

2016 STUDENT AID SUCCESS STORIES

CELEBRATING A HALF CENTURY OPENING DOORS TO HIGHER EDUCATION

PUBLISHED JULY 2016

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AMBER BRIGGS
Most Likely to Succeed



COLLEEN COUDRIET
Most Likely to Succeed



TIFFANY GUSBETH
Most Likely to Succeed



AARON SUTTON
Most Likely to Succeed



RODNEY J. BARTLETT
Most Likely to Succeed



JEFFREY RICHARD
Most Likely to Succeed



SAMANTHA KITE
Most Likely to Succeed



ANGELA MASON
Most Likely to Succeed



**V. TARRHA
MCALLISTER**
Most Likely to Succeed



DR. MARYLEE JAMES
Most Likely to Succeed



TUANI (T.J.) COLE
Most Likely to Succeed



MARY
Most Likely to Succeed



MARK RANKE
Most Likely to Succeed



JOELLEN SOUCIER
Most Likely to Succeed



**LINDA PELZER
DEROCHE**
Most Likely to Succeed



DAVID IRWIN
Most Likely to Succeed



NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS



July 2016

Congratulations, NASFAA! 50 years of supporting financial aid administrators is a terrific achievement. And fostering students' achievement of higher education goals is what financial aid is all about. The path to take higher education from a dream to a reality can have a lot of obstacles for students to overcome. Financial aid administrators play a tremendous role in connecting students with resources and support that make it possible for them to achieve success.

Great Lakes has long had the privilege of serving students who dream of a better life. It is because of our history that we truly understand and appreciate the contributions of NASFAA. We congratulate NASFAA on this 50th anniversary, and are thankful for their part in promoting shared ideas, networking, training, and camaraderie that help sustain the efforts of dedicated financial aid professionals and others who work with students to achieve their dreams. We can all be proud of the work we do to help improve individual lives and our society as a whole. Most importantly, we should be proud of the work that is done by the students that we serve. They are our greatest inspiration.

We are pleased to sponsor Student Aid Success Stories during this golden anniversary of NASFAA. Through the telling of these stories, we celebrate the initiative, dedication, and perseverance of our students. We recognize the power of those who dare to dream of a better world.

Again, congratulations, NASFAA, for 50 years of outstanding service—and thank you to all of NASFAA's members for your role in making these stories possible.

Sincerely,

Richard D. George
Chairman



July 2016

When President Lyndon B. Johnson signed the Higher Education Act in 1965, his stated purpose was to “swing open a new door for the young people of America... the door to education.” In the 50 years since, millions of students across the country have walked through that door and, with the help of financial aid programs, received an education that has changed their lives.

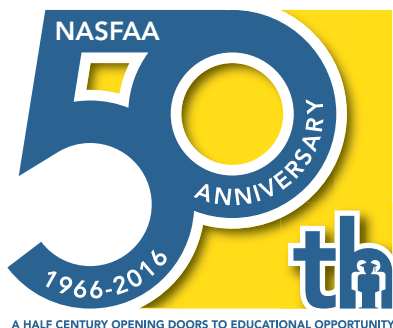
From 1988-1990, NASFAA published the first series of *Student Aid Success Stories* highlighting students whose lives were forever changed by the financial aid they received. In honor of NASFAA’s 50th anniversary, we’ve taken a look back at many of these students to see where they are now and what amazing things they have gone on to accomplish. Their list of achievements is impressive, to say the least. From business owners to educators to judges, the 2016 *Student Aid Success Stories* truly show the transformative power of higher education.

We’re also telling the stories of a new group of students for whom financial aid has opened the door to their careers and opportunities. Nominated by financial aid administrators from around the country, these former students serve as a glowing example of why we do what we do: to help individuals lift themselves up and achieve their dreams through higher education.

The stories included in this book – and in our online counterpart – are just a few of the many students who have been helped by financial aid and the people who have dedicated their careers to helping students reach their higher education goals. As we celebrate our 50th anniversary, let them serve as a reminder of the powerful work those in our profession do every day.

Dan Mann
NASFAA Chair, 2015-16

Justin Draeger
NASFAA President



ACKNOWLEDGEMENTS

This year's *Student Aid Success Stories* is made possible by members who took the time to respond to NASFAA's call for success stories. Be sure to visit our 50th anniversary website to see more *Student Aid Success Stories* at www.nasfaa.org/Success_Stories.

A special thank you to our 50th Anniversary Task Force, listed below.

TASK FORCE CHAIR

- Clantha McCurdy, Senior Deputy Commissioner, Massachusetts Board of Higher Education Office of Student Financial Assistance, EASFAA

MEMBERS

- Deb Barker-Garcia, Director of Financial Aid, Claremont Lincoln University, WASFAA
- Joe Paul Case, Retired, EASFAA
- Brenda D. Hicks, Director of Financial Aid, Southwestern College, RMAFSA
- Wilma B. Porter, Director, Student Financial Resources & Scholarships, Oakland Community College, MASFAA
- Janet L. Riis, Director of Financial Aid, Carroll College, RMAFSA
- Michelle Trame, Senior Associate Director, University of Illinois at Urbana-Champaign, MASFAA
- Sarah Zipf, Office of Student Aid for World Campus & Continuing Education, The Pennsylvania State University, EASFAA

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- 2014-15 Commission Director, David Page, Vice President for Enrollment Management, Dillard University, SASFAA
- 2015-16 Commission Director, Kay W. Soltis, Director of Financial Aid, Pacific Lutheran University, WASFAA

STAFF LIAISONS

- Mindy K. Eline, Vice President, NASFAA
- Brittany Hackett, Reporter/Editor, NASFAA
- Jennifer Jackson, Director of Meetings & Live Site Events, NASFAA
- Dana D. Kelly, Chief Training Officer, NASFAA



An Act

79 STAT, 1219

To strengthen the educational resources of our colleges and universities and to provide financial assistance for students in postsecondary and higher education.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That this Act may be cited as the "Higher Education Act of 1965".

TITLE I—COMMUNITY SERVICE AND CONTINUING EDUCATION PROGRAMS

APPROPRIATIONS AUTHORIZED

SEC. 101. For the purpose of assisting the people of the United States in the solution of community problems such as housing, poverty, government, recreation, employment, youth opportunities, transportation, health, and land use by enabling the Commissioner to make grants under this title to strengthen community service programs of colleges and universities, there are authorized to be appropriated \$35,000,000 for the fiscal year ending June 30, 1966, and \$50,000,000 for the fiscal year ending June 30, 1967, and for the succeeding fiscal year. For the fiscal year ending June 30, 1969, and the succeeding fiscal year, there may be appropriated, to enable the Commissioner to make such grants, only such sums as the Congress may hereafter authorize by law.

DEFINITION OF COMMUNITY SERVICE PROGRAM

SEC. 102. For purposes of this title, the term "community service program" means an educational program, activity, or service, including a research program and a university extension or continuing education offering, which is designed to assist in the solution of community problems in rural, urban, or suburban areas, with particular emphasis on urban and suburban problems, where the institution offering such program, activity, or service determines—

- (1) that the proposed program, activity, or service is not otherwise available, and
- (2) that the conduct of the program or performance of the activity or service is consistent with the institution's over-all educational program and is of such a nature as is appropriate to the effective utilization of the institution's special resources and the competencies of its faculty.

Where course offerings are involved, such courses must be university extension or continuing education courses and must be—

- (A) fully acceptable toward an academic degree, or
- (B) of college level as determined by the institution offering such courses.

ALLOTMENTS TO STATES

SEC. 103. (a) Of the sums appropriated pursuant to section 101 for each fiscal year, the Commissioner shall allot \$25,000 each to Guam, American Samoa, the Commonwealth of Puerto Rico, and the Virgin Islands and \$100,000 to each of the other States, and he shall allot to each State an amount which bears the same ratio to the remainder of such sums as the population of the State bears to the population of all States.

CATCHING UP: WHERE ARE THEY NOW?

From 1988 through 1990, we published the first series of Student Aid Success Stories, celebrating the power of financial aid. For our 50th anniversary, we're catching up with those who were featured in original Student Aid Success Stories and finding out how their education, and the financial aid they received, continues to impact their lives 25 years later.

BERNADETTE MENDEZ-GRODER

Licensed Social Worker, Northampton County
Department of Human Services, New Jersey

M.S.W., Social Work, Marywood University

B.A., Psychology, DeSales University

"I was one of seven children raised only by my mother. My mother was on welfare since she was about 15. In high school, a counselor prompted me to apply for financial aid to go to college. I would never have been able to attend college without financial aid."
– Bernadette Mendez-Groder, NASFAA's Student Aid Success Stories, 1990

In the 25 years since she first appeared in NASFAA's Student Aid Success Stories, Bernadette has continued to make advocating for children in the foster care system her career. A licensed social worker for the Northampton County Department of Human Services' Children, Youth and Families Division, Bernadette functions as an advocate for foster youth, works with parents to help them be better caretakers, and works with adoptees who are trying to reconnect with their birth families.

"I wanted to help kids with similar backgrounds to mine," Bernadette says, adding, "I have dedicated my life to working with parents and helping them make better lives for themselves and their children."

Bernadette graduated from DeSales University in Center Valley, PA, in 1989 with a bachelor's degree in psychology and a minor in criminal justice. She then went on to earn her master's degree in social work, from Marywood University in Scranton, PA. She currently resides in New Jersey with her husband of 17 years.

Throughout her life, Bernadette has not forgotten the important role financial aid played in her successful career. "Without it, I would not have been able to go to college. It was critical," she says. "I was poor and grew up in the projects. Without financial aid to help me, I would have been stuck."

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WITHOUT FINANCIAL AID."**

BERNADETTE MENDEZ-GRODER



DAWN LITTLE THUNDER

High School P.E. and Health/Coach, Washington

M.E., Educational Technology

B.S., Physical Education, University of Idaho

"Dawn, a Native American, is a first generation college graduate from her family. Even though she has reading disabilities, she was able to overcome many obstacles to obtain her degree. She says that 'financial aid made it possible to attend college.'" – Dawn Little Thunder, NASFAA's Student Aid Success Stories, 1988

Dawn is currently in her 31st year of teaching in for the Kennewick, WA, school district. After 15 years teaching elementary physical education, Dawn moved up to the high school where she teaches physical education and health and serves as the department chair and on other committees within the district.

In 1997, Dawn earned her master's of education in educational technology. "Again, I had to have financial help to pursue my higher education and improve myself," she says. "This was no easy task, as my learning disabilities still hindered my learning."

Dawn adopted her son Lukas in June of 1995, which she calls her "greatest accomplishment." Lukas, who graduated from high school in 2013, began playing ice hockey when he was 8, at which time Dawn became a volunteer coach and board member for the Tri-County Armature Hockey Association (TCAHA). She currently serves as a youth hockey official.



DR. MARYLEE M. JAMES

Adjunct Professor, Bellarmine University, Kentucky

Ph.D., Sociology/Political Science/African Studies, Boston University

B.A., Political Science/Sociology, Furman University

"During the three years I was at Furman, the financial aid director was more than a source of financial assistance – I could always count on him for advice on how best to use the money I had, and how to develop better financial management habits. ... Financial assistance and compassionate commitment have made all the difference in the life of one middle-aged lady who wanted to complete her education." – Marylee M. James, NASFAA's Student Aid Success Stories, 1988

Marylee's career is an inspirational story of giving back that stretched across two continents. After going back to school later in life, Marylee received her bachelor's degrees in political science and sociology from Furman University, followed by her Ph.D.'s in sociology, political science, and African studies from Boston University.

Following her time in Boston, Marylee move to South Africa for seven years, where she earned a master's degree, with distinction, in theology from the University of Natal. Marylee taught community development, marketable skills, and community organization to African students before returning to the U.S.

Once she was stateside, Marylee worked with the Commission on Religion in Appalachia before becoming a professor of sociology at Alice Lloyd College, located in eastern Kentucky. She became academic dean at Alice Lloyd and served in that capacity for 16 years, as well as another four years teaching, before retiring. Currently, Marylee teaches at Bellarmine University as an adjunct, co-chairs a subcommittee serving adjunct faculty issues, and is engaged with other non-profit organizations.

"I can never overstate how important [NASFAA] and financial aid have been to my life, and I hope and pray, through my life to others," Marylee says. "The opportunities resulting from that education have been precious, rewarding, and beyond my wildest dreams. ... 'Thanks' seems so insufficient."



RODNEY J. BARTLETT

Graduate Research Professor, University of Florida

Ph.D., University of Florida

B.S., Millsaps College

"I was just a 'B' student in high school, but there was never any doubt about going to college, even though I was the first in my family to go. We just weren't sure how the bills would be paid. ... The U.S. has to have federal financial aid to educate our young. The 1965 Higher Education Act was so crucial because it attracted people to teaching." – Rodney Bartlett, NASFAA's Student Aid Success Stories, 1990

Despite the struggle many college graduates face with student loans today, Rodney says they were an instrumental vehicle in navigating paying for his college education.

Throughout his higher education career in the late 1960s and early 1970s, Rodney says he also took advantage of funding through teaching assistantships and fellowships.

"Education has been my life," he says. "I realized as a freshman college student that what I wanted to do with my life was to become a professor, and took a route to realize that."

Today, Rodney is a professor at the University of Florida, and has become a prominent scholar in his field of quantum chemistry. Among the many national and international awards Rodney has received over the years are the 2007 American Chemical Society award for Theoretical Chemistry, the 2008 Schrödinger Medal of the World Association of Theoretical and Computational Chemists, and the 2010 Southern Chemist of the Year, an award given by the Memphis American Chemical Society.



LINDA PELZER-DEROCHE

Professor, Wesley College, Delaware

Ph.D., English, University of Notre Dame

B.A., English, Ball State University

"With financial aid, Linda began her academic career at Ball State, where she graduated magna cum laude. She was also able to study for one term at the school's London Centre. In the summers she worked to save money for school. 'The first summer I worked in a factory, where, for eight hours a day, I taped wires together that were put into washing machines and dishwashers.' During the other summers, she found work through the College Work Study Program that was more in tune with her life aspirations, in a hospital for developmentally delayed children." – Linda Pelzer-DeRoche, NASFAA's Student Aid Success Stories, 1990

Growing up, Linda Pelzer-DeRoche always dreamed of getting a college education. But as the eldest of six children and the first in her family to attend college, she admits she was "apprehensive about my chances of success," especially when she considered how she would afford her education. "But I was determined and I persevered," she says, noting that financial aid made college a possibility for her.

"Not only did [financial aid] help me to pay for my education, it also helped me secure both campus and summer work," Linda says. "Financial aid was a lifeline to my dreams, and it is there for every dreamer."

After earning her bachelor's degree from Ball State University, Linda earned her Ph. D. in English from the University of Notre Dame and has enjoyed a successful college teaching career for more than 30 years, most recently as a full professor at Wesley College. A recipient of a Fulbright research grant to Great Britain, Linda has had the opportunity to pursue her research interests, publishing seven books and numerous essays. She has recently been asked to edit a four-volume encyclopedia of 20th- and 21st-century American literature.

"None of these accomplishments would have been possible without my college education," Linda says. "So my advice to other students is not to give up on their dream of college."

Widowed in her mid-forties, Linda met her current husband, a Frenchman, while living in London and now enjoys a transatlantic life.

DAVID WILLIAMS

Circuit Court Judge, Virginia

J.D., Campbell University

B.S., Virginia Tech

A.S., Patrick Henry Community College

"David is an only child raised by his mother, a nurse. 'We weren't destitute, but college was expensive. If my mother had to pay the total cost of my education, I could not have gone. Receiving financial aid really took the strain off of my family.'" – David Williams, NASFAA's Student Aid Success Stories, 1990

Raised by a single parent, a mother who worked as a registered nurse, David did not come from a particularly wealthy family. Without financial aid, David says, he probably would not have made it to and through college. He is very grateful to have received financial assistance and acknowledges his counselor and the bank representative for the student loan he received, which allowed him to pursue his college education.

In his life, David has had two significant mentors: his grandfather, who had only a sixth grade education, and one of his professors, who held a doctorate and a medical degree. Despite their differences in education, both instilled in him the importance of having a vision and goals to support that vision.

David firmly believes that acquiring an education can inspire one to do more than they ever dreamed possible. In his early years, David was an attorney in private practice, but since his previous *Student Aid Success Stories* interview, the Governor of Virginia appointed David Circuit Court Judge—a position he has held for the past 25 years.

David is now married with two grown children, two dogs, and two cats, and spends much of his free time volunteering and giving back to his community.

"...COLLEGE WAS EXPENSIVE. IF MY MOTHER HAD TO PAY THE TOTAL COST OF MY EDUCATION, I COULD NOT HAVE GONE. RECEIVING FINANCIAL AID REALLY TOOK THE STRAIN OFF OF MY FAMILY."

DAVID WILLIAMS, NASFAA'S STUDENT AID SUCCESS STORIES, 1990



“OUR FATHER WAS A STEEL WORKER FOR 37 YEARS, AND OUR MOTHER NEVER WORKED OUTSIDE OUR HOME. WITH SEVEN KIDS – FOUR IN COLLEGE AT THE SAME TIME – FINANCIAL AID DIRECTLY AFFECTED MY POSITION. TODAY I TELL HISPANIC KIDS ABOUT THE IMPORTANCE OF EDUCATION. I KNOW THEY CAN GET AN EDUCATION BECAUSE WE DID. WE’RE NOT GENIUSES, JUST HARD WORKERS.”

THE MURGUIA FAMILY, NASFAA’S STUDENT AID SUCCESS STORIES, 1990

From left to right: Ramon Murguia, Rose Mary Murguia, Mary Helen Murguia, Janet Murguia, Martha Hernandez, Carlos Murguia, Alfred Murguia, Jr.

CARLOS MURGUIA

*District Judge, U.S. District Court, District of Kansas
B.S., J.D., University of Kansas*

JANET MURGUIA

*President, National Council of La Raza, Washington, D.C.
B.S., B.A., J.D., University of Kansas*

MARY HELEN MURGUIA

*Circuit Judge, U.S. 9th Circuit of Appeals, California
B.S., B.A., J.D., University of Kansas*

RAMON MURGUIA

*Chair, W.K. Kellogg Foundation, Michigan
J.D., Harvard University
B.A.S., University of Kansas*

If anyone understands the importance of financial aid, it's the Murguia family. After immigrating to the United States and settling in Kansas, the Murguia's saw six of their seven children attend college after high schools, five of whom went to the University of Kansas. "My parents had very little education – Dad completed seventh grade and Mom completed fifth grade – and yet they fundamentally understood how important an education was for their children," Janet Murguia says. "I think it has proven to be true in our case, for we have seen outcomes that my parents could have only dreamed of."

According to Ramon Murguia, his older brother, Alfred, who attended the University of Kansas, set the tone for college success. His siblings followed in his footsteps, forming close bonds with the financial aid staff at the University of Kansas. "The people in the financial aid office knew us and we knew them. They were people who saw a lot of potential in us," Mary Helen Murguia says. "What we have accomplished just wouldn't have happened if it wasn't for caring people who believed in us, worked with us, and helped make the education happen."

In the past 25 years, the four Murguia siblings have gone on to achieve great success in their careers. Carlos is known as the first Latino to serve on the U.S. District Court in Kansas and his sister, Mary Helen, was the first Latina to serve on the U.S. District Court in Arizona. They are also the only brother and sister to sit on the Federal Bench. Janet is currently the president of the National Council of La Raza and is the former deputy director of the Office of Legislative Affairs in the Clinton Administration. Ramon is a practicing lawyer in Kansas City, MO, and is the first Hispanic to be named chair of the Board of Trustees of the W.K. Kellogg Foundation.

For Janet, she is most proud that her parents lived to see their children succeed. Their mother, now 91, still resides in the family home in Kansas City, while their father passed away in 2001. Two other Murguia siblings, Rosemary and Martha, also continue to live in Kansas City.

"We are one example of millions of examples out there," Ramon says. "I see many families who struggle [financially]. We were impressed with the many people willing to help us, and so we feel like we should help others. That's what this country should be proud of – that continuing focus on opening doors for others."

**"WITHOUT FINANCIAL AID,
I WOULD NEVER HAVE BEEN
ABE TO COMPLETE MY
EDUCATION [AND] ACHIEVE
ALL OF MY DREAMS."**

TIJANI (T.J.) COLE



TIJANI (T.J.) COLE

Municipal Court Judge, Colorado

Ph.D., Secondary Education, La Salle University

J.D., University of Denver Law School

M.A., Judicial Studies, University of Nevada Reno

M.A., International Politics, University of Denver GSIS

B.A., Political Science, The Colorado College

"Coming from a one-parent family, my only opportunity for attending a good college depended on financial aid. Thanks to financial aid, I am achieving my goal of earning a law degree. Being in law school does not seem to interfere with coaching college football, serving as a reserve police officer, or making plans to run for public office after graduation in 1990." - Tijani (T.J.) Cole, NASFAA's Student Aid Success Stories, 1989

In the more than 20 years since his story was featured by NASFAA, T.J.'s career in education and the legal profession has been expansive. Since 2012, T.J. has served as a municipal court judge in Colorado, where he presides over criminal and juvenile cases. His previous work has included serving as a district court magistrate and a professor at the National Judicial College at the U.S. Department of State.

"Without financial aid, I would never have been able to complete my education [and] achieve all of my dreams," T.J. says. "I am lucky to have the career I have always wanted."

A father of seven, T.J. has also used his education to help open doors for at-risk and underprivileged youth through Zoubida Cole College, a nonprofit institution that provides a comprehensive, "student-oriented," technical arts education.



DAVID IRWIN

Professor and Interim Director, Speech-Language Pathology Program, University of Louisiana Monroe

Ph.D., University of Oklahoma

M.S., B.S., Central Missouri State University

"Fortunately, I was familiar with the financial aid process. My brother and sister received it. Our parents were farmers most of their lives. Three years in a row the crops flooded. They tried investing in a chicken house, but ran into financial difficulties." - David Irwin, NASFAA's Student Aid Success Stories, 1990

During David's sophomore year at Central Missouri State University, he "saw what poverty was like first-hand," he says. David's parents, who were farmers, went bankrupt due to three years of flooding. David had two siblings who were also enrolled in college at the time, further adding to his family's financial hardship. But the financial aid he received gave him "the opportunity to continue to grow and learn from others," a chance he says he wouldn't have otherwise had.

David, who retired in 2011 from his position as a professor in the Department of Rehabilitation Services at Louisiana State University Health Sciences Center, was able to obtain a bachelor's degree with the help of financial aid and went on to earn a master's degree from Central Missouri State University and a doctorate from the University of Oklahoma Health Sciences Center in speech-language pathology.

Over the course of his career, David has taught a wide range of courses and written numerous articles and several books. He has over 35 years of professional experience as a certified speech-language pathologist and has served as president of the Louisiana Speech Language Hearing Association and on many of its committees.

David, who began teaching again full-time in 2015 at the University of Louisiana Monroe, is currently working on a grant proposal to develop a center for working with individuals with autism spectrum disorders.

He is married with two grown children and spends his days off volunteering his time to his church and organizations such as the Lion's Club. "Service is a big part of my life," says David, who lists being named a fellow of the American Speech-Language-Hearing Association and seeing the day-to-day impact of his work on individual lives among his greatest accomplishments.



MARY IHNS EKLUND

Speech-Language Pathologist, Howard County Public Schools, Maryland

M.S., B.S., Purdue University

"Mary Ihns' family is like so many other families in the U.S. - hard working, lower-middle class, yet full of love and encouragement. With four children, they just didn't have the resources to pay for college. 'Without financial aid, I would not have been able to go to college at all. I am so thankful for the money. I don't know what I'd be doing now if I hadn't gone.'" - Mary Ihns Eklund, NASFAA's Student Aid Success Stories, 1990

When we first met Mary, back when she was featured in NASFAA's 1990 edition of *Student Aid Success Stories*, she had earned both a bachelor's and a master's degree at Purdue University in Indiana and was working as a speech-language pathologist. Since then, her career has taken her all over the country. Mary initially spent seven years working at St. Joseph's Medical Center in South Bend, IN, and then two years traveling across the United States to assignments as a speech-language pathologist. She eventually moved to Massachusetts where she got married and spent five years as a speech-language pathologist in the public schools of Webster, MA. Her family has since moved to Maryland where she holds a position as a speech-language pathologist in the Howard County public schools.

Her education, subsidized by financial aid, "has afforded [her] a life style to be able send [her] children to college," Mary says. The education she was able to get with the help of financial aid funds has led her to a career she finds exciting and rewarding. "I get warm feelings in seeing where students go with their lives," Mary says of her current job working with middle school children.

Mary spends her time volunteering for programs that benefit children, including coordinating the school spelling bees and coaching Girls on Track, a program that encourages girls to embrace who they are and find joy and confidence through running. Additionally, she volunteers with her own children's activities and is the "team mom" for her sons' high school track team.

"I think my country made a good investment in me. I've given back a great deal," Mary says.

TINA (HUYCK) CARTER

Community Pastor, Texas

Ph.D., B.S., Colorado School of the Mines

"We got married after my first semester in college, and had two children during my undergraduate career. [My husband] Doug and I were both full-time students during the first year-and-a-half of our marriage. If not for the financial support available to us, one or both of us would have had to sacrifice our education." Tina (Hyuck) Carter, NASFAA's Student Aid Success Stories, 1990

Since we last caught up with Tina, she received her Ph. D. in applied chemistry and felt a desire to make "a contribution to our common good." She spent several years doing consulting work on contamination and pollution issues before quitting in 1998 to attend Divinity School at Austin Presbyterian Theological Seminary. Tina began serving the church full-time in January 2002, graduated and was ordained in full-connection as an elder in the United Methodist church in June of 2005.

"I have had the privilege of publishing multiple papers and articles in my technical field, a novel, and have co-authored a couple of books as a pastor, including *The Wealth of Poverty*," Tina says. She has served in several congregations and is currently serving at a multi-cultural church located in Southeast Austin as the community pastor.

Though Tina holds a Ph. D. in applied science and a Master of Divinity degree, and has been recognized as a world expert in a specific scientific field, her "greatest achievements have nothing to do with what the world might measure as 'great,'" she says.

"My greatest achievements are that I have friends that most folks would consider 'unimportant,'" Tina says. "I have been able to make my profile decrease and promote the gifts and graces of others –including the generationally poor."

As a recipient of financial aid herself, Tina knows a thing or two about the strain lack of funding for education can cause. "Debt is a too-easily acquired, life-crippling burden that we jump into," she says. "Debt ruins life, robs joy, and creates a condition where we almost always have to trade relationships for money just to get that monkey off our backs." She advises that students take as long as they need to get through school, working simultaneously if they need to, in order to minimize their debt.

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TINA CARTER



JEFFREY RICHARD

**MPP, Elected Trustee, Austin Community College District;
Senior Consultant, J. L. Powers & Associates, LLC;
Associate Minister, St. James Missionary Baptist Church**

**B.S., Political Science and Economics, Texas Christian
University**

"Tuition costs at Texas Christian would have been prohibitive for me had it not been for financial aid. I believed that I could live up to the tough academic standards, but it was financial aid that gave me the chance to prove it. In pursuit of a Master of Public Policy degree from Harvard University, I again needed to rely on student financial aid. More than any other single factor, student financial aid - in the form of loans and grants - made possible my attendance at Harvard." - Jeffrey Richard, NASFAA's Student Aid Success Stories, 1988

For Jeffrey, financial aid not only gave him the opportunity to enroll in college without worrying about how to pay for it, but it also changed his family tree. "My family's future has been set toward a different and immensely more exciting path because of the educational opportunities I received, all of which were underwritten through the investment and generosity of others in financial aid, grants, loans and work-study programs," he says. Jeffrey was the first in his family to attend and graduate from college, but going forward, he says, "no one related to me will be able to utter that phrase truthfully, because when I had the opportunity, I seized it and that I changed the trajectory for them. Financial aid for me has in actuality not only benefitted myself, but also it has enhanced options for others who will never know me."

In the years since his first *Student Aid Success Stories* interview, Jeffrey succeeded in winning, and being re-elected to, public office in Texas. "The vibrant community college system in Texas requires trustees to be elected by constituents; and in widespread, at-large contests, voters have placed their trust in me to represent them on the Austin Community College District Board of Trustees," Jeffrey explains. Over the past 12 years, Jeffrey has been elected to serve in every officer position on the board, including two terms as its chairperson.

"It is an honor to serve the public's interests," says Jeffrey, who attributes his success, in part, to the financial aid he received, which allowed him "to focus on the purpose of college – obtaining an education and academic excellence."

"My focus was single-minded on learning, and that made an important difference in my academic career," he says.

JOLEDA MARTIN

Director of Undergraduate Admissions, Colorado Christian University

B.A., Regis College

"Graduating from college in 1988 remains my greatest source of pride. However, this would not have been possible if it were not for the financial assistance I received and the Regis College Commitment program." - Joleda Martin, NASFAA's Student Aid Success Stories, 1989

Joleda enrolled in college during a trying time in her life. Her father had just been sentenced to 30 years in a federal penitentiary, and her family was facing bankruptcy. Her first stop at Regis University as a freshman in 1984 was the financial aid office.

"It was only due to the work of financial aid at Regis, and specifically the director of financial aid that I was able to continue in college," Joleda says. "Combined, the effort of financial aid and the support of this university enabled me to create a very different future for myself, rather than live out the dark pattern of crime and abuse I had grown up with."

During her time at Regis, Joleda held a work-study job in the Dean's office, and joined the speech team to earn additional funds to pay for school. After graduating, she joined a financial services firm in Denver and went on to assume the role of vice president of a division of the firm. After taking a few years off to spend time with her three children, Joleda returned to the workforce in 2008, specifically looking for a job in higher education as a way to give back. Eventually, she landed a job as Director of Admissions at Colorado Christian University, where she still works today.

"I am able to help young men and women, many just like me, reach their goal of achieving a college degree, and in many cases write a very different story for themselves and their future," Joleda says. "Every dollar invested in my education paid off, and I am truly, deeply, and forever grateful for my education and time at Regis."

"IT WAS ONLY DUE TO THE WORK OF FINANCIAL AID AT REGIS, AND SPECIFICALLY THE DIRECTOR OF FINANCIAL AID THAT I WAS ABLE TO CONTINUE IN COLLEGE. COMBINED, THE EFFORT OF FINANCIAL AID AND THE SUPPORT OF THIS UNIVERSITY ENABLED ME TO CREATE A VERY DIFFERENT FUTURE FOR MYSELF, RATHER THAN LIVE OUT THE DARK PATTERN OF CRIME AND ABUSE I HAD GROWN UP WITH."

JOLEDA MARTIN



ZNA (PORTLOCK) HOUSTON

Senior Assistant City Attorney, Los Angeles City Attorney's Office

J.D., Pepperdine University School of Law

B.A., Pepperdine University

"My parents had enough money to pay for a roof over our head, clothes, food, and my undergraduate degree. They didn't have \$30,000 for law school. The cost of getting such a degree can be debilitating. Very few students can afford that cost.' ... This L.A. lawyer believes 'there is no hope for many Americans to get an education without financial aid. I would never have completed law school without it.'" - Zna (Portlock) Houston, NASFAA's Student Aid Success Stories, 1990

For many students, money is a large obstacle to gaining a college education, but Zna says it's too big of an opportunity to pass up.

While financial aid can open doors to what's possible, she says it's important for students today to understand the obligations they have to pay off student loans, develop a strategy to budget for other expenses, and plan for their futures after college.

"Education is exposure to life, knowledge, and people," she says. Through earning a higher education, Zna says she was able to develop a network for life, and has been able "to show those around me what is possible."

Since graduating from Pepperdine University, Zna has earned her law degree, and has held a variety of prominent positions in California. In 1994, she was recruited to the Office of the Los Angeles City Attorney and over the years rose to the rank of senior assistant city attorney. She is currently the highest ranking African American in the city attorney's office. She was also appointed to serve as a state board member for the California African American Museum by California Gov. Jerry Brown in 2012, and currently serves as the board's vice chair.

Zna has been married for 21 years and has three children, one of whom is currently attending Syracuse University. She says her family is her greatest accomplishment.

“WITHOUT FINANCIAL AID, I WOULD NOT HAVE BEEN ABLE TO ATTEND COLLEGE, EVEN AT THE UNDERGRADUATE LEVEL. MY FAMILY WAS UNABLE TO PAY FOR MY COLLEGE EDUCATION BECAUSE THERE WERE THREE IN COLLEGE AT THE SAME TIME. BECAUSE OF FINANCIAL AID, I WAS ABLE TO WORRY LESS ABOUT FINANCING MY EDUCATION AND CONCENTRATE MORE ON MY ACADEMIC PERFORMANCE. AS A RESULT, I GRADUATED WITH HONORS AND AM NOW PURSUING A PH.D. IN PHARMACOLOGY.”
MARALYN THOMPSON ODOM

MARILYN THOMPSON ODOM

Professor of Pharmaceutical, Social, and Administrative Sciences, Belmont University

Ph.D., University of South Alabama

B.S., Respiratory Therapy, University of South Alabama

“Without financial aid, I would not have been able to attend college, even at the undergraduate level. My family was unable to pay for my college education because there were three in college at the same time. Because of financial aid, I was able to worry less about financing my education and concentrate more on my academic performance. As a result, I graduated with honors and am now pursuing a Ph.D. in pharmacology.” - Marilyn Thompson Odom, NASFAA’s Student Aid Success Stories, 1988

Marilyn is no stranger to making ends meet. The first day she arrived on her college campus in 1988, a Sunday, she had just \$80 dollars to last her until Wednesday, when she would receive her financial aid money.

But the sacrifice was worth it to earn a college education. Since graduating and later earning her Ph.D. in 1994, she says her standard of living has increased “by orders of magnitude.”

“If you have the will to make the sacrifices that you need to make, you can be successful regardless of the issues that surround you,” she says.

In fact, she has taken her two daughters – Aspen, a freshman at Samford University, and Alexis, a sophomore at Lipscomb Academy High School – back to her childhood home to see the difference. “They appreciate what I accomplished to make life better for all of us,” she says.

Since 2009, Marilyn has been teaching at Belmont University’s College of Pharmacy, and spends her spare time volunteering for her church.

THE NEXT CLASS: 2016 STUDENT AID SUCCESS STORIES

To celebrate our 50th anniversary, we asked our members to submit their students' Student Aid Success Stories.

The stories that follow show the enduring value of financial aid for college and the important role it plays in helping people achieve their goals.



“IF ASKED FIVE YEARS AGO WHERE I THOUGHT I WOULD BE NOW, PURSUING A BACHELOR’S DEGREE FROM CLEMSON UNIVERSITY WOULD NOT EVEN HAVE BEEN IMAGINABLE TO ME.”

AARON SUTTON

AARON SUTTON

Graduate Student at Clemson University’s Strom Thurmond Institute of Government and Public Affairs and Student Worker

Before Aaron Sutton was a college graduate, he was a high school dropout. “My highest grade completed was the ninth grade,” says the Charleston, SC, native. “I missed a lot of school my tenth grade year and got into a bit of trouble, so I was held back that year and I just didn’t go back. But I did get my GED when I turned 17.”

Aaron moved to Bamberg, SC, in January 2012 to live with his grandmother, who encouraged him to attend Orangeburg-Calhoun Technical College (OCtech). One day, while on an errand near the Orangeburg campus, Aaron stopped by to check out his options. “I got registered that day,” he says. Aaron went on to complete his associate’s degree in arts at OCtech in the summer of 2015 and transferred in the fall to Clemson University to study public history and museum studies.

While at OCtech, the honor student was inducted into the Phi Theta Kappa International Honor Society and recognized by “Who’s Who Among Students,” an exclusive honor symbolized by the presentation of an award certificate.

“As a high school dropout, if asked five years ago where I thought I would be now, pursuing a bachelor’s degree from Clemson University would not even have been imaginable to me,” says Aaron, who currently works as an archivist at Clemson’s Strom Thurmond Institute of Government and Public Affairs.

It was the Pell Grant and OCtech Foundation scholarships Aaron received that allowed him to go to school without worrying about how to pay for it, according to Aaron. “Even though I was working two jobs, I would not have been able to make it without the extra help,” he says. “I can wholeheartedly say that I would not be where I am now without the assistance of financial aid.”

Aaron’s story was submitted by Bichevia Green, financial aid director at Orangeburg–Calhoun Technical College in Orangeburg, South Carolina.



AMBER BRIGGS

Assistant Director, Office of the President, College Board

As a low-income, first-generation college student who fell under the McKinney-Vento provisions for homeless youth when she enrolled at Texas A&M University, the financial aid office greatly impacted Amber's life. During her time at A&M, Amber not only served as a work-study student and student blogger, but also was a student leader in the Regent's Scholars Program.

While enrolled at Texas A&M, Amber developed a number of close relationships with many staff members in the financial aid office who were integral to her success at Texas A&M and beyond. Their example of "paying it forward," Amber says, is a message that she has shared with her many students since graduating from Texas A&M.

Motivated by her experience working in the financial aid office, Amber applied and served with the inaugural class of the Texas A&M chapter of the College Advising Corps post graduation. In this role, she served as a college adviser for two years at Elsie High School in Houston, TX, where she worked with over 4,000 students to help positively impact the college-going culture of the high school and surrounding community.

After her tenure with the Advising Corps, Amber moved to New York City to complete her master's degree in education policy at Teachers College, Columbia University. While in graduate school, Amber continued to support youth through college access programs as both a Zankel Fellow at Teachers College, Columbia University, and a mentoring coordinator for the Governor's Committee on Scholastic Achievement (GCSA). Inspired by her work in the Advising Corps, Amber's master's project explored the outcomes and impacts of in-state aid and tuition policy for undocumented students in Texas and New Mexico.

Dedicated to improving equity and access in higher education, Amber formerly served as a college guidance counselor for the Leadership Enterprise for a Diverse America (LEDA) – a nonprofit that works with high-achieving, low-income students from across the country – and in spring 2016 accepted a position as the assistant director in the Office of the President at the College Board. Amber also serves on the College Advising Corps Alumni Council. In her spare time, Amber volunteers as an English teacher for Spanish-speaking immigrants. Amber hopes to further her career in education policy, most specifically making higher education attainable and affordable for low-income and underrepresented students, including undocumented and homeless students.

Amber's story was submitted by Delisa Falks, executive director of scholarships & financial aid at Texas A&M University.

WHILE ENROLLED AT TEXAS A&M, AMBER DEVELOPED A NUMBER OF CLOSE RELATIONSHIPS WITH MANY STAFF MEMBERS IN THE FINANCIAL AID OFFICE WHO WERE INTEGRAL TO HER SUCCESS AT TEXAS A&M AND BEYOND. THEIR EXAMPLE OF "PAYING IT FORWARD" ... IS A MESSAGE THAT SHE HAS SHARED WITH HER MANY STUDENTS SINCE GRADUATING FROM TEXAS A&M.



SAMANTHA KITE

Assistant Director of Client Services, Financial Aid and Scholarships, Coastal Carolina University

"I am in financial aid because I know the power it has to turn someone's life around," Samantha says. As an underprivileged student from Horry County, SC, there were times she, her parents, and her five siblings were living in hotels. At one point, the family of eight was sharing a two-bedroom home.

"What we lacked in money, though, they made up for in other things," Samantha says of her parents. "They instilled hard work and education, even though they were not necessarily 'educated.'" Samantha's father, who had never attended high school, and mother, who hadn't finished college, required their children to graduate from high school. "They sacrificed so much for all of us," Samantha says.

Samantha, who wasn't sure how she would pay for college, worked hard in high school and ended up getting a full academic ride to Coastal Carolina University (CCU) in 2005. "I know the power of financial aid because it's the only reason I got where I am," says Samantha, who, upon graduating with a bachelor's of arts in elementary education in 2009, taught for a year and then returned to CCU to work as a financial aid counselor.

"I love helping people achieve their dreams and in the midst, I found mine," Samantha says. She is currently working as an assistant director in the financial aid office, holds a master's of business administration from CCU, and is pursuing a doctorate in higher education.

"I never should have had a college degree. Yet, here I am with two and working on another one. All because this aid exists. All because someone like my fellow professionals existed," she says.

Samantha's story was submitted by Elizabeth Milam, senior associate director of student financial aid at Clemson University and the 2015-16 president of the South Carolina Association of Student Financial Aid Administrators (SCASFAA).

**"I AM IN
FINANCIAL
AID BECAUSE
I KNOW THE
POWER IT
HAS TO TURN
SOMEONE'S
LIFE AROUND."**

SAMANTHA KITE



TIFFANY GUSBETH

Program Manager of Full Circle Scholarship Program at the American Indian College Fund

"Without federal student aid, I know that I could not have completed my degree," Tiffany Gusbeth says. Tiffany was raised in a single-parent home and financial support was not an option, but she qualified for a Pell Grant and with the help of Federal Work-Study was able to obtain two jobs to help her work her way through school. "If I did not have funding through federal student aid for tuition, books, and living expenses, it would have been difficult, if not impossible, for me to earn a bachelor's degree," she says.

Tiffany's degree led her to her current position as program manager of the Full Circle Scholarship Program with the American Indian College Fund where she supports American Indian students, like herself, in accessing a college degree through scholarship. Tiffany is passionate about higher education and supporting students in their journey to earning a college degree. "Federal Work-Study got me to where I am today," she says. "I was lucky enough to work in the financial aid office at my college. Not only did that opportunity help me tremendously with my financial situation, but I gained many professional skills and it led me to my passion: student support services."

Tiffany found a great support system in the employees in her college financial aid office and is still in touch with many of them, some of whom have become good friends and mentors. "I truly don't know what my life would be like if I hadn't completed my education and I honestly try not to think about it too much. ... I can now support myself and my family in various ways," says Tiffany, who shares her story with the students she works with in order to encourage them to keep going in their own pursuits of higher education. "I can only scratch the surface of how earning an education has changed my life. Of course, I tell everyone to take advantage of Federal Work-Study opportunities," she says.

Tiffany's story was submitted by Janet Riis, director of financial aid at Carroll College in Helena, Montana.



JOELLEN SOUCIER

Executive Director of Financial Aid at Houston Community College

JoEllen was born in Nashua, NH, to teenage parents who both dropped out of school before completing the ninth grade. JoEllen's father left her family when she was five years old and with no job, no license, and two little girls to support, JoEllen's mother was forced to take a job at a nearby factory. A series of poor decisions on her mother's part resulted in a childhood filled with violence, poverty, and chaos, JoEllen says. But, despite it all, JoEllen was a good student and held down three jobs while attending high school.

At age 16, she left home and found herself homeless for about three weeks. A friend's mother took her into their home where JoEllen stayed until she finished high school and got married.

Upon graduation, as a first-generation college-going student with no savings to speak of, JoEllen wasn't sure how to apply to or pay for college. "All I knew is that I needed education to have a better life than my mother and grandmother, both who struggled in poverty as single parents," JoEllen says. "I walked into a financial aid office a few months after my high school graduation and was met with kindness and a great deal of help," she says. At 18 years old, JoEllen was a newlywed working as a cashier at a grocery store. "That visit changed my life," she says.

Today JoEllen has a bachelor's degree in business, two master's degrees, and is well on her way to earning her doctorate in higher education. She has now been married 29 years, has two teenage sons, and is living a life she never could have imagined for herself as a child growing up in the environment she did. "I have a very successful career in financial aid and I treasure my ability to help others the way I was helped years ago," she says.

JoEllen submitted her own story.

"I WALKED INTO A FINANCIAL AID OFFICE A FEW MONTHS AFTER MY HIGH SCHOOL GRADUATION AND WAS MET WITH KINDNESS AND A GREAT DEAL OF HELP. THAT VISIT CHANGED MY LIFE."
JOELLEN SOUCIER

**“WORDS CAN’T EXPRESS
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V. TABATHA MCALLISTER



V. TABATHA MCALLISTER

Associate Chancellor, Palmetto College, University of South Carolina

As a first-generation student, Tabatha knows first-hand the impact the Federal Pell Grant can have on obtaining a college education. But those financial resources were only one part of her story, she says, adding that the financial aid professionals that helped her along the way “were an integral part of my journey.”

In the ninth grade, Tabatha became pregnant with her first child, which she describes as a “life-altering experience.” One constant, however, was her family’s determination that she attend college. With their support, she attended the University of South Carolina’s Palmetto College and received assistance that included the Pell Grant, student loans, and the Federal Supplemental Educational Opportunity Grant. She was even able to turn her own struggles with the financial aid application process and the knowledge she gained from it into a work-study opportunity in the financial aid office.

Four years later, she did what many thought was not possible – she graduated with her bachelor’s degree. In 1990, she again joined Palmetto College’s financial aid office, this time as a counselor supervising the work-study students at the front desk. Tabatha went on to earn a master’s degree in education in 1997, followed by a doctorate in counselor education, both from Palmetto College.

“Words can’t express the emotions I experience having five generations of family present at my hooding because with each degree, they were with me, encouraging me,” she says of receiving her doctorate.

Currently, Tabatha is the associate chancellor for student enrollment services at Palmetto College. She is proud to say that her oldest son has completed his bachelor’s degree and is working toward his MBA, and that her other two children are in their sophomore and freshman years of college.

“I was raised to believe that each generation had to ensure that life was better for the next, and I became a role model in my family,” Tabatha says. “I have 23 years in the financial aid profession and still enjoy helping others attain their educational goals.”

Tabatha’s story was submitted by Elizabeth Milam, senior associate director of student financial aid at Clemson University and 2015-16 president of the South Carolina Association of Student Financial Aid Administrators (SCASFAA).



**EVENTUALLY, ITS
GREW TO EMPLOY
OVER 600 EMPLOYEES
WITH ANNUAL
REVENUES OF OVER
\$75 MILLION - AN
IMPRESSIVE FEAT
CONSIDERING THE
\$3,000 IN ASSETS
THE COMPANY
STARTED WITH.**

ANGELA MASON

CEO (retired), ITS Services

Born and raised in Louisville, KY, Angela is one of six children in a Catholic family. After she spent a year at one institution, she returned home to the West End of Louisville and was given a choice – work a full-time job or have another plan that would lead to success. Angela chose to enroll at Bellarmine College, where she received financial aid in the form of a student loan and a work-study job in the admissions office. With those resources, and a job at First National Bank, Angela was able to earn her bachelor's degree in business administration in 1980.

After college, Angela created a successful career in business, working for companies like 3M Corporation; Tymnet, an international data communications company; and the fledgling start-up company Compex Corporation. In 1991, Angela and her business partner, Ram Prasad, co-founded ITS Services, a Washington, DC-based company that specializes in enterprise architecture, network services and operation, and software and applications development. At the time, ITS was one of only three women-owned technology firms in the Washington, DC, area.

Eventually, ITS grew to employ over 600 employees with annual revenues of over \$75 million – an impressive feat considering the \$3,000 in assets the company started with. The company received numerous honors while under Angela's leadership, including being twice named one of the top African-American enterprises in the U.S., and one of the "Fast 50" growing companies by *Washington Technology* magazine.

After selling ITS in 2003, Angela focused on other pursuits, including establishing the Angela M. Mason Endowed Scholarship at Bellarmine in 2004, through which she endows scholarships in her parents' names. She also established the Angela M. Mason Catholic High School Scholarship Program in 2005, which pays for an education at Louisville Catholic high schools for need-based, qualified students.

Angela's story was submitted by Heather Boutell, director of financial aid at Bellarmine University.

“U OF M’S FINANCIAL AID DEPARTMENT SAVED MY LIFE AND HELPED ME REACH ALL OF MY GOALS. I TRULY HOPE THAT OTHER STUDENTS ACROSS THE NATION CAN EXPERIENCE THE LIFE-CHANGING BENEFITS THAT I RECEIVED FROM FINANCIAL AID.”

MICHAEL MINER



MICHAEL MINER

Enterprise Compliance Process Manager, Humana

When Michael first sat down in front of Kristin Bhaumik, University of Michigan’s assistant director for special programs, he was in the midst of a sudden family crisis, financial trouble, and the pursuit of a highly rigorous degree. In his mind, dropping out of school to work and support his younger siblings, who were placed in the foster care system, was the only option. “My biggest challenge with Mike was to get him to focus on taking care of himself and believe in me when I says there were financial resources available to help him finish school,” Kristin says.

Through the use of professional judgement, Michael was able to be declared an independent student and received the financial resources he needed to continue his education. He graduated from the University of Michigan in 2007 and went on to earn his law degree from Marquette University Law School, as well as his MBA from Marquette in 2014.

“Michael remains one of the most inspiring people ... I have ever met,” Kristin says. “I truly believe that had we lost him that day, he would never have persisted in his undergraduate degree, let alone go on to earn a law and business degree. His success has not just been a personal triumph, it has changed the entire trajectory of his family.”

While accepting the 2011 Student Success Story of the Year Award from the Midwest Association of Students Financial Aid Administrators (MASFAA), Michael says that the aid he received from the University of Michigan “was more than simply money – it changed my life.”

“U of M’s Financial Aid Department saved my life and helped me reach all of my goals,” he says. “I truly hope that other student across the nation can experience the life-changing benefits that I received from financial aid.”

Michael currently works for Humana as an enterprise compliance process manager.

Michael’s story was submitted by Kristin Bhaumik, assistant director for special programs at the University of Michigan.



ELAINE M. SANJUAN

Rowan University School of Osteopathic Medicine, Class of 2016

Born in Colombia, South America, Elaine and her family immigrated to Garfield, NJ, when she was nine years old. As a first-generation college student, the Pell Grant, grant funding through the New Jersey Educational Opportunity Fund, and student loans she received were instrumental in helping Elaine fund her dream of becoming a doctor.

After graduating from Seton Hall University with a major in biology, Elaine enrolled in Rowan University’s school of osteopathic medicine in August 2012. While attending school, Elaine is also achieving her dream of helping the underserved community of Camden County, NJ, by volunteering at a local migrant farm worker clinic and the Camden Clinic. The clinics provide acute health care services to the underserved, uninsured, and individuals and families without access to primary care physicians.

Following their recent merger, Elaine now serves as the director of both clinics.

Elaine is currently pursuing a career as a pediatric physician and plans to continue practicing medicine in underserved communities. She is married to a resident in emergency medicine.

Elaine’s story was submitted by Christine L. Willse, associate director of financial aid at Rowan University’s school of osteopathic medicine in Glassboro, New Jersey.



LORRI MULLEN

Retirement Counselor, Touchmark

Lorri Mullen says financial aid played a critical role in helping her complete her degree. As a single mother, and an adult learner, Lorri faced unique challenges many traditional students do not come across.

Lorri worked full-time while back in school, and says that without financial aid, it would have been very difficult to complete her bachelor's degree in liberal studies as quickly as she did, within five years of returning to school. She now has a successful career in sales and marketing at an upscale retirement community in Montana.

"Earning my education gave me the confidence to seek more professional positions, which enabled me to earn a greater rate of pay," Lorri says. "It also provided a very significant example for my two high school honor roll daughters to go on to complete their college degrees, both in English in 2006 and 2008. Both are now very independent ladies making considerable contributions to their own families and to others around them."

Lorri's story was submitted by Janet Riis director of financial aid at Carroll College in Helena, Montana.



COLLEEN COUDRIET

Assistant Manager of Financial Aid, Penn State University

Colleen has seen how financial aid can impact a student's career from both sides. As a financial aid administrator for more than 20 years, Colleen's work helped many students, but she also knows first-hand how challenging navigating the world of higher education can be.

Colleen held a full-time job while pursuing her bachelor's degree at Pennsylvania State University, and received an adult learner scholarship while in her program.

She now works as assistant manager for the Penn State World Campus financial aid office.

"She has dedicated her professional life to financial aid administration," says Sarah Zipf, associate director of compliance and financial aid at Penn State, who submitted Colleen's story. "She brings a great deal of knowledge and caring to our profession, all of which was built upon her experience of being an adult learner."

Colleen's story was submitted by Sarah Zipf, associate director of compliance and financial aid at Penn State University.

"SHE BRINGS A GREAT DEAL OF KNOWLEDGE AND CARING TO OUR PROFESSION, ALL OF WHICH WAS BUILT UPON HER EXPERIENCE OF BEING AN ADULT LEARNER."
SARAH ZIPF, ON COLLEEN COUDRIET



MARK RANEK

Post-Doctoral Fellow, Johns Hopkins University

When it came time to apply for college, Mark wasn't entirely sure what the future would hold. He came from a working class family in South Dakota, and enrolled at Mount Marty College set on a path to complete his general education for the next two years, which he did with the assistance of federal and institutional financial aid.

Although he began his college journey without a clear path or focus, Mark soon found his way after taking a biology class during the first semester of his sophomore year. After graduating from Mount Marty College with a bachelor's degree in biology, Mark went on to pursue his master's degree at the University of South Dakota, again with the help of financial aid.

"Mark's thirst for knowledge just took off," says Ken Kocer, financial assistance director at Mount Marty College, who submitted Mark's story.

Mark went on to co-author several research papers on the importance of removing damaged proteins during a stress or disease to improve one's health. Today, Mark is in a fellowship program at the Johns Hopkins University continuing his research.

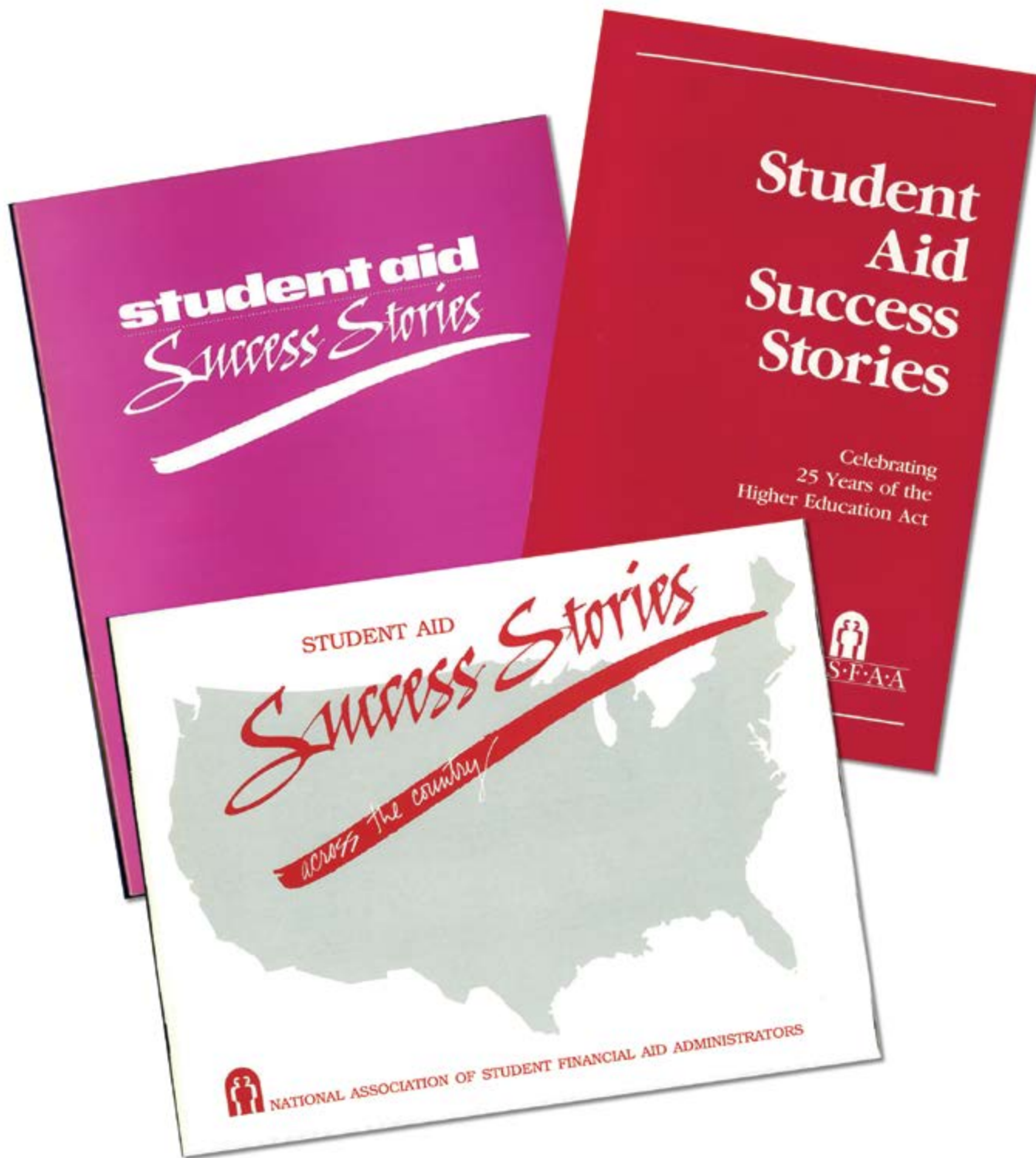
"Financial aid made it possible for Mark to gain his education in the learning environment that best suited his needs and he made the most of it," Kocer says. "He is now dedicating his research to factors affecting heart disease, one of our country's leading cause of death. Through his financial aid story, he now is in a position to affect the lives of so many in a positive way through his work."

Mark's story was submitted by Ken Kocer, financial assistance director, Mount Marty College in Yankton, South Dakota.

"FINANCIAL AID MADE IT POSSIBLE FOR MARK TO GAIN HIS EDUCATION... THROUGH HIS FINANCIAL AID STORY, HE NOW IS IN A POSITION TO AFFECT THE LIVES OF SO MANY IN A POSITIVE WAY THROUGH HIS WORK."

KEN KOCER, ON MARK RANEK

**FOR ADDITIONAL SUCCESS STORIES, PLEASE VISIT
WWW.NASFAA.ORG/SUCCESS_STORIES**



The National Association of Student Financial Aid Administrators (NASFAA) provides professional development for financial aid administrators; advocates for public policies that increase student access and success; serves as a forum on student financial aid issues, and is committed to diversity throughout all activities.

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NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

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DRIVING STUDENT SUCCESS

Great Lakes congratulates NASFAA on its milestone anniversary and thanks the NASFAA members we work alongside to help students succeed in higher education. Together, we enjoy the privilege of serving students who dream of a better life.

We also take this opportunity to recognize the students who reach for more and pursue their dreams through higher education. It's your achievements that provide meaning to our work.

THANK YOU, NASFAA, FOR
50 YEARS
OF STUDENT SUCCESS STORIES

