## MISSOURI

## COMMUNIQUÉ

April/May 2023



Happy Spring everyone!

This time of year always boosts my spirits and allows me to recharge. The temperatures are starting to rise and spring offers numerous opportunities to get out and enjoy the outdoors. It also means our Annual Conference is fast approaching. This year are conference is May 10-12 at the Doubletree Hilton Hotel in St. Louis – Chesterfield.

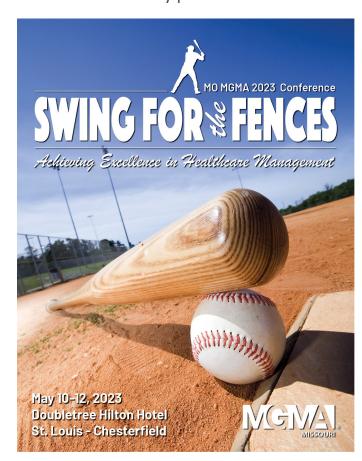
With the level of speakers and topics in this years lineup I'm more excited than ever. The conference is my favorite benefit of being a member of MGMA Missouri. It allows me network with all of you, make new friendships and connections as well as catch up with those I haven't seen in a while. It also allows me to continue my path towards board

certification through ACMPE by achiving educational credit hours with each session attended

The Doubletree by Hilton has allowed us to have a discounted room rate but that room rate is only available until April 12. If you haven't done so already please secure your room prior to April 12.

I cannot wait to see all of you there as we "Swing for the Fences" in Achieving Excellence in Healthcare Management.

Travis Messer, MHA
President, Missouri MGMA
tmesser@lakeregional.com







Day by day my excitement and nerves are building. The conference is only a few weeks away and we are in the 7<sup>th</sup> inning stretch of preparations for an amazing event. I hope by now you have seen the all-star lineup for the game. If not, I encourage you to go to the link for the website to see the agenda and register for the conference.

The St. Louis Cardinals had their home opening game, and well, they lost. We can't win everything or every game but our closing general session speaker, Joe Quitoni, is going to discuss how we can build the "Foundation of a Winning Culture" within our practices. He wants to show the importance of building a purposeful culture that not only enhances the patient experience but also encourages the creation of a sustainable positive culture within the organization and the staff that supports it. His goal is to be able to show how we can inspire change in our practices. Joe has a very rich history being within the leadership ranks of the Ritz-Carlton hotel system and has a dynamic personality to inspire, lead, and motivate anyone he comes into contact with. We are very fortunate to have him as our closer so we can seal the deal on a winner of a conference.

I encourage you to check out his session summary and bio on the full conference <u>brochure</u>. He and the rest of the all-star lineup will surely have us swinging for the fences and achieving excellence in healthcare management.

I truly love seeing everyone at the conference and really hope you can and will attend. If you have already registered, awesome! I can't wait to see you and chat with you. If you have not registered, I encourage you to truly consider registering and attending. If you have questions about any aspect of the conference, please reach out to me or Rebekah and we will be glad to help you. See you on game day!

Greg Thompson, MBA
President-Elect and Conference Chair
greg@stlrheum.com



May 10 - 12, 2023 • Doubletree Hilton Hotel St. Louis-Chesterfield, MO

#### CONFERENCE AGENDA

#### Wednesday, May 10th

11:00-5:00pm Registration Open for Attendees and Vendors

1:00-4:00pm Workshops

• People Centric Leadership - Matt Griswold & Don Harkey

• Stx Sigma-LEAN/Change Acceleration - Stefanie Hohensee

ACMPE Prep Course and Mock Exam - Kathie Huttegger & Cristian Lieneck
 Opening General Session: Mastering Authentic Communication - Brian Parsley

4:15-5:30pm Opening General Session
5:30-6:30pm Networking Reception

#### Thursday, May 11th

7:30-8:30am Breakfast with Exhibitors 7:30-8:30am First Time Attendee Breakfast

8:30-9:30am General Session: The Coffee Bean: A Simple Lesson to Create Positive Change - Damon West

9:45-10:45am Breakout Sessions

Employee Empowerment Increases Revenue - Scott Miles

Credentialing: How to Get Off the Bench and Hit a Home Run! - Danielle Berry & Cindy Burcham

10:45-11:30am Networking Break with Exhibitors

11:30-12:30pm Breakout Sessions

Strategic Planning - Maximize Your Company's Potential - Don Harkey

Making Value-based Principles Work for You and Your Practice - Gary Hyman

• Revenue Cycle Pitfalls and How to Best Manage Resources for Optimal Results - Paola Turchi

12:30-1:30pm Lunch with Exhibitors

1:45-2:45pm Breakout Sessions

Leading a Culture of Accountability - Matt Griswold

Diversity & inclusion in the Workplace - Barbara Faupel

Contract Management – How to Hit a Home Run Negotiating Managed Care Contracts

Danielle Berry & Cindy Burcham

2:45-3:30pm Dessert Break with Exhibitors

3:30-4:30pm General Session: Your Patient Has Something to Say! E.I./E.Q. and the Delivery of Care from a

Ghost Patient's Perspective - Susan Childs

5:00-6:30pm Reception and Trivia Night

#### Friday, May 12th

7:30-8:15am Breakfast with Exhibitors 8:15-8:30am Annual Business Meeting

8:30-9:30am General Session: Being the Backbone of Leadership - Steven Cruze

9:30-10:00am Networking Break with Exhibitors

10:00-11:30am Closing General Session: Foundation of a Winning Culture - Joe Quitoni

#### Missouri MGMA gratefully acknowledges

the following companies for their sponsorship of our

**Annual Conference** 





# Qsharecare



#### **FEELING THE BURN**

By Merry Mullins, FACMPE

Feeling The Burn... and not the burn on day 2 after an intense workout. I'm talking about burnout. We are almost through the first three months of 2023 and most of us are starting to feel energized by Spring and the warmer temperatures. We are also saying to ourselves, where did the first three months go?

Between new technology updates, new insurances rules and regulations and the latest new gadgets out on the market that are supposed to make our lives easier, 24 hours seem to slip through our fingers quicker than sand through an hourglass. In order to keep pace, you feel like you need to have your cape securely fastened and running shoes on at all times. In a sense, as leaders we have put ourselves in the constant "fight or flight mode." While *some things* in our field require urgency for sure, not *everything* does and when you have your foot on the gas pedal and are pressing it down to the floor all the time, you are going to run out of fuel sooner than you think.

Here are a few reasons you are likely feeling burned out and rundown.

Taking the All or Nothing Approach. You don't have to do it alone. Find people who compliment your work by strengthening your weaknesses. Remember to stay humble enough to always keep learning. What this means is stop saying things like, "I can't hire that person, they are overqualified." That is typically an insecure statement. You want to hire individuals who can add to your team's skill set. The people who have strengths in areas that you don't. Be teachable. It makes the company better, it makes you better and it helps develop future leaders.

Being known as the workhorse who always gets it done. Again, while this is a great quality, eventually those around you with less enthusiasm are going to let you do it all. This will ultimately leave you feeling overwhelmed and frustrated. You need to have confidence in the team you work with, delegate the work in a way everyone is learning and growing together. I know this one can sometimes be hard. Everyone on your team doesn't want to work hard. As a leader, it is our responsibility to have that tough conversation. Maybe the person isn't in the right spot. Leading people is more than just filling a chair. We must meet them where they are and identify their strengths and weaknesses as well. I struggle with this at times. I often see more potential in teammates than they see in themselves. It takes an honest commitment from you as a leader and the team member to develop that potential. This can be exhausting; however, when it is successful, it is the most rewarding part of my job.

Feeling like you have to prove yourself over and over again, instead of being confident in your value. Remember how you got where you are. It wasn't by accident. You worked hard to learn the skills and retain the knowledge and competency it requires to do the job you do. This doesn't mean you aren't going to run into challenges where you will need to reach out to others for assistance.



This doesn't make you less valuable. It makes you more valuable. My mom once asked me what made me an expert in my field. I replied, "Mom, an expert is someone who knows what they know and knows what they don't know." Then I went on to explain the key is understanding when and how to locate the people and resources that do know. We all can be experts, when we stay humble, confident and get comfortable being questioned about how or why we are approaching something a certain way. Knowing your worth is such an important part of being successful and confident in what you do.

So now that we have uncovered why you might be feeling burned out, what can you do about it?

- 1 Change your routine. Whatever your routine is, change it. If you have always gotten up, showered, and hurried into the office, change it. If you like to exercise, maybe change the type of exercise you do.
- 2 I would challenge you to go back to the old fashion to do list. Make this list every day. The hard stuff at the top and the easier stuff at the bottom. If you don't get through it, make sure you put it back on the list for the next day. Make a rule, if it stays on your To Do list for more than 3 days, it needs to be evaluated to see why it hasn't been completed. If not, move it to the top priority and get it done.
- 3 Look at your To Do List and identify at least one thing on it that you can delegate to someone on your team.
- 4 For one week do not work more than 8 hours a day and see how much work you actually get done. There are studies out there that say, most people are productive about six hours a day. If that is true, those of us who have been working 14 hour days for years have been wasting a lot of time. Identify your interruptions and try to minimize them. Every time we are interrupted from what we are doing it takes an average of 15-20 minutes to get back on task.

5 Commit to yourself to turn off your work at the end of the workday. Don't extend your workday into the work night. In order for others to respect your downtime, you have to respect it yourself. While sometimes our position will require something to be handled urgently and after hours, I have found most things can be handled during normal business hours.



I encourage you as a leader to implement these things and see if you see a change. I know once I decided to implement these changes into my routine, I became happier, had a better work-life balance and have increased my productivity.

And remember; "It's not the load that breaks you down, it's the way you carry it!" Lou Holtz

**About the author. Merry Mullins, MBA, FACMPE** is an MOMGMA member and President of Healthcare Management Experts, LLC.



### **ACMPE Corner**

The Missouri MGMA Annual Conference is coming in just a few short weeks. Hopefully you are planning to join with your peers where we will "Swing For The Fences". There is a great line-up and you won't want to miss a single element of this event.

Make plans to attend the ACMPE Prep Course and Mock Exam on Wednesday, May 10th, 1:00 pm to 4:00 pm. Register today!

## ACMPE Prep Course & Mock Exam Workshop Kathie Huttegger, FACMPE & Cristian Lieneck, PhD, FACMPE, FACHE

This session will review CMPE/FACMPE eligibility criteria, timelines, fees and preparation/best-practice study tips for the Certified Medical Practice Executive (CMPE) exam. Participants will then take a full multiple-choice and scenario-based mock exam to serve as an initial benchmark for an individual, self-scored, knowledge-level assessment.



Become recognized among your peers and sharpen your skills by becoming actively involved in the College. Not sure what ACMPE is all about? Don't know why you should bother? Fear failure? Don't know how to get started? Hit a plateau? Need a nudge?

<u>Send me your questions</u> about when to test, how to prepare, and anything else I can help with.

Check out the <u>Professional Enrichment (ACMPE)</u> scholarship opportunities to help with conference attendance, testing fees, or resources to help prepare for the exams.

Kathie Huttegger, FACMPE MO MGMA Forum Representative

Email: <a href="mailto:kthutts@frontier.com">kthutts@frontier.com</a> | Mobile: 636-399-5556

#### **2023-2024 BOARD OF DIRECTORS NOMINATIONS**

The Nominating Committee met on April 6th to review the nominees and finalize the slate of officers for the 2023-2024 MO MGMA Board of Directors. On behalf of this year's committee, I am happy to announce the following nominations:

**President: Gregory Thompson, MBA** 

**President Elect: Laurie Atwood** 

Treasurer: Stefanie Hohensee, MHA, FACMPE

**Secretary:** Andrea Wyatt, FACMPE

**Immediate Past President: Travis Messer, MHA** 

The Past President is automatically on the Board by the nature of the role and the Nominating Committee does not confer on this position. The committee is pleased to introduce the newest nominee, Andrea Wyatt, FACMPE.



Andrea is currently serving as chair of the MO MGMA Membership Committee and serves on the Greater Kansas City MGMA board as their immediate past president. She is CEO of OSI Orthopedics & Sports Medicine in North Kansas City. Andrea is looking forward to giving back to MO MGMA members and sharing what she has learned in her years as a practice administrator. Her goal is to continue being creative in finding new members and making sure to keep our educational offerings

fresh and appealing to all generations in the workforce. Her focus will be on developing personal relationships, getting new people involved in committees and strategic planning.

I would like to thank the following people who served on this year's committee: Kaye Jarrell, CMPE, Sharon Sagarra, MBA, FACMPE, Beth Castens, FACMPE, and Cindy Burcham.

Daun Hills
MO MGMA Immediate Past President
daun.hills@coxhealth.com

### 6 TIPS TO IMPROVE ONBOARDING AND RETAIN EMPLOYEES

By TriNet Team

Despite economic uncertainties, according to a US Pulse Survey, 88% of executives are seeing higher rates of turnover than normal and 65% of the workforce is actively looking for a new job. Some of the motivating factors behind seeking alternative employment include better benefits, higher compensation and better alignment with company culture. Employers actively compete to retain highly qualified employees within the organization, but there are some pillars of retention that should be considered.

One important pillar is a robust onboarding experience. Onboarding is the employee's first impression of the organization and provides a glimpse into their future with your company. In fact, employees who reported having "exceptional" onboarding experiences are 2.6 times as likely to be satisfied with their workplace, which reduces the risk of turnover. So, how do you create an exceptional onboarding experience that retains employees? Here are a few tips.

#### The Importance of Strategic Onboarding

Onboarding refers to the period of time a new employee is brought into your organization, shown their responsibilities and educated on your company mission and goals. This is when employees become acclimated to their roles and find their place within your company. Onboarding, which can last anywhere from a few weeks up to 12 months, should not be confused with orientation, which is completed on the first days of employment.

The onboarding experience presents the perfect opportunity to make new hires feel welcome and connected. Whether it's during training and introductions or through ongoing and proactive support, small actions add up. Although some organizations simply play a video or have new hires read an employee handbook, making the effort to create a memorable experience is well worth the investment. When you focus on creating a positive onboarding experience, it sets new employees up for success in their new role.

#### **Ways to Improve Your Employee Onboarding Experience**

The <u>onboarding experience</u> that incoming employees have can make or break their loyalty to your organization. Poor onboarding can result in negative first impressions and also decrease productivity and retention. Even if they don't leave right away employees with a bad onboarding experience may be less likely to commit to your business's long-term success. To help you get the most out of your hiring process from start to finish, consider some of the following strategies to improve onboarding.

#### 1. Make a strong first impression.

A common complaint among new employees is information overload or a lack of specific performance objectives during the onboarding process. This can overwhelm and cause some new hires to freeze or quickly second guess their decision to join your company. You want to provide a good first impression that will make them feel confident in their employment decision versus other employment possibilities. Even if you need new hires to hit the ground running, don't try to make them lace up their sneakers on the first day. This can create an experience that feels very demanding and causes a sense of unease. You want them to feel like they're fully engaged with the company before you ask too much of them.

However, you did hire them to do a job, so try to find a middle ground. You can make a strong first impression before they even get to the office. One easy example of preboarding that can improve first impressions is sending a welcome email before their first day that the new hire can voluntarily review. This should provide some basic information on what to expect when they begin their first day and can also include videos, such as a brief, voluntary welcome video, that provide an overview of company culture ahead of time. Onboarding portals offer a virtual tour to help new employees acclimate before employment officially begins. Allowing the opportunity to voluntarily pre-board engages new hires and introduces them to their role and responsibilities, which can help set them up for success.

#### 2. Foster meaningful relationships.

Once onboarding begins, try to help your new hires foster meaningful connections with their coworkers and managers. The human element of this process is often the most valuable, especially when people take extra effort to make new hires feel welcome, comfortable and included. It's a good idea to provide your existing workforce flexibility to allow them to connect with a new employee.

#### 3. Don't rush the process.

An effective onboarding experience should be an ongoing process. While it's tempting to give the new employee everything they'll need to know about the company on the first day, it's more constructive to introduce policies and procedures gradually. The concept of time-released onboarding helps employees feel like their company cares about them and their progress. It shows employees that they value quality over quantity and aren't operating in a rushed environment. Breaking up information about company policies also helps reduce the likelihood that new employees miss something important because of information overload.

Onboarding doesn't end after the first few days, weeks or even months. In fact, it can, and should continue throughout the first year. This will not only allow your employees to digest large pieces of information, but it opens the door for management to forge a lasting relationship with their employees. It also increases the likelihood that new hires develop a strong connection with the company's culture.

#### 4. Establish clear and measurable performance objectives.

Although you might think it's better to wait to discuss how their performance will be measured, establishing clear objectives from the beginning can help <u>improve the</u> <u>onboarding experience</u>. This gives employees a strong understanding of what is expected so they can ask questions as needed during onboarding.

Employees need to understand what is required of them and how they will be evaluated. Performance objectives should be specific and measurable to assess progress and development. New hires tend to have a more positive onboarding experience when they understand how their work relates to the big picture of the organizational goals. Focusing on measurable performance objectives helps motivate employees to perform at a high level as quickly as possible to meet both short- and long-term goals. If they have any questions about when or how things are measured, provide them with thorough answers so that they feel heard and understood.

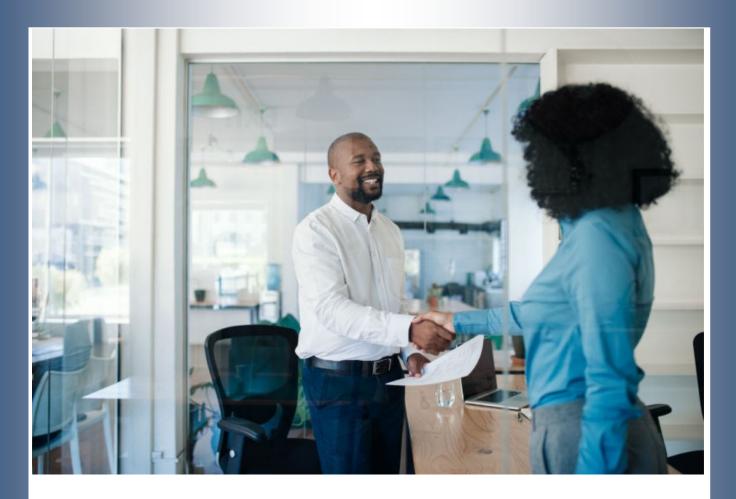
#### 5. Use a mentorship approach.

Consider partnering a mentor with new hires. This person should be someone who will support and encourage them. Mentors should be in addition to supervisors and the two roles should be separate for the greatest impact.

Mentors help the new hire adjust to their environment and provide valuable on-the-job training. Although mentoring requires time and budget allocation, it's an investment with positive financial returns and increased employee satisfaction. Mentoring benefits both the trainee and the mentor by fostering loyalty in the trainee, and empowering and building the mentor's leadership skills. The company also benefits from having a new employee perform at a high level without the risk of too many responsibilities thrown at them too soon.

#### 6. Incorporate blended training.

New hires benefit from a blended training approach with mixed modalities. A balance between one-on-one mentoring, instructor-led training and the use of video and webbased training provides new employees with a variety of ways to learn and understand



training material. This is a good way to cater to people with varying learning styles and reduce the risk of a monotonous onboarding experience.

Web-based training allows employees to progress at their own rate and to benefit from micro learning strategies. Gamification, which applies game elements to an engaging learning activity in a training course, is another way to capture the new employee's interest. It also provides immediate feedback and helps new employees be active learners in the **onboarding process**. This blended, layered approach improves employee retention of information far more effectively than the impersonal and unengaging onboarding processes of the past.

New employees feel more engaged and committed as mentors and instructors meet ongoing needs through a mixed modality of time-release style onboarding. As employees gain confidence and meet performance objectives, productivity and retention rates are more likely to increase.

Retaining employees in today's competitive market may be challenging, but when you make the effort in the right places it can pay off. Onboarding is a great opportunity to start employees on the right foot. To help you create a stronger long-term employee experience, TriNet offers <u>full-service HR solutions</u> to SMBs across various industries.



Hi readers! I am glad to see that Spring has sprung. I always take time to reflect on new beginnings and feel a sense of renewal as I watch trees bud, flowers blooms, and the grass turn green. Speaking of changes, I do have some important updates and links to share affecting medical practices.

#### **National Policy Updates**

HHS is allowing the Covid-19 Public Health Emergency (PHE) to expire on 5/11/23. CMS shared a fact sheet: "What Do I Need to Know" – check it out for more details. Highlights are below.

#### Covid-19 Vaccines, Testing, and Treatment

Medicare – no change to cost sharing when ordered by a health care provider

Medicare Advantage – still provided where covered by Medicare, possible cost share

Medicaid and CHIP – no change through 9/30/24

Private Insurance – most patients will still experience no cost share for vaccines rendered by an in-network provider; may experience cost share for testing; no change to treatment with PHE transition

#### Telehealth Services

Medicare – Under the *Consolidated Appropriations Act*, no change to geographic requirements through 12/31/24; certain services may still be furnished via audio-only Medicare Advantage – additional benefits may be available, see plan for details Medicaid and CHIP – flexibilities were never tied to PHE, see state for details Private Insurance – flexibilities were never tied to PHE, see plan for details

#### • Blanket Waivers for Disaster Responses

Ends with PHE expiration

Includes SNF coverage, Critical Access Hospital bed limitations and length of stay averages, acute care patient housing, among others

#### Hospital at Home (HaH)

HaH has also been extended through 12/31/24 Hospitals can still apply for HaH participation



#### Nurse Aid Training for Nursing Homes

Ends with PHE expiration

Facilities have until 9/10/23 to complete training for existing hires; reverts back to four-month requirement for new hires

#### Virtual Supervision

Ability to provide direct supervision, virtually, expires under CMS on 12/31/23 MO allows under certain circumstances: Board of Nursing, Division 2200, Chapter 4

#### Scope of Practice for CRNAs

CRNAs waiver to work under direct supervision of a physician expires with PHE States may apply for a waiver but Missouri currently isn't an opt-out state

Medicaid Continuous Enrollment Condition
 Ended on 4/1/23 – MO working to support over 1.5M residents currently enrolled.

As a reminder, MGMA released their <u>2023 advocacy agenda</u> with eight initiatives they are following.

President Biden's <u>budget</u> and <u>fact sheet</u> for FY2024 are available for review. Pages 75-81 focus on the Department of Health and Human Services. Key topics include expanding access, reducing costs, behavioral health, community health centers, labor shortages, family planning services, maternal health, health equity, rural healthcare, and gender-based violence.

H.R. 833, Save America's Rural Hospitals Act, is a bipartisan bill that's pending and one to keep an eye on.

H.R. 1276, Protect Minors from Medical Malpractice Act, is another national bill and would hold medical practitioners liable for harm done on gender-transition procedures for patients under 18. It could also affect federal funding available based on state regulations.

#### **State Policy Updates**

A big shout out to the <u>Missouri Foundation for Health</u> for providing excellent updates and helping to synthesize all the state information. The House passed the budget bills, and they are now with the Senate which must be passed by 5/5/23. If interested, consider subscribing to MFH's email updates using this <u>form</u>. You can also monitor bill progress <u>here</u>.



MFH shared that <u>House Bill 11</u> is aiming to grant additional funds to the Department of Social Services to aid FQHCs in developing a substance abuse prevention network.

There was also an informational hearing to discuss our healthcare workforce shortage led by Chief Transformation Officer, Kirk Mathews, with the Mo HealthNet Division.

Bills of interest affecting healthcare worker provisions include <u>HB 271</u> (APRNs) and <u>SB 51</u> (physical therapists). <u>Senate Bills 45 and 90</u> continue to drive benefit extension up to one year for Medicaid postpartum coverage.

As always, if you have any questions or thoughts on future topics, please don't hesitate to reach out.



Ashley Sipes
MO MGMA Legislative Liaison
Ashley.sipes@mercy.net

Webinars are a member benefit. To register, login and proceed to <u>Webinar Registration</u> under the Members tab.



**The Funny Bone:** Let's Not Rush Things

Three group practice managers were driving to a conference when their car was struck by a truck. Tragically, all three managers died instantaneously. They awoke in the afterlife and began to discuss what they would hope people would say at their funerals.

The first manager wished a mourner would say, "She was a great leader, who never backed away from a challenge."

The second manager wanted his eulogist to say, "He was a true people person, who never let his employees down.

The third manager thought a while and then said he hoped someone would yell out, "Hey! He's still moving!"

Submitted by Kathie Huttegger, Adapted from the Jokes. Net website

### 2023 SPRING CONFERENCE EXHIBITORS & SPONSORS

Aledade Inc.

**Anthem Blue Cross Blue Shield** 

**Berlin Wheeler** 

Cejka Search

**Central States Recovery** 

CliftonLarsonAllen

**Conifer Health** 

**Constellation Mutual** 

**Goldfish Medical Staffing** 

**Health Partners Management Group** 

**HealthMark Group** 

**HUB International** 

**InDxLogic** 

**Interior Landscapes** 

**JMark** 

**Keane Insurance Group** 

**Lab Corp** 

**MAG Mutual** 

**MAWD Pathology Group** 

**Medical Liability Experts, LLC** 

**MedMal Direct Insurance** 

**MedPro Group** 

**Merritt Hawkins** 

**Midland States Bank** 

Missouri Telehealth Network-Show
Me ECHO

IVIE LCITO

**MNMED** 

MRO, formerly MediCopy

**Nuance Communications** 

**Ohana Coding** 

**PathGroup** 

Pfizer

**Professional Credit Management** 

Quest

**R3 Dynamics, LLC** 

Scanstat

Sharecare

The Form Team

Trinet

**United Healthcare** 

Veradigm

**Vikor Scientific** 





#### **Active Members**

Matthew Langston
Pathology Services of
Springfield

Kimberly Thompson The Retina Center St. Louis Missy Smith Southern Missouri ENT & Allergy West Plains

#### **Organizational Members**

CoxHealth

Gena Buttram Jamie Holden Karla Riley Deborah Timmerman

Golden Valley Memorial HC

Savanna Facklam LaKesha Wilson

Mercy

Jennifer Luechtefeld Cat Halasey Lake Regional Health System

Stacy Anstine
Caprice Ashby
Theresa Beem
Rebecca Hauschulz
Jaren Pippitt
Abyee Vaughan
Vicki Watters

**Student Member** 

Nicholas Scherer Maryville University

#### **Business Partner Members**

Sean Ebeling
Consumer Adjustment Company

Dan Reilly R3 Dynamics

**MO MGMA TREASURER'S REPORT** 

Bank Balances ending 03/31/2023

Checking \$120,980.58

Scholarship \$ 2,753.64

Money Market \$ 33,135.06

CDs \$ 86,411.58

TOTAL \$243,262.86