



Facing the Future - Together!

OASFAA Virtual Conference

March 2 — 31, 2021

Ohio Association of Student Financial Aid Administrators

OASFAA

From the OASFAA President



Colleagues,

Welcome to the 1st Annual OASFAA Virtual Conference!

What a year! In the face of the challenges our offices have encountered, a divisional society, and a pandemic, we have made it to our annual conference. Ashley Eder, VP for Conferences and the Conference Planning Committee have been diligently working to capture the spirit of the last year and move us forward. As 2020 was nearing an end, with our hopes that we would be seeing all of you in person at the Spring conference, the reality quickly became clear. The difficult decision was made to move our Annual Conference to a virtual platform with a commitment to providing the finest virtual experience.

Facing the Future – Together! is the theme of our first virtual conference and encapsulates how our association and its members will move forward, stronger! The conference will occur throughout the month of March, with the hope that the multiple sessions offered over the month will be easier to work into all of our busy schedules. OASFAA members are able to attend the virtual conference for free, although current membership is required.

We have everything you would expect for an OASFAA conference, an assortment of interest sessions, including diversity and mental health. I anticipate all will see the value in our program and the flexibility in the offerings.

I want to send a huge “Thank You!” to our Associate Members and their commitment to OASFAA. Your loyalty is very much appreciated, and without your support many of our events would not be possible. To the 2020-2021 Executive Board, thank you for the support this past year. Together we have worked through some challenging, unforeseen times and we will be stronger for what we have encountered.

As my year as your president is nearing the end, the opportunity to serve OASFAA has been rewarding. I am confident that in passing the gavel to President-Elect Melanie Weaver, our association will be in good hands. I hope you will consider the benefits of involvement in OASFAA and sign up for a committee or throw your name in for an elected position.

Much appreciation,

A handwritten signature in black ink that reads "Andrea L. Morrow".

Andrea L. Morrow
2020-2021 OASFAA President



OASFAA Mission Statement

The mission of the Ohio Association of Student Financial Aid Administrators shall be to ensure access to higher education through the promotion of financial aid awareness. Further, the mission of the Association is to affect public policy initiatives, to promote ethical administration of student aid programs, and to encourage an environment of cooperation among individuals, agencies, organizations and educational institutions to better serve all student populations.

Regions

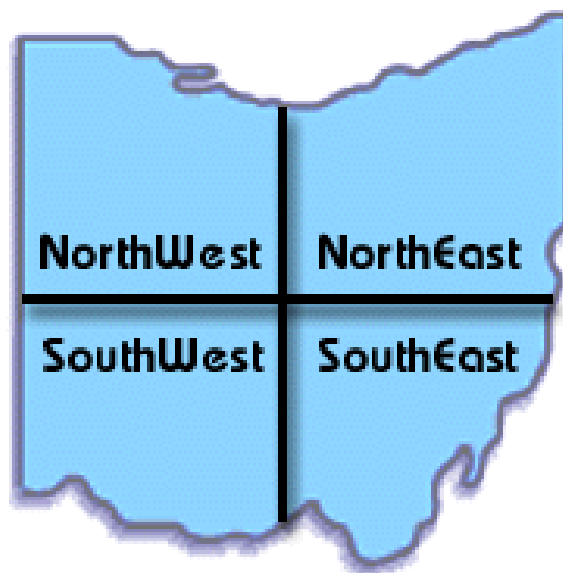
OAFSAA regions are determined by the telephone area code in which the institution is located.

Northwest:

419/567

Southwest:

513/937
326/283



Northeast:

216/234
330/440

Southeast:

614/740/380

2020-2021 Executive Committee Trustees

President—[Andrea Morrow](#), Owens Community College
President-Elect— [Melanie Weaver](#), Ohio Northern University
Past President—[Adam Dilulio](#), Cuyahoga Community College
Vice President for Conferences—[Ashley Eder Hartoin](#), DeVry University
Vice President for Training—[John Brown](#), Capital University
Secretary—[Mary Reshad](#), Wright State University
Treasurer—[Betsy Johnson](#), Bowling Green State University
Treasurer-Elect—[Jayme Jarrett](#), Ohio Northern University
Northeast Regional Representative—[Matt Kirksey](#), The University of Akron
Northwest Regional Representative—[Liz Jennings](#), Bowling Green State University
Southeast Regional Representative—[Melissa VanMeter](#), Ohio University
Southwest Regional Representative—[Frances Hutchinson](#), University of Cincinnati
Associate Member Representative—[Kim Jeffers](#), PNC Bank Student Lending

2020-2021 Executive Committee Chairs

Associate Member Relations— [Scott Lehman](#), Stark State College, and [Kimberly Jeffers](#), PNC Bank Student Lending
Association Governance & Planning— [Matthew Moore](#), Sinclair Community College, and [Susan Kannenwischer](#), Columbus College of Art and Design
Chenelle Leadership— [Erica Henry](#), University of Cincinnati, and [Kirby Adams](#), Sinclair Community College
Communications— [Mary Lynn Perri](#), Ursuline College, [Claudia Wenzel](#), John Carroll University, and [Amy Witt](#), Franklin University
Conference Entertainment— [Ed Recker](#), Sallie Mae
Conference Program— [Nancy Shepard](#), Central Ohio Technical College/The Ohio State University at Newark
Conference Registration—[Jenn Toomey](#), Case Western Reserve University
Conference Site— [Connie Fears](#), University of Cincinnati, and [De Auntha Logan-Cosme](#), Cuyahoga Community College-Metro Campus
Diversity— [James McDougal](#), KEMBA Financial Credit Union, and [Randy Ulses](#), University of Cincinnati
Finance— [Melanie Weaver](#), Ohio Northern University
Membership— [Sarah Pavlack](#), Sinclair Community College
NASFAA Training—[John Brown](#), Capital University
Need Analysis— Vacant
New Member/Recruitment — [Caitlyn Schoffner](#), Sinclair Community College, and [Hayley Hook](#), Washington State Community College
Nominations— [Melanie Weaver](#), Ohio Northern University
Outreach— [Mary Cannon](#), Hondros College, [Faith Phillips](#), Central Ohio Technical College/The Ohio State University at Newark, [MorraLee Keller](#), National College Attainment Network, and [Cody McMillen](#), University of Dayton
Professional Development— [Cathy Belfiore](#), Oberlin College & Conservatory, and [Emily Goldman](#), Hondros College of Nursing
Regulatory Issues Federal and State— [Ann Marie Gruber](#), Lakeland Community College
Website—[Carrie Short](#), Lorain County Community College, [Sarah Pavlack](#), Sinclair Community College, and [Adam Dilulio](#), Cuyahoga Community College

2020-2021 Committee Liaison

Ohio Department of Higher Education—[Tamika Braswell](#)

Past Presidents

- 2019-20** [Adam Dilulio](#), Cuyahoga Community College
- 2018-19** [Matthew Moore](#), Sinclair Community College
- 2017-18** [Susan Kannenwischer](#), Capital University
- 2016-17** [Faith Phillips](#), Central Ohio Technical College/The Ohio State University at Newark
- 2015-16** [Amanda Reisinger](#), Zane State College
- 2014-15** [Angela Johnson](#), Cuyahoga Community College
- 2013-14** [Randy Green](#), Wittenberg University
- 2012-13** [Cheryl Willard](#), Baldwin Wallace University
- 2011-12** [Stephanie Sutton](#), Lorain County Community College
- 2010-11** [Ann Marie Gruber](#), Lakeland Community College
- 2009-10** [Randy J. Uises](#), University of Cincinnati
- 2008-09** [Betsy Johnson](#), Owens Community College
- 2007-08** [Amy Baker \(Welty\)](#), Stark State College
- 2006-07** [Claudia Wenzel](#), John Carroll University
- 2005-06** [Mary Lynn Perri](#), Ursuline College
- 2004-05** [Mark Bandré](#), Ohio Wesleyan University
- 2003-04** [Wendell Schick](#), Ohio Northern University
- 2002-03** [Mary Kay Freshour](#), Otterbein University*
- 2001-02** [Brian Paskvan](#), Owens Community College*
- 2000-01** [Katherine Bontrager](#), Columbus State Community College
- 1999-00** [Steve England](#), Stark State College of Technology
- 1998-99** [Brian Paskvan](#), Owens Community College
- 1997-98** [Kathy Wiesenauer](#), Sinclair Community College
- 1996-97** [Theodore Hallenbeck](#), Kent State University
- 1995-96** [Kathy Fay \(Milem\)](#), The Ohio State University Newark/COTC
- 1994-95** [Ginny Biada](#), Baldwin-Wallace College
- 1993-94** [Lisa Hanson](#), Stark Technical College
- 1992-93** [Jeff Zellers](#), Muskingum College
- 1991-92** [Alex Murdoch](#), University of Cincinnati
- 1990-91** [Arman Habeggar](#), University of Findlay
- 1989-90** [Deb Heineman \(Johnson\)](#), Bowling Green State University
- 1988-89** [Josette Green](#), Stark Technical College
- 1987-88** [Michele Nemes Meeker \(Wade\)](#), The Ohio State University
- 1986-87** [James Bauer](#), Marietta College
- 1985-86** [Karen Berger \(Condeni\)](#), Ohio Northern University
- 1984-85** [Earl Dowling](#), University of Cincinnati
- 1983-84** [Gary Rohmann](#), Mount Vernon Nazarene College
- 1982-83** [Marc Brenner](#), Ohio Diesel Technical Institute
- 1981-82** [Edwin Below](#), Baldwin-Wallace College
- 1980-81** [Bob Hahn](#), University of Akron
- 1979-80** [David Darr](#), Wright State University
- 1978-79** [Paul Orehovec](#), The College of Wooster
- 1977-78** [Rodney Harrison](#), The Ohio State University
- 1976-77** [Harry Beck](#), University of Cincinnati
- 1975-76** [William Bennett](#), Cleveland State University
- 1974-75** [Donald Chenelle](#), Case Western Reserve University
- 1973-74** [James Hoover](#), University of Dayton
- 1972-73** [Alan Donley](#), Hiram College
- 1971-72** [James White](#), Oberlin College
- 1970-71** [Guy Spitler](#), Miami University
- 1969-70** [Mac Richardson](#), Baldwin-Wallace College
- 1968-69** [Robert McKay](#), Bowling Green State University

* Served partial year for 2001-2002

Conference Planning Committee

Kirby Adams, Sinclair Community College

Cathy Belfiore, Oberlin College and Conservatory

Tamika Braswell, Ohio Department of Higher Education

John Brown, Capital University

Mary Cannon, Hondros College

Raina Chezem, Elm Resources

Adam Dilulio, Cuyahoga Community College

Connie Fears, University of Cincinnati

Julie Finn, Cognition Financial

Elina Fonseca, University of Cincinnati

Rick Gallagher, Ascent Funding

Emily Goldman, Hondros College of Nursing

Daniel Gonzales, CampusLogic

Deb Gossman, College Ave. Student Loans

Ashley Eder Hartoin, DeVry University

Erica Henry, University of Cincinnati

Stephanie Hicks, Franklin University

Jayme Jarrett, Ohio Northern University

Kimberly Jeffers, PNC Bank Student Lending

Michael Jones, Citizens

MorraLee Keller, National College Attainment Network

Lakisha Mays, Columbus College of Art and Design

James McDougal, KEMBA Financial Credit Union

Andrea Morrow, Owens Community College

Faith Phillips, Central Ohio Technical College/The Ohio State University at Newark

Ed Recker, Sallie Mae

Mary Reshad, Wright State University

Mark Riggs, SoFi

Nancy Shepard, Central Ohio Technical College/The Ohio State University at Newark

Heidi Sisson, CampusLogic

Robin Sohnly, Columbus College of Art and Design

Holly Sunafrank, Ohio Northern University

Jenn Toomey, Case Western Reserve University

Melanie Weaver, Ohio Northern University

Laura Worley, Student Choice



Conference Scholarship

Mary Arter Bell Conference Scholarship

Mary Arter Bell, friend and colleague, will be remembered for her passionate approach to serving others, her commitment to student success, and her sincere dedication to The Ohio Association of Student Financial Aid Administrators. Mary served on many OASFAA committees throughout her career and she especially enjoyed planning and participating in conferences. Although Mary lost her battle to leukemia in May 2012, she will not be forgotten. The Mary Arter Bell Conference Scholarship will allow us to continue to recognize Mary's contributions as we come together as a community at annual conferences. Each year these scholarships provide funding to those who would otherwise not have the resources available to them from their institutions to attend conference.

Since the Annual Conference was virtual this year and it was free to participate for OASFAA members, we did not offer a scholarship. However, we hope to be able to meet in person again for the 2021-22 OASFAA Conference and will plan to offer the scholarship again at that time.

Conference Policies

When we meet in person again, please be aware of your institution's ethics policy as related to Ohio Revised Code 2921.43(A) and 102.03 (D) and (E) when participating in conference and non-conference events. If you are a vendor but not exhibiting, please refrain from conducting business in the exhibit area.

Nametags are not required for the virtual conference. However, they will be required for admittance to future, in-person conference events. During any future conferences, please be sure to wear your nametag throughout the events.

Awards and Recognition

Alex Murdoch Service Award

The Alex Murdoch Service Award was established in 1999 to honor Alex, Associate Director of Financial Aid at University of Cincinnati, when he retired that year. The honor, first announced at Winter Conference 1999 as a tribute to Alex, is awarded annually to a member of OASFAA who has given outstanding service to OASFAA and its members. The recipient's convictions and loyalty to OASFAA, have made it a better organization through their efforts and many contributions.

2020 To be awarded	2009 Ted Hallenbeck , PNC Bank	
2019 No conference held	2008 Suzanne Fahrer , Bowling Green State University	
2018 Carrie Short , University of Akron	2007 Melony Ohalek , Sallie Mae Graduate & Professional Programs	P
2017 Not awarded	2006 Joan Dornette , Good Samaritan College of Nursing	
2016 Andrea Morrow , Owens Community College	2005 Barbara Hughes , Baldwin-Wallace College	
2015 Randy Ulses , University of Cincinnati	2004 Doris I. Smith , North Central State College	
2014 John Brown , Great Lakes Educational Loan Service, Inc.	2003 Claudia Wenzel , John Carroll University	
2013 Mary Lynn Perri , Ursuline College	2002 Cheryl Willard , Baldwin-Wallace College	
2012 Angela Johnson , Cuyahoga Community College	2001 Connie Williams , University of Cincinnati	
2011 Mary Kay Freshour , Otterbein University		
2010 Betsy Johnson , Owens Community College		

Alan M. Donley Chair in Need Analysis Recognition

The Alan M. Donley Chair in Need Analysis honors AI for his commitment and dedication to the philosophy of need analysis and to the need analysis committee over years. AI was the Director of Financial Aid at Hiram College beginning in 1966 and the OASFAA president for the 1972-73 academic year. The need analysis committee chair (or senior chair if it is a co-chair position) is recognized each fall conference as they continue the legacy of need analysis training for OASFAA.

2015 Stacey Black , Cuyahoga Community College	2009 James Engler , Franklin University
2014 Ericka Walker-Smith , Baldwin Wallace	2008 Greg Carlo , Great Lakes Higher Education Guaranty Corporation
2013 Venus Puliafico , Case Western Reserve University	2007 Pamela Hughes , Ohio Northern University
2012 Kevin Lamb , Marietta College	2006 Carmen Sears Edwards , Citibank
2011 Carolyn McCluskey , Baldwin Wallace	2005 Kim Nash-Yore , Cuyahoga Community College
2010 Randy Green , Wittenberg University	

Awards and Recognition

James W. White Award

The James W. White Award honors James W. White, Director of Financial Aid at Oberlin College, when he retired in 1990. The award, first presented at Spring Conference 1991, is given annually to a member of OASFAA who exemplifies the dedication to students, to the aid community, and to the recipient's local community—qualities that were so evident in Jim's career as a financial aid professional.

- 2020 To be awarded
- 2019 No Conference Held
- 2018 **Betsy Johnson**, Bowling Green State University
- 2017 **Angela Johnson**, Cuyahoga Community College
- 2016 **Faith Phillips**, Central Ohio Technical College/The Ohio State University at Newark
- 2015 **James McDougal**, Kemba Financial Credit Union
- 2014 **Cheryl Willard**, Baldwin Wallace University
- 2013 **Jeff Johnston**, Sallie Mae
- 2012 **Bev Dalheim**, Lakeland Community College
- 2011 **Mary Arter Bell**, US Bank
- 2010 **Roger Eldridge**, Great Lakes Higher Education Corporation
- 2009 **Stephanie Sutton**, Lorain County Community College
- 2008 **Gary Ulrich**, Owens Community College-Findlay Campus
- 2007 **Debra Lee Divers**, BGSU Firelands
- 2006 **Geraldine Parker-Thrower**, Lakeland Community College
- 2005 **Gregory A. Guzmán**, Lourdes College
- 2004 **Lawrence Matthews**, Bluffton University
- 2003 **MorraLee Holzapfel**, I Know I Can
- 2002 **Steve England**, AES/PHEAA
- 2001 **Jerome Weiskittle**, Franciscan University of Steubenville
- 2000 **Donald Chenelle**, Case Western Reserve University
- 1999 **Arman Habegger**, University of Findlay
- 1998 **Lisa K. Mitchell**, Student Loan Funding
- 1997 **Ginny Biada**, Baldwin-Wallace College
- 1996 **Alex Murdoch**, University of Cincinnati
- 1995 **Wendell Schick**, Ohio Northern University
- 1994 **Clark Reber**, Lourdes College
- 1993 **Michele Nemes Meeker**, The Ohio State University
- 1992 **William Bennett**, Cleveland State University
- 1991 **Robert Hahn**, University of Akron



Awards and Recognition

Support Professional Award

The Support Professional Award, given from 1990 through 2017, recognized individuals who were serving in the support/clerical profession reporting to an OASFAA member. The recipients exemplified a strong commitment to the students, their institutions for which they worked and the financial aid profession. OASFAA would like to thank each of these recipients for their dedication as well as those who continue to serve in this role today.

2017 **Melody Whitlock**, University of Cincinnati
2016 **Lisa Jackson**, Kent State University
2015 **Renee Hales**, Oberlin College
2014 **Christa McNichols**, Mount Vernon Nazarene University
2013 **Dawn Langdon**, Stark State College
2012 **Marion Carter**, The Ohio State University
2011 **Christina Emerson**, Case Western Reserve University
2010 **Debra Clark**, Central Ohio Technical College
2009 **Jennifer Healey**, University of Dayton
2008 **Kim Kuhajda**, Baldwin-Wallace College
2007 **Jenny Rumpler** and **Pat Tobis**, Miami University
2006 **Tracy Febel**, Lakeland Community College
2005 **Ann Cano**, University of Dayton
2004 **Janet Crawford**, **Lee Ann Timmerman**, **Sherry Benjamin**, and **Kathy Sybert**, Ohio Northern University
2003 **Dottie Chapman**, Bluffton College
2002 **Tenley Peterson**, University of Toledo
2001 **Annie Johnson**, The Ohio State University
2000 **Shannon Maag**, Lima Technical College
1999 **Darlene Burns**, Walsh University
1998 **Stephanie Medley**, Belmont Technical College, **Bea Pettaway**, Medical College of Ohio, and **Sandy Vilkowski**, Miami University
1997 **Laura Witt**, NE Ohio College of Medicine, **JoAnn Evans**, **Kathy Stripling**, **Carrie Lemle**, and **Kevin Paskvan**, Owens Community College, **Lola Hauss**, Capital University, **Debbie Back**, **Linda Will**, **Marcia Mitchell**, **Anthony Boniella**, **Evelyn Harris**, **Patricia Rakestraw**, **Candace McGowan**, **Rodney Gross**, **Cheryl Griffin-Daugherty**, **Robin McLemore**, and **Rutha Lacking**, Sinclair Community College.

1996 **Andrea Hines**, Oberlin College, **Barb Noonan** and **Kent McKenzie**, The University of Toledo, **Barbara Birk**, Capital University, and **Kathi Richards**, Edison Community College
1995 **Judy Cook**, The University of Findlay
1994 **Melissa Chandler**, Lakeland Community College
1993 **Carol Benedum**, **Meilani Cook**, **Marge Smith**, Stark Technical College
1992 **Janet Crawford**, Ohio Northern University, and **Becky Heaton**, Mount Vernon Nazarene University
1991 **Sandy Miller**, Ohio University
1990 **Ruth Murphy**, Marietta College



Awards and Recognition

MASFAA State Leadership Award

The MASFAA State Leadership Award is presented annually to recognize outstanding leadership of a member from each of the 9 states within MASFAA. The recipients, who must be current MASFAA members, must have made outstanding contributions to the financial aid profession at the state and regional levels over a sustained period of time., i.e. seven years or more. Leadership at the regional level is not the only criterion for this award, and the selection process will not be limited to current state elected leaders. The individuals selected for this award must: exhibit high integrity and character; have shown creative leadership; have inspired and encouraged others to participate actively in professional development activities; have sustained active involvement in professional organizations, and have supported the goals and objectives of MASFAA.

- 2019 **Betsy Johnson**, Bowling Green State University
- 2018 **Jayme Jarrett**, Ohio Northern University
- 2017 **Erica Henry**, University of Cincinnati
- 2016 **Emily Haynam**, The Ohio State University
- 2015 **Alicia Frey**, Belmont Technical College
- 2014 **Angela K. Johnson**, Cuyahoga Community College
- 2013 **Randy Ulses**, University of Cincinnati
- 2012 **Val Kepner**, Oberlin College
- 2011 **Ann Marie Gruber**, Lakeland Community College
- 2010 **Arman Habegger**, University of Findlay
- 2009 **Karen Kopp**, Cuyahoga Community College
- 2008 **Cheryl Willard**, Baldwin-Wallace College
- 2007 **Michiale M Schneider**, Student Loan Xpress
- 2006 **Ginny Biada**, Xpress Loan Servicing

Congratulations!

Lifetime Members

Lifetime Membership to OASFAA is limited to those individuals who served the Ohio Association of Student Financial Aid Administrators, and the financial aid profession with distinction for a significant period of time. This honor is intended to recognize a member at the end of a career devoted to the administration of student financial aid. Lifetime members are non-voting members of the association. To be considered for Lifetime Membership, an individual must be nominated by a current member of the association. The Association Governance and Planning Committee is responsible for gathering information on the nominee's contributions and presenting their findings to the Trustees. Lifetime Membership will be confirmed by a majority vote of the Trustees.

Ginny Biada—Baldwin Wallace University
Don Chenelle—Case Western University
Rodney Harrison—The Ohio State University
Ronald J. (Jack) Hinz—University of Cincinnati
Alex Murdoch—University of Cincinnati

Distinguished Service Award

The Distinguished Service Award was created in 1985. The award is reserved for an OASFAA member who has provided devoted and unselfish service in furthering the progress, aims and ideals of OASFAA , MASFAA and NASFAA supporting the entire financial aid community.

2014—**Jamie Malone**, Great Lakes Higher Education
2006—**Tally K. Hart**, The Ohio State University
1985—**Marc L. Brenner**, Ohio Diesel Technical Institute



Sponsors and Exhibitors

Ascendium Education
Ascent Funding
CampusLogic, Inc.
Citizens
Cognition Financial
College Ave Student Loans
Credible
Discover Student Loans
Earnest Student Loans
Edamerica
ELM Resources
Inceptia
Kemba Financial Credit Union
KHEAA
Nelnet
Ohio's 529 CollegeAdvantage
PNC Bank
Sallie Mae
ScholarNet
SoFi (Social Finance, Inc.)
Student Connections

Thank you!

Tuesday, March 2, 2021

10:00 am—11:00 am **Conference Kick Off and Welcome!
OASFAA and MASFAA Update**

Presenter: **Andrea Morrow**, OASFAA President, and **Chad Olson**, MASFAA President
Moderator: **OASFAA Board**

Join us as we kick off the conference with a welcome message from our President, Andrea Morrow, 2019-20 awards and recognition with Adam Dilulio, OASFAA Past President, and an update from MASFAA by Chad Olson, MASFAA President.

2:00 pm—3:00 pm **Mental Health for Students**

Presenters: **Dave Nardecchia**, and **Kevin Berg**, Cuyahoga Community College
Moderator: **Adam Dilulio**, Cuyahoga Community College

This session will cover the importance of understanding our students' mental health, being able to identify when a student might be struggling emotionally, and knowing how to help them or connect them with the appropriate resources.

Wednesday, March 3, 2021

10:00 am—11:00 am **“I am the Professor” Navigating Race and Gender in the Career
Experience of Successful African American Women Faculty**

Presenter: **Dr. Nicole Ray**, Purdue University Global
Moderator: **James McDougal**, KEMBA Financial Credit Union

There is a wealth of literature that highlights the intersections of race and gender in various aspects of Higher Education. This body of work speaks powerfully to the place and importance of how identity can impact women and faculty of color. As such, this session's presentation will highlight the ways in which race and gender intersect to affect the experiences of successful African American women faculty in historically white universities.

2:00 pm—3:00 pm **Private Loan vs. PLUS Loan Borrowing: How to have
conversations with families/students when comparing
Private and PLUS borrowing options**

Presenters: **Mark Riggs**, Sofi and **John Brown**, Capital University
Moderators: **Mark Riggs**, Sofi and **John Brown**, Capital University

This session will take a deep dive into some factors to consider when deciding how to pay for college and choosing between Private or Federal funding options. There are pros and cons to each and sometimes the obvious option is not always the best option for a student once credit, fees, savings, terms and interest rates are calculated. This session will prepare a Financial Aid Administrator with some information to share with students and families that will help them to make the best decision when choosing how to finance higher education.

Thursday, March 4, 2021

10:00 am—11:00 am Needs Analysis for Dependent Students

Presenter: **Nancy Shepard**, Central Ohio Technical College/The Ohio State University at Newark
Moderator: **Jayme Jarrett**, Ohio Northern University

In this session we will look at the underlying principles of Needs Analysis, and explain the differences between federal methodology models and formulas that are used to calculate the student's EFC. We will also go through the steps of doing a hand calculation for a Dependent student.

2:00 pm—3:00 pm Needs Analysis for Independent Students

Presenter: **Nancy Shepard**, Central Ohio Technical College/The Ohio State University at Newark
Moderator: **Jayme Jarrett**, Ohio Northern University

In this session we will look at the underlying principles of Needs Analysis, and explain the differences between federal methodology models and formulas that are used to calculate the student's EFC. We will also go through the steps of doing a hand calculation for an Independent student.

Tuesday, March 9, 2021

10:00 am—11:00 am VA Education Benefits

Presenter: **Harry Dulick**, Education Liaison Representative US Dept of Veteran Affairs, Cleveland Regional Office
Moderator: **Tamika Braswell**, Ohio Department of Higher Education

If you're a higher education college administrator or school certifying official in need of resources to support and create quality connections with student Veterans, this session is for you. This session will provide the most current updates to help you assist student Veterans pursuing education and training with VA Benefits.

2:00 pm—3:00 pm HEI Training Session

Presenters: **Tamika Braswell**, Ohio Department of Higher Education
Ramah Church, Ohio Department of Higher Education
Lisa Reed, Ohio Department of Higher Education
Moderator: **Tamika Braswell**, Ohio Department of Higher Education

This session will provide an overview of the state financial aid programs; Choose Ohio First Scholarship, Nurse Education Assistance Loan Program (NEALP), Ohio College Opportunity Grant (OCOG), and Ohio War Orphans and Severely Disabled Veterans' Children Scholarship (WOS) in the HEI System for viewing queries, file submissions, and more.

Wednesday, March 10, 2021

10:00 am—11:00 am **General Session
State Update**

Presenters: **Randy Gardner**, Chancellor, Ohio Department of Education
Fred Church, Vice Chancellor of Finance and Data Management, Ohio Department of Higher Education

Moderator: **Tamika Braswell**, Ohio Department of Higher Education

Join Ohio Department of Higher Education Chancellor, Randy Gardner, and Vice Chancellor of Finance and Data Management, Fred Church, for an update on higher education in Ohio.

2:00 pm—3:00 pm **Security Breach Prevention**

Presenter: **Greg Gammino**, ELM Resources

Moderator: **Raina Chezem**, ELM Resources

Whether it's Equifax, Capital One, Door Dash or Yahoo, security breaches are in the news. Join ELM Resources as we explore different types of breaches, hacker motivations and techniques, and what we can all do to help prevent them. Topics will include phishing scam avoidance, safer handling of PII, email compromises, and notable breaches in the news.

Thursday, March 11, 2021

10:00 am—11:00 am **5 Keys to Effective Collaboration: Creating an Engaged Team that Delivers**

Presenter: **Lynne Hull**, Franklin University

Moderator: **Stephanie Hicks**, Franklin University

We all talk about the importance of team collaboration, but it's a lot more than just getting along. It's about establishing an environment that produces long lasting, productive relationships that lead us to better ideas and outcomes, all while making our work more fun and enjoyable. Sounds easy, right? This interactive session will explore 5 critical keys that teams need to effectively collaborate, and while the presenter will share some best practices around collaboration, attendees should expect to join in and share their experiences to augment the learning of the group.

Thursday, March 11, 2021

2:00 pm—3:00 pm **R2T4**

Presenter: **Susan Kannenwischer**, Columbus College of Art and Design

Moderator: **Melanie Weaver**, Ohio Northern University

In this session, we will hit the highs (and lows) of R2T4. While this process hasn't changed in a number of years, we have been thrown several curve balls over the last year. Join us as we work through some of these current changes but also review the basics of R2T4 processing.

Tuesday, March 16, 2021

10:00 am—11:00 am **Delivering Virtual Presentations**

Presenter: **Adam Dilulio**, Cuyahoga Community College

Moderator: **Ed Recker**, Sallie Mae

Delivering a good presentation is challenging enough, but a good *virtual* presentation has its own set of unique challenges. Join us to learn more about best practices, do's and don'ts, and nuances that will help make your next virtual presentation a success!

2:00 pm—3:00 pm **LGBTQIA and Student Support**

Presenter: **Jordan Smoot**, Denison University

Moderator: **Judy Cunningham**, The Ohio Tuition Trust Authority

This workshop will give attendees an understanding of the importance of inclusive and equitable financial aid practices for LGBTQIA+ students. The session will include an overview of important vocabulary and knowledge for working with LGBTQIA+ students. Attendees will leave the session with concrete practices that will enable them to have a positive impact on LGBTQIA+ students' success.

Wednesday, March 17, 2021

10:00 am—11:00 am **General Session**
ED Update

Presenter: **Trey Harrison**, Training Officer, Department of Education
Moderator: **Ashley Eder Hartoin**, DeVry University

Join us in this session with the Department of Education’s training officer, Trey Harrison, for a robust federal update with all the latest information.

2:00 pm—3:00 pm **Default Management / Default Prevention**

Presenter: **Dave Deibel**, Senior Sales Manager, ECMC
Moderator: **Deb Gossman**, College Ave Student Loans

COVID-19 has had an impact on borrowers who have taken out federal student loans to pay for college. This session will discuss how COVID affected those borrowers (cessation of payments and 0% interest rate) in repaying their loans. The session will discuss strategies to assist students and parents in remaining current on their student loans and not become delinquent or default on them since they may not have been making payments since March 2020. We will also discuss the overall effect this may have on a school’s cohort default rate.

Thursday, March 18, 2021

10:00 am—11:00 am **Helping First in Family Create a College Roadmap**

Presenters: **Ed Recker**, Sallie Mae
Brandon Elliott, The University of Cincinnati
Moderator: **Ed Recker**, Sallie Mae

Students who are first in their family to go to college often find it difficult to navigate the college process since they do not have a family member with first-hand experience. This session will review the background and challenges these students face. A planning and preparing for college timeline will be reviewed and tools and resources will be made available for you to help these families develop a roadmap that will allow them to attend and pay for college.

2:00 pm—3:00 pm **Identifying and Assisting Homeless Unaccompanied Youth**

Presenters: **Faith Phillips**, Central Ohio Technical College/The Ohio State University at Newark
Kim Jeffers, PNC Bank
Moderator: **Lakisha Mays**, Columbus College of Art and Design

Join us as we discuss strategies for identifying and assisting homeless unaccompanied youth on your campus. We will include an overview of regulations, as well as suggestions for removing documentation barriers and having sensitive verification conversations.

Tuesday, March 23, 2021

10:00 am—11:00 am **How to Help Students Apply for Winnable Scholarships and Beware of Fraud**

Presenter: **Ken Downs** and **Emma Muriel**, CampusLogic
Moderator: **Michael Jones**, Citizens

65% of students say they want more help finding scholarships. And new data shows that winning just one private scholarship boosts a student's 4-year graduation rate by 50%. Better scholarship management is a win-win—but it can feel like you're already moving mountains to help students search, vet, and apply for these opportunities. Limited time and energy make this process frustrating for everyone involved. What if this process was automated and simple? Join the session to learn best practices and advising tips for boosting scholarship applications, maximizing institutional dollars, and driving donor, employee, and student satisfaction.

Session Outcomes; Participants Will Learn:

- Red flags to easily identify scam scholarships
- How to provide a vetted pool of scholarships to all students
- Persuasive campaign methods to boost scholarship applications and awards
- Key data points to measure success across scholarship efforts

2:00 pm—3:00 pm **COVID-19 Pandemic, Recession, a Presidential Election, Regulatory Requirements, etc.: What Does 2021-2022 Hold for You, Your Students and Your School?**

Presenters: **Dr. Betsy Johnson**, Bowling Green State University
Wendi Robinson, Franklin University
Matt Moore, Sinclair Community College
Ashley Eder Hartoin, DeVry University

Moderators: **Deb Gossman**, College Ave Student Loans, and **Stephanie Hicks**, Franklin University

A school panel will discuss what 2021-2022 holds for them, their students and their school. Some of the following questions will be addressed.

1. 2020 has forced us into the future with staff transitioning to a work-from-home environment and in most cases continuing to be very productive. What changes do you see in higher education to implement more virtual learning (or not) and working from home vs. on campus?
2. How has 2020 affected your students and school?
3. What successes have you seen as a result of COVID-19 on your campus?
4. Looking to 2021, what is the biggest challenge you see?
5. How has the presidential election, recession and regulatory requirements affected higher education?

Wednesday, March 24, 2021

10:00 am—11:00 am **General Session**
NASFAA Update

Presenter: [Megan McClean Coval](#), Vice President for Policy and Federal Relations, NASFAA
Moderator: [Ashley Eder Hartoin](#), DeVry University

This session will provide a high-level landscape of the Washington political climate with a focus on COVID-19 relief efforts and the impact on federal financial aid policy. In addition, overall trends in student aid will be discussed including an overview of reauthorization proposals, predictions of future student aid funding, and the financial aid-related proposals from the new Biden administration. The session will also provide an overview of NASFAA-led projects, services, and advocacy efforts.

2:00 pm—3:00 pm **Understanding Student Loan Refinancing**

Presenter: [Michael Jones](#), Citizens
Moderator: [Ed Recker](#), Sallie Mae

Student loan debt totals \$1.5 trillion+ and continues to increase as more students and parents turn to private and federal student loans to help pay for college. As a leader in student lending, we see young professionals postponing goals like traveling, home buying and saving for retirement because of their student loan debt. It's important that these borrowers understand student loan consolidation and refinancing options so they're ready to achieve their next milestone. This session provides an overview of private student loan refinancing, factors to consider before refinancing, how borrowers should prepare for the application process, and some approval factors borrowers should consider.

Thursday, March 25, 2021

10:00 am—11:00 am **First Aid for Stress**

Presenter: [Julie Finn](#), Cognition Financial
Moderator: [Faith Phillips](#), Central Ohio Technical College/The Ohio State University at Newark

Job stress has been around forever & is linked to absenteeism, diminished productivity and employee turnover. Right now, we are dealing with a whole new level of stressors and 2020 has taken a toll on us all. Let's figure out what each one of us can do to work through the chaos, uncertainty and craziness - because apparently, we are in this for the long haul!

2:00 pm—3:00 pm **Professional Judgment Panel**

Presenters: [Faith Phillips](#), Central Ohio Technical College/The Ohio State University at Newark
[Jeremy Orndorff](#), University of Cincinnati
[Melanie Weaver](#), Ohio Northern University
Moderator: [Melanie Weaver](#), Ohio Northern University

This presentation will be in a panel format, allowing participants to ask questions. Join us to explore how the U.S. Department of Education allows aid professionals to use professional judgment (PJ) to assist students and families with special circumstances. Panelists will share best practices and examples from their institutions and discuss how processes have adapted in the time of COVID-19.

Tuesday, March 30, 2021

10:00 am—11:00 am **Counseling Students on How to Maintain Financial Wellness—
Building a Program**

Presenters: **Phil Schuman**, Indiana University
Benjamin Raines, The Ohio State University
Sydney Meimann, University of Cincinnati
Carol Swenson, Ascendium Education
Todd Allyn Williams, Cuyahoga Community College

Moderators: **Cathy Belfiore**, Oberlin College and Conservatory
Emily Goldman, Hondros College of Nursing

This session will be a panel discussion focusing on building a Financial Literacy program. Our panelists will discuss best practices for creating a financial literacy program, as well as strategies for engaging students in existing Financial Literacy programming. Come learn from the experts!

2:00 pm—3:00 pm **Is Your Office GLBA Compliant?**

Presenter: **Melissa Van Meter**, Ohio University
Moderator: **Faith Phillips**, Central Ohio Technical College/The Ohio State University at Newark

Financial aid offices find it increasingly difficult to keep abreast with data security requirements and the ever-changing technology landscape. The federal requirements to protect student financial aid information are found in both the PPA and SAIG Enrollment Agreement. These regulations commit institutions to securely maintaining and processing financial aid information. This includes adherence to the Gramm-Leach-Bliley Act (GLBA). Ohio University conducted a Security Assessment using the NIST 800-171 framework to evaluate the institutional adherence to GLBA. This session will share our office's efforts in GLBA compliance and data security.

Wednesday, March 31, 2021

2:00 pm—3:00 pm **OASFAA Closing / Recognition**

Join us for final thoughts from OASFAA President Andrea Morrow, recognition of 2020-21 award recipients and the Passing of the Gavel to OASFAA President-Elect, Melanie Weaver.

Keynote Speakers

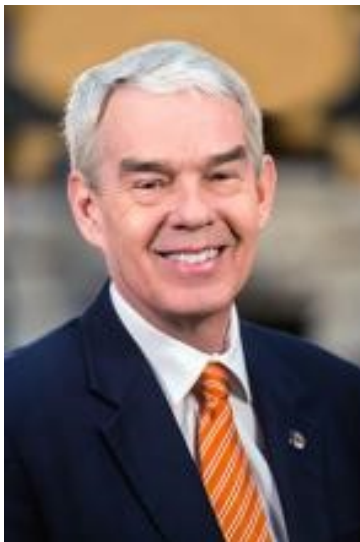
MASFAA President Chad Olson



Chad Olson is an Associate Director in the Office of Student Financial Aid at Iowa State University, where he supervises the Advising, Funds Management, and Student Financial Success areas. Chad has worked in the financial aid profession for 18 years. He has served IASFAA as president and vice-president, has served as a faculty member for the MASFAA Summer Institute and Leadership Symposium, and has been a member of the MASFAA Awards, Donor Development, and Professional Development Committees. Chad is proud to serve you as the current MASFAA President.

Chad lives in Gilbert, IA, with his wife Emily, and his 11 year old boy/girl twins. His 20 year old son is a junior at Iowa State University.

Chancellor Randy Gardner



Randy Gardner was appointed by Governor Mike DeWine as the 10th Chancellor of the Ohio Department of Higher Education (ODHE) in January 2019. As Chancellor, he oversees the state's two-year and four-year colleges and universities and Ohio Technical Centers. In addition, the Chancellor provides policy guidance to the Governor and the Ohio General Assembly and carries out state higher education policy.

During the first year of the DeWine Administration, Chancellor Gardner made more than 100 college and university visits to 74 different campuses, an ambitious schedule meeting with university leaders, faculty, and students throughout Ohio.

Before becoming Chancellor, Gardner served a combined total of 33 years in the Ohio Senate and House of Representatives. A well-respected leader, Gardner served in seven different elected leadership positions, including Senate President Pro Tem, House Speaker Pro Tem and Senate Majority Leader during his final term in the Senate. He also served as chairman of both the House and Senate Higher Education committees.

In the General Assembly, his work ethic was exemplified by his 100% voting record over 33 years. His 10,433 consecutive roll call votes on bills, amendments and resolutions earned him the nickname "*the Cal Ripken of the state legislature.*"

Gardner received his bachelor's degree in education and a master's degree in political science, both from Bowling Green State University. Prior to his career in public service, he worked both as a realtor and high school history and government teacher.

Gardner and his wife, Sandy, reside in Bowling Green and are the parents of three children—Brooks, Christina, and Austin.

Keynote Speakers

Vice Chancellor Frederick Church



Frederick Church is the Vice Chancellor of Finance for the Ohio Department of Higher Education (ODHE). He supervises the data management and fiscal offices, and is responsible for budget preparation and implementation and simulations of the formula that allocate \$2 billion annually to Ohio's public colleges and universities.

Mr. Church also continues to work for the Office of Budget and Management (OBM) in a consulting capacity on economic, revenue, and Medicaid forecasting and policy analysis.

Prior to joining ODHE, Fred was the Deputy Budget Director at the Ohio Office of Budget and Management. He was responsible for economic, revenue and Medicaid forecasting and tax policy, and supervised the planning, education, and human services budget sections at OBM. Prior to working at OBM, Fred was Deputy Tax Commissioner for Tax Policy and Budget at the Ohio Department of Taxation. As Deputy Commissioner, Fred oversaw the work of five divisions: Research, Legislation, Budget, Communications, and Revenue Accounting.

Before coming to the Ohio Department of Taxation, Fred worked for the Comptroller of Maryland as Assistant Director, Bureau of Revenue Estimates, from 1999 through 2000. Fred began his career at the Ohio Legislative Budget Office, working there from 1987 to 1999, last serving as Senior Economist.

Fred earned his B.A. in Classical Studies and his M.A. in Economics from Syracuse University. He was a Ph.D. candidate whose fields of concentration were public finance and labor economics.

ED Training Officer Trey Harrison



Trey Harrison is a Federal Training Officer with the U.S. Department of Education's Office of Federal Student Aid, where he is continuing a more than 15-year career in postsecondary education and federal student aid.

Prior to his work at the Department, Trey began his public service career as a Work-Study student at Valencia College in Orlando, Florida. It was at this "part-time job" where a verification worksheet and a very inquisitive mind would lead Trey to develop a progressive passion for the profession. From his initial year as a Work-study student to Federal Student Aid leadership, Trey's mission has always been to make higher education possible for all students.

Currently, Trey is responsible for conducting and developing federal departmental training workshops on Fundamentals of Federal Student Aid Administration, providing regulatory updates, creating new innovative campus-based training products to support the Federal Student Aid community, and regularly assisting schools participating in the department's Ask-a-Fed service.

"Training is essential to the work that we do as Federal Student Aid Administrators. It is an honor to provide an update at this year's Ohio conference."

Keynote Speakers

Megan McLean Covall



Megan is the Vice President for Policy and Federal Relations at the National Association of Student Financial Aid Administrators (NASFAA) where she oversees the Association's policy and advocacy efforts . Prior to joining NASFAA in the fall of 2010, she served as the Director of Government Relations for the federal Advisory Committee on Student Financial Assistance, where she contributed to several congressionally mandated reports on the postsecondary access and persistence of low- and moderate-income students.

Megan began her career in higher education as an admissions counselor at Penn State University. She received a master's in higher education at Penn State and BA in political science from Allegheny College.

Thank You

Upcoming Events



NASFAA Conference

June 28-29, 2021
National Harbor, MD

MASFAA Conference

October 10-13, 2021
Milwaukee, WI

ED FSA Training for Financial Aid Professionals

November 30—December 3, 2021
Atlanta, GA

OASFAA Conference

March 16-18, 2022
Marriott Columbus Northwest
5605 Blazer Pkwy
Dublin, OH 43017

Be sure to check the OASFAA calendar at www.oasfaa.org for additional training opportunities.



Are you looking for ways to get involved? Become a more well-rounded financial aid professional? Want to make connections with others in OASFAA and make life-long friendships? Then become a volunteer!

Volunteering for OASFAA allows you to give back to our profession and adds depth to your resume. You learn a lot, have fun and find great networking opportunities. Many committees are looking for additional members. To volunteer, send an email to support@oasfaa.org.

COMMITTEES

Communications

Conference Planning

Diversity

Leadership

Membership

Need Analysis

Outreach

Professional Development

A BETTER STUDENT LOAN EXPERIENCE.

A student loan designed for you, now that's a novel concept. Take the stress out of paying for college by creating a student loan that fits your budget and your goals.



Simple Application

Apply in just three minutes; and find out instantly if your loan's approved.

Personalized Loans

Choose how and when to repay the loan.

Happy Customers

We're here for you every step of the way to build you the best possible loan.

For additional questions, please contact your campus representative:

DEB GOSSMAN

Head of Campus Development-Central States

dgossman@collegeave.com 317-626-5991

College **AVE**[®]
STUDENT LOANS



[COLLEGEAVESTUDENTLOANS.COM](https://collegeavestudentloans.com)

College Ave Student Loans products are made available through either Firsttrust Bank, member FDIC or M.Y. Safra Bank, FSB, member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

© 2021 College Ave Student Loans. All Rights Reserved

We're
Committed
To Your
Students.

Nelnet Student Loans



Innovative. Effective. **Uncomplicated.**



Inceptia provides the confidence and proven financial aid technology solutions you and your school can count on — so together we can ensure a brighter financial future for your students.

TALK TO US

TalkToUs@Inceptia.org

888.529.2028 • Inceptia.org



VERIFICATION • FINANCIAL AID MANAGEMENT • SMART BORROWING
REPAYMENT WELLNESS • FINANCIAL EDUCATION

© 2021 Inceptia

Help your students get ready for college

Free college planning tools and resources



College Planning Calculator



Financial literacy info



Scholarship Search



Plus, your students can enter a \$1,000 monthly sweepstakes.*

sallie
mae®

Get started at salliemae.com/collegeplanning

Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

* No purchase necessary. Void where prohibited. Odds of winning depend on number of entries received. See official rules at SallieMae.com/SweepstakesRules.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK SALLIEMAE.COM FOR THE MOST UP-TO-DATE PRODUCT INFORMATION.

© 2021 Sallie Mae Bank. All rights reserved. Sallie Mae, the Sallie Mae logo, and other Sallie Mae names and logos are service marks or registered service marks of Sallie Mae Bank. All other names and logos used are the trademarks or service marks of their respective owners. SLM Corporation and its subsidiaries, including Sallie Mae Bank, are not sponsored by or agencies of the United States of America. SMSCH MKT15790 0221

A photograph of a young woman with long dark hair, smiling and looking at a document she is holding. The image has a warm, orange-toned overlay.

A better way to finance your education!

UNDERGRAD • GRADUATE SCHOOL • LOAN REFINANCING

Set up a **personal, no-obligation appointment** to review your unique needs by calling **614.729.1306** or emailing **studentloans@kemba.org**.

KHEAA has the tools to make your job easier.

Visit kheaa.com for information about Advantage Education Loans, verification, default prevention, online curriculum and debt letters.

Call **888-678-4625** for more details.





YOU'RE READY TO HELP AND SO ARE WE

We're here for answers to their student loan questions.

Student loans can be intimidating to students and their families. Let us help you guide them through the loan process and find the best option for them. Our School Services team is ready to help at **1-888-333-0169** or email us at schoolservices@citizensbank.com.

For more information visit citizensbank.com/collegestudent or reach out to your Relationship Manager.

Member FDIC. Citizens is a brand name of Citizens Bank, N.A. © 2021 Citizens Financial Group, Inc. All rights reserved.



Student loan comparison. Made simple.

The only loan comparison tool that enables parents and students to compare unbiased and personalized prequalified rates.

Why Credible?

- ✓ Takes just two minutes to check rates, with no impact to your credit score
- ✓ See actual rates, not ballpark guesstimates
- ✓ Credible protects your data so you won't get pummeled with spambots
- ✓ No hidden fees, no origination fees, no prepayment penalties, no surprises







Helping generations of Ohioans *save for college.*

Learn more & open a tax-advantaged college savings account today at CollegeAdvantage.com

Ohio's 529 Plan — CollegeAdvantage — is a 529 college savings plan offered and administered by the Ohio Tuition Trust Authority, a state agency. To learn more about CollegeAdvantage, read the Plan's Offering Statement and Participation Agreement available at CollegeAdvantage.com



IMPROVE
CUSTOMER SERVICE

INCREASE
RETENTION RATES

REDUCE
REGULATORY BURDENS

PREVENT
STUDENT LOAN DEFAULTS

855.493.1785 | edamerica.net
Edamerica is a division of Edfinancial Services



Your partner for customizable student loans.

Easy to compare. Easy to apply.

For over 30 years, Cognition Financial has helped more than 1 million families pay for education. See how we can fit the unique needs of your students with flexible loan terms, simple cosigning, and in-school repayment options.

Talk to us today about Custom Choice Loan®, AAA Advantage Student Loan, and Union Federal® Private Student Loan options, powered by Cognition.



For more information contact Julie Finn: JFinn@cogfin.com | 217.491.7557
or visit cognitionfinancial.com

Student loans that **power Bright Futures™**

Named a Best of 2021 awards winner by Forbes Advisor
Named one of NerdWallet's 2021 Best-Of awards winners

NON-COSIGNED FUTURE INCOME-BASED LOAN
for juniors & seniors

1% CASH BACK
Graduation Reward*

0.25% - 2.00% RATE REDUCTION
for automatic debit payments*

***NEW* GRADUATE LOAN PROGRAM**
with cosigned & non-cosigned options

\$70,000 IN SCHOLARSHIPS ANNUALLY
Learn more at AscentFunding.com/Scholarship

DACA AND INTERNATIONAL STUDENTS
Eligible to apply with a cosigner

PROGRESSIVE REPAYMENT
Borrowers initially pay less after graduation*

FORGET FEES
No application, origination, disbursement or early repayment fees



AscentFunding.com

877-216-0876

Partner@AscentFunding.com

*For Ascent's Terms & Conditions, visit AscentFunding.com/Ts&Cs.

PNC STUDENT LENDING

HERE TO HELP YOUR STUDENTS. TODAY AND TOMORROW.



For more than 50 years, PNC has been trusted to help students and their families pay for college. Whether your current students are borrowing for today or your alumni are looking to refinance student loan debt — we're here to help.

PNC SOLUTION LOAN®

Helps bridge the gap between financial aid and the full cost of education.*

We can help with loans for Undergraduate, Graduate, Health & Medical Professions, Health Professions Residency and Bar Study.

PNC EDUCATION REFINANCE LOAN

Combines higher-interest student loan debt into one loan for the convenience of one manageable monthly payment.*

Call 1-800-762-1001

M-F, 8 a.m. – 5 p.m. ET

Visit pnconcampus.com



*PNC Solution Loans and PNC Education Refinance Loans are subject to credit approval. Certain restrictions and conditions apply. Contact us for more details on our loan programs.

PNC Solution Loan and PNC Bank are registered marks of The PNC Financial Services Group, Inc.

©2021 The PNC Financial Services Group, Inc. All rights reserved.

CON ED LEND PDF 0920-079-1712202



Private Loan Processing. Simplified.

Manage and electronically process private loans securely, quickly, and easily—from loan application through certification and disbursement.

- Instantly connect you with all major private loan providers.
- Offers lender-neutral solutions backed by expert support.
- Flexible and easy-to-use to save you time.

Visit [MyScholarNet.com](https://www.myscholar.net) or Call (888) 686-6919 // Contact Your Great Lakes Rep



 // [linkedin.com/company/scholarnet](https://www.linkedin.com/company/scholarnet) // [linkedin.com/groups/8683596](https://www.linkedin.com/groups/8683596)

Trust the best to help you

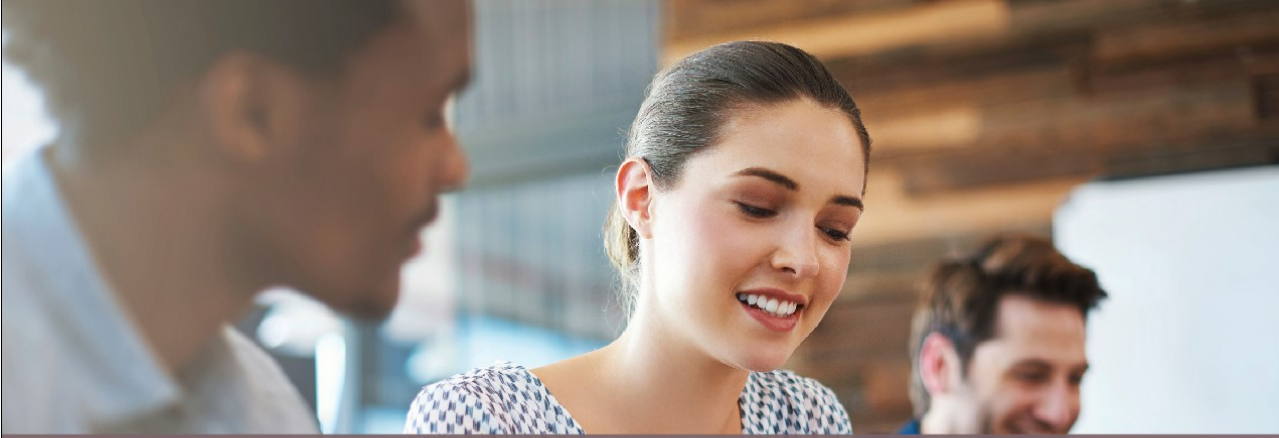
COMPARE.

CERTIFY.

DISBURSE.



elmresources



WE BELIEVE IT'S NEVER TOO EARLY - OR TOO LATE - FOR STUDENTS TO FIND THEIR WAY TO SUCCESS.

That's why we've created a holistic set of tools to ensure no student or borrower gets lost along the way.

WhichWay, our financial education platform, takes a proactive approach to student success by teaching students the life skills they need to prepare them to take on the world.

Borrower Connect, our default prevention service, helps borrowers who have fallen off track to get back in good standing by giving them the information and confidence they need for successful repayment.

Visit www.studentconnections.org or email contact@studentconnections.org to learn more about how you can help your students on their path to success.

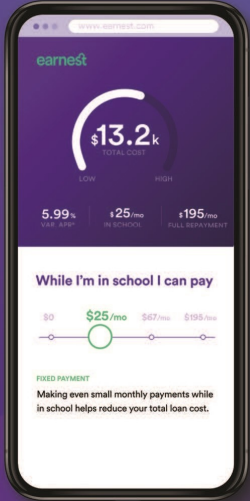


earnest

Customized Private Student Loans

Earnest private student loans are clear, fair, easy, and cover up to 100% of your students' college costs.

- + No fees for origination, disbursement, prepayment, or late payment
- + Fast application and approval process
- + Low-fixed and variable rates
- + 9-month grace period¹



¹ Nine-month grace period is not available for borrowers who choose our Principal and Interest Repayment plan while in school.
 Earnest Private Student Loans are made by One American Bank, Member FDIC, One American Bank, 515 S. Minnesota Ave Sioux Falls, SD 57104. Earnest loans are serviced by Earnest Operations LLC with support from Navient Solutions LLC (NMLS #212430). One American Bank and Earnest LLC and its subsidiaries are not sponsored by or agencies of the United States of America.
 © 2020 Earnest LLC. All rights reserved.

Private Student Loans— for every type of student.



SoFi has helped over 300,000 grads refinance their student debt. Now we're bringing the same trusted experience to your students with a competitive-rate, no-fee student loan. Students can easily apply online and check their rate in 2 minutes.*

Check us out at [SoFi.com](https://sofi.com).

Campus Relationship Team
(833) 289-7634
schools@sofi.com

SoFi 
Get Your Money Right

*To check rates and terms, SoFi conducts a soft credit pull that does not affect the applicant's credit score. However, once a product is chosen and the applicant continues their application, SoFi will request the full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect the applicant's credit.

Terms and conditions apply. In addition to meeting SoFi's other eligibility criteria, SoFi Private Student Loans are subject to completion of a loan application and self-certification form, verification of application information, the student's at least half-time enrollment in a degree program at a SoFi-participating school and, if applicable, a co-signer. See sofi.com/eligibility for more details. Information as of 08/27/2018 and is subject to change. SoFi Lending Corp. is a lender licensed by the DBO under the CA Financing Law, license number 6054612; NMLS # 102636. (www.comptia.com/consumersuccess.org)

© 2019 Social Finance, Inc. All rights reserved. PSL 19-73657

FOR FINANCIAL AID OFFICER USE ONLY. DO NOT DISTRIBUTE.



Driving Student Success to New Heights

We provide the **Attigo**[®] Suite of student success solutions. Our nationally recognized persistence and completion curriculum, student debt letter, default management counseling, and training for higher education professionals take student success initiatives to new heights.

Learn more at attigo.com



campuslogic

College is expensive. Let's make scholarships easy to find.

65% of students want help finding scholarships, and every dollar earned is crucial toward earning a diploma. So why haven't scholarship searches gotten better? Transform your database with personalized matching technology that supports your students' goals.

#StudentFinancialSuccess

[Learn More](#)



Facing the Future - Together!

*Thank you for attending the 2021 virtual
OASFAA Conference!!!
Have a great 2021-22!*

