

THE
**GREEN
MOUNTAIN**

game show!

LIVE

JUNE 17, 2026
SAINT MICHAEL'S
COLLEGE



Vermont Association of Student
Financial Aid Administrators

2026 SUMMER CONFERENCE



Mission.

The mission of the Vermont Association of Student Financial Aid Administrators is to promote the professional preparation, effectiveness, recognition, cooperation and association for our members to facilitate education, communication and cooperation among educational institutions and other organizations concerned with the support and administration of student financial aid.

Membership.

Membership includes Education Institutions of Post-secondary Education in the State of Vermont and VSAC and those educational associations, government agencies and organizations providing direct services that promote and support administration of financial aid to post-secondary institutions in Vermont.

Special Recognition.

Each year at its summer conference, VASFAA recognizes individuals who have made significant contributions to the association and financial aid profession in Vermont.

- 2025 - Marie Johnson, UVM (Outstanding Volunteer Award)
- 2024 - Paige Carrier, VSAC (Special Recognition)
- 2024 - Lynda Ossola, UVM (Outstanding Volunteer Award)
- 2023 - Martha Hinchman, UVM (Special Recognition)
- 2023 - Linda Thatcher, VSAC (Outstanding Volunteer Award)
- 2022 - Jeani Stella-Devani, VTC (Special Recognition)
- 2022 - Matt DeSorgher, UVM (Outstanding Volunteer Award)
- 2022 - Tanya Bradley, NVU (Lifetime Achievement Award)
- 2021 - Melaney Wald, VSAC (Special Recognition)
- 2021 - Chris Barry, VSAC (Outstanding Volunteer Award)
- 2020 - Ryan Dulude (Special Recognition)

see more at <https://vasfaavt.org/awards>

COLLEAGUES AND FRIENDS,

I am thrilled to welcome you to the 2026 VASFAA conference.

We gather once again in the midst of significant challenges and upheaval - in our profession, across the higher education landscape, and within the global community. As we scramble to implement late-arriving regulations under the WFTCA, greet the long-anticipated demographic cliff now on our doorstep, and navigate the changing nature of work in the AI era, it is harder than ever to take time to gather, converse, and learn from one another. It has also never been more critical that we do so. Collaboration and camaraderie among the financial aid community here in Vermont were invaluable as we faced the chaos that the 2024-25 simplified FAFSA and will sustain us once again as we wrestle with who does and does not qualify for the "limited eligibility exception", add yet another acronym - SOR - to our repertoire, and continuously adapt to the dynamic world of higher education.

Thank you to the Conference Committee co-chairs and members for their outstanding work in putting together our conference program. Thank you to all in attendance - members, vendor partners, presenters, and guests - for taking time out of your hectic schedules to be here; your attendance today demonstrates both your support of our organization and your commitment to excellence in our profession.

And now, on with the show!

MATTHEW DESORGER
VASFAA President

Come on Down!

Get Involved with VASFAA!

VASFAA Executive Committee 2025-2026

President

Matt DeSorgher, UVM

President Elect

VACANT

Past-President

Tanner Matchus, CCV

Treasurer

Jennifer Tosi, Norwich
University

Treasurer-Elect

VACANT

Secretary

Janet Hinnes, UVM

**Associate Member
Representative**

Lisa Talbot, Sallie Mae

VASFAA Committees

Website Committee

Lynda Ossola, UVM
(Committee Chair)

**Membership Engagement
Committee**

Lisa Talbot, Sallie Mae (Chair)
Michael Griffith, CCV
Lynda Ossola, UVM
Jeani Stella-Devani, Vermont
Law

Strategic Planning Committee

Executive Committee
members

**Government Relations
Committee**

Ryan Dulude, CCV
(Committee Chair)

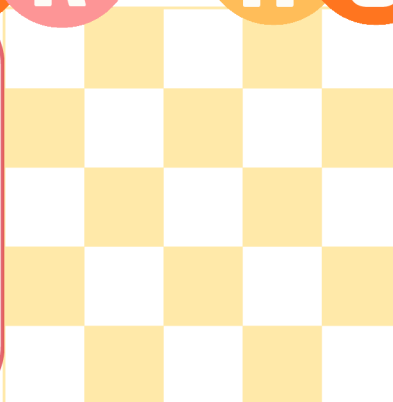
Constitution and Bylaws

Tanner Matchus, CCV
(Committee Chair)
Matthew Desorgher, UVM
Ryan Dulude, CCV
Sarah Harris, Norwich
Jodi Sibley, Norwich

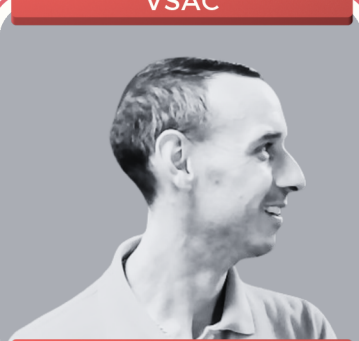
YOUR HOSTS



Liz Studley
VSAC



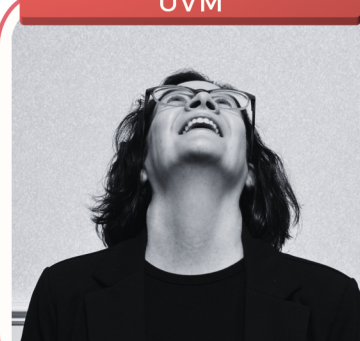
Renee Howard
UVM



Chris Barry
VSAC



Ray Sykes
Citizens Bank



Jennifer Tosi
Norwich



Michele Hastings
CCV



Alissa Carberry
UVM



Jennifer Sommerman
CollegeAve



Carrie Harlow
VSAC



Matthew Couture
Vermont State Uni.



Sharon Sehdev
UVM

2026 Conference Committee



JUNE 17, 2026

8 - 9 am	Registration & Networking
9 - 9:15 am	Welcome & Opening Remarks
9:15 - 10:15 am	STUDENT AID UNDER THE ONE BIG BEAUTIFUL BILL ACT Speaker: Jill Desjean, NASFAA
10:15 - 10:30 am	Break
10:30 - 11:30 am	PELL FREEZE DATES Speaker: Joann Larson COST TRANSPARENCY Speaker: Matt DeSorgher
11:30 - 1 pm	Networking Lunch & VASFAA Business Meeting
1 - 1:45 pm	STATE AND FEDERAL UPDATE Scott Giles, VSAC
1:45 - 2:45 pm	SO YOU WANT TO BE A DIRECTOR? Speaker: VSAC Engagement / Panel FROM PLUS TO PRIVATE: NAVIGATING LOAN QUALIFICATION AND CREDIT Speaker: Jennifer Sommerman
2:45 - 3:15 pm	Networking & Sweet Treat
3:15 - 4:15 pm	THE GREEN MOUNTAIN GAMESHOW! Hosted by: Matthew Couture
4:15 - 4:30 pm	Closing Remarks

SESSIONS

STUDENT AID UNDER THE OBBBA: KEY CHANGES AND IMPACTS

The One Big Beautiful Bill Act introduces sweeping changes to federal student aid programs, impacting everything from Pell Grants and student loans to institutional accountability measures. In this webinar, NASFAA policy experts will break down the bill's key student aid provisions, explain what they mean for institutions and students, and highlight areas requiring further guidance from the Department of Education. The session will also cover any updates to the negotiated rulemaking process concerning the OB3 provisions. Attendees will gain a clear understanding of the legislative changes and anticipated timelines for implementation.

PELL FREEZE DATES

This session explores Pell Freeze Dates, including why they matter, how they affect student eligibility, how modules impact freeze dates, and what financial aid professionals need to know to support accurate Pell Grant processing.

COMPARING FINANCIAL AID AWARDS: COST TRANSPARENCY

Families are often presented with financial aid offers that look very different from one institution to another—making true cost comparisons challenging. This session will explore strategies for helping families interpret and compare financial aid awards, understand the true cost of attendance, and make informed enrollment decisions. Participants will also discuss best practices for customer service and ongoing support, and experience a live demonstration of VSAC's new Financial Aid Offer Comparison Tool designed to simplify and clarify the decision-making process.

STATE AND FEDERAL UPDATE

This longstanding, cornerstone session at VASFAA conferences provides a timely overview of key developments shaping Vermont's higher education landscape alongside the latest federal higher education legislative activity. The update highlights policy shifts, funding trends, and emerging issues impacting institutions and students. Attendees value this recurring session for its practical insights and reliable perspective on what's ahead at both the state and federal levels.

SO YOU WANT TO BE A DIRECTOR?

Curious about taking the next step into a director-level role? Join the VASFAA Engagement Committee for a candid panel discussion with experienced directors who will share their career journeys, lessons learned, and practical advice. This session offers insights into leadership readiness, key competencies, and what to expect when moving into a director role. Perfect for those exploring what's next in their professional path!

FROM PLUS TO PRIVATE: NAVIGATING LOAN QUALIFICATION AND CREDIT

"The One Big Beautiful Bill (OB3) is reshaping how students and families pay for college – and for many, it means increased reliance on private education loans. As federal options shift, credit readiness is becoming a critical part of financial aid advising, not an afterthought.

In this session, we'll break down how OB3 elevates the importance of credit and why more students will encounter credit-based borrowing earlier and more often. Financial aid administrators will learn how to explain credit reports and scores in plain language, set realistic expectations around eligibility, and – most importantly – give students actionable steps they can take now to improve their credit before applying.

Attendees will leave with a clear, repeatable framework they can confidently share with students and families, including simple timelines, real-world examples, and protective strategies like credit freezes. The goal is not just understanding credit, but empowering students to actively improve it in a post-OB3 borrowing landscape."

THE GREEN MOUNTAIN GAMESHOW!

Grab your buzzers and get ready to play! Wrap up the conference with a high-energy, interactive gameshow featuring highlights and takeaways from sessions across the day. Join your VASFAA community for friendly competition, shared laughs, and a little learning as we celebrate all we've learned together. This fun, lighthearted finale is the perfect way to cap off the end of our annual get together!



Jill Desjean

DIRECTOR OF POLICY ANALYSIS NASFAA

Jill Desjean is the Director of Policy Analysis at the National Association of Student Financial Aid Administrators. In her role, Jill manages the policy analysis team, interprets federal student aid legislation and regulations for NASFAA's members, works with NASFAA's members to develop policy recommendations, and provides feedback to policymakers on legislative and regulatory proposals. Prior to joining NASFAA, Jill enjoyed a 20-year career in financial aid administration, having held roles in the financial aid offices at Tufts University School of Medicine, the Massachusetts Institute of Technology, Brandeis University, and the College of the Holy Cross in Massachusetts, as well as The New School in New York City. Jill joined NASFAA in 2016 and is based in the Washington, D.C. area.



Matthew DeSorgher

SENIOR DIRECTOR, UVM STUDENT FINANCIAL SERVICES

Over a twenty-year career in financial aid, Matt has held a variety of positions at VSAC, Saint Michael's College, and the University of Vermont where he currently serves as Senior Director of Student Financial Services and oversees customer service and financial aid delivery. Matt, a NASFAA certified financial aid administrator (FAAC®), is an active member of the financial aid community and serves as VASFAA President for the 2025-26 academic year. He is fluent in sarcasm and lives in Saint Albans with his wife and two daughters.



Patrick Leduc

VICE PRESIDENT AND COO VSAC

Patrick Leduc has been part of the Vermont Student Assistance Corporation (VSAC) since 1995, starting in technology and project management before becoming Chief Operating Officer in 2024. Today, he helps lead VSAC's work supporting students of all ages—overseeing everything from financial aid programs and scholarships to research, statewide outreach, and workforce partnerships.

With a background in computer science and leadership training from MIT's Sloan School of Management and the Vermont Leadership Institute, Patrick is passionate about connecting education and opportunity through both traditional and innovative means. He has founded several scholarship programs, established his own nonprofit organization—where he currently serves as president, partnered with the Vermont Talent Pipeline, and served as a school board chair, always working to open more doors for students.

When he's not at VSAC, Patrick lives in South Burlington with his family, serves as an ordained Deacon in the Catholic Diocese of Vermont, and lends his time to community and foundation boards focused on improving the lives of Vermonters.



Jennifer Sommerman

HEAD OF CAMPUS DEVELOPMENT - NORTHEAST
COLLEGE AVE

Jenn Sommerman is the Head of Campus Development – Northeast at College Ave Student Loans and brings almost 30 years of experience in higher education. A first-generation college student, she has dedicated her career to helping institutions and families navigate the financial aid process and make higher education more accessible and affordable. Her background includes vendor partner roles at LRAP Association, Tuition Management Systems, and Access Group, as well as service on financial aid staffs at New York University, Brooklyn Law School, and Georgetown University Law Center. She also served as a staff member for the U.S. Department of Education's Advisory Committee on Student Financial Assistance. Jenn is a frequent speaker at conferences and on campuses, to both students and financial aid administrators.

She holds a Bachelor's degree in Accounting from Indiana University and a Master's degree in Higher Education Administration from New York University.



Marie Johnson

EXECUTIVE DIRECTOR OF STUDENT FINANCIAL SERVICES
UNIVERSITY OF VERMONT

Marie D. Johnson is Executive Director of Student Financial Services at the University of Vermont, where she leads a team of 36 professionals and oversees all aspects of student finance. With over 34 years of experience, Marie is a Certified Financial Aid Administrator and ProSci Change Leader, serving on national boards including NASFAA, HELC, and COSUAA. She is a frequent presenter on FAFSA simplification, DEI, and strategic partnerships, leadership and staff development topics.



Tanner Matchus

ASSOCIATE DIRECTOR OF FINANCIAL AID
COMMUNITY COLLEGE OF VERMONT

Tanner Matchus is the Associate Director of Financial Aid at the Community College of Vermont (CCV). Tanner began his career in financial aid in 2014 as a Financial Aid Counselor at CCV. He has also served as a Coordinator of Financial Aid Services and the Assistant Director of Financial Aid at CCV prior to his current role. Tanner is a NASFAA Certified Financial Aid Administrator® has earned several NASFAA credentials including R2T4, Satisfactory Academic Progress, Verification, and Cost of Attendance. He earned his BA in Anthropology from New Mexico State University and MA in Education from Western New Mexico University. He has served on the VASFAA Conference Committee, VASFAA Constitution and Bylaws Committee, and is a VASFAA Past President. He is also a recipient of EASFAA's Outstanding State Representative Award.



Joann Larson

DIRECTOR OF FINANCIAL AID
VERMONT STATE UNIVERSITY

Joann Larson serves as the Director of Financial Aid at Vermont State University, bringing over 20 years of comprehensive experience to the role. Beginning her journey in higher education as an Admissions work-study student, Joann has since developed a deep understanding of federal and state aid administration. Throughout her career, she has specialized in federal and private loan programs, state grants, Satisfactory Academic Progress (SAP), and communication management. Like many other professionals in the industry, she has also had to do a deep dive into modules to keep up with the changing higher education landscape. Having assumed the Directorship in April 2026, Joann is dedicated to navigating the evolving challenges of the financial aid landscape with a focus on efficient operations and student success.

Scott Giles

PRESIDENT AND CEO
VSAC



Scott Giles is President and CEO of the Vermont Student Assistance Corporation (VSAC), a public non-profit established by the Vermont legislature in 1965 to open the doors of education and training to students of all ages. VSAC is widely recognized for innovation in the development of college access and success programs, expanded support for industry recognized credentials, facilitating employer-educator partnerships and use of research to shape policy.

An expert on federal and state higher education finance policy, he has devoted his career to expanding access to education and training after high school. He received a bachelor's degree in religious studies from St. Lawrence University and an M.A. and Ph.D. in Religious Studies (ethics) from the University of Virginia.

Prior to joining VSAC, Scott served as deputy chief of staff of the House Committee on Science. He previously worked on the majority staff of the Senate Committee on Health, Education, Labor, and Pensions and was a principal staff member on the Higher Education Amendments of 1998 and the National Science Foundation Authorization Act.

Scott served as chair of the Federal Advisory Committee on Student Financial Assistance and has been appointed by multiple Secretaries of Education to represent non-profit student loan and grant providers in negotiated rulemaking. He has been interviewed by the *Chronicle of Higher Education*, *The Economist*, *The New York Times*, *The Washington Post*, and *The Wall Street Journal*.

Matthew Couture

FINANCIAL AID SPECIALIST
VERMONT STATE UNIVERSITY



Matthew Couture is a Financial Aid Specialist at Vermont State University and a proud Castleton alumnus where he earned his degree in Psychology with minors in Theatre Arts and Statistics. He began his over ten-year journey working in higher education as an Assistant Registrar at Green Mountain College before moving into Financial Aid at his alma mater in January of 2020.

Matthew has been closely involved in operational and system-level work, including supporting the transition and alignment of processes during the formation of Vermont State University. He holds several NASFAA credentials and enjoys connecting with colleagues to share ideas, troubleshooting challenges, and improving the student experience.

When not in the office, Matthew enjoys tabletop gaming, experimenting in the kitchen, and spending time with his two-year-old daughter—an ever-changing scenario with no clear packaging formula, frequent unexpected adjustments, and absolutely no appeals process.

*And now
a word
from our
sponsors...*

Zero CDR Today? Be Ready for Tomorrow.

Prepare for what's next with proactive
delinquency management.

Check in on your delinquency and
default rates with a free report:
inceptia.fyi/DelinquencyTracker





Ready to fund 4+ years of college.

Most private student loan providers make students apply every year for funding. A Citizens Student Loan® could cover the cost of college with one application when students qualify for Multi-Year Approval.¹ Here's how it works:

- Students apply for a Citizens Student Loan. (TIP: Applying with a cosigner could improve chances of getting approved.²)
- No need to reapply; eligible students simply log in to their account prior to each academic year and request funds without impacting their creditscore.¹
- Eligible borrowers will be notified if they qualify for Multi-Year Approval.



We're here for answers.

Email schoolservices@citizensbank.com
or visit citizensbank.com/faa to
learn more.

¹Multi-Year Approval funds available for future use are subject to a soft credit inquiry at time of borrower's next request to verify continued eligibility. After we make the initial Loan, borrower must continue to meet eligibility criteria to obtain additional funds under the Multi-Year Approval feature. Terms and conditions are outlined in the promissory note. Multi-Year Approval borrowers have a 99% approval rate on future requests for additional funds. The additional funds approval rate is based on the percentage of approved Multi-Year borrowers from Citizens between October 1, 2024 and October 1, 2025. The approval rate represents only borrowers who had previously accepted the Multi-Year Approval offer. Please Note: International students are not eligible for Multi-Year Approval.

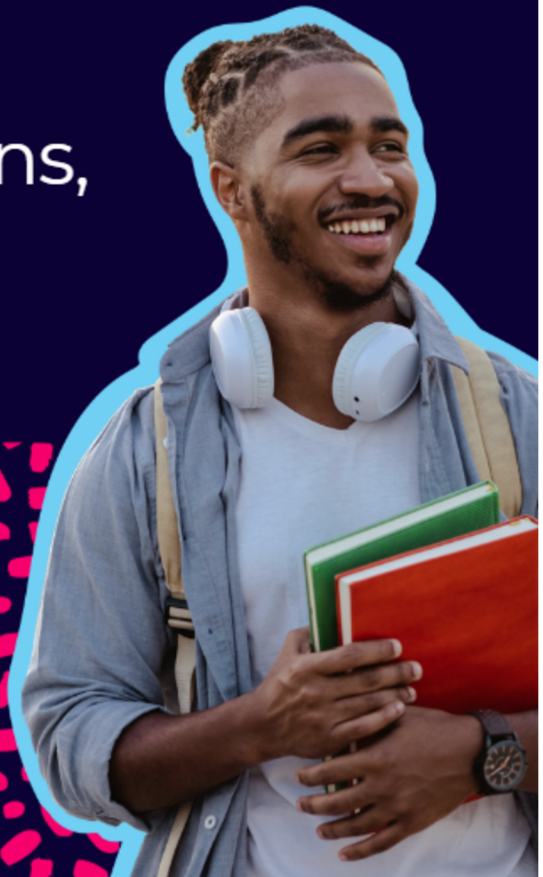
²98% of Citizens Undergrad Booked Loans from 6/1/25 through 9/30/25 were cosigned.

© 2025 Citizens Financial Group, Inc. All rights reserved. Member FDIC. 2745759 REV 11/25_SL25_JSConferenceAds_8.5x5.5_PRINT

sallie mae

When students need loans,
they choose us
Because students should have
options to pay for school.

Check out our financial aid
and scholarship resources
at salliemae.com



A Better Student Loan Experience.

College AVE®

We provide a team of seasoned experts to support your school as you work to meet the funding needs of your students and families.

- ✓ **Simple Application**
Application process takes just **3 minutes** for an instant decision.
- ✓ **Personalized Loans**
Students can choose how and when to repay their loan.
- ✓ **Happy Customers**
With **excellent customer service** we help every step of the way.



Learn More About Us

For additional questions, please contact your campus representative:

JENNIFER SOMMERMAN

Head of Campus Development - Northeast
jsommerman@collegeave.com | 302.308.5591

College Ave's student loan products are made available through Firsttrust Bank, member FDIC, First Citizens Community Bank, member FDIC, or BTG Pactual Bank, N.A., member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

© 2026 College Ave. All Rights Reserved



collegeave.com



Lenders often advertise their best rates — but not everyone qualifies.

Don't pay more than you have to.

Fixed student loan rates* as of May 19, 2026

VSAC

4.25% – 8.34%

Lender A

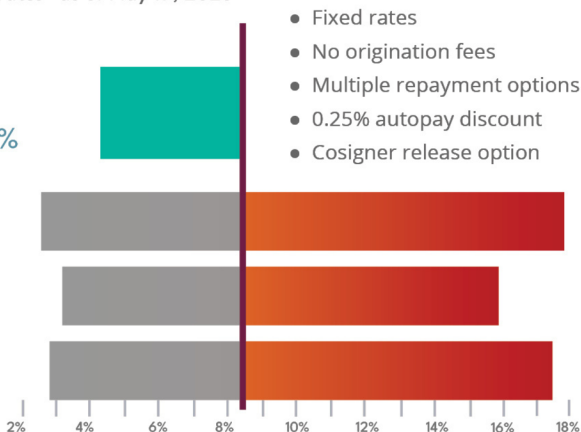
2.59% – 17.99%

Lender B

3.23% – 15.99%

Lender C

2.89% – 17.49%



- Fixed rates
- No origination fees
- Multiple repayment options
- 0.25% autopay discount
- Cosigner release option

*Annual Percentage Rate (APR)

Lowest rates include auto debit discounts

Compare your options and apply in minutes

vsac.org/loans

or call 1-800-226-1029

MEFA™

is proud to support VASFAA

As a national lender, all students attending college in Vermont can take advantage of MEFA's competitive rates.



Contact MEFA's College Relations Team at
(800) 449-6332 or mefacertify@mefa.org

MEFA Massachusetts Educational Financing Authority and MEFA are registered service marks of the Massachusetts Educational Financing Authority. © 2026 MEFA. ALL RIGHTS RESERVED.

earnest



Student loans for every kind of borrower

Fixed and variable rate private student loans for

- + Undergraduate
- + MBA
- + Medical / Dental
- + International
- + Parent
- + Graduate
- + Law
- + Health Professions
- + DACA

Radically transparent, incredibly flexible



NEW

Industry-leading automatic cosigner release

Contact your dedicated Campus Partnerships representative to learn more about our additional benefits.



Patrick Ziegler

Senior Account Executive

@ : patrick.ziegler@earnest.com

☎ : +1 (518) 817-1500

🌐 : www.earnest.com/for-schools



100% Rate Match Guarantee†



Zero fees, ever†



No SAP Requirement



No DTI analysis for grad borrowers



NEW

No min income requirement



Auto pay and loyalty rate discounts†



Chosen as U.S. News & World Report's Best Private Student Loan Lender

For the fourth consecutive year!

This material is prepared for Financial Aid Office professionals only. Not to be circulated with potential consumers, including students. Earnest Private Student Loans are made by FinWise Bank, Member FDIC. †Please visit earnest.com/student-loan-disclaimers to learn more. © 2026 Earnest LLC. All rights reserved.

Post-conference Survey:



Thanks for coming!