



Iowa Association of Student Financial Aid Administrators

THE INFORMER

The Quarterly IASFAA Newsletter

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POLL: MOUNTAINS OR BEACHES?



2026 Conference Award Winners



Sara Sroka (Univ of Dubuque)
Presidential Award



Allie Pitz (Univ of Iowa)
Student Success Story



Josh Rinderknecht (DMACC)
Outstanding Committee
Member Award



Mary Jacobsen (ISU)
MASFAA State
Leadership Award



Kylee Klommhaus (SWCC)
Gary Adams Meritorious
Service Award



Mary Edwards (Univ of Iowa)
John C. Parker Distinguished
Service Award

Tracie Pavon (Simpson)
John Heisner Memorial Lifetime Achievement Award

Taylor Beyal (Univ of Iowa)
Genevieve Watson Diversity Award

Kaity Fisher (Univ of Iowa)
Outstanding New Professional Award

Wartburg College
John E. Moore Award

Wartburg College
Fabulous Frieda Award



IASFAA Conference Charity Recap

IASFAA raised a total of **\$2,605** for Habitat for Humanity in Cedar Falls during the spring conference. This is the highest charity donation amount in IASFAA history! Thank you all for your contributions to this wonderful organization.



A Gift that Builds Stability

We are grateful to the **Iowa Student Financial Aid Association** for selecting us as their charity partner at this year's conference, with proceeds benefiting Iowa Heartland Habitat for Humanity's **Blueprints Financial Coaching** program.

Through a silent auction and games, they **raised \$2,605** to support our work.

We deeply appreciate their partnership and commitment to strengthening our community.



Habitat for Humanity passed on a note of thanks for IASFAA and our contribution to their organization. IASFAA is proud to support an organization that will continue to help families in need in our community!



ISL Education Lending is your local nonprofit education loan lender. We have been serving Iowans for more than 40 years and recently created two new no-cosigner, no-fee loan options for graduate students in Iowa. In addition to our lower-rate private loans, ISL Education Lending offers college planning and financial literacy tools at no cost. ISL Education Lending also supports our Iowa colleges and their loan processing through the iLink Service Center and has partnered with ICAN for the Step 1 Scholarship Search.



Step 1 Scholarship Search is a one-stop college scholarship search tool to help students and parents find money for college.



www.Step1Scholarships.org

Conference Fun!

We asked IASFAA: What was your favorite part of the conference? Here's what everyone said:

friends

The game night was so much fun! Along with just getting to see everyone and catch up :)



My favorite part of IASFAA Spring Conference and every PD event we have is the networking! I love hanging out with other IASFAA members, exhibitors and our special guests!



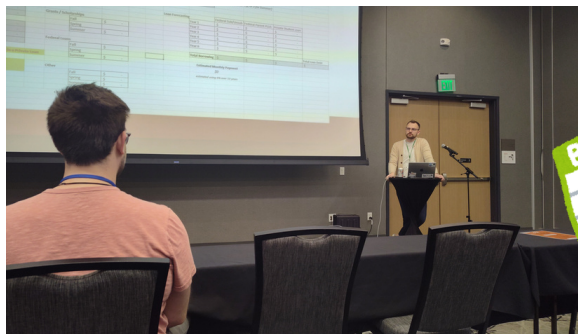
Presenting for the very first time!



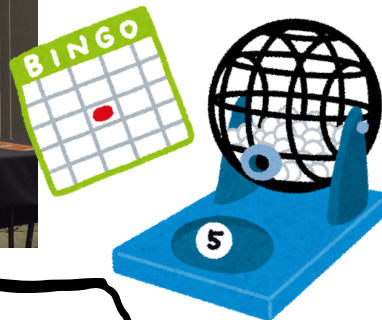
GOOD TIMES

The sunrise! And the people! Oh yeah, and the BINGO!

Bingo and games were fast-paced and lively! Even better was earning money for Habitat for Humanity.



Bingo was so much fun!!



My favorite part of the conference was Isaac and Mary's Financial Aid History presentation. Very informative and a unique session that you don't usually see at conferences.

SO MUCH FUN

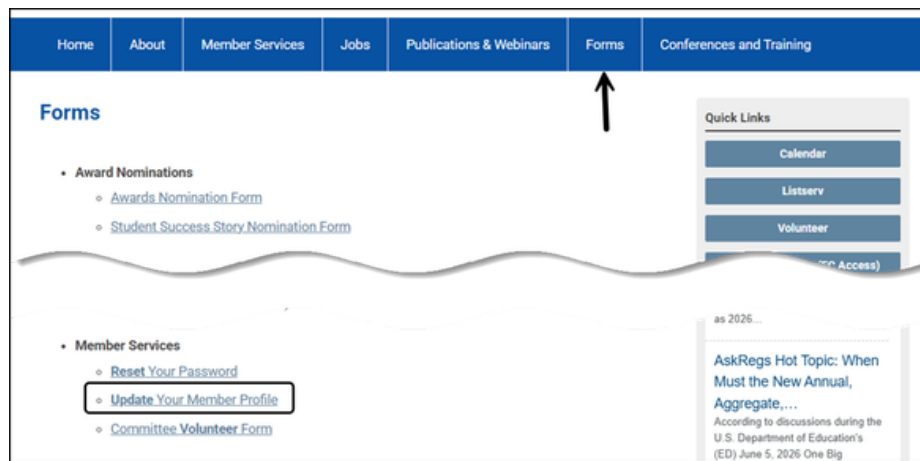


Update Your Member Profile

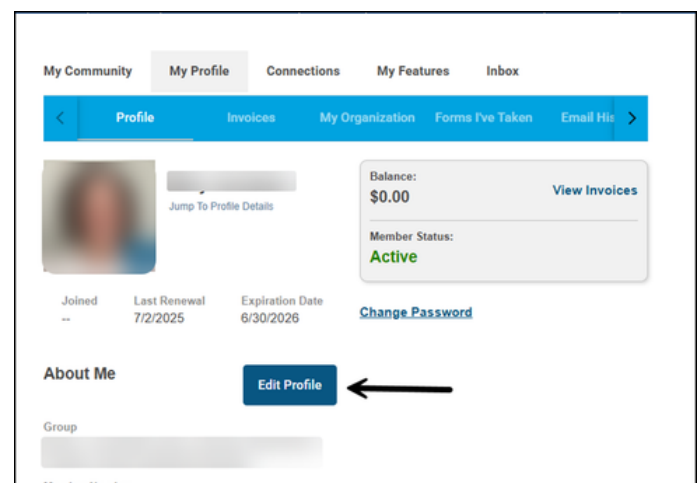
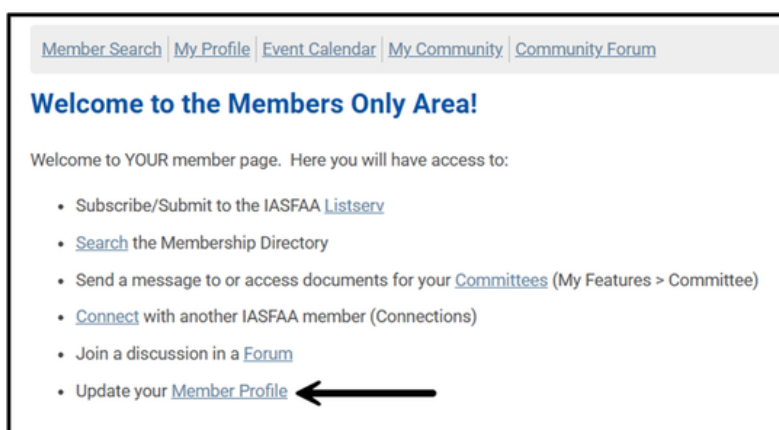
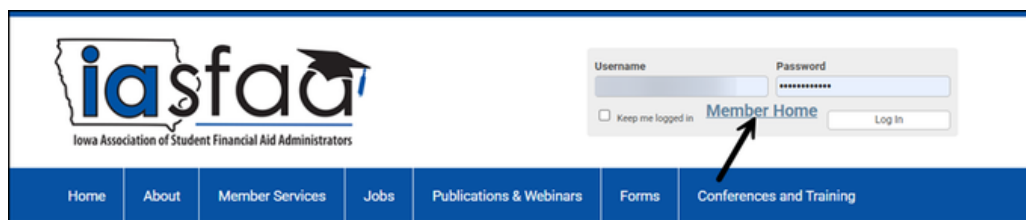
IASFAA Membership renewal will take place on July 1. If you are an Institutional Member, you do not need to take any action for renewal. The Key Contact at your institution will receive the renewal invoice for your institution's renewal payment. If you are an Individual Associate Member, you will receive an email to submit your renewal payment.

This is the perfect time to verify your Member Profile is up to date. This information is used for things such as determining Years of Service awards, finding speakers for conferences, etc. Follow one of these steps for updating your profile.

1. Institutional Members – Use the Member Form to submit updates from the Forms page of the website.



2. All Member types - Edit your Profile directly from the Member Landing Page.



Get Involved with IASFAA

Find your perfect volunteer match!

IASFAA is run by so many fantastic volunteers! If you are looking for a way to get involved but aren't sure where to start, the newsletter will be spotlighting IASFAA Committees that could use YOU as a volunteer.

Find something that piques your interest? Contact the committee chair for your potential new committee to learn more.

Community Outreach

The Community Outreach Committee works on establishing IASFAA within our communities, by organizing events to advocate for Financial Aid like, Day on the Hill to meet with your representatives and partnering with ICAN to help students and families file the FAFSA.

Time Commitment: We meet once per month, so very low level of engagement, and a great introduction to volunteering for IASFAA.

Chair: Matthew Anderson, matthew-anderson@uiowa.edu

Program Committee

The Program Committee organizes and executes a successful annual conference tailored to meet the professional needs of IASFAA members. Responsibilities include soliciting presentation proposals for both targeted interest and general sessions, securing a keynote speaker and special guests, partnering with a local charity, and arranging entertainment. A highlight for the upcoming Spring 2025 conference: We will need 10-20 of YOU to help us make this event a success! Be on the lookout for the call for volunteers! We hope to have our in-person planning meeting on site in December. More details to come!

Time Commitment: The committee meets monthly beginning in December, and then bi-weekly as we get closer to the conference for 45-60 minutes. We also have one in-person planning session. Members are expected to dedicate approximately 2-7 hours outside of meetings and are encouraged to attend the annual conference, though not required.

Chair: Isaac Ehlers, imehlers@iastate.edu

College Ave is a top two private education loan lender dedicated to simplifying the student loan experience for families when savings, scholarships, and federal student loans don't cover the full cost of college. We deliver a best-in-class customer experience supported by a full suite of loan products, including undergraduate and graduate options. Our graduate suite offers specialized loans such as Health Professions, MBA, Dental, Law, and Medical School loans. Our approach is simple, clear, and personal. Our simple and intuitive 3-minute application is accessible from any desktop or mobile device and offers an immediate credit decision. We offer flexible repayment options so borrowers can customize a loan that fits their budget and financial goals. We're committed to giving students and families helpful tools and resources that promote responsible borrowing, credit education, and financial literacy. We offer both print and online materials and presentations throughout the year.

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Pride Month

Wellbeing and Connection Committee

While Pride is celebrated at any time, June is the designated month because of an event that happened in 1969.

The Stonewall Riots/Uprising occurred on June 28, 1969 in New York City after police raided the Stonewall Inn, a gay club located in Greenwich Village. The riots served as a catalyst for the gay rights movement around the world.



Read more about the [Stonewall Riots](https://www.history.com/topics/lgbt/stonewall-riots) at History.com and find ways to celebrate Pride Month from the list below or [here](#).

1. Attend a Pride Parade or Event
2. Be an Ally
4. Volunteer or Donate
5. Become an Advocate
6. Educate Yourself
7. Support LGBTQIA+ art and culture
8. Consider your institution's LGBTQIA+ inclusivity

NEW FAAC MEMBERS!

Congratulations to the new FAAC Members in IASFAA! Your hard work and dedication to the financial aid profession are recognized in this great accomplishment!

- **Joann Howe** - Hawkeye Community College
- **Nadine Torsrud** - Hawkeye Community College
- **Julie Haack** - St. Ambrose University
- **Teresa Blyther** - Iowa State University
- **Tim Bakula** - University of Northern Iowa
- **Gisella Baker** - Hawkeye Community College



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For more information, contact Mark Riggs:
MRiggs@monogramllc.com or visit monogramllc.com

Monogram Student Lending helps schools support students navigating new funding gaps created by OB3 changes. Our newest product, Abe, was built specifically to complement federal aid by restoring flexibility and protections students have lost—without adding complexity for financial aid offices. Abe offers a 12 month grace period, 18 month past due balance protection to help students stay enrolled, and a 2% graduation reward that encourages persistence and completion. With multiple repayment options, terms up to 20 years, and strong in school default prevention, Abe is designed to support responsible borrowing and positive outcomes. Backed by more than 30 years of private student lending experience, Monogram partners with schools to deliver access, flexibility, and stability when students need it most.

Unconscious Bias

Wellbeing and Connection Committee

We have been taught to treat others how we would want to be treated, make sure that we treat students and fellow staff fairly and with respect. Our minds know that we shouldn't treat anyone differently based on gender, race, religious beliefs and so on. Unfortunately, we live in a world where we have to keep those thoughts in mind daily. We can react to people without even realizing it. Those actions are called unconscious bias.

What is unconscious bias? Unconscious bias, also known as implicit bias, is when someone acts based on assumptions, prior experiences, or ingrained thought patterns. Unconscious bias influences how we see and interact with different social groups. The biases can be negative or positive. One can subconsciously treat one group extra kindly without realizing other groups don't receive the same treatment. Unconscious bias happens to everyone, which is why it is important to acknowledge the biases and open the discussion for improvement.

How do we know when we are demonstrating bias? Self-reflection is a great starting place. [Therapist.com](https://www.therapist.com) recommends that we "spend time honestly reflecting on your thoughts, feelings, and behaviors in different situations. Consider whether you have made assumptions or judgments about others based on stereotypes or limited information." Harvard University also offers tests that can help reveal hidden biases to race, gender, age and other factors. This can be an opportunity to have a discussion with your peers about things they may have noticed.

Changing bias isn't a quick fix. It takes effort and some difficult discussions to correct. Hold yourself and others accountable. Seek perspectives from others with diverse backgrounds. In some cases, an individual can even seek therapy to slow down and identify feelings and actions.

It can be difficult admitting to having biases and to viewing or acting differently towards individuals who are different from ourselves in many ways. The most important thing to do is be receptive to uncomfortable realizations.

Stay Connected with the IASFAA Listserv!

Are you taking advantage of the IASFAA Listserv? This valuable tool is designed for IASFAA members to quickly and efficiently share relevant information with fellow members.

[What is the IASFAA Listserv?](#)

The IASFAA Listserv is an email-based platform that allows members to easily disseminate and receive updates, announcements, and other important information related to the financial aid profession and our association.

How to Subscribe or Post a Message

1. Log in on the IASFAA website: <https://www.iasfaa.com/iasfaa-listserv>
2. Click on IASFAA Listserv.
3. Navigate to My Features > E-Lists to subscribe or post a message.

Join the conversation and stay in the loop with timely updates from your IASFAA community. Don't miss out—sign up today!

More than half of families choose Sallie Mae over the competition, and we're supporting your students every step of the way. We offer loans for undergraduate, graduate, professional, and career training students that allow families to choose what works best for their budget – both now and down the road. With a quick and easy application, students can get the money they need for school. We have blogs, virtual events, and webinars packed with expert tips and insights on all the college topics that matter most to students. Our FAFSA Guide breaks down the FAFSA with step-by-step tips and videos. Scholly Scholarships by Sallie let's students browse and apply for scholarships – for free – based on their major, background, interests and more. Financial aid administrators are our partners, and we thank you for the work that you do every day. Contact Heather Gaumer to learn more about how we can work together for student success.

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MASFAA Summer Institute & Leadership Symposium



During the first week of June, several IASFAA members traveled to Indianapolis to participate in MASFAA's Summer Institute & Leadership Symposium (SILS), hosted at Indiana University Indianapolis.

IASFAA was well represented throughout the week. Jess Graham (University of Iowa) and Sarah Freestone (Drake University) served as members of the SILS faculty for the event. In their faculty roles, they facilitated leadership discussions, guided small group conversations, and taught MASFAA credential sessions for attendees from across the region.

Additional Iowa attendees included Olivia Lederman, Allie Pitz, Alyssa Gorsch, and Frank Perez from the University of Iowa, along with Jacob Severn, Karla Torres Lupian, and Jared Ludwig from Iowa State University.

The week offered a blend of professional development, leadership growth, and networking opportunities. Participants engaged in MASFAA credential training, leadership-focused sessions, collaborative learning activities, and small group discussions designed to build knowledge and strengthen connections across institutions and states.

While learning was a central focus, SILS also provided plenty of opportunities for attendees to build community outside of the classroom. Participants connected through crafts, games, movies, yard games, trivia, and an evening outing to The Garage in downtown Indianapolis. These informal moments fostered meaningful relationships and highlighted one of the greatest strengths of MASFAA and IASFAA: a supportive network of professionals committed to learning from and encouraging one another.

IASFAA is proud of the members who represented Iowa at SILS and grateful for their contributions as learners, leaders, and faculty. Their participation reflects the continued commitment of Iowa financial aid professionals to professional growth, collaboration, and student success!



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- **100% rate match guarantee.**
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- **AutomaAc 9-month grace period** across all products.
- **Yearly skip-a-payment; and Auto Pay Discount.**
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- **No SAP requirement; Past Due Balances** up to 365 days.

Preferred lender for over **1,100 universities**

290,000 +

Happy clients

Excellent 4.7 out of 5

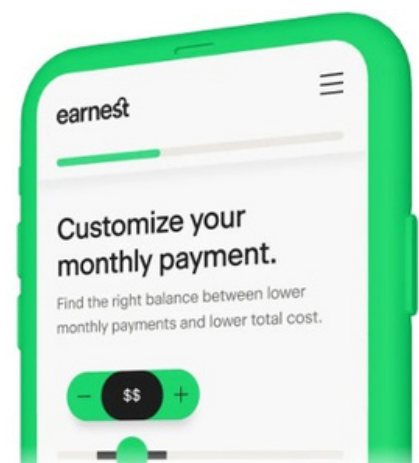


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Registration for the 2026 MASFAA Conference is officially OPEN, and this year, the Midwest is coming to Iowa!

From October 18-21, 2026, financial aid professionals from across the region will gather in Cedar Rapids for the 2026 MASFAA Conference, themed Where We Gather, Greatness Happens.

For Iowa financial aid professionals, this conference carries even greater significance. MASFAA has not been hosted in Iowa in nearly a decade, making this a rare opportunity to experience the energy, collaboration, and professional development of a regional conference right here in our own state.

At a time when financial aid offices continue navigating major federal changes, operational challenges, staffing pressures, and evolving student needs, opportunities to gather together matter more than ever. While webinars and virtual trainings continue to play an important role, there is something uniquely valuable about sitting beside colleagues who understand the complexity of this work and the pace at which our profession continues to evolve.

Regional conferences create space for conversations that often cannot happen elsewhere.

Whether you work at a community college, public university, private institution, graduate/professional program, or proprietary school, MASFAA provides opportunities to learn from colleagues facing many of the same challenges. In many cases, attendees can connect with peers from similar institution types, campuses using the same vendors or systems, or offices navigating comparable operational and compliance concerns. Those conversations often lead to practical solutions, new ideas, stronger partnerships, and professional relationships that continue long after the conference ends.

The 2026 MASFAA Program Committee has also worked intentionally to expand conference offerings and create more opportunities for meaningful engagement throughout the event experience.

Highlights for 2026 include:

- Nine conference session blocks, expanded from eight in recent years, creating additional opportunities for professional development and collaboration
- Free Sunday preconference offerings, including NASFAA credential preparation, a Community College Roundtable, and a Graduate & Professional Roundtable
- A new Elevated Leadership Experience during preconference, available as an optional add-on, featuring leadership-focused sessions and strategic conversations for directors, associate directors, emerging leaders, and professionals interested in broader institutional leadership
- A dedicated Business Officer Track spanning Monday and Tuesday, designed to strengthen collaboration between financial aid and business office professionals through sessions focused on student accounts, billing, cash management, bursar functions, and institutional partnerships
- A brand-new Wednesday Capstone Series featuring deeper applied-learning experiences in technical training, customer service and communication strategies, and loan proration discussions designed to send attendees back to campus with actionable takeaways

Additional conference details, presenter announcements, and tentative schedules will continue to be released throughout the summer.

REGISTER TODAY!

You do not need to be a current MASFAA member to attend. In celebration of MASFAA returning to Iowa for the first time in nearly a decade, Iowa financial aid professionals may register at the MASFAA member rate.

When registering:

- Current MASFAA members should select "**Early Bird Full Conference (2025-26 MASFAA Member)**"
- Current IASFAA members who are not MASFAA members should select "**Early Bird Full Conference (IASFAA Member)**" and enter the code: *MASFAA<3IASFAA*

As Iowa prepares to welcome colleagues from across the Midwest, we hope IASFAA members will take advantage of this unique opportunity to learn together, share expertise, and represent the strength of our state association and institutions. We cannot wait to gather with you in Cedar Rapids this October.



Where We Gather, Greatness Happens

MASFAA 2026

Cedar Rapids, Iowa
October 18-21

What's new with the IASFAA Crew?

- **Tammi Skoda**, Administrative Assistant in Financial Aid is retiring July 31, 2026 from Luther College. Congratulations, Tammi!
- **Bob Upmeyer** will be retiring July 6th, 2026 from the University of Iowa after 31 years of service. Congratulations, Bob!

Congratulations to Pam Ellis!

Pam Ellis, Financial Aid Analyst at Kirkwood Community College, retires as of July 1, 2026. Pam has worked for over 30 years at Kirkwood in the Financial Aid Office. She has seen it all. Her wisdom and experience and kindness will be greatly missed. Most recently, during a training about Schedule of Reductions (SOR), Pam offered reassuring words to the team who were stressed about the changes. She told us in a year or two, SOR will just be normal, no big deal. Pam lived through paper FAFSAs, Financial Aid transcripts, FFEL vs Direct Loans, ACGs, SULA, FAFSA Simplification, and so much more. It was an important reminder for all of us that no matter what financial aid challenges we face, time will take us to where we need to be. Please help us celebrate Pam's incredible financial aid career by sending her an email (pam.ellis@kirkwood.edu) and wishing her well as she heads into retirement!



- **Steph Haines**, Senior Associate Director of Financial Aid at Grinnell College, has published an article entitled "Exploring Interventions and Policies to Boost Financial Aid Completion Rates: An Integrative Review" in the most recent issue of the Journal of Student Financial Aid. For more information, visit grinnell.edu/news/staff-scholarly-work-focuses-financial-aid.
- From **Shelly Adams**: I have received approval to relocate my home office from Des Moines to Cedar Rapids. And miraculously, I found (well, my sister-in-law did!) and bought a townhouse only doors away from my mom's place! And bonus, she's actually excited about it!
- **Kirkwood** had more that 100 faculty and staff participate in a Mini-Conference focused on how to support students in navigating financial aid.

What condiment will you defend with your whole heart, and why?

Ranch

- Homemade Ranch Dressing - there is no better condiment.
- Ranch - goes with everything!!
- RANCH!!! Specifically, Ken's! It literally goes with EVERYTHING-You will never catch my work or house fridge without ranch!

Barbecue Sauce

- BBQ sauce! Sometime in lost decade of the '90s, I realized that BBQ sauce leaves ketchup in the dust. I've never dipped my fries in ketchup since that fateful day. I have about five different bottles of BBQ sauce in my frig right now, but my favorite will always be KC Masterpiece.

Mayonnaise

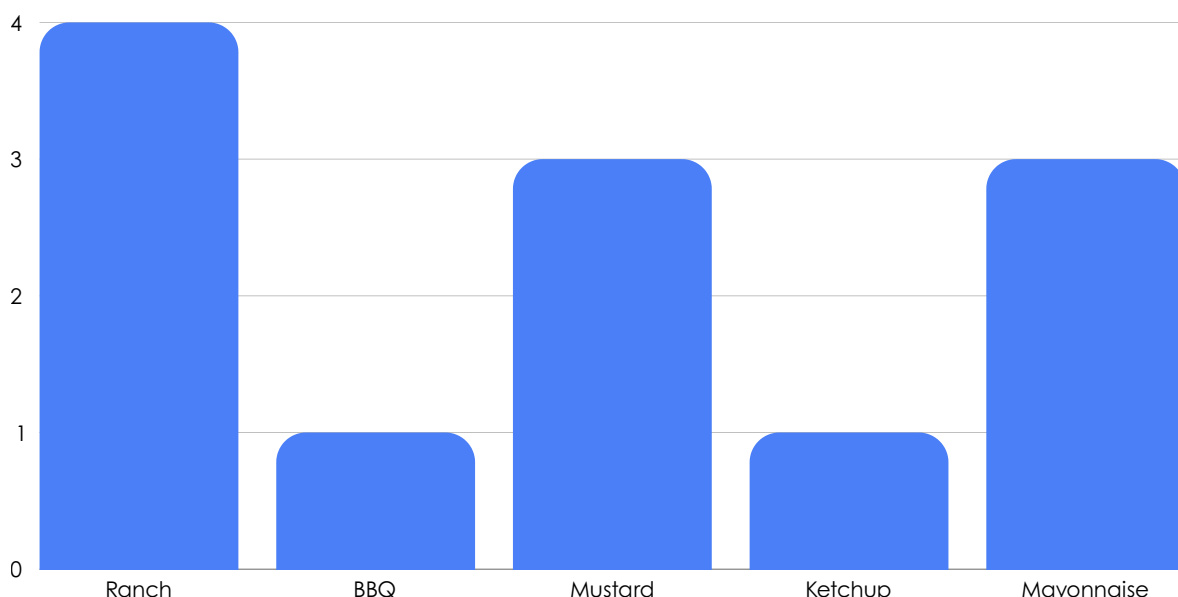
- Mayonnaise because it can go on pretty much any kind of sandwich.
- Mayonnaise - Mostly because it is like financial aid, extremely important and impactful but often overlooked. The stepchild of the condiments if you will.
- Mayonnaise because it just goes with so many things.

Ketchup

- Ketchup - a great dipper and works well with ranch (kranch)

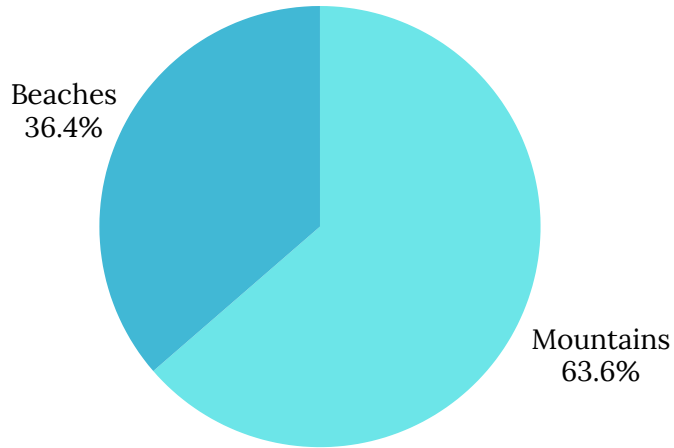
Mustard

- Mustard - provides a punch of flavor and is sugar-free
- Mustard - I just like mustard. Maybe it is a Chicago Dog thing



Poll: Mountains or Beaches?

IASFAA members have spoken! Who wants to start planning our next conference in the mountains? 😊



Thank you to everyone who participated in the poll. Be sure to check out the next Newsletter Survey sent via the IASFAA Listserv to cast your vote in our upcoming IASFAA poll!

Connect with us!

Please send content suggestions or member updates to tatiana-ochoa@uiowa.edu

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Minimum loan amount: \$3,000
Maximum loan amount: \$95,000



Interest Rates

Fixed & variable interest rates
Rates as low as: 2.81%
Max interest rate: 16.00%
Average interest rate: 8.44%



Loan Types

Undergraduate
Graduate
Parent
Line of Credit
Health Professional
Refinance



Benefits

Past due balances allowed
Personalized loan servicing
ACH discount
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Repayment

Deferred
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Repayment terms up to 15 years



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What Colleging Brings to Your Campus: Colleging is RevlTek's education-focused marketplace that connects students and families with credit union-backed, student-first loan options and planning tools. Through the marketplace, institutions can:

- Expand financial access for current and future students with transparent lending solutions
- Provide planning tools that help families navigate the true cost of college
- Strengthen partnerships with credit unions that share your commitment to student outcomes
- Present responsible private student loan options that align with institutional values