

# NEWSLETTER

FALL 1991

VOLUME XXIV

## Pennsylvania Association of Student PASFAA Financial Aid Administrators

Dear PASFAA Member:

Cohort default rates have been released, financial aid packaging is well underway, semester bills are in the mail, and the academic year is just ahead of us. I hope all of you fared well through this process and are ready to reward your efforts by attending the twenty-third annual PASFAA Conference.

The Conference Committee, chaired by Robin Szitas has worked diligently throughout the year to provide a program that offers a wide variety of financial aid related issues as well as some time to relax and enjoy the offerings of the Seven Springs Mountain Resort. I hope you will be able to join us on September 29 through October 2 for what should be a terrific conference.

An impressive slate of candidates has emerged from the nomination process for the various offices that are to be filled this year. Your support of these candidates through your vote is important to the future of the Association. Thanks to the nominees for their willingness to serve the organization and good luck in the election.

I am looking forward to seeing you at Seven Springs!

Sincerely,



Mary Andrews Miller  
President

### Features

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PHEAA Committee Members

23rd Annual  
Conference  
Seven Springs  
Mountain  
Resort

September 29-  
October 2  
1991

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## Editor Exerpts

The Newsletter publishes financial aid position openings free-of-charge and accepts signed letters to the editor.

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 winter, spring, summer and fall. Articles, editorials, positions available or other contributions must be submitted in the month prior to publication. Please submit materials or questions to:

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Subscription to the PASFAA Newsletter is included in the Membership fee. Contact Rachael Lohman, Wilkes University, for information on PASFAA Membership.

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Membership List Maintenance	Georgia Prell, East Stroudsburg University

## Pasfaa Potpourri

### 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.

### 1990-91 PASFAA COMMITTEES

Committee	Chairperson
Government Relations	Christine A. Zuzack
Membership and Elections	Rachael Lohman
Professional Standards and Training	Ronald Laszewski
Public and Professional Information	Mary Frances Waite
1991 Conference	Robin Szitas

# \$CREDIT

*submitted by John McKeown  
Kutztown University*

A recent article about credit card companies courting college students, caused me to think about the relationship of this matter to Financial Planning and loan defaults. Are we teaching good credit habits or are we confusing the responsibility a student has for repayment?

The report about colleges and credit companies luring students into plastic ownership was by Anthony Giorgianni of the Hartford Courant. He reported a 37% increase in card sign-ups since 1988. Also, it isn't as though a student is held to a modest credit line of \$500 or \$1000. Rather, there are reports that companies are granting credit lines of \$8000 to \$12,000. Of course, some colleges' involvement in this selling of credit cards results in a piece of the financial return. As reported by Giorgianni, the question is whether a conflict of interest exists here in as much as colleges play a parental role of influence in the lives of many students.

Marketing firms estimate that student buying power represents 160 billion of which 13 billion is in non-essential areas such as recreation. Further, the pitch people like to claim that students are very good at paying back their credit card debts. However, there is other research that suggests that parents often bail-out the young ones rather than let them get into a negative, financial situation. There are stories of students entering bankruptcy because of credit card purchases which exceeded their ability to pay back those obligations.

Well, many of you participate in Financial Aid Nights and such where you make every effort to stress financial planning as the best way to pay for college. Is it not true that we frequently make the illustration of how to use various savings and investment instruments that will yield very significant resources to pay for college by the time a child reaches age? Also, one of the primary purposes to emphasize financial planning is to reduce, perhaps eliminate, dependence on student loans. Further, our professional responsibilities require us to be concerned about student loan defaults. Therefore, if our institutions are parties to encouraging students to obtain credit cards, are we not also parties to some students' eventual debt overload and possible default on all loans?

The report referred to in this article goes on to make the point of how credit card problems, as a student, can haunt the person even in the job search. Increasingly, prospective employers and landlords obtain copies of students' credit reports. The assumption is that if a person was irresponsible with bills as a student, he or she presents a risk as an employee or tenant.

We owe our students more than just academic credit! It is our responsibility to carefully consider the consequences to students when our colleges promote ownership of credit cards. As in all matters, there are exceptions and for some students, plastic is managed effectively. But should it not be a decision between the student and one's family? After all, the college will not be held responsible for paying the credit card debts.

## SLATE OF CANDIDATES

### PRESIDENT-ELECT

Betty L. Davis  
Community College of Allegheny County-South

### PUBLIC 2-YEAR SECTOR

Donald S. Shade  
PA College of Technology

### PRIVATE 2-YEAR SECTOR

Margaret F. Hynosky  
Lackawanna Junior College

### PRIVATE 4-YEAR SECTOR

Patricia Serianni  
Swarthmore College

Ronald L. Shunk  
Gettysburg College

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Altoona Hospital School of Nursing

### PROPRIETARY

Joann M. Bonfatto  
South Hills Business School

Linda Ebel  
Pittsburgh Technical Institute



## WHAT I DO NOT UNDERSTAND

Several weeks ago, I spoke with a family inquiring about the financial aid options available at my institution. I genuinely enjoy the interaction I have with families who are in the preliminary stages of the investigative process. It has been my experience that families are frequently very confused about process, cost, vernacular, resources, and policy. I view this occasion as an opportunity to help families through the minefield of what we all do as a profession and what they are so anxious to understand.

At any rate, I was engaged in pleasant conversation with the Snyder family. It was apparent that neither parent had attended a post-secondary institution. It was also obvious that the Snyders were very excited about the prospect of college attendance for their daughter, but also concerned about how to pay for it. As our conversation progressed, I asked the incisive questions that are insidiously designed to elicit conclusions about the family's financial circumstances.

Horror of horrors, a farm family! Lots of equity, little income. With apprehension I discussed the possibilities, the impossibilities, the frustrations. I apologized for the insensitivity of the formal needs analysis. They became defensive, exasperated, talking about how "the system" was always stacked against farmers. Farmers were expected to accrue indebtedness, first for their financial survival and life-style, next for their kids' education (which, quite frankly, was how it was rationalized to me as a young professional many years ago). I, in turn, also became defensive and then a little guilty. I was eventually able to salvage the situation by discussing alternative resources, adjustments, and, generally, by pacifying the Snyders who had been "wronged" by the system.

I cite this as one representative example of a system that I believe has gone "wrong". Wrong in the sense that more often than I would like, I am required to invoke professional judgement in the thoughtful, fair performance of my duties as an aid administrator. I am required to expend qualities of time and effort to reclaim some sense of credibility and legitimacy for a system which I believe seeks to do too much while accomplishing too little.

Congressional Methodology, like Uniform Methodology before it, was designed to establish a legitimate standard from which to assess a student's need for financial resources. And, to be truthful, we all use it to (perish the thought!) ration available assistance. Often, even as we are in the process of awarding a student's aid, we know that the system is "misinformed", invalid, inadequate. In particular, I have been struck by the degeneration of the system in its ability to adequately predict a family's capacity to pay educational expenses. As a consequence, it would not be considered a gross overstatement to suggest adjustments to needs-analysis have become the rule for conscientious aid administrators, not the exception.

While there are many "irrelevant" or "inaccurate" data items that have gained notoriety (the infamous dependent student income to name one), the elements which are philosophically most bothersome to me are the issues which surround home equity. There are, to my mind, several critical "problems" related to the acquisition of a home and its place in the methodology. Why is the equity in a home treated in the same manner as cash and savings? Further, why do we compound this seemingly odd perspective by penalizing families for living in areas of relative affluence? Can I assume that we, as a profession, have chosen to punish families for living in areas where they have greater accessibility to "civilization"? Or can I justify this treatment through the delusion that the cost of living in the suburban environs is substantially less than that of their country cousins? Those of us who have been in the profession for many years have been taught that asset strength is an appropriate reflection of income. I would argue that this assertion is less likely to be valid now. Home values in the past ten-to-fifteen years have appreciated dramatically in many areas of the country, often outstripping income as an indicator.

Another sensitive issue associated with the purchase of a home is a mortgage payment. An assumed mortgage payment is a component of the Standard Maintenance Allowance. It is a standard offset based on household size strangely enough, not geography. I admit that the cost of housing may be more for a family of five as opposed to three. However, I would submit that a more telling representation might be based on locale. I have yet to be convinced that the cost of living (and mortgage payments) in rural Alabama is equivalent to suburban Birmingham ... or Philadelphia ... or Anchorage, Alaska.

## ABOUT FINANCIAL AID (an opinion)

*submitted by Randy Rennell  
Juniata College*

What might we attribute the disparity between what I view as reality and "the world as we would like it to be"? A cynic might suggest a purposeful manipulation (or at least lack of responsible action) of the formula in an effort to limit or exclude participation in the various aid programs. Another position, more benignly evolutionary in origin, is that the process is subject to external factors over which the aid community has no control. The needs-analysis system has remained essentially unchanged for many years. Certainly there have been a few alterations (independent students, for example), but the basic process for dependent students has undergone little substantive revision. In addition, while family incomes have increased, they have not kept pace with college tuition rates nor, for that matter, the appreciation of family homes. Therefore, while college costs and home values have shot off the scale, income, the primary source of parental support, has not. The unrealistic pressures brought to bear on family budgets has made college access and choice difficult decisions for many families.

Can or should we attempt to alter the past practices associated with the methodological treatment of home payment and equity? And does this raise a more general concern about the efficacy of other factors used to determine a student's eligibility for assistance? To the former question I respond affirmatively. In fact, many of us use professional judgement to deal with this particular system inadequacy. But can the system itself be changed to cope more effectively and responsibly with this issue? Some would intimate that it would be difficult, perhaps impossible, to consider a wide range of adjustments that might recognize the value of home equity only after it had been managed by a particular conversion factor . . . or might examine the demographic locale . . . or might consider in some manner the actual mortgage paid by the family within the context of income. I believe it is possible to design a more equitable system that would, in a deliberate way, properly evaluate the family's contribution. I submit that change is more desirable than a system which makes an identical assumption about all families within household size categories, regardless of geography, regardless of costs. Home equity and mortgage payments may vary widely due to highly volatile markets in some areas, quiescence in others. I contend that we must move beyond their universal treatment.

The other question asks, what about other factors within the methodology? Again I must argue that change is necessary, desirable, fair, responsible. We have discussed several concerns. Others? We ignore child support that is paid by a stepparent. We disregard the variability of the cost of living from one geographic locale to another. We assume all tax deferred retirement programs are elective. We include stepparent income and assets regardless of circumstance. We are not permitted to adjust dependent student income for the purpose of the Pell calculation (Special Conditions Forms). We are fast approaching absurdity in the determination of independence. There are more.

Reauthorization is nearly upon us and we are just beginning to hear discussion of various alternatives in the evaluation of asset strength. Will we see a more equitable treatment of non-liquid assets? Or will meaningful change be excised for the sake of the "fiscal integrity" of the budget process? I suspect the latter.

It seems that often we spend so much of our time in the trenches that we can't or choose not to raise our heads (and minds) above the fray for another perspective. Generally, in our professional association (both upper and lower case) we deal with nuts-and bolts issues - dates, formulae, allowable exceptions, 1040 entries. We rarely engage in the kind of cognitive discussion which focuses on philosophy, fairness, thoughtful analysis of affect, advocacy, and the anticipation of change. I would like to think we could devote some of our time and efforts to issues like the role of home equity in the methodology, to rationally examine this asset within the context of other resources, and offer our considered (and professional) opinion to those who formulate policy.



*"We understand you ignored a federal guideline!"*

## NOMINATIONS FOR 1991 ELECTION

*submitted by Rachael Lohman  
Membership & Elections, Chair*

The first phase of the PASFAA nominations process is now completed. Nominations have been received for each of the positions to be voted on at the October annual conference. The positions for this election are President-Elect and the seven Sector Representatives.

In accordance with the PASFAA By-Laws, the two persons receiving the highest number of nominations will have their names placed on the ballot. Each candidate has been contacted to secure their agreement to run for office, so that the persons listed have been duly nominated and have agreed to run.

In accordance with the new procedure instituted by Council, candidates have been requested to complete a nominee resume form and to submit a photograph if available. That information appears in this newsletter and will be posted at the conference registration desk for review by the membership.

Ballots will be placed in the conference packets of all active members who attend the conference. Each active member may vote for the office of President-Elect; active members will receive sector-specific ballots and can only vote for the sector representative from their respective sectors.

At the first session of the annual business meeting on Sunday, September 29, the candidates will be introduced to the membership, and nominations will be received from the floor for any of these positions.

Following that meeting, voting by active members present at the conference will begin, and the ballot box will be available at the Conference Registration Desk at all times that the desk is staffed. The balloting will end at 12:00 noon on Tuesday, October 1, at which time the membership and elections committee will count the ballots. The election results will be announced at the second session of the business meeting later that day.

In keeping with the procedures adopted by PASFAA, absentee balloting will be made available to persons unable to attend the conference. Please refer to the article listed below concerning absentee balloting.

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## ABSENTEE BALLOTING PROCEDURES

At the 1987 Annual Conference, the membership approved an absentee balloting procedure. This was proposed by PASFAA Council to allow individuals who cannot attend the annual conference to vote in PASFAA elections. The 1988 election was the first time that the procedure was implemented.

In order to vote by absentee ballot, a person must renew membership for the next fiscal year and request a ballot in writing. On the 1991 conference registration form, there will be a provision for individuals who cannot attend the conference to renew their membership for 1991-92. Also, on that form will be a place to check to request an absentee ballot. Anyone who cannot attend the conference should use the registration form to renew membership and, if they wish, to request an absentee ballot.

Absentee ballots must be requested by September 12, 1991. Ballots will be mailed upon receipt of a request. The voted ballot must be returned to the Chairman of Membership and Elections at least one week prior to the start of the conference, using the double envelope method. The chairman will then bring any such ballots to the conference where they will be opened and counted by the committee prior to the counting of ballots cast at the conference. Individuals who cast absentee ballots will not be able to vote for any candidates who may be nominated at the business meeting. Since write-in votes are only acceptable for nominated candidates, absentee ballots cannot contain write-in votes.

It should be emphasized that absentee ballots are available to individuals who know in advance that they will be unable to attend the conference. Also, once an absentee ballot is requested, that person cannot receive a ballot at the conference, if they attend. The procedures described above are as contained in the By-Laws of the Association. Any questions about the procedure should be addressed to Rachael Lohman, Chairman of the Membership and Elections Committee.



## 1992 HOTLINE

*submitted by Bonnie Lee Behm  
Thomas Jefferson University*

January 27 - 31, 1992 has been selected as the PASFAA HOTLINE dates. Please mark your calendars now. Once again we are looking forward to the great support PASFAA members have given to this project. Volunteering to answer the hotline phones is only a one night commitment and is an excellent way for new members to become involved. Volunteer sign-up sheets will be available at the PASFAA Hotline display at the Conference. If you are unable to attend the conference but would like to answer the Hotline phones for one night, you can send a terminal message to me at TMU5.

In addition to volunteers to help answer phone calls, there is also a need for people to help contact their mayor's office to secure a proclamation stating January as Financial Aid Awareness Month. Volunteer sign-up sheets will also be at the Conference Hotline display.

A meeting, was held on June 10, 1991 at PHEAA to evaluate the last years Hotline, and the committee began to outline tasks and projects for the 1992 Hotline. Present at the meeting was Paul Zimmerman, 1991 Hotline Coordinator; Bonnie Behm, 1992 Hotline Coordinator; Bill Brown, 1992 Assistant Coordinator; and Michele Keyser, PHEAA Public Relations Office Liaison. Look for additional information regarding the Hotline in the next newsletter.

## NURSING SECTOR REPORT

*submitted by Joanne J. Parke-Davison  
Altoona Hospital School of Nursing*

A Nursing Sector meeting was held June 6, 1991 at the Hospital Association of Pennsylvania building in Harrisburg. Several issues were discussed at the meeting, including our Staffing Questionnaire.

We discussed possible audiences for the survey information, those on which we could make an impression to help in increasing our staffing levels. The discussion produced several ideas, such as our individual hospital administrators or CEOs, the Directors of the Schools of Nursing, and the Hospital Association of Pennsylvania. It was suggested that HAP might be willing to communicate NASFAA's staffing chart of the (ideal) numbers of staffpersons required in a financial aid office versus our own low staffing numbers. We decided to table the issue until the October conference Sector meeting for additional input.

In the meanwhile, we need to have more survey participants; the more information we present, the more we can hope to achieve with the survey. If you did not receive the survey form and would like to complete one, please contact me as soon as possible.

The Sector members also discussed whether information in the School Catalog and/or Student Handbook would fulfill/replace the need for a separate Policies and Procedures manual. In addition, it was mentioned that keeping a record of weekly student contact and telephone contact hours could help in showing the large volume of work in our offices, which might also help in getting additional staff. I have been using weekly contact hour forms, and find it is helpful. If any of you have forms or ideas that you would like to share, please share them at the Conference, or send them to me.

Finally, I would also like to ask for agenda items for our Sector meeting at the conference in Seven Springs. Please let me know by September 25 what issues should be raised or ideas should be shared.

# FEDERAL REGULATION OF FINANCIAL PLANNERS?

## IT IS ABOUT TIME!

*by James D. Warring, CPA, CFP*

Consider this: approximately \$1 billion was lost or misinvested by consumers last year as a result of dishonest and incompetent investment advice. To help address this problem, many states have passed or will pass bills created to regulate financial planners. These laws are designed to help protect us, the individual consumer. But what about the United States Congress passing legislation? I say, it's about time.

We have all heard the sad story about the hardworking couple who earns a modest wage losing their life savings to an investment that went sour because of poor financial advice. What does the couple do? What laws are in effect to protect the average American from suffering financial losses from the advice of an incompetent financial planner? Right now, NONE!

At last, some progress. Rep. Rick Boucher (D-Va) has introduced a bill which requires all who hold themselves out to the public as financial planners to register with the Securities & Exchange Commission (SEC). The highlights of the bill are as follows:

1. Requires disclosure of qualifications.
2. Requires disclosure of sources of income.
3. Eliminates the special exemption that CPAs and lawyers now enjoy because the advice they give is only "incidental" to their normal practice.
4. Makes it easier for the SEC to impose penalties on wrongdoers without having to go to court.

**Are qualifications important?** Yes. In my opinion, persons should not be allowed to hold themselves out as "financial planners" unless they have a professional designation, are strictly "fee-based", and follow a strict professional code of ethics. Right now anyone can call him or her-self a financial planner; there are no qualification requirements.

I suggest allowing only Certified Public Accountants (CPAs); attorneys; Certified Financial Planners (CFPs); Chartered Financial Consultants (ChFCs); Chartered Life Underwriters (CLUs); and/or Chartered

Financial Analysts (CFAs) who do not sell products to call themselves financial planners. This would help protect the public.

### **Is disclosure of sources of income important?**

Disclosure of how a financial planner gets paid is the most important question to ask. A potential conflict of interest inherently arises when financial planners collect sales commissions for selling specific products.

I'm not saying that all planners will fully sell investments that do not fit one's investment objectives and risk-tolerance level. However, a potential does exist to sell investments not matching an individual's goal and needs. Before engaging a financial planner, you must ask, "Are they looking out for me or themselves?"

### **Should CPAs and attorneys be provided with special treatment?**

I have mixed feelings about this change but agree it is needed. Back in 1940, when the Investment Advisors Act was passed, lawmakers exempted CPAs and attorneys because they were required by their professions to abide by a strict code of professional ethics; they could not sell any products, and they were considered honest and objective. Even today, they still must abide by a code of professional ethics, and most are still considered honest and objective.

However, as a result of a recent court decision (Federal Trade Commission vs. AICPA), CPAs are now allowed to sell products, even though most will not. The trend for attorneys is the same. As a CPA, I think special treatment is warranted only if incidental to a full-time practice. If I hold myself out to the public as a financial planner, then I think registration should be required.

### **Should it be easier for the SEC to impose penalties?**

I think care must be exercised if we give SEC more authority by allowing them to prosecute financial planners. Making it easier to penalize wrongdoers is fine, as

long as controls are established to protect the innocent. That's what the court system is all about - innocent until proven guilty. If established with such controls, this policy should in the long run, help "weed out" incompetent and unscrupulous planners. Giving the SEC more authority to penalize wrongdoers is an important first step in helping protect the public.

In conclusion, we all should support this bill. Financial planners should, because it enhances the reputation of the good financial planners - the ones who truly believe the client's interest comes first. Consumers should, because they need safeguards in place to protect their life savings.

*James D. Warring, a Certified Financial Planner and CPA, is on staff at Councilor, Buchanan & Mitchell.*

*Printed with permission from NYSFAA, February 1991.*

It is with sadness and deep regret that we report the death of STEVEN G. HUEFNER, Gannon University.

Steven was killed in an automobile accident on July 24, 1991.

Steven will be missed by all of his colleagues in the association.

# ORGANIZE YOUR TIME AND YOU CAN MAKE WORK A SWEET THING

(Reprinted with permission of KASFAA Newsletter 4-20-91 edition.)

by Timothy Ryan and Judy Tucker

YOU'RE SCANNING THIS PAGE, THINKING *I don't really have time to read this*. But wouldn't you rather work smarter than longer? Being the one to turn off the office lights every night does *not* necessarily win you points with your boss. A wise employer judges you by overall accomplishments, not by how often you work past office hours. Getting your job done within regular hours doesn't reflect negatively on you. In fact, it can actually be the secret to success. If you never seem to have enough hours in your workday, consider these ways to put time on your side.

**1. Count to four.** Save time by quickly classifying everything - projects, appointments, paperwork, and decisions - into one of our categories. Act, Toss, Delegate, and Hold for More Information.

**2. Store files based on activity.** Group into four categories. ON DECK are those files you use regularly, kept in a rack on your desk so you can reach out and grab them. ACTIVE files, used several times a week, belong in the file cabinet behind your desk. SEMI-ACTIVE files can go in that cabinet around the corner. Pack INACTIVE files away in the storeroom.

**3. Create a file index.** A simple list of what files are in which drawer will prevent frustrated digging. You'll find what you need, fast.

**4. Try benign neglect.** Is that memo or meeting really necessary? Consider the consequences of doing nothing. Some things take care of themselves after a while.

**5. Buy some time.** Don't sweat the small stuff and bog yourself down. Time is money, so think ahead: send that big photocopying job out, hire a temp to dig those numbers out of three years of reports instead of burying yourself for a week.

**6. Don't confuse neatness with organization.** Some people are at home with messy piles of papers and know where everything is. Learn from the experts but set up your work area in a way that makes sense to you.

**7. Relocate your phone.** Instead of placing it on the front of your desk where people can easily interrupt your calls with eye contact alone, put the phone behind you on

a credenza or windowsill. If you're turned away while on the phone, you're less likely to be interrupted.

**8. Schedule phone time.** Set aside an hour in the morning to make and return important calls. This way you won't spend the whole day playing "phone tag."

**9. Get to the bottom line.** Learn to get to the point first and then fill in details. You'll save meaningless discussion and let the person on the other end know that you respect her time, too.

**10. Code phone messages.** 1 = Must call today. 2 = Today is possible; tomorrow okay. 3 = Handle as time permits. 4 = For information only. Then sort phone slips quickly instead of shuffling and reshuffling.

**11. Don't let rush jobs take over.** Just because something is marked "A.S.A.P." doesn't make it the most important piece of work on your desk.

**12. Quick-sort your IN box for action.** Use baskets labeled URGENT, ANSWER NEEDED, READING. Identify major projects and set up a file or a loose-leaf notebook for each one. Dig out related paperwork immediately and attach it to the file. When it's time to answer that important letter, you won't be missing data.

**13. Don't read anything more than once.** Scan routine documents quickly. Take time to read complex reports or articles carefully, but avoid time-consuming rereading by highlighting important points as you go.

**14. Use Speed Memos.** Write a short reply on interoffice memos you receive and zap them right back. There's nothing wrong with scrawling "Go for it!" or "Great idea!" at the bottom of a memo - you'll save time while churning out less paper.

**15. Don't hash it out in writing.** Memos, reports, and letters should inform and confirm. If you need to discuss or argue, do it in person or by phone and prevent round robin paperwork.

**16. Control the meeting monster.** A surprisingly high percentage of meetings are time waster. Before you book the conference room, ask yourself if the meeting is essential.

**17. Watch out for arbitrary deadlines.** Beware of setting too-tight deadlines just to please others. Unnecessary pressure actually

wastes time and leads to burnout. Instead, factor in a little extra time for slippage, and then propose a realistic deadline.

**18. Make decisions promptly.** If something's taking more time than it's worth, act. Make the best decision possible at the moment and move on. Delays can eat up time and money and cause you to miss windows of opportunity.

**19. When you point out a problem, propose a solution.** You'll save your time - and your boss's - and demonstrate an ability to think ahead.

**20. Cut through confusion.** Don't put off a project because you're not sure what's expected of you. Ask for clarification and save time by heading in the right direction from the outset.

**21. When you delegate, don't just let go.** Be specific about the task and the deadline. Invite questions. And check back early and often, while it's still easy to change course.

**22. Plan your day.** Use time to make time: an hour spent planning will save four later on. First, review the previous day and reschedule or drop leftover tasks. Check your calendar for appointments; note and group errands to do and phone calls to make. Update your to-do list and set priorities.

**23. Know your body clock.** Are you a morning or a night person? Figure out when you're at your peak and schedule your toughest tasks then.

**24. Remember that your goal is to get a project done and off your desk.** Perfectionism can be just as dangerous as procrastination. Resist the urge to tinker indefinitely. If a project is dragging on, try to get some perspective. When you've accomplished what you set out to do, stop.

**25. Sleep on it.** If you're stymied, put the problem out of your mind for 12 hours and let your subconscious go to work. Things often look better - and clearer - in the morning.

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*Timothy Ryan, a freelance writer and program director for an international nonprofit organization in Washington, D.C., is currently working on a novel.*

*Judy Tucker is director of corporate development at Day Runner, NC.*

# CONSTITUTION AND BYLAWS PROPOSED AMENDMENTS

by Gary Seelye,  
SSHE

The Constitution and Bylaws of the Association are required to be reviewed every four years according to Article XIII of the Bylaws. A subcommittee composed of Rosemary Stelma, Betty Davis, Vali Heist, Margaret Hynosky, Brenda DeVaughn, Richard Esposito and chaired by Gary Seelye was formed. The subcommittee made a number of recommendations for Council to consider. After careful review, Council agreed on a number of proposed amendments to the Bylaws. As required by Article XIII of the Bylaws, the proposed amendments are being provided to the Active membership of the Association at least thirty (30) days before the vote will be called for by the Executive Council. The Active membership will be asked to vote on the proposed amendments at the Association's annual meeting to be held at Seven Springs Mountain Resort.

## Article II

### Current

Article II - Election of Officers and Councilpersons.

### Proposed

Article II - Election and Removal of Officers and Councilpersons.

## Article II, Section 2 b.

### Current

Absentee Balloting - is available to bona-fide active members whose membership dues for the next fiscal year are paid in full and who are unable to attend the conference. **An absentee ballot must be requested of the Chairman of the Membership and Elections Committee in writing by September 1 and completed and returned one week before the official opening day of the annual conference.** Those requesting absentee ballots will not be issued regular ballots at the annual conference and will be denied the opportunity to vote for any person nominated from the floor of the annual business meeting. Absentee ballots will have the same weight and influence as regular ballots. No write-in votes will be counted. Voting shall be by the double envelope method of secret balloting.

### Proposed

Absentee Balloting - is available to bona-fide active members whose membership dues for the next fiscal year are paid in full and who are unable to attend the conference. **An absentee ballot must be requested of the Chairman of the Membership and Elections Committee in writing thirty days prior to the first day of the conference and completed and returned one week before the official opening day of the annual conference.** Those requesting absentee ballots will not be issued regular ballots at the annual conference and will be denied the opportunity to vote for any person nominated from the floor of the annual business meeting. Absentee ballots will have the same weight and influence as regular ballots. No write-in votes will be counted. Voting shall be by the double envelope method of secret balloting.

## Article II, Section 4

### New Proposal

### Proposed

Section 4. The officers and councilpersons shall be responsible to carry out the duties associated with their position. Officers or Councilperson not fulfilling duties of their position and/or jeopardizing the reputation of PASFAA through personal behavior not becoming of an elected Council member may be removed from office.

a. An elected officer or councilperson of the Association may be removed from office by a two-thirds (2/3) vote of the Executive Council or by a petition presented to and validated by the Chairperson of the Membership and Elections Committee containing the signatures of a majority of all Active membership from the constituency he/she represents.

Vacancies that result from actions contained in this section shall be filled according to Article VI of the Bylaws.

## CONSTITUTION AND BYLAWS PROPOSED AMENDMENTS

### Article III, Section 7 e.

#### Current

Councilpersons-at-Large. The seven (7) at-Large Councilpersons are to be nominated by and elected from, and are to represent the following constituencies individually. If a constituency does not provide nominations during the nomination process, the President may nominate and Executive Council shall approve by two-thirds (2/3) majority vote a seat on the Executive Council.

- e. One (1) Councilperson to be elected by and from **state-owned** institutions of post-secondary education.

#### Proposed

Councilpersons-at-Large. The seven (7) at-Large Councilpersons are to be nominated by and elected from, and are to represent the following constituencies individually. If a constituency does not provide nominations during the nomination process, the President may nominate and Executive Council shall approve by two-thirds (2/3) majority vote a seat on the Executive Council.

- e. One (1) Councilperson to be elected by and from the **State System of Higher Education** institutions of post-secondary education.

### Article V, Section 1 e.

#### Current

The standing committee for **Professional Standards** shall be chaired by the President-Elect of the Association. Committee members shall be those active members elected to the Executive Council of the Association as Councilpersons -at-Large. This committee shall have the responsibility to adopt standards of good and ethical practice for the administration of financial aid within the Commonwealth of Pennsylvania and shall provide for the professional recognition of excellence in financial aid administration. The Chairperson of this committee will serve as liaison to the Pennsylvania Aid Administrators Training Program's Planning Development Committee.

#### Proposed

The standing committee for **Professional Standards and Training** shall be chaired by the President-Elect of the Association. Committee members shall be those active members elected to the Executive Council of the Association as Councilpersons-at-Large. This committee shall have the responsibility to adopt standards of good and ethical practice for the administration of financial aid within the Commonwealth of Pennsylvania and shall provide for the professional recognition of excellence in financial aid administration. **This committee shall also be responsible for coordinating the professional development activities of the Association. This committee shall and assume additional responsibilities as deemed appropriate by the Executive Council.** The Chairperson of this committee will serve as liaison to the Pennsylvania Aid Administrators Training Program's Planning and Development Committee.

## POSITION OPENING PART-TIME FINANCIAL AID COUNSELOR

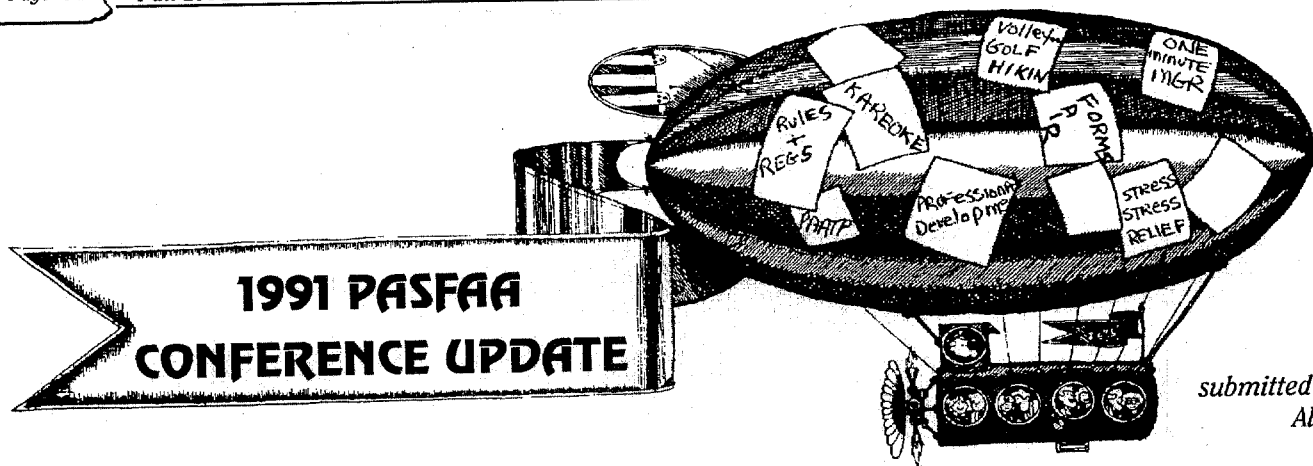
Thomas Jefferson University's College of Allied Health Sciences has a part-time opening (20 hours a week) for a Financial Aid Counselor.

Major responsibilities include financial aid counseling, assisting with completion of student financial aid forms, assisting in default management program and assisting in the management of the CWS program. Applicant should demonstrate PC experience in Lotus and word processing. Applicant must possess a bachelor's degree. Experience in financial aid is a plus but not necessary. Accuracy and attention to detail is necessary. Hours are flexible, but some evening hours will be expected.

If interested in applying for this position, please 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  
(215) 955-6531

Thomas Jefferson University is an Affirmative Action, Equal Opportunity Employer.



*submitted by Robin Szitas  
Allegheny College*

Summertime blues? Too many students to package, Pells to process and Stafford Loan applications to even count? Look on the bright side - the 1991 PASFAA Conference is fast approaching! Consider this your chance to leave the office behind, meet (and commiserate) with colleagues and attend a wide variety of educational sessions. Most important, prepare to come and enjoy yourself!

In case you are new to the wonderful world of financial aid, have not read the PASFAA Newsletter this year, or have been living in a closet, the conference will be held at Seven Springs Mountain Resort, Champion, PA, from September 29 to October 2, 1991. Many PASFAA members have answered our call and have volunteered their precious time and effort to prepare and present sessions of importance to our field today. We have arranged for a variety of sessions to be offered for all; for the beginner to the "old timer"; for all sectors, and topics ranging from the nitty-gritty of rules and regulations to professional development. Speaking of professional development, hang in there! We will be offering a choice between stress management and learning to be a one-minute manager . . . relief is on the way!

But all work and no play is not good for even the "die hards" among us. We have planned a beach party with Donn Henderson, dancing with Seven Springs' own Kelli Burns and great fun of singing with Kareoke and the group One by One. Bring your appetites - Seven Springs will be providing loads and loads of wonderful cuisine! Other activities offered by Seven Springs include volleyball, golf, bowling, tennis, miniature golf, and hiking trails. On Sunday, catch a ride down the Alpine Slide or attend the Seven Springs Autumnfest.

Conference registration packets were mailed in August. If you did not receive one or need additional packets, please contact Robin Szitas, Financial Aid Office, Allegheny College, Meadville, PA 16335. Or you may call at (814) 332-2701 or send a PHEAA terminal message to TM75.

The Pennsylvania Aid Administrators Training Program (PAATP) will offer the third annual preconference workshop for new aid administrators. This program provides training for financial aid administrators with two years or less experience and will be held Saturday, September 28 and Sunday, September 29, 1991. For more information, please contact Diana Miller, PHEAA, at (717) 257-2550.

Paul Zimmerman will be capturing the highlights of this year's conference on film. If your organization would like to have a group photograph taken, please contact conference committee member Rich Esposito, Pittsburgh Beauty Academy, 415 Smithfield Street, Pittsburgh, PA 15222, or phone Rich at (412) 471-0270.

And don't forget about the annual forms fair! Sheila Nelson will be collecting your brochures, fact sheets, applications, handbooks, and anything else you want to share with your colleagues. Please send everything to Sheila (no, you can't send your boss!) prior to the conference, to Washington and Jefferson, Washington, PA 15301. The success of the forms fair depends on each and every one of us. Consider this a great opportunity to not only share your ideas, but to find the perfect solution to that old form that students and parents hate to fill out!

Conference shirts will again be offered on a first come, first serve basis. I heard from the National Association of Shirt Collectors that PASFAA shirts will be worth millions in the year 3000. Don't miss your opportunity to make your great, great, great (etc.) grandchild a millionaire. This may be a great opportunity for that child to pay for college!

And last, I would like to take this opportunity to thank some wonderful people. It takes a lot of time and effort from committee members and PASFAA members who are willing to share their expertise to offer this annual training and professional development program. I would like to thank the Conference committee members of Bonnie Behm, Linda Ebel, Rich Esposito, Pat Hayes, Sheila Nelson, Julie Salem, and Jim Zuzack for all their assistance in bringing this year's conference together. Special thanks to Mary Miller, Helen Nunn, and Chris Zuzack whose past experience with the conference committee I have relied upon heavily, and to Paul Zimmerman for his help with art work. Many thanks to everyone else who is giving to the cause - presenters, introducers, sponsors, and vendors. It is this cooperation, spirit of dedication and willingness to serve that makes PASFAA a strong organization.

With all this information, how can you resist? Pack your beach wear, dancing shoes, and singing voices - and come join us!

# PASFAA MEMBERS SERVING ON PHEAA COMMITTEES FOR 1990-91

*submitted by Rachael Lohman  
Past President*

## **SHEILA E. ANGST**

- PAATP Business Officers Workshop Committee

## **GORDON M. BATEMAN**

Elizabethtown College

- State Grant Certification Procedures Committee
- PAATP Summer Institute Committee for FAOs
- PAATP Summer Institute Faculty for FAOs
- PAATP Summer Institute Materials Committee for FAOs

## **BONNIE LEE BEHM**

Thomas Jefferson University

- PAATP Intermediate Training Seminar Advisory Committee for FAOs

## **MEREDITH BORTNER**

Sharon Regional Hospital School of Nursing

- PAATP Proprietary/Nursing Schools Committee

## **LINDA BRITTAIN**

Harrisburg Area Community College

- PHEAA Electronic Pell System Advisory Committee

## **CHERYL S. BROWNING**

Berean Institute

- PAATP Proprietary/Nursing Schools Committee

## **WILLIAM R. BURKE**

University of Scranton

- CM Advisory Committee

## **HENRY L. CHANCE**

King's College

- CM Advisory Committee

## **JUDITH A. CHRISTOPHER**

St. Joseph's University

- PAATP Support Staff Study Committee

## **WILLIAM COPPERTHWAIT**

Drexel University

- PHEAA Electronic Pell System Advisory Committee
- PAATP Stafford Loan Committee

## **GEORGIA M. DANIEL**

Lincoln University

- PAATP Stafford Loan Workshop Faculty

## **BRANDI S. DARR**

Triangle Tech

- PAATP Proprietary/Nursing Schools Faculty

## **BETTY L. DAVIS**

Community College of Allegheny County

- CM Advisory Committee
- PAATP PASFAA Pre-Training Committee/Faculty
- PAATP Summer Institute Materials Committee for FAOs

## **JOSEPH P. DEMKO**

Luzerne County Community College

- State Grant Certification Procedures Committee
- PHEAA Automated Loan System Advisory Committee

## **BRENDA DeVAUGHN**

Lankenau Hospital School of Nursing

- State Grant Certification Procedures Committee

## **FRANK M. DUTKOVICH, JR.**

Duquesne University

- PAATP Business Officers Workshop Faculty

## **LINDA W. EBEL**

Pittsburgh Technical Institute

- PAATP Proprietary/Nursing Schools Faculty

## **DALE EKAS**

Slippery Rock University of PA

- PHEAA Electronic Pell System Advisory Committee

## **NICHOLAS FLOCCO**

Drexel University

- CM Advisory Committee

## **LEANNE C. FRECH**

University of Pittsburgh at Johnstown

- PAATP Support Staff Study Committee

## **DOROTHY M. GAGLIARDI**

Shenango Valley School of Business

- PAATP Proprietary/Nursing Schools Committee

## **KENNETH E. GRUGEL**

Clarion University of PA

- CM Advisory Committee
- PAATP Stafford Loan Workshop Faculty

## **J. PATRICK HAYES**

PNC Education Loan Center

- PAATP Summer Institute Committee for SLOs
- PAATP Summer Institute Faculty for SLOs
- PAATP Summer Institute Materials Committee for SLOs

**PASFAA MEMBERS SERVING ON PHEAA COMMITTEES FOR 1990-91****CYNTHIA C. HEATON**

Lock Haven University of PA

- PAATP Support Staff Study Committee

**VALI G. HEIST**

Alvernia College

- PAATP Summer Institute Materials Committee for FAOs

**ROBERT HEYL**

University of Pittsburgh

- PHEAA Automated Loan System Advisory Committee

**ARTHUR M. HOLST**

Episcopal Hospital School of Nursing

- PAATP Proprietary/Nursing Schools Faculty

**MARGARET HYNOSKY**

Lackawanna Junior College

- State Grant Certification Procedures Committee

**WILLIAM IRWIN**

Lock Haven University of PA

- PAATP Planning and Program Development Committee
- PAATP Summer Institute Committee for FAOs
- PAATP Summer Institute Faculty for FAOs
- PAATP Summer Institute Materials Committee for FAOs
- PAATP Summer Institute Materials Committee for SLOs

**FREDERICK JOSEPH**

Indiana University of PA

- CM Advisory Committee
- PAATP Stafford Loan Committee
- PAATP Stafford Loan Workshop Faculty

**ERNEST W. JUNSTROM**

Great American Federal Savings and Loan Association

- PAATP Stafford Loan Committee
- PAATP Stafford Loan Workshop Faculty

**MARTHA L. KELLY**

Mellon Bank, N.A.

- PAATP Stafford Loan Workshop Faculty

**CHRISTINE KOTERBA**

- CM Advisory Committee
- PAATP Stafford Loan Committee

**RONALD T. LASZEWSKI**

Bucknell University

- State Grant Advisory Committee
- State Grant Certification Procedures Committee
- PAATP Summer Institute Committee for FAOs
- PAATP Summer Institute Faculty for FAOs
- PAATP Summer Institute Materials Committee for FAOs

**MICHAEL G. LEWIS**

Philadelphia Savings Fund Society

- PAATP Stafford Loan Workshop Faculty

**RACHAEL LOHMAN**

Wilkes University

- State Grant Advisory Committee
- PHEAA Electronic Pell System Advisory Committee
- PAATP Business Officers Workshop Faculty

**THOMAS LYONS**

Bloomsburg University of PA

- CM Advisory Committee
- PHEAA Automated Loan System Advisory Committee

**BARRY McCARTY**

Lafayette College

- PAATP Planning and Program Development Committee

**NORA McFADDEN**

Gordon Phillips Beauty School

- PAATP Proprietary/Nursing Schools Faculty

**FRAN C. McKEOWN**

Bucks County Community College

- CM Advisory Committee

**MARY ANDREWS MILLER**

Indiana University of PA

- State Grant Advisory Committee
- CM Advisory Committee
- PHEAA Electronic Pell System Advisory Committee
- PAATP Planning and Program Development Committee
- PAATP Intermediate Training Seminar Advisory Committee for FAOs
- PAATP Intermediate Training Seminar Faculty for FAOs

**RONALD MILLER**

Edinboro University of PA

- PAATP Support Staff Study Committee

**THOMAS MORIARTY**

Shippensburg University of PA

- CM Advisory Committee
- PHEAA Automated Loan System Advisory Committee

**BETTY-ANN MORRIS**

Temple University

- CM Advisory Committee
- PHEAA Automated Loan System Advisory Committee

**JOHN F. MORRIS**

Temple University

- State Grant Advisory Committee
- State Grant Certification Procedures Committee
- CM Advisory Committee
- PHEAA Automated Loan System Advisory Committee

## PASFAA MEMBERS SERVING ON PHEAA COMMITTEES FOR 1990-91

### HELEN NUNN

Susquehanna University

- PAATP Planning & Program Development Committee
- PAATP Proprietary/Nursing Schools Committee

### CHARLES E. OLINGER, JR.

Fidelity Bank

- PAATP Stafford Loan Committee
- PAATP Stafford Loan Workshop Faculty
- PAATP Summer Institute Committee for SLOs
- PAATP Summer Institute Faculty for SLOs
- PAATP Summer Institute Materials Committee for SLOs

### KERRY L. PAOLETTA

McDowell National Bank

- PAATP Stafford Loan Workshop Faculty
- PAATP Summer Institute Committee for SLOs
- PAATP Summer Institute Faculty for SLOs

### DANA C. PARKER

West Chester University of PA

- PAATP Summer Institute Materials Committee for FAOs

### JOHN A. PERGOLIN

St. Joseph's University

- State Grant Certification Procedures Committee
- CM Advisory Committee
- PHEAA Automated Loan System Advisory Committee
- PAATP Planning and Program Development Committee
- PAATP Support Staff Study Committee

### GEORGIA K. PRELL

East Stroudsburg University of PA

- PHEAA Automated Loan System Advisory Committee
- PAATP Summer Institute Committee for FAOs
- PAATP Summer Institute Faculty for FAOs

### MICHAEL PRICE

St. Francis College

- CM Advisory Committee

### DONALD V. RALEY

Dickinson College

- PAATP Intermediate Training Seminar Advisor Committee for FAOs
- PAATP Summer Institute Committee for FAOs
- PAATP Summer Institute Committee for SLOs

### JUNIATA REICHEL

Marine Bank

- PAATP Summer Institute Materials Committee for SLOs

### MICHAEL C. SCHREIER

Northampton County Community College

- PAATP Stafford Loan Committee

### GARY C. SEELYE

California University of PA

- State Grant Certification Procedures Committee
- PHEAA Electronic Pell System Advisory Committee

### DONALD S. SHADE

Pennsylvania College of Technology

- State Grant Certification Procedures Committee
- CM Advisory Committee

### ROBERT L. SHUMAN

Pennsylvania State University

- PAATP Stafford Loan Committee

### RONALD L. SHUNK

Gettysburg College

- PAATP Stafford Loan Committee
- PAATP Intermediate Training Seminar Faculty for FAOs

### BETTY J. SOERGEL

Pennsylvania State University

- PAATP Stafford Loan Workshop Faculty

### WILLIAM SRSIC

Indiana University of PA

- PAATP PASFAA Pre-Training Committee/Faculty

### JAMES TREIBER

Gannon University

- CM Advisory Committee

### GEORGE WALTER

Villanova University

- CM Advisory Committee
- PHEAA Automated Loan System Advisory Committee
- PHEAA Electronic Pell System Advisory Committee
- PAATP Planning and Program Development Committee
- PAATP Stafford Loan Committee

### CAROLYN WHARTON

Elizabethtown College

- PHEAA Electronic Pell System Advisory Committee

### SALLY G. WHITEMAN

Provident National Bank

- PAATP Stafford Loan Committee
- PAATP Stafford Loan Workshop Faculty
- PAATP Summer Institute Committee for SLOs
- PAATP Summer Institute Faculty for SLOs
- PAATP Summer Institute Materials Committee for SLOs

### FREDERICK WILSON

Gordon Phillips Beauty School

- PAATP Business Officers Workshop Committee

## PASFAA MEMBERS SERVING ON PHEAA COMMITTEES FOR 1990-91

### GENE R. WISE

Millersville University of PA

- State Grant Certification Procedures Committee

### MARY FRANCES WAITE

Ursinus College

- PAATP Stafford Loan Workshop Faculty

### PAUL H. ZIMMERMAN

Lafayette College

- PAATP Business Officers Workshop Committee
- PAATP Business Officers Workshop Faculty

### CHRISTINE A. ZUZACK

Indiana University of PA

- Lender Advisory Committee
- PHEAA Automated Loan System Advisory Committee
- PAATP Stafford Loan Workshop Faculty



## PASFAA Membership Directory Updates

### ADDITIONS:

DUCKETT, Nadia B.  
PHEAA Coordinator  
The First National Bank of PA  
717 State Street  
Erie, PA 16566  
(814) 871-3460  
PHEAA terminal ID BKTC  
Fax: (814) 871-3694

### CHANGES:

FOULTZ, Robert  
Assistant Director of Financial Aid  
Widner University  
14th & Chestnut Street  
Chester, PA 19013  
(215) 499-4502

HENRY, Paula  
Assistant Director of Admissions/Financial Aid

POUSSAINT, Theresa  
Financial Aid Officer  
Star Technical Institute  
2102 Ferry Avenue, Suite 217  
Camden, NJ 08104  
(609) 962-8975

## NEW POSTAL ADDRESS

Lankenau Hospital School of Nursing  
100 Lancaster Avenue (west of City Line)  
Wynnewood, PA 19096

## PARTICIPATE IN THE FORMS FAIR

The 1991-92 PASFAA Conference Committee invites you to participate in the Forms Fair at the 23rd Annual PASFAA Conference at Seven Springs Mountain Resort from September 29 to October 2, 1991.

The Forms Fair display offers you the opportunity to view and receive copies of the most innovative and effective forms designed and used by financial aid offices.

The Conference Committee encourages you to share your forms, brochures, or other publications with your colleagues. The goal is to make this the most successful and memorable publications/forms display ever. Please help us with our efforts by responding to our request found in the registration mailing, as your cooperation is invaluable.

Please send your forms/publications to:

Sheila M. Nelson  
Assistant Director of Financial Aid  
Washington and Jefferson College  
Washington, PA 15301

Thanks for your help and participation. Remember, no form is too big or too small for the PASFAA Forms Fair!

## PRIVATE FOUR-YEAR SECTOR

*submitted by Ron Shunk  
Gettysburg*

Any concerns or items appropriate to the private four-year sector meeting scheduled for the Annual Conference can be forwarded to me for inclusion on the agenda. Anyone having such items is welcome to share them by telephone, letter, or FAX communication.

# PASFAA ELECTION NOMINEES

## PRESIDENT-ELECT



*"After many years serving students and their families, I have come to realize the importance of colleagues in the financial aid profession. The professionalism of PASFAA members make it an honor for me to be considered for President-Elect"*

### BETTY L. DAVIS

Director of Financial Aid  
Community College of Allegheny County - South  
1971 to Present

#### PREVIOUS EMPLOYMENT

ORGANIZATION: CCAC  
POSITION: Coordinator: Admissions/FA  
Student Records  
EMPLOYMENT DATES: 1986 - 1987

ORGANIZATION: CCAC  
POSITION: Acting Dean of Students  
EMPLOYMENT DATES: 1982 - 1983, 1984 - 1985

ORGANIZATION: CCAC  
POSITION: Coordinator Bethel Park Center  
EMPLOYMENT DATES: 1985

ORGANIZATION: CCAC  
POSITION: Assistant Director Admissions/FA  
EMPLOYMENT DATES: 1971 - 1973

#### EDUCATION

- M.S. Ed., Duquesne University, 1979
- B.S., Robert Morris College, 1971

#### PROFESSIONAL ACTIVITIES

- PASFAA Council, Sector Representative
- PAATP Summer Institute
- PAATP Proprietary Workshops
- PAATP Clerical/Support Staff
- PAATP Stafford Loan Workshop
- PAATP Pre-conference Training Workshop

## SECTOR REPRESENTATIVE STATE RELATED



### ROBERT W. HEYL

Senior Assistant Director  
University of Pittsburgh - 1984 to Present

#### PREVIOUS EMPLOYMENT

ORGANIZATION: State University of New York at  
Fredonia  
POSITION: Assistant Dean/Resident Director  
EMPLOYMENT DATES: September, 1981 - August, 1983

ORGANIZATION: University of Illinois  
POSITION: Resident Director Coordinator  
EMPLOYMENT DATES: July, 1980 - July, 1991

ORGANIZATION: University of Illinois  
POSITION: Resident Director  
EMPLOYMENT DATES: July, 1979 - July, 1980

#### EDUCATION

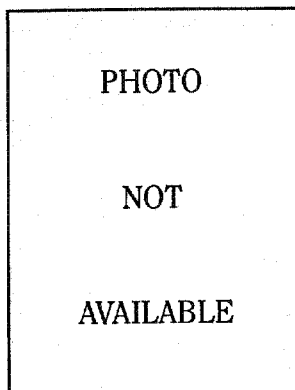
- M.S. Ed., Indiana University
- BA History/Political Science, The Pennsylvania State University

#### PROFESSIONAL ACTIVITIES

- PACAC Conference Committee, 1986 - 1988
- PACAC Conference Presentations, 1986 - 1987
- PASFAA Conference Presentations, 1987 - 1988
- PASFAA State Related Representative, 1989 - 1991

## PASFAA ELECTION NOMINEES

### SECTOR REPRESENTATIVE PUBLIC TWO-YEAR



#### DONALD S. SHADE

Director of Financial Aid  
PA College of Technology - 1982 to Present

#### PREVIOUS EMPLOYMENT

ORGANIZATION: Williamsport Area Community College  
POSITION: Financial Aid Assistant  
EMPLOYMENT DATES: October, 1979 - June, 1982

ORGANIZATION: Williamsport Area Community College  
POSITION: Institutional Research Coordinator  
EMPLOYMENT DATES: June, 1979 - October, 1979

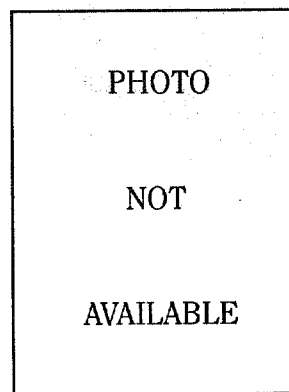
#### EDUCATION

- B.S. Bloomsburg State College, 1978
- A.A. Williamsport Area Community College, 1976

#### PROFESSIONAL ACTIVITIES

- PASFAA Conference Presentations, 1984 to Present
- CM Advisor Committee, 1985 - Present
- Government Relations Committee, 1988 - 1990
- PASFAA Sector Representative, 1989 - 1991

### SECTOR REPRESENTATIVE PRIVATE TWO-YEAR



#### MARGARET F. HYNOSKY

Director of Financial Aid/VA  
Lackawanna Junior College - June, 1979 - Present

#### PREVIOUS EMPLOYMENT

ORGANIZATION: Lackawanna Jr. College  
POSITION: Assistant Director of Financial Aid  
EMPLOYMENT DATES: August, 1981 - April, 1986

ORGANIZATION: Lackawanna Jr. College  
POSITION: Secretary to Director of Financial Aid  
EMPLOYMENT DATES: June, 1979 - July, 1981

#### EDUCATION

- Bachelor's Degree, University of Scranton, 1989
- Associate Degree Accounting, Lackawanna Jr. College, 1979

#### PROFESSIONAL ACTIVITIES

- PASFAA Private Two-Year Sector Representative  
October, 1989 - Present
- PASFAA Professional Standards Committee  
October, 1989 - Present
- PASFAA Hotline Volunteer - 1986; 1989 - 1991
- Northeast Pennsylvania Independent Colleges  
Chairman, 1987; Secretary, 1986; 1989 - 1990
- PHEAA State Grant Certification Committee, 1989 - 1991

# PASFAA ELECTION NOMINEES

## SECTOR REPRESENTATIVE PRIVATE FOUR-YEAR



### RONALD L. SHUNK

Director of Financial Aid  
Gettysburg College - 1983 - Present

#### PREVIOUS EMPLOYMENT

ORGANIZATION: Waynesburg College, PA  
POSITION: Director of Admission and  
Financial Aid  
EMPLOYMENT DATES: 1977 - 1983

ORGANIZATION: Juniata College, PA  
POSITION: Associate Dean of Students  
Director of Financial Aid  
EMPLOYMENT DATES: 1970 - 1976

ORGANIZATION: MacMurray College, IL  
POSITION: Director of Financial Aid  
EMPLOYMENT DATES: 1969 - 1970

ORGANIZATION: SUNY Fredonia, NY  
POSITION: Assistant Dean of Students  
EMPLOYMENT DATES: 1967 - 1969

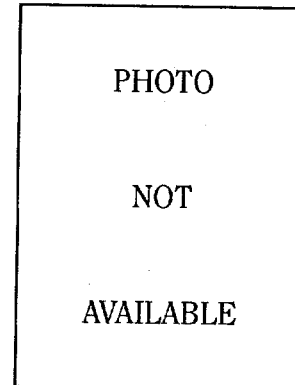
#### EDUCATION

- M.Ed Higher Education Administration,  
(Student Personnel) Penn State, 1967
- B.A. English (Sec. Ed) Penn State, 1966

#### PROFESSIONAL ACTIVITIES

- PASFAA Sector Representative 1990 - 1991
- PHEAA/PAATP Intermediate Workshop, Faculty, 1991
- PHEAA/PAATP Stafford Loan Workshops
- Various Committees and Faculty, 1985 - 1991
- PASFAA Guidance Counselor Workshop - Faculty, 1990

## SECTOR REPRESENTATIVE PRIVATE FOUR-YEAR



### PATRICIA SERIANNI

Assistant Director of Financial Aid  
Swarthmore College, 1985 to Present

#### PREVIOUS EMPLOYMENT

ORGANIZATION: PHEAA  
POSITION: Program Review Specialist  
EMPLOYMENT DATES: 1983 - 1985

ORGANIZATION: Immaculata College  
POSITION: Financial Aid Director  
EMPLOYMENT DATES: 1980 - 1983

#### EDUCATION

- M.Ed., Counselor Education, Penn State, 1979
- B.A., Individual and Family Studies, Penn State, 1978

#### PROFESSIONAL ACTIVITIES

- PAATP Faculty Member

## PASFAA ELECTION NOMINEES

### SECTOR REPRESENTATIVE SSHE



**GEORGIA K. PRELL**

Director of Financial Aid  
East Stroudsburg University of PA, 1979 - Present

#### PREVIOUS EMPLOYMENT

ORGANIZATION: East Stroudsburg University of PA  
POSITION: Assistant Director of Financial Aid  
EMPLOYMENT DATES: 1985 - 1989

ORGANIZATION: East Stroudsburg University of PA  
POSITION: Assistant to the Director  
EMPLOYMENT DATES: 1979 - 1985

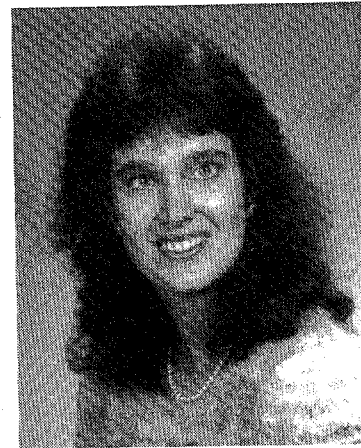
#### EDUCATION

- B.A. Economics, East Stroudsburg University of PA  
Concentration: Management

#### PROFESSIONAL ACTIVITIES

- PASFAA/PAATP Summer Institute, 1990 - 1992, Instructor
- PASFAA Government Relations Committee, 1987 - 1990
- PASFAA Coordinator, Legislative Network, 1988 - 1990
- PASFAA Liaison, Congressman Joseph McDade,  
1988 - Present
- PASFAA Membership and Elections Committee, 1986 - 1989
- PASFAA Directory and Membership List Maintenance,  
1981 - Present
- EASFAA Development Committee, 1988 - 1990
- EASFAA Directory Chairperson, 1985 - 1990

### SECTOR REPRESENTATIVE NURSING SECTOR



**JOANNE J. PARKE-DAVISON**

Student Services Coordinator  
Altoona Hospital School of Nursing, 1989 - Present

#### PREVIOUS EMPLOYMENT

ORGANIZATION: Vigo County, Terre Haute, IN  
POSITION: Welfare Department  
EMPLOYMENT DATES: 1989

ORGANIZATION: Vigo County, Terre Haute, IN  
POSITION: Homes for Children  
EMPLOYMENT DATES: 1988 - 1989

#### EDUCATION

- M.S., Agency Counseling, Indiana State University
- B.Ph., Agency Counseling, Miami University

#### PROFESSIONAL ACTIVITIES

- Appointed Sector Representative for 1990 - 1991 for  
Nursing Sector to PASFAA Executive Council

## PASFAA ELECTION NOMINEES

### SECTOR REPRESENTATIVE PROPRIETARY



**JoANN M. BONFATTO**

Financial Aid Administrator  
South Hills Business School - 1976 - Present

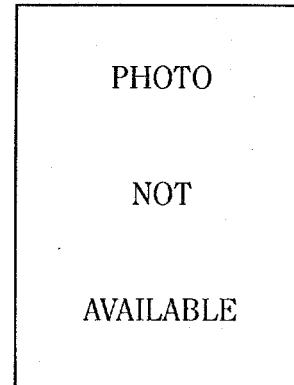
#### EDUCATION

- Lock Haven High School, 1953
- South Hills Business School, Accounting

#### PROFESSIONAL ACTIVITIES

- State Grant Certification Committee, Representative
- Currently serving on PHEAA Aid Packaging Advisory Board

### SECTOR REPRESENTATIVE PROPRIETARY



**LINDA W. EBEL**

Director of Financial Aid  
Pittsburgh Technical Institute - 1988 - Present

#### PREVIOUS EMPLOYMENT

ORGANIZATION: School of Computer Technology  
POSITION: Financial Aid Coordinator  
EMPLOYMENT DATES: June, 1986 - February, 1988

ORGANIZATION: Chatham College  
POSITION: Financial Aid Assistant  
EMPLOYMENT DATES: August, 1985 - June, 1986

#### EDUCATION

- Chatham College, Bachelor of Arts Degree in Communications, May 1984, Minor: Art History

#### PROFESSIONAL ACTIVITIES

- Lunch Bunch - Chairperson  
(Group of Financial Aid Administrators from the Proprietary Sector and Lenders who meet once a month)
- PASFAA Conference Committee, 1991
- Chatham College Long Range Planning Committee

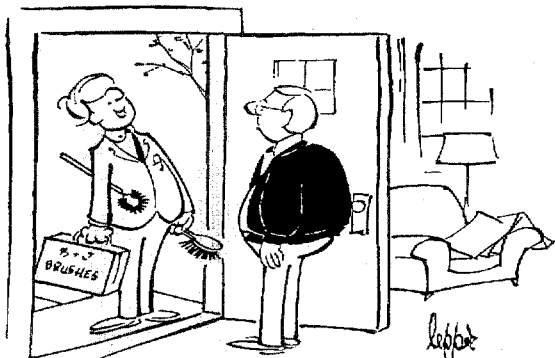


GETTING MY  
KIDS THROUGH  
COLLEGE HAS  
SURE BEEN  
EDUCATIONAL -

IT TAUGHT ME HOW TO DO WITHOUT  
A LOT OF THINGS -



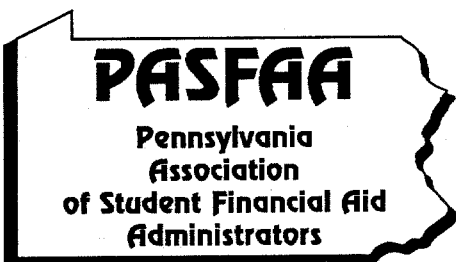
B-4 Beethoven



"No, I'm not working my way through college. I'm helping my father pay back his student loan."



"I'd like a loan where I don't feel obligated..."



## Albright College

Financial Aid Office  
Reading, PA 19612

