedures. Additional requirements are as follows:

### **Ballots**

A picture and a statement of candidacy should be obtained from each presidential candidate and distributed along with the official ballot. A picture and a professional profile detailing work history and professional association involvement should be obtained from all other candidates for election and distributed along with the official ballot. All candidates shall be given at least one week to provide or arrange for a suitable photograph, and to provide a statement of candidacy or professional profile. Nominees who fail to provide a photograph and/or statement or profile within this timeframe forfeit the right to have this information included on the ballot.

The ballot shall be distributed to the membership in electronic format.

## Election Count and Results

Prior to the election process, the Technology Committee should review the membership directory to ensure that the membership and sector type is accurate for each member. All ballots shall be cast electronically by the date and time of the published deadline. The ballots must be reviewed by at least two members of the Technology Committee, including at least one Chair. Only ballots submitted by the designated deadline may be counted. Results are then sent to the Chair of the Nominating Committee.

After the Nominating Committee has received and approved the tally of electronic votes from the MASFAA website, and directly notified all of the elected and non-elected candidates, a three-business day waiting period shall be observed before the membership is notified of the outcome. During this period, any election participant may formally contest the election to any member of the Nominating Committee. If a participant contests, the President shall call an emergency Executive Council meeting to discuss the matter and to determine the appropriate course of action. In the event of a contest, the other candidate(s) for the office in question shall be notified immediately, then notified of the result of the meeting prior to any announcement to the membership. All elected and non-elected candidates shall keep the results of the election confidential until the Nominating Committee has made the results public. Approximately 30 days after the election results have been made public, the electronic votes will be deleted from the electionsdatabase.

The Chair of the Nominating Committee or the President shall notify the membership of the results of the election via the listserv, MASFAA website, and/or the *MASFAA Newsletter*.

## **LOGO GUIDELINES**

### Background

The MASFAA logo was established in 2000 to begin the process of branding the organization. The logo serves to communicate that MASFAA is a professional organization as well as providing visual cohesiveness for the varied communications such as: website links, advertisements, letterheads, signage, press releases, or any other medium in which the logo will be employed. The logo has received a copyright which gives exclusive legal rights of its use for MASFAA.

### Purpose

Maintaining the consistent and coherence of MASFAA's visual communications is a vital step in protecting the integrity of its public image. By using the logo correctly at all times, in all applications, you help to ensure that MASFAA continues to enhance its reputation as a professional organization.

### Scope/Impact

The basic guidelines described in this document represent the basic and standard uses for letterhead, envelopes, and websites. However, these guidelines will apply for virtually any situation where the logotype is being reproduced, whether electronically or otherwise. Requests for permission to use in any other type of medium, or to depart from these guidelines must be made to the Executive Council.

Any permission granted is for a *one time use only and* does not constitute permission to alter the logo at any other time in any other way other than the one-time permission granted by the Council.

### Logotype

The logo or more formally, the “logotype” is the combination of 4 interconnected parts:

- “Stretchy man”
- The word “MASFAA”
- The underscore line
- The full organization name

These 4 components are shown in their proper placement and relationship below:



The placement and relationship of the components may not be altered without permission. No other component (address, telephone number, etc.) is a part of the logotype. No other symbol(s) may be used to represent the organization.

It is important that the standards and specifications (see below) be strictly followed in regard to the use of the logo, which is the organization’s sole identifier replacing all other identifiers used in the past.

### Logotype Specifications

When the word MASFAA in the Trajan typeface is combined with the underscore, the “stretchy man” symbol and the organization name in a given relationship, it is referred to as the MASFAA *logotype*. You should never create your own version of the MASFAA logotype out of ordinary or any other type.

The logotype specifics:

- The MASFAA logo colors: PMS Blue 300 for the “stretchy man” and black for the word
- The typeface: Trajan for MASFAA and Bank Gothic for the organization’s name

- The name: Massachusetts Association of Student Financial Aid Administrators

Notes:

- If printing in one-color please print the reverse logotype in a color bar
- The logotype must never be used as part of a headline or in body copy
- The tagline must never be used as part of a headline or in body copy. It is acceptable to print the tagline in the copy text, and then the trademark symbol or service mark symbol are not necessary
- If background is more than 50% value: A reverse logotype should be used
- Requests for permission to use in any other type of medium or to depart from these guidelines must be made to the Executive Council. Any permission granted is for a *one time use only and* does not constitute permission to alter the logo at any other time in any other way other than the one time permission granted by the Council.

Researched and compiled by J. Lahoud, 2006.

### **LIST SERVE GUIDELINES**

The MASFAA listserv is intended primarily to expedite communication among its members in the exchange of information, assistance, debate, and discussion of issues related to MASFAA and to the financial aid profession.

The listserv uses the group discussion model. This means they are bi-directional, allowing anyone whom is on the listserv to send a message to everyone within the listserv. Please remember that if you "reply all" to an e-mail received via a listserv that you will be sending it to the entire listserv.

Please do not submit messages unless you are reasonably certain your message is of sufficient professional concern to a group of MASFAA members that it warrants delivery to the subscribers of the listserv, or that your reply to a listserv posting would be of sufficient professional service to yourself.

**Please note that product promotion is not an appropriate use of the MASFAA listserv.**

The listserv is a service of MASFAA, but it cannot verify the content of postings for accuracy or be held accountable for message content. Parties submitting messages on the MASFAA listserv bear sole responsibility and liability for the content of their postings. Please be responsible when posting. MASFAA reserves the right to remove members from the listserv for inappropriate use.

To subscribe or unsubscribe to the list, fill out the information at:

<http://www.masfaa.org/membership/listserv.php>.

After subscribing, you will receive an e-mail asking you to confirm your subscription. Please follow the instructions in that email.

To send a message to the list, please mail it to: [masfaa@listserv.com](mailto:masfaa@listserv.com)

**NON-DISCRIMINATION POLICY**

The Massachusetts Association of Student Financial Aid Administrators (MASFAA) is committed to a policy of nondiscrimination and equal opportunity for all persons regardless of race, sex, gender identity, gender expression, color, religion, creed, national or ethnic origin, ancestry, age, marital status, sexual orientation, disability, veteran status, and socioeconomic status in any of its policies, programs, services, and publications.

Diversity and acceptance within the MASFAA community advances the purposes of the Association. MASFAA must and will maintain its commitment to the goals of diversity.

Any inquiries regarding this policy should be directed to the President of MASFAA.