Dear PASFAA Colleagues:

When you elected me to the office of President-Elect last year, I must admit that I looked forward with some trepidation to the day I would have to assume the Presidency. We have had a series of outstanding presidents who are a hard act to follow. But now that the time has come, I am eager to serve our Association in this capacity.

What a terrific conference we had in Pittsburgh. PASFAA members who couldn’t attend missed a marvelous opportunity for professional development, training, and, of course, socializing with our colleagues. Christine Zuzack and her conference committee are fully deserving of all the praises heaped upon them for coordinating the whole event. Many thanks to Chris and her committee members: Michael Schreier, Sharon Shurow, Lauren Tracey, Helen Nunn, Richard Esposito, Robin Szitas, and Pat Hayes. Only the committee members themselves realize the monumental tasks of organizing such an event, but from my vantage point I had a few glimpses of their work and was truly impressed.

Also, on behalf of all who attended the conference, I want to take this opportunity to thank all the conference sponsors for their generous support of PASFAA activities, the vendors for their involvement, and the staff of the Sheraton Hotel at Station Square for their efforts prior to and during our stay with them.

And now it’s time to look to the future. PASFAA Council will be very busy this year as we complete the plans for our first annual High School Guidance Counselor Workshop series. Nine sites have been selected across the Commonwealth to host the workshops, which have been scheduled for December and January. Also, plans are underway for the PASFAA Hotline to be held during January as part of our Financial Aid Awareness activities. Mary Frances Woodall will be seeking member support soon; we urge you to consider lending a hand for this important event. And, of course, work has already begun on Conference 1990. Our 22nd Annual Conference will be held at the Pocono Manor on October 7th through 10th. Sharon Shurow and the Conference Committee will be seeking your ideas for special program needs and session topics.

We can also expect our Government Relations Committee, chaired by Vice-President Bill Burke, to have a busy year. Reauthorization issues have already been discussed and I can assure you we will take a proactive position where appropriate and certainly will react to proposed regulations as they are made.

See COLLEAGUES, PAGE 3
The Newsletter publishes financial aid position openings free-of-charge and accepts signed letters to the editor.

Lenders speak up! We need more articles for the Lender Language section of the Newsletter. Please contribute whatever you feel is newsworthy.

We are expanding the dates to remember section on the back cover of the Newsletter. Please send events and dates to the Editor well in advance of the event.

Position changes/personal notes: We will publish position changes and personal notes as space permits in each Newsletter.

PUBLICATION SCHEDULE
Editions of the PASFAA newsletter are scheduled for December, February, April, June and September. Articles, editorials, positions available, or other contributions must be submitted in the month prior to publication. Please submit materials or questions to:
John McKeown
PASFAA Newsletter
Kutztown University
Kutztown, Pennsylvania 19530
(215) 683-4032

Subscription to the PASFAA Newsletter is included in the Membership fee. Contact Milosh Mamula, Allegheny College, for information on PASFAA Membership.

NEWSLETTER STAFF
Editor: John McKeown, Kutztown University
Editorial Board: Donald Shade, Pennsylvania College of Technology
Keith Heit, Alvernia College
Helen Nunn, Susquehanna College

Membership: Georgia Prell, East Stroudsburg University

Photography for this issue: Paul Zimmerman, Carnegie Mellon University

MOVING OR CHANGING POSITION?

PASFAA membership belongs to the individual and not your institution. Please be sure to provide PASFAA with change of address or changes in title. Please review your entry in the Membership Directory and submit any necessary changes to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, Pa. 18301 where the membership list is maintained.

1989-90 PASFAA COMMITTEES

Committee: Government Relations
Chairperson: William Burke

Membership and Elections
Chairperson: Milosh Mamula

Professional Standards and Training
Chairperson: Mary Andrews Miller

Public and Professional Information
Chairperson: John McKeown

1990 Conference
Chairperson: Sharon Shurow
EXECUTIVE COUNCIL NOTES

PEN NETWORK is functioning and William Burke will provide summaries of information to Executive Council and Government Relations Committee.

Transparencies for use at Financial Aid presentations will be available in the near future. Active members will receive one set free. Forms to request the transparencies will be available at the 1989 Conference. For more information, please contact Sheila Angst at Albright College.

PASFAA will sponsor workshops for Guidance Counselors at a variety of locations around the commonwealth. Information will be mailed in October and workshops will be held in January except for Lehigh Valley which will be in December.

The 1990 Hotline will be held from January 22–26 at sites in Pittsburgh, Philadelphia, and Harrisburg. For more information, contact Mary Frances Woodall at Elizabethtown College.

The 1989 Annual Conference had 398 paid attendants. Chris Zuzack reported that there was an exceptionally heavy attendance and participation in conference sessions.

Conference 1990—Pocono Manor, Pa.—Please contact Sharon Shurow, East Stroudsburg University with ideas and suggestions for the conference program.

CONFERENCE '89 SETS RECORD ATTENDANCE

submitted by Chris Zuzack,
Conference 1989, Chairman

The 21st annual PASFAA Conference held October 22–25 at the Sheraton Hotel at Station Square in Pittsburgh set an all time high for the number of conference participants. This year 398 individuals registered for the conference! Based upon our membership of 550, that’s a 72% attendance rate. Thank you all for showing such strong support of the PASFAA Conference.

This was not the only highlight of the conference, however. Catherine Kratzer of Moravian College was honored with this year’s PASFAA Distinguished Service Award. Her dedication to financial aid administration through her participation in PASFAA activities has been well noted over the years. Catherine is well deserving of this award.

On a less formal note, there were some other winners at the Conference. This year’s Financial Aid Bowl, mc’ed by George Walters with Pat Loughran serving as time keeper, was won by the “I Don’t Want to be Here Team” of Sue Clicl, Joyce Frantz, and Margaret Hynosky. The questions and the competition were tough but this team emerged victorious over four competitors.

The annual Fun Run winners this year were Ken Grugel in the men’s division and Nancy Zacharias in the women’s division. Point State Park provided a lovely setting and weather cooperated for this event.

Paul Zimmerman of Carnegie Mellon University served as the conference photographer this year.

The heart of the conference, of course, is the program and this year there was a large selection of financial aid and professional development topics available for participants. Reauthorization, the 90–91 delivery system, and the future (or lack thereof) of the Nonsubsidized Stafford Loan Program held the interest of many attendees. Thanks are due to the many PASFAA members who presented sessions at the conference. This willingness to share both time and expertise with colleagues is certainly appreciated and is the underlying strength of our association.

Support derived from conference sponsors is also very important to the continuing success of conference activities. This year we were fortunate to have a number of lenders who willingly contributed to the conference. They included: The PNC Education Loan Center, Mellon Bank, The Howard Bank, PFSF/Mentor Savings, Fidelity Bank, First Valley Bank, and Lehigh Valley Bank.

The conference committee did a great job in organizing and implementing this annual event. My thanks go to Rich Esposito, Pat Hayes, Robin Szitas, Helen Nunn, Lauren Tracey, Mike Schreier, and Sharon Shurow for all of their work over the last year. Please give your support to Sharon as chairman for the 1990 conference.

Sincerely,

Rachael L. Lohman
President

(Continued from Page 1)

Finally, as I noted in my conference remarks, involvement of our members is the key to our success. I challenge you, the general membership of PASFAA, to become involved in the Association in perhaps a different way than usual. In addition to volunteering your time for committee service, for answering phone lines during the Hotline and for participation in conference sessions, I encourage you to become involved by sharing your ideas. We have just elected our seven sector representatives. In order for them to do their job on Council, they must hear from you. Remember they represent your sector’s interest during discussions at Council meetings. Don’t let them do it alone. We need to know what concerns you have so that we can address them; we need to know your thoughts on regulatory issues; and we need your ideas on new ways in which we can serve you, new ways in which we can help the Commonwealth’s students and their families, and new ways in which we can improve our Association. It is only in this way that the Association can truly speak for Pennsylvania.

Sincerely,

Rachael L. Lohman
President
DISTINGUISHED SERVICE AWARD
GIVEN TO CATHERINE KRATZER

submitted by John McKeown,
PASFAA Secretary

At the PASFAA 21st Annual Conference, Catherine Kratzer was selected for the honor of PASFAA's Distinguished Service Award. It was only the second time that the honor has been awarded. (The first award was presented posthumously to Vince Feniak at last year's conference.)

President Milosh Mamula acknowledged the many services rendered by Catherine to the association in her sixteen years of membership with PASFAA. She served as Executive Council Secretary from 1978 to 1980 and as Editor of the newsletter from 1978 to 1980. Catherine was conference Chairman for the 1984 event and was a PAATP Trainer for several years. In addition, Catherine has served on various sub-committees and ad-hoc groups in support of PASFAA's activities.

Catherine's professional career began at the Northampton County Area Community College in Bethlehem, Pa. (now Northampton Community College). At NCC, she was Bursar and Controller after which she moved on to become the Administrative Accountant. By 1973, Catherine was appointed as Director of Financial Aid at NCC. She held the position until 1985 when she was appointed to serve, for six months, as Acting Director of Personnel. In the same year, Catherine was honored as the Administrator of The Year at NCC.

In September 1986, Catherine moved to Moravian College where she has been the Director of Financial Aid until the present. At Moravian College, she has supervised a re-organization of the Financial Aid services as well as the establishment of a separate office from the Admissions functions at the college. She has expanded both the services to students at Moravian and the professional staff in Financial Aid.

Catherine's professional interests are evident in the Lehigh Valley area too. She was part of the founding group of the Lehigh Valley Financial Aid Administrators in 1974. Through the years, she has served on numerous planning committees for the annual Guidance Counselors Workshops. Most recently, Catherine was Chairman for the December, 1988 program. Also, she assisted with the Financial Aid Awareness programs for January 1989 in Lehigh and Northampton Counties.

In his remarks, Milosh Mamula noted that Catherine will be leaving her long, established position as a leader in PASFAA activities as she will retire from full-time employment in December of this year. Best wishes were extended to Catherine and her husband Vince, for their retirement plans which include wintering in Florida.

ELECTIONS RESULTS

The elections for officers of PASFAA were conducted at the annual conference. Sheila Angst was Chair for the Elections Committee and reported the elections' results.

President Elect — Mary Andrew Miller
SECTOR REPRESENTATIVES
Public Two-Year — Don Shade
Private Two-Year — Margaret Hynosky
Private Four-Year — Ron Laszewski
SSHIE — Gary Seelye
State-Related — Robert Heyl
Proprietary — Rick Wilson
Nursing — Brenda DeVauhghn

FIRST TIME CONFERENCE EXPERIENCE

submitted by Ragan Watson,
King's College

Having begun my first job in financial aid in July, I was looking forward to attending the PASFAA Annual Meeting in Pittsburgh. My two goals in attending were: 1) to obtain information from the sessions which would make me more effective in my new profession and 2) to meet other new and experienced aid officers to form some contacts which would benefit me in terms of my professional performance.

The PAATP pre-conference training sessions were helpful both in terms of providing information which I can put to practical use and in terms of providing the opportunity to meet other new financial aid officers. It made me feel good to discover that many of the other new aid advisors had some of the same concerns about their new profession as I did. I was also pleased to discover that my financial aid internship at IUP helped me grasp the basic concepts of financial aid.

The PASFAA sessions were helpful in exposing me to a variety of experienced aid officers and their thoughts regarding a number of current concerns in the area of financial aid. I expect that a number of things I learned at the 1989 conference can be integrated into my job at King's College.

A final aspect of the conference was the fun I had—at the various receptions, going out to dinner with different colleagues, and attending the costume party.

The conference provides both new and experienced aid officers with a good mixture of practical suggestions we can utilize in our work as well as the opportunity to have a good time with our colleagues. I am eagerly looking forward to becoming more involved with the PASFAA Organization in the years ahead.
ACCESS TO EDUCATION
PASFAA KEYNOTE SPEAKER

submitted by John McKeown,
PASFAA Secretary

Dr. Charles Fuget, Deputy Secretary and Commissioner for Higher Education for the Commonwealth of Pennsylvania, brought a stirring message to PASFAA members concerning access to post secondary educational opportunities. He emphasized that everything possible must be done to keep post secondary education as a choice for all students.

The remarks of Dr. Fuget clearly stated that cost containment by all institutions is vital to keeping education accessible to all students. He called upon schools to re-evaluate the use of their own resources to help make opportunities accessible to students.

Dr. Fuget stressed the need for schools to demonstrate accountability. According to him, schools and colleges must convince the public that costs are clearly worth the final product. Dr. Fuget observed that there should be no doubt that a student be able to measure the benefits from the investment made in an education. He went on to make the point that higher education must strive to build quality, into each of its programs offered, so that the school is viewed uniformly as a good place to study.

In maintaining overall quality in an institution, according to Dr. Fuget, it is very important to develop the funding necessary to support and upgrade the physical facilities to meet the needs of students. Also, he noted that significant resources will be required to replace a large number of faculty who are near the retirement age.

Dr. Fuget acknowledged that all of the matters he mentioned require heavy amounts of financial resources. However, in addition, he reminded the group, it will be essential to have adequate financial aid resources available to students in order for them to take advantage of post secondary education.

Dr. Fuget's remarks were the Keynote address given during Monday's luncheon of the annual conference. An overflow crowd was in attendance.

1989 CONFERENCE— SOMETHING FOR EVERYONE!

submitted by Kim Adamson,
Kutztown University

I arrived in Pittsburgh for my first PASFAA Conference, my briefcase packed with supplies as well as expectations. I looked forward to a reunion of graduates and instructors from the PAATP Summer Institute as well as meeting Financial Aid professionals. Also, I wanted to build upon skills already acquired from my internship.

To my surprise, the conference surpassed my goals. Everyone was genuinely friendly and helpful as I wondered about trying to find the way to the next session. During a luncheon, I was able to glean a new perspective on student loans from lenders. I even discovered that the engine is in the front of a train, while the caboose is in the rear and the pullman and coach are in the center! (Another article for another time.)

The specific sessions were very beneficial for me. Particularly helpful was the session on Veterans Benefits. The information presented there helped to clarify what is often a confusing picture. The Verification session was excellent and enabled those in attendance to obtain a clear outline for the process. Similarly, Hands on CM proved to be very useful and equipped the participants with practical guidelines to use back at the office. Of special importance was the information provided by the Department of Education and by the PHEAA staff members. All in all, the conference program was very good!

Aside from the intellectual and professional growth, I realized the enchantment of Pittsburgh. The fog lifting from the river in the morning made me forget that I was in a large city and the skyline from Mount Washington at night was breathtaking.

My first PASFAA Conference will remain memorable. My sincerest thanks to those who made it special!

(Editor's Note: Kim Adamson is a graduate student intern in Kutztown University's Financial Aid Office.)

New Executive Council Officers: Front: Robert Heyl; Rear: L-R—Rick Wilson, Don Shade, Mary Andrews Miller, Margaret Hynosky, Brenda DeVauughn, and Ron Lassewski.
1990 HOTLINE PLANS WELL UNDERWAY

submitted by Mary Frances Woodall, Elizabethtown College

The 1990 Financial Aid Hotline will be held from January 22-26. The Hotline has become an annual PASFAA event since January, 1986 and is an integral part of Financial Aid Awareness Month. The Hotline will operate out of three cities again this year. The sites and their coordinators are: Philadelphia—Bonnie Behn of Thomas Jefferson University; Harrisburg—Madelyn Dudzik of Dickinson College; and Pittsburgh—Paul Zimmerman of Carnegie Mellon University. Paul is also serving as assistant coordinator for the Hotline.

Philadelphia calls will be taken this year at Thomas Jefferson University. With this change in sites, I would like to take this opportunity to extend PASFAA’s appreciation to Rick Wilson of Gordon Phillips Beauty School for his support of the Hotline, and use of his school’s facilities, over the past four years.

Thank you, also, to those members who signed up as volunteers to work at the Hotline during the PASFAA Conference in Pittsburgh. You will soon be receiving, if you haven’t already, more information regarding the details of your assignment. All other active PASFAA members will be contacted, also, to solicit additional volunteers.

More than 100 members will contribute their time and efforts to making the Hotline a success. Please consider, if you haven’t already, giving one night of your time to this worthwhile PASFAA project.

If you would like to be a volunteer for the 1990 PASFAA Hotline, and you did not receive the VOLUNTEER REQUEST FORM mailed earlier, you can still volunteer. Please do so by calling Mary Frances Woodall, Hotline Coordinator, Elizabethtown College, (717) 367-1151, Ext. 302 or send a terminal message to TMCF. Please include your institution’s complete address and telephone number.

When a young man or young lady just can’t afford that college education, a student financial aid administrator is a considerate, courteous, inexpensive consultant. If someone suggests, though, that rules should be bent and favors awarded, she puts her foot down and says “No way!” Each individual is treated fairly and equitably.

A Student Financial Aid Administrator is a paradox... executive responsibilities are expected yet there is too often little opportunity to influence policies and procedures within his institution; comfortable in either business suit or blue jeans; a supply expert faced with a shortage of dollars; an ordinary citizen and a politician. He manages more dollars than most business in town.

Student Financial Aid Administrators come in all sizes, shapes and personalities. Their backgrounds are seldom, if ever, the same—housewives, miners, ministers, teachers, coaches, artists, farmers, emergency medical technicians, insurance salespeople, tax consultants, musicians, and “you name it.” No profession more represents a “melting pot” kind of grouping. After all, how many kids have you even heard of who want to grow up to become Student Financial Aid Administrators?

Yet, because of this diversity and their unique responsibilities, they are probably the friendliest, most caring group you will ever encounter. They have a camaraderie that is seldom, if ever, equaled by another profession.

The Student Financial Aid Administrator likes people, good food, worthwhile meeting, understandable regulations, and above all, a 100% accurate financial aid application. She is not much for FISAPPS, validation rosters, payment document “bubbles,” or program reviews. No one is plagued more by ringing telephones, students with questions, or documents needing to be signed.

At the same time, nobody feels more needed or necessary. The financial aid business is a people business. It is dynamic, challenging and rewarding. The number of postsecondary students given the opportunity for an education because of him is unparalleled.

The Student Financial Aid Administrator, then, is a record keeper, retention agent, counselor, and ambassador. She has to analyze, verify, award, package, and revise. She soon learns to develop budgets, stretch dollars, and allocate continually limited resources. You may find her at work before other employees arrive and after they leave; writing to Congress, reading regulations, talking to students and filing reports. The computer and calculator have become essential components in her inventory of tools.

A Student Financial Aid Administrator is both Faith and Falsifiest—he must have faith to continually meet the challenges of his responsibilities amid an ever-present possibility that an act of

(See ADMINISTRATOR, PAGE 7)
PAATP ANNOUNCES 1989-90 PROGRAM YEAR OFFERINGS

submitted by PHEAA/PAATP Staff

Each year the Pennsylvania Aid Administrators Training Program (PAATP) offers workshops designed to meet the informational needs of the financial aid community. Listed below is a brief summary of upcoming events covering the 1989-90 PAATP program year. There have been several changes this year including a new month for the Stafford Loan Program Workshops and a new workshop, the Intermediate Training Seminar for Financial Aid Administrators. So check your schedules carefully and plan to attend. Brochures detailing each series, along with registration materials, will be forwarded to you in advance of the scheduled dates of all activities.

January 1990: Proprietary and Nursing School Workshops—A series of workshops designed to meet the specific needs of the business, trade, technical and nursing school community.

Dates: Tuesday, January 23, 1990
Penn Harris Convention Center,
Camp Hill, PA

Wednesday, January 24, 1990
Holiday Inn—Parkway East,
Pittsburgh, PA

Thursday, January 25, 1990
Holiday Inn, Beaver Falls, PA

Tuesday, January 30, 1990
Penn Tower Hotel, Philadelphia, PA

February 1990: Professional Development Seminars—Seminars designed to provide professional level information and an opportunity to develop and maintain associations with colleagues through the exchange of concerns and ideas.

April 1990: Stafford Loan Program Workshops—A series of workshops for student loan officers and financial aid administrators concentrating on the administration of student loan programs (Stafford Loans, PLUS/SLS, PHEAA-HELP).


June 1990: Financial Aid Institute for Financial Aid Administrators—A week-long workshop designed to provide a detailed exposure to student financial aid theory, regulations, policies and procedures for the neophyte aid administrator.

June 1990: Financial Aid Institute for Student Loan Officers—An extended training session for student loan officers designed to provide a detailed exposure to the administration of student loan programs.

ADMINISTRATOR
(Continued from Page 6)

Congress (a reduction of Pell Grant dollars, elimination of a program, or extreme changes in regulations) may cause a reversal in procedures and a deficit in awards. You can REDUCE HIS DOLLARS but you can’t RESTRAIN HIS AMBITION.

She is a caring, feeling, concerned human being who is dedicated to her profession—perhaps a profession entered by “chance” but stayed-in by “choice.” She may at times be overworked but never bored. The challenges, the potential for doing good for others, the growth within herself are those things which keep her going.

Financial Aid Administrators are “good-will” ambassadors, confidence builders and quality seekers. They, too, are fun-loving and friendly; not conceited but able to recognize the unique qualities and values in those around them.

Might as well put up with him—he is your friend, your boss, your employee, your inspector of accounts. He is, for many, the source of money and advice; a specialist in education financing. She is your fellow American—a business-wise, fast growing statesperson of stature. And when he or she leaves the office on Friday night, having spent the energy of hopes and dreams, the aid administrator can be recharged anew with the magic words: “Thank you. You really helped me.”

CONFERENCE '89 SUCCESS!!

BURGH PLUS!


—Helen Nunn, Chris Zuzack, Pat Hayes, Rich Esposito, meier.

Conference Costume Party: Guess Who??
INTERESTED IN ASSISTING A PASFAA COMMITTEE?

The work of the Association presents many formal and informal opportunities for members to serve. If you are interested in assisting a PASFAA committee or providing a special skill during 1989–90, please complete the form below and mail it to Rachael Lohman, Wilkes Financial Aid Office, Wilkes-Barre, Pa. 18766. As committee chairpersons review their needs for this year, they may be in touch with those who express interest.

PASFAA standing committees and chairpersons include:
- Membership and Elections: Milosh Mamula
- Professional & Public Information: John McKeown
- Government Relations: William Burke
- Conference Committee: Sharon Shurow
- Professional Standards and Training: Mary Andrews Miller

Name and Title

Institution and Address

Telephone: ( ) Ext: or ( )

Committee Preference(s) (In order of preference.)
1. 
2. 

Special Skills to offer

1. Maintain a friendly and professional attitude.
2. Don’t take the anger personally.
3. Don’t argue—use communication strategies.
4. Acknowledge the difficult situation.
   • “I understand how you feel.”
   • “I can see that’s a problem.”
5. Calm the customer with questions.
   • show you’re trying to solve the problem
   • show you’re getting/providing important info
   • verify the problem—get the customer to work with you
6. Focus the customer on the problem—ask a focusing question.
7. Handle the problem.
   • explain your solution
   • follow up with any other problems that arise

Suggestions were also offered in order to develop control in a difficult situation:

1. Use words like:
   • I think...
   • I observe that...
2. Give people choices:
   • Here are some alternatives...
   • Here are some reasons why...
3. Ask for information:
   • What do you want us to do?
   • How can we correct it?
4. Show you’re in charge of yourself:
   • I’ll do it.
5. Show you can help:
   • How can we correct it?
   • I understand.

A listing of “positive customer relation behaviors” was also given:

1. Give full answers.
2. Smile often.
3. Give the right answers.
4. Show empathy.
5. Follow through promptly.
6. Have an open attitude.
7. Show a helpful attitude.
8. Listen—hear them out and interpret the problem accurately.
9. Solve problems NOW.
10. Give each person as much time as needed and your full attention.
11. Use positive words.
12. Know what you don’t know and admit it.
13. Respond as you’d like to be responded to if you sat on the other side of the desk.
COLLEGE FRESHMEN GETTING LESS FEDERAL FINANCIAL AID

submitted by John McKeown,
Kutztown University

The American Council on Education and the Higher Education Research Institute at the University of California at Los Angeles reported recently on college freshmen who received federal financial aid. The study was based on questionnaires completed by 308,007 freshmen entering 585 two- and four-year colleges.

Entering freshmen are getting less aid from the federal sources but they are increasingly interested in making their educations pay off in cold cash, according to this survey. To be expected, this group showed more interest in attending graduate school than previous classes, however, they expressed less interest in business careers than last year’s group.

In 1980, 31.5 percent of the entering freshmen received Pell grants. Last fall, only 15.6 percent of freshmen were Pell Grant recipients marking the lowest level since this survey began. In addition, there were fewer freshmen receiving other federal sources of aid including the S.E.O.G., Perkins Loans, and C.W.S.

The survey pointed out that while the amount of the Pell grant rose nearly 57 percent between 1980 and 1988, the aid was more sharply aimed at the very neediest students. Interestingly, this category of students is increasingly choosing vocational schools rather than the traditional college programs. A Department of Education report showed that 11 percent of Pell money went to Vocational students while in 1988, 27 percent was awarded to this group of post-secondary students.

Clearly, the report goes on to say, students reported greater reliance on family contribution, savings, loans, and institutional grants to pay in full or to help with educational costs. The trends reported in the survey are expected to continue for the decade ahead.

It is feared that the administration in Washington will gain Congress’s approval to reduce the Stafford Loan Program even more. It is the administration’s aim to save millions on the loan program by reducing the special allowance payments used as an incentive to get lenders to participate. Further, the government would like to reduce guaranteed reinsurance to lenders and state guarantor agencies from 100 percent to 90 percent on the dollar. The net result would mean fewer lenders participating and less loan money available to college students.

PASFAA Women’s Fun Run Winner: Nancy Zacharias
TECHNICAL EXPERTISE DOES NOT ALONE
A FINANCIAL AID OFFICER MAKE!

submitted by Rick Watson,
PASFAA Member

As I sat through the concurrent sessions I attended at the PASFAA Annual Meeting in Pittsburgh, I found myself reflecting on the data presented and on financial aid in general. (Hopefully reflection doesn’t mean I’m getting too old, but there have been some changes over the past twenty-seven years I’ve been involved in financial aid.) On the other hand, many of the same questions we were debating twenty-seven years ago are still being debated now—only now we have more federal guidelines to place parameters on debate.

Listening to the session discussing where we can still use professional judgement and the betting if it will be returned to Pell or not next year, discovering how other aid offices are handling entrance and exit interviews, overhearing discussions about verification, etc., I began to think that new aid officers may become so immersed in learning the jargon and techniques of an aid program, that they may feel that mastery of these makes them good financial aid officers. Certainly mastery of CM, the various state and federal regulations are necessary to be sure your school’s program can survive a program review or audit, but there is more to aid than mere mastery of technical questions and a knowledge of regulations.

Somewhere along the line, I fear that some of us have lost sight of the “human touch” needed to fully serve the students receiving aid. Service to them and regarding aid in a service-oriented light is, I think, one of the things it’s hard to teach. You can test staff on regulations and on technical questions, but how do you instill in them the principle that financial aid is a service to students to assist them in obtaining their education and as such, empathy for student problems is required.

Financial aid directors report to a variety of different personnel depending upon the institution—to the president, to the academic dean, to the provost, to the business office, to the dean of enrollment management, to the dean of students—I don’t think I’ve left anyone out, have I? Naturally the emphasis placed by the aid director’s boss, which is influenced by the boss’s primary concerns with his area, will affect the aid officer’s orientation.

My main thesis is that too often we become technical experts but lose sight of the student service aspect of the aid operation, which is the aspect I feel must be primary. No, I’m not advancing the idea you give money to the first lad who comes into the office and cries while presenting his tale of woe, but I think technical expertise must be balanced with real human services concern to make a truly effective financial aid officer. Even though a student’s case is technically not eligible for aid, some human compassion and empathy on the part of the aid office costs nothing and may make the student feel that he has at least been truly “heard.” I am in agreement that technical expertise is necessary, but I feel there has to be more—the human element—also.

POSITION OPENINGS

Assistant Director of Financial Aid
Thomas Jefferson University, College of Allied Health Sciences, has a full-time position vacancy in the position of Assistant Director of Financial Aid.

This position requires knowledge and experience in all Title IV programs of aid.
Major responsibilities include packaging, counseling and management of the CWS program. Experience in reconciliations of federal and state reports is a plus. Applicant must demonstrate extensive PC experience in Lotus and word processing. Experience in DBASE is also a plus. Applicant must possess a bachelor’s degree and 1 to 3 years experience. Accuracy and attention to detail is necessary.

Send cover letter and resume to:
Bonnie Lee Behm
Director of Financial Aid
Thomas Jefferson University
College of Allied Health Sciences
130 South 9th Street, Suite 707
Philadelphia, PA 19107

Thomas Jefferson University is an Affirmative Action, Equal Opportunity Employer.
INVITATION FOR PROGRAM SESSION PROPOSALS
‘90 PASFAA CONFERENCE—POCONO MANOR INN & CONFERENCE CENTER
OCTOBER 7-10, 1990

The 1990 Conference Committee will meet in December to begin developing ideas for program sessions for the 1990 PASFAA Conference. We rely upon the input and suggestions from our membership in order to satisfy your professional and educational needs.

If you have ideas or recommendations to share with the committee, please complete the following form and mail it to Sharon Shurow, East Stroudsburg University, East Stroudsburg, PA 18301. You can also send proposals via the PHEAA terminal to TM12. Thank you for your participation.

PROGRAM SESSION—RECOMMENDATION FORM

Title of Program: ____________________________________________________________

Content of Session: __________________________________________________________

Recommended Presenter(s):
Name __________________________________________ Name __________________________________
Institution ______________________________________ Institution ______________________________
City/State ____________________________ City/State _____________________________
Phone No. ( ) ____________________ Phone No. ( ) ____________________

Please use an attached sheet to share any additional ideas you might have toward the making of a production PASFAA Conference for 1990.

Signed ________________________________________________________________
Institution ______________________________________________________________
City/State ______________________________________________________________
Phone No. ( ) __________________________________________________________

Registration Table—Robin Szitas—Conference ‘89
HIGH TUITION COSTS FORCING SOME STUDENTS AWAY

submitted by Kenneth Grugel, Clarion University

Getting a college degree in Pennsylvania is so expensive that many students choose a school based on tuition instead of the quality of education, an official said Tuesday.

Testifying before the House Education Committee, Jerry Sheehan Davis of the Pennsylvania Higher Education Assistance Agency said students are selecting public schools over private schools and depending more on financial assistance to pay for their burgeoning school bills.

More students from low-income families are foregoing college altogether, he added.

"The downward trend is a real one," Davis said. "And it is a very troubling one because financial aid programs are supposed to help the most financially handicapped students gain access and because one's educational opportunities in America should not be restricted by one's family socioeconomic status," he said.

Davis said tuitions at all types of colleges in Pennsylvania—private, community, state-related, public and junior—are among the highest in the nation.

The committee chairman, Rep. Ron Cowell, D—Allegheny, last year said the state ranked last in the nation in per capita spending for higher education, spending $112.34 per person compared with a national average of $215.51.

The gap in tuition costs between the varying types of colleges has widened over the past eight years, Davis added. In 1988, the range in average tuitions from the community colleges to four-year private colleges was $7,417, compared with $3,292 in 1980, Davis said.

Statistics show the difference between average four-year public college and four-year private college tuitions in 1988 was more than $6,500, he said.

"These differences in tuitions, and their increasing magnitude, do not bode well for Pennsylvania students or its colleges," Davis said.

"As the tuition gaps between the different types of colleges widen, there is the danger that student choices of postsecondary education will become increasingly based on differences in cost than on educational considerations.

"Moreover, if this occurs, student populations at the different types of colleges will become stratified by socioeconomic status, with the least advantaged having access only to community colleges while only the affluent will be able to attend the more expensive state-related and four-year private colleges."

Most of the increases in enrollments statewide occurred at the least expensive of the four-year colleges, the state-funded universities, Davis said. They experienced a 20 percent increase in numbers of Pennsylvania resident, full-time undergraduates. Enrollments at the state-related schools went up by 10.5 percent and dropped by 5 percent at the four-year private colleges.

Increasing costs also force some students to attend out-of-state schools and make transferring from two-year to four-year colleges more difficult, Davis said. In addition, the median family income of college-bound seniors in Pennsylvania was 10 percent to 15 percent lower than the national average, Davis said.
1989-90 PASFAA MEMBERSHIP APPLICATION

<table>
<thead>
<tr>
<th>Miss</th>
<th>Mrs.</th>
<th>Ms.</th>
<th>Mr.</th>
<th>Institution Name</th>
<th>Dr.</th>
<th>Rev.</th>
<th>City</th>
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**Type of Institution:**
- Public Two-Year
- Private Two-Year
- Private Four-Year
- State-Related
- SSHE
- Proprietary
- Nursing

**Type of Membership:**
- Active Member (Responsible for Financial Aid Administration) 27 $
- Associate Member (Interest in Financial Aid) 25 $
- Student Member (Full-time) 15 $

**TOTAL ENCLOSED** $ 

*Please make check payable to PASFAA and forward to:*
- Milosh Mamula
- Director of Financial Aid
- Allegheny College
- North Main Street
- Meadville, Pa. 16335

*Your cancelled check will serve as your receipt.*
Activity Almanac

- December 3–4  PASFAA Executive Council Meeting, Pocono Manor, Pa.
- February 14–16  College Board Middle States Regional Meeting, Philadelphia, Pa.
- July 18–21  NASFAA Annual Conference, Boston, Ma.

ON A PERSONAL NOTE:
Rick Wilson, Sector Representative for Proprietary Schools, has a new addition to his family. Timonthy Joseph was born Nov. 8, 1989 and is healthy and active. Congratulations to Patti and Rick!

PASFAA
Pennsylvania Association of Student Financial Aid Administrators
Kutztown University
Financial Aid Office
Kutztown, PA 19530

HAPPY HOLIDAYS TO: