

PASFAA

Pennsylvania Association of Student Financial Aid Administrators

NEWSLETTER

FALL 1996

VOLUME XXIX

PASFAA Candidates for 1996-97 Offices

A number of PASFAA members have agreed to be placed on the ballot for this year's election. Our thanks go out to these individuals who are willing to volunteer their time and services to the Association. Their willingness to serve on Executive Council is an indication of the dedication of PASFAA members.

The following individuals are running for the office indicated:

President Elect	<ul style="list-style-type: none">• Kenneth Grugel, Clarion University of PA• Vali Heist, Alvernia College
Vice President	<ul style="list-style-type: none">• Robert Heyl, University of Pittsburgh• Fran McKeown, Bucks County Comm College
Treasurer	<ul style="list-style-type: none">• Ruth Cramer, Wilson College• Barbara Schmitt, Johnson Technical Institute
Secretary	<ul style="list-style-type: none">• Bonnie Behm, Thomas Jefferson University• Cate McIntyre, Allentown College
Business, Trade & Technical Sector Rep	<ul style="list-style-type: none">• Sunnie Binkney, Pgh Technical Institute• Linda Malchano, Computer Tech
Sector Rep at Large	<ul style="list-style-type: none">• Michael Bertonaschi, La Roche College• Ellen McGuire, University of Scranton
Institutional Support Services Sector Rep	<ul style="list-style-type: none">• Thomas Lustig, PNC Education Loan Center• Daniel Wray, EFC, Inc.
State Related Sector Rep	<ul style="list-style-type: none">• Cheryl Browning, Lincoln University

**28th Annual
Conference
Split Rock Resort
October 6-9, 1996**

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1995-96 PASFAA EXECUTIVE COUNCIL

OFFICERS

PRESIDENT

Georgia K. Prell
East Stroudsburg U.
(717) 424-3423
CG00283

PRESIDENT ELECT

George J. Walter
Villanova University
(610) 519-4010
CG00166

PAST PRESIDENT

Christine A. Zuzack
Indiana University of PA
(412) 357-2218
CG00315

VICE PRESIDENT

Donald S. Shade
PA. College of Technology
(717) 327-4766
CG01271

TREASURER

Madelyn S. Campbell
Dickinson College
(717) 245-1308
CG01499

SECRETARY

Bonnie L. Behm
Thomas Jefferson University
College of Allied Health
Sciences
(215) 503-1957
CG00242

SECTOR REPRESENTATIVES

Public Two-Year

Jean M. Walker
Butler County CC
(412) 287-8711
CG01647

Private Two-Year

Barbara L. Schmitt
Keystone Junior College
(717)-945-5141
CG01009

Private Four-Year

Arlina B. DeNardo
Lafayette College
(610) 250-5055
CG00727

State-Related

Robert W. Heyl
University of Pittsburgh
(412) 624-7349
CG00437

SSHE

Robert J. Thorn
California University of PA
(412) 938-4504
CG02027

Proprietary

Robb Reddy
The Boyd School
(412) 456-1800

Nursing

Adrienne Miller
Shadyside Hospital
School of Nursing
(412) 623-2353

Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 95-96

EDITOR: Joyce M. Ballaban, PASFAA Newsletter Editor
Albright College, P.O. Box 15234
Reading, PA 19612-5234
(610) 921-7515 or FAX (610) 921-7294
or CG01654

EDITORIAL

BOARD: Bonnie L. Behm
Sally Whiteman
Ragan Watson
Rich Esposito
Joan Holleran
Randy Rennell
Alisa Destefano

2. PUBLICATION SCHEDULE

Articles, position openings, or newsworthy items can be submitted to any of the Board members according to the following publication schedule:

Winter 96 issue:	articles due December 1
Spring 97 issue:	articles due February 15
Summer 97 issue:	articles due June 1
Fall 97 issue:	articles due August 1

3. IMPORTANT MESSAGE

The opinions expressed by individuals who contribute articles to the newsletter do not necessarily represent the position of PASFAA.

Pasfaa Potpourri

1. MOVING OR CHANGING POSITION? PASFAA membership belongs to the individual and not your institution. All changes in name, address, or title should be submitted to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, PA 18301. This is where our membership list is maintained.
2. 1995-96 PASFAA COMMITTEES
Government Relations Donald S. Shade
Membership and Elections Christine A. Zuzack
Professional Standards and Training George J. Walter
Public and Professional Information Bonnie L. Behm
1996 Conference Fran McKeown
1996 Hotline Marykay McCaughan
3. MEMBERSHIP IN PASFAA
Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Christine A. Zuzack, IUP for information about 1995-96 PASFAA membership.
4. LETTERS TO THE EDITOR
Do you have an opinion to share? Do you have a question to ask? Do you want to vent your frustrations? Do you wish to send a message to the readership? Do you wish to share an anecdote? If you have answered yes to any of the questions above, then :

send your letters to: Joyce M. Ballaban, Editor
PASFAA Newsletter
Albright College
P.O. Box 15234
Reading, PA 19612-5234
FAX: (610) 921-7294

All letters must be signed and we reserve the right to condense or edit if necessary.

LETTER FROM THE PRESIDENT

Dear PASFAA Friend,

I can hardly believe that my year as PASFAA President will soon be over and that I am writing my last letter from the president for the newsletter. It has been my pleasure and honor to serve as PASFAA President during this time. The many accomplishments of this year were made possible by the willingness of its members to give of their time and energy for the betterment of our profession. I am proud to be a part of an association whose biggest strength is its members.

A year ago, I informed the membership at the annual conference of my plans to hold the first ever PASFAA Retreat. My intention was to re-evaluate our association in an effort to determine future goals and direction and to develop a long range plan. Despite our outstanding past, we are in a time of rapid change and our association needs to keep pace.

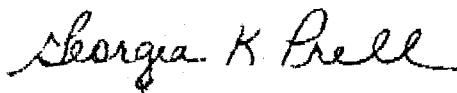
Long range goals have been established. As part of this plan, several ad-hoc committees have been created and have been actively meeting this year. These committees include the Finance Committee, the Training Committee, the Technology Committee, and the Initiatives Committee. I need to thank all of the volunteers on these committees as well as the individuals who agreed to serve as chairs. Each committee will submit an annual report to update PASFAA members on their activities for the year. The annual reports will be distributed at the Fall conference.

Be sure to mark your calendars - the 28th Annual PASFAA Conference will be held October 6-9, 1996 at Split Rock Lodge. The conference committee has worked hard throughout the year to put together a conference that has something to offer each of us. Whether you are new to the financial aid profession or are a seasoned veteran, you will be pleased with the program and the activities. Mixed in with the traditional nuts and bolts, and professional development sessions, will be a track of technology sessions. Sessions for the beginner to the advance "techno" will be offered. Along with all the informative sessions will be time for us to relax, enjoy and rejuvenate after the long summer and the opening of the fall semesters.

Thanks to the individuals who are willing to serve PASFAA by allowing their names to be placed in nomination for PASFAA office. As busy as we are in our daily lives, it is good to know that there are members who are still willing and able to serve the association by fulfilling these leadership roles.

I would like to say a special thanks to everyone who helped to make this year successful!!!! See you in October!

Sincerely,



Georgia K. Prell

Nominations for 1996 Elections

submitted by: Christine A. Zuzack
Membership & Elections Chair

The first phase of the PASFAA nominations process is now complete. Nominations have been received for each of the positions to be voted on at the October annual conference. The positions for this election are the following:

President-Elect	Sector Representative - State Related
Vice President	Sector Representative - Business, Trade & Technical
Secretary	Sector Representative - Institutional Support Services
Treasurer	Sector Representative - Representative-at-Large

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 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 and all associate members who do not represent a post-secondary school. Each active member may vote for the offices of President-Elect, Vice President, Treasurer, Secretary, and Representative-at-Large. Active members who belong to the State Related or the Business, Trade, and Technical sectors will also be electing a Sector Representative. Associate members who do not represent a post-secondary school will be electing a Sector Representative only.

At the opening session of the annual business meeting on Sunday, October 6, the candidates will be introduced to the membership, and nominations will be received from the floor for any of these positions. Voting by eligible members present at the conference will begin at 9:00 am Monday, October 7. The ballot box will be located at the conference registration area. Balloting will end at 12:00 noon on Tuesday, October 7, at which time the membership and elections committee will count the ballots. The election results will be announced at the closing session of the annual 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 concerning absentee balloting.

PASFAA Absentee Balloting Procedures

submitted by: Christine A. Zuzack
Membership & Elections Chair

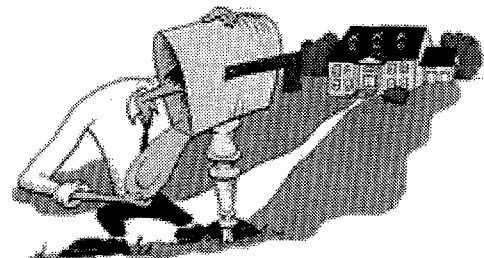
At the 1987 PASFAA Conference, the membership approved an absentee balloting procedure. This was proposed by PASFAA Council to allow individuals who cannot attend the annual conference to vote in PASFAA elections. The 1988 election was the first time that the procedure was implemented.

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 1996 conference registration/membership form, there will be a provision for individuals who cannot attend the conference to renew their membership for 1996-97. 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/membership form to renew membership and, if they wish, to request an absentee ballot.

Absentee ballots must be requested by September 1, 1996. Ballots will be mailed upon receipt of a request. The completed ballot must be returned to the Chair of Membership and Elections at least one week prior to the start of the conference, using the double envelope method. The Chairman will 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.

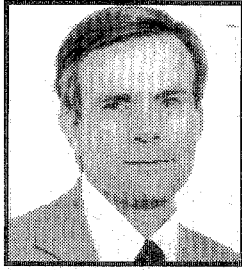
It should be emphasized that absentee ballots are available to individuals who know in advance that they will be unable to attend the conference. Also, once an absentee ballot is requested, that person cannot receive a ballot at the conference, if they attend. The procedures described above are as contained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

**SEPTEMBER 1ST
DEADLINE TO
REQUEST
ABSENTEE BALLOT**



PASFAA ELECTION NOMINEES

PRESIDENT ELECT



KEN GRUGEL
Director of Financial Aid
Clarion University
1981 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: Juniata College
POSITION: Asst. Dean of Students/
Director of Fin. Aid
EMPLOYMENT DATES: 1976-1981

ORGANIZATION: The College of Wooster
POSITION: Assistant Director of Fin.
Aid./Res. Hall Director
EMPLOYMENT DATES: 1974-1976

EDUCATION

- M.A. The Ohio State University, OH
- B. Ed. The University of Toledo, OH

PROFESSIONAL ACTIVITIES

- PAATP Pennsylvania Aid Administrators Training Program
- 1988-89 Proprietary/Nursing School Committee
- 1990-92 Stafford Loan Workshop Faculty
- 1993 Reauthorization Committee and Faculty
- 1994 Fundamentals Workshop Chair
- 1995 Summer Institute Chair
- 1995-96 Chair of PAATP
- PASFAA Executive Council, 1987-89 - SSHE Sector
- PASFAA High School Guidance Counselors Workshop Committee, 1989, Presenter, 1990-94
- NASFAA Multi-Cultural Initiatives Committee, 1992-94

"I have been a member of PASFAA for the past twenty years and during that time have served on various PASFAA and PHEAA committees. I enjoy working for the betterment of the financial aid community and seeing students afforded the opportunity to attend college. I have learned a great deal about PASFAA from previous presidents and feel I can build upon the positive experiences for the future growth of our profession."

PRESIDENT ELECT



VALI G. HEIST
Director Financial Aid
Alvemia College
1982 - Present

PREVIOUS EMPLOYMENT

None Listed

EDUCATION

- B.S. Business Administration, Shippensburg University
- Master's in progress, Student Affairs in Higher Education at Kutztown University

PROFESSIONAL ACTIVITIES

- Various Hotline Participant
- Various PASFAA Conference Presenter, 1995 - 96
- PASFAA Finance Ad-Hoc Committee
- 1995-96 PASFAA Training Ad-Hoc Committee
- 1994- 96 PAATP/Planning & Program Development Committee
- 1994 Delivery Systems Workshop Faculty
- 1993 -94 PASFAA Conference Committee
- 1993 Support Staff Workshop Faculty
- 1993 Reauthorization Workshop Faculty
- 1991-92 Fundamentals Workshop Faculty, 1990-92
- PASFAA Treasurer
- 1989-91 Summer Institute Manual Committee Member
- 1986-88 PASFAA Secretary & Newsletter Editor
- 1984-1986 PASFAA Newsletter Editor
- 1984 EASFAA Conference Presenter

"It is an exciting time to run for an office for PASFAA! A new vitality has taken hold of PASFAA: new committees are being formed, new volunteers are surfacing and new initiatives are being envisioned. I would like the opportunity to serve an association whose membership is dedicated to its profession and be a part of shaping the future of our association to better serve our students. I believe in PASFAA and the difference it can make and I would be proud to serve as its President-Elect."

PASFAA ELECTION NOMINEES

VICE PRESIDENT



BOB HEYL

Senior Assistant Director
University of Pittsburgh
1984 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: State University of New York at Fredonia
EMPLOYMENT DATES: 1981-1983
ORGANIZATION: University of Illinois, Champaign, Ill
EMPLOYMENT DATES: 1979-1980

EDUCATION

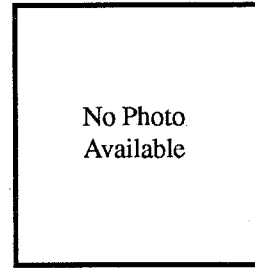
- Indiana University, Bloomington, In.
M.S. Ed. College Student Personnel Administration 5/83
- The Pennsylvania State University, University Park, PA
B.A. History and Political Science 11/75

PROFESSIONAL ACTIVITIES

- Pennsylvania Association of Secondary School and College Admissions Counselors (PASSCAC); Conference Committee '86 to '88. Planning Committee '86 to '87
- Pennsylvania Association of Student Financial Aid Administrators (PASFAA) Sector Representative '89 to '95

"I enjoyed my years as a sector representative on PASFAA council and believe that I can re-direct what I have learned into the V.P. position. I believe that I can be an asset to the organization. After years of learning and taking from others, it is time to give back to PASFAA of my experiences and learned skills."

VICE PRESIDENT



FRAN C. MCKEOWN

Director of Financial Aid
Bucks County Community College
1986 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: La Salle University
EMPLOYMENT DATES: 1975-1986

EDUCATION

- La Salle University, MBA Graduated 1994
- La Salle University, B.S., Graduated 1982

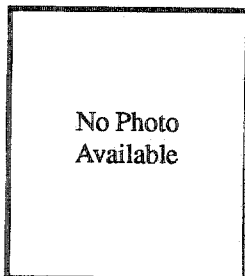
PROFESSIONAL ACTIVITIES

- 1996 Chairperson PASFAA Conference Committee
- Public two-year sector rep-PASFAA, 1993-1995
- Government relations committee member 1989-92
- Faculty member for PAATP Summer Institute 1992-94
- Conference committee member 1992
- PHEAA FM Advisory Board 1987-present
- High School Guidance Counselors Training 1989-90; 1990-91; 1995-96

"I feel that I have served PASFAA in many capacities which have given me the background to serve as Vice President to the organization"

PASFAA ELECTION NOMINEES

TREASURER



RUTH K. CRAMER
Director of Financial Aid
Wilson College
1982 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: Wilson College
POSITION: Administrative Assistant
EMPLOYMENT DATES: 1982

EDUCATION

- B.A., Psychology, Chatham College

PROFESSIONAL ACTIVITIES

- PAATP Support Staff Workshop Faculty Member, 1995
- PHEAA/PAATP Guidance Counselor Workshop Presenter, various years
- PHEAA Need Analysis Advisory Committee Member, 1992-Present
- PASFAA Conference Presenter, Various years.
- National Presbyterian College Scholarship Review Committee, 1992-94
- PASFAA Financial Aid Hotline Volunteer 1987-present

"PASFAA membership has been instrumental in my professional development. After years of benefiting from others' hard work and expertise, I would now like to give back to the organization which has meant so much to my professional life."

TREASURER



BARBARA SCHMITT
Director of Financial Aid
Johnson Technical Institute
1995-Present

PREVIOUS EMPLOYMENT

ORGANIZATION: Keystone College
POSITION: Director of Financial Aid
DATES: 12/90 - 7/95

ORGANIZATION: Keystone College
POSITION: Acting Director of Financial Aid
DATES: 8/90 - 12/90

ORGANIZATION: Keystone College
POSITION: Admissions Counselor
DATES: 3/86 - 8/90

EDUCATION

- BA, North Carolina State University

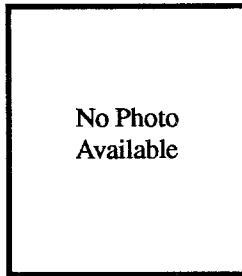
PROFESSIONAL ACTIVITIES

- 2 year private sector representative
- Professional standards and training committee
- Guidance counselor workshop presenter
- PHEAA NSLDS advisory committee

"PASFAA presents many opportunities for leadership and professional growth. My position as sector representative was an introduction into the opportunities. I would like to contribute to PASFAA in other significant ways, by spending a term as PASFAA Treasurer."

PASFAA ELECTION NOMINEES

SECRETARY



BONNIE LEE BEHM
Director of Financial Aid
Thomas Jefferson University
1982 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: Thomas Jefferson Univ.
POSITION: Admissions Counselor
DATES: 1978-79
ORGANIZATION: Thomas Jefferson Univ.
POSITION: Assistant Director of Admissions
DATES: 1979-81
ORGANIZATION: Thomas Jefferson Univ.
POSITION: Coordinator of Financial Aid
DATES: 1981-82

EDUCATION

- B.S. - Thomas Jefferson University
- M.S. - St. Joseph's University

PROFESSIONAL ACTIVITIES

- PASFAA Secretary-Elected Office 1992 to present
- NASFAA Conference Committee, Phila. 1996-97
- PASFAA Conference Chairman, Phila. 1992
- PASFAA Conference Committee, Seven Springs 1991
- PASFAA Conference Committee, Hershey 1988
- PASFAA Conference Committee, Lancaster 1986
- PASFAA Hotline Chairman 1992
- PASFAA Hotline Assistant State Coordinator 1991
- PASFAA Hotline Site Coordinator 1990
- PASFAA Hotline Volunteer 1986 to present
- PASFAA Presenter Guidance Counselor Workshop 1991 to 1994
- PASFAA Site Registrar " " 1995
- PAATP Planning Committee for Summer Institute 1991
- PAATP Faculty - "Delivery System Workshop" 1994
- PAATP Faculty - "Nursing & Proprietary School Workshop" 1992
- EASFAA Faculty - "Verification & Professional Judgement" 1994

SECRETARY



CATHERINE McINTYRE
Director of Financial Aid
Allentown College
1989 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: Lehigh University
POSITION: Assistant Director of Financial Aid/ Coordinator of Endowed and Sponsored Scholarships
DATES: 1986 - 1989

EDUCATION

- Master's Degree - Kutztown University, December 1990, Public Administration, Cumulative average 3.4
- Bachelor of Science - Kutztown University, May 1981, Elementary Education, Concentration Early Childhood Education, Graduated Magna cum laude

PROFESSIONAL ACTIVITIES

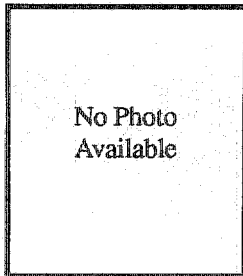
- NASFAA - National Conference presenter 1988
- EASFAA - Secretary 1994-1996
- Conference Committee 1995
- Conference Committee 1992
- Membership/Elections 1988-1994
- Newsletter Committee 1988-1989
- Development/Fund Raising 1987-1988
- PASFAA - Four-Year Private Sector Rep. to PASFAA
- Executive Council 1993-1995
- Membership/Elections Committee 1991
- State Conference Presenter 1989
- Newsletter Committee 1988-1989
- PAATP Professional Development Committee
- Member faculty 1990-1996
- High School Guidance Counselor workshop faculty 1990-1995
- Star Track College Financing Program volunteer 1990

"I would like to continue to contribute to the growth of our profession via PASFAA and its strong professional approach to issues and concerns of our constituents."

"After many years of serving students and their families, I have come to realize the importance of colleagues in the financial aid profession.. The professionalism and friendship of the PASFAA membership would make it an honor for me to be considered for Secretary of PASFAA."

PASFAA ELECTION NOMINEES

SECTOR REPRESENTATIVE BUSINESS, TRADE AND TECHNICAL SCHOOLS



SUNNIE BINKNEY
Financial Aid Officer
Pittsburgh Technical Institute
1993 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: Duff's Business Institute
DATES: 2/90-6/93
ORGANIZATION: Sawyer School
DATES: 1/69-2/90

EDUCATION

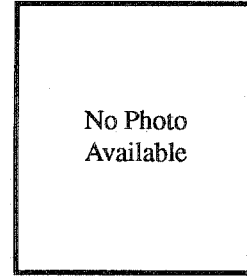
- ASB in Business Administration from Robert Morris
- Currently continuing education for BA.

PROFESSIONAL ACTIVITIES

- PHEAA Data Link Committee 95/96 and previous years

"I feel that being updated with the most current changes in congress and the Financial Aid Community, along with the Business, Trade and Technical Schools having an opinion voiced, will be a positive outcome for our students, as well as other prospective students interested in our institutions."

SECTOR REPRESENTATIVE BUSINESS, TRADE AND TECHNICAL SCHOOLS



LINDA MALCHANO
Director of Financial Aid
Computer Tech
1992 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: La Roche College
POSITION: Supr. Student Accounts
DATES: 1985-92

EDUCATION

- BS, Administration and Management, La Roche College

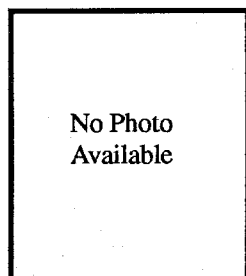
PROFESSIONAL ACTIVITIES

- Served on panel at PASFAA Conference in 1994 regarding direct lending
- Spoke on Direct Lending at annual PASA Conference in July, 1995

"Want to promote proprietary schools as a viable education for students and to provide a positive image, I'd like to have more participation from representatives of business, trade, and technical schools."

PASFAA ELECTION NOMINEES

SECTOR REPRESENTATIVE AT-LARGE



MICHAEL BERTONASCHI

Director of Financial Aid
La Roche College
1990 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: University of Pittsburgh
POSITION: Senior Counselor of Admissions
and Financial Aid
EMPLOYMENT DATES: 1985 - 1989

EDUCATION

- BS - Marketing Education, University of Pittsburgh

PROFESSIONAL ACTIVITIES

- 1993 Conference Committee
- 1994 Conference Committee
- 1995 Conference Chair
- 1990-Present, Financial Aid Hotline Volunteer

"I have had the opportunity to work with many different PASFAA members through my involvement on the conference committee during the past three years. This involvement has helped me to grow both personally and professionally. I would look forward to serving PASFAA in the capacity of Sector Representative-At-Large by providing assistance and information and in advancing membership opportunities to all members in every sector"

SECTOR REPRESENTATIVE AT-LARGE



ELLEN E. McGUIRE

Associate Director Financial Aid
University of Scranton
1990-Present

PREVIOUS EMPLOYMENT

ORGANIZATION: Kings College
POSITION: Assistant Director of Financial Aid
EMPLOYMENT DATES: 1984-1988

ORGANIZATION: University of Scranton
POSITION: Assistant to the Dean, College of
Health, Education, and Human
Resource
EMPLOYMENT DATES: 1988-90

EDUCATION

- BA, Political Science, Pennsylvania State University
- MS, Human Resources Administration, University of Scranton

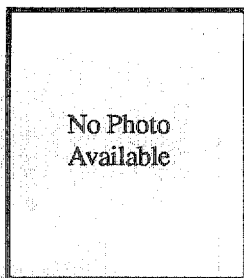
PROFESSIONAL ACTIVITIES

- Guidance Counselors Workshop Presenter
- PASFAA Hotline Volunteer

"This position would provide me with the opportunity to become more actively involved in the association as well as enable me to work with individuals from throughout the state."

PASFAA ELECTION NOMINEES

SECTOR REPRESENTATIVE INSTITUTIONAL SUPPORT SERVICE



THOMAS W. LUSTIG

Vice President
PNC Bank
1993-Present

PREVIOUS EMPLOYMENT

ORGANIZATION: Marine Midland Bank
POSITION: Assistant Vice President
DUTIES: Managed Customer Service, Collections, Loan Originations and initiated the outside Sales/Marketing strategies
EMPLOYMENT DATES: 1987 - 1993

ORGANIZATION: Northwestern University
POSITION: Assistant Director of Student Finance
DUTIES: Managed the student loan disbursements, payment plans, billing and receivables, NCAA scholarships and transcripts and diploma releases for students with outstanding unpaid accounts
EMPLOYMENT DATES: 1984 - 1987

EDUCATION

- BS, Business Administration, Regis College, Denver CO-1979
- MBA, State University of New York at Buffalo-1991

PROFESSIONAL ACTIVITIES

- PHEAA Lender/School FFELP Advisory Board
- NASFAA, EASFAA & PASFAA Member
- Pennsylvania Education Lender Association (PELA) member

"Education lending has become a major component of almost all financial aid packages. Providing two-way communication between the Sector and PASFAA Council is essential to maintaining a strong alliance within the organization. I would like to perform that role as the inaugural Sector Representative."

The roles played by lenders, servers and guarantors continue to blend in the Financial Aid industry. Individuals with diverse backgrounds that can understand and impact the entire scope of financial aid delivery are valuable resources. I am interested in bringing my different experiences to provide the Institutional Support Services Sector communication and representation to the Executive Council of PASFAA. My personal experience in creating private education loan programs, Internet Web Page development, portfolio acquisitions in the secondary market, bank merger and acquisition activity and loan servicing, give me a broad understanding of critical issues relating to PASFAA."

SECTOR REPRESENTATIVE INSTITUTIONAL SUPPORT SERVICES



DAN WRAY

Relationship Manager
Education Finance Center, Inc.
1996 - Present

PREVIOUS EMPLOYMENT

ORGANIZATION: Penn State University
POSITION: Assistant Director, FFELP
DATES: 1989-1996

ORGANIZATION: Penn State University
POSITION: Salary Administration
DATES: 1988-1989

ORGANIZATION: U.S. Coast Guard
DATES: 1977-1988

EDUCATION

- B.S., Mathematics, U.S. Coast Guard Academy 1981

PROFESSIONAL ACTIVITIES

- PA Education Lenders Association
- PASFAA Gov't Relations Committee
- Former state-related Sector Rep, PASFAA executive Council
- PHEAA automated loan system advisory committee
- Member: PASFAA, EASFAA, NASFAA

"I believe my background uniquely qualifies me to be a strong representative for the Institutional support services sector. As a financial aid administrator, I managed Penn State's \$160M/yr FFELP operation and served on PASFAA executive council as the state related sector rep. I also served on PHEAA & SLMA Advisory boards, as well as PASFAA gov't relations committee. As a result, I believe I've gained a very broad perspective of the issues affecting our profession. enabling me to serve the ISS Sector very well."

PASFAA ELECTION NOMINEE

STATE RELATED SECTOR REPRESENTATIVE

No Photo
Available

CHERYL BROWNING

Director of Financial Aid
Lincoln University
1995 - Present

PREVIOUS EMPLOYMENT

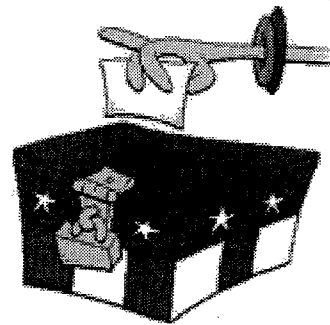
ORGANIZATION:	Berean Institute
DATES:	1980-1995
ORGANIZATION:	Peirce Junior College
DATES:	1979-80
ORGANIZATION:	PHEAA Philadelphia Regional Office
DATES:	1976-1979

EDUCATION

- 1987 Lincoln University, Masters of Human Services
- 1976 West Chester University, BS
- 1973 Philadelphia Community College

PROFESSIONAL ACTIVITIES

- 1995 PAATP Advisory Committee
- Presenter at PASFAA, EASFAA, NASFAA
- High School Guidance Workshop, Presenter and Register
- PASFAA Conference Committee, 1990
- PAATP proprietary school workshop
- PAATP business officers workshop



"I wish to serve as a liaison between PASFAA and the state related institutions to bring our issues and concerns to the members of PASFAA, and to also encourage involvement in our association."

PASFAA Technology Survey Results

submitted by: Vince Racculia
PHEAA

In the Spring, the PASFAA Technology Committee conducted a survey of the PASFAA membership to assess the current use of technology in the workplace. The survey results are intended to assist the organization with the development of information materials and training programs to highlight and improve the use of technology in the administration of student financial aid.

The results of the survey demonstrate an interest in technology training among PASFAA members. The Committee also concluded that development of a resource guide containing the latest in computer hardware and software technology would be extremely beneficial to the membership. The Technology Committee has shared these results with the PASFAA Training Committee and plans are under way for hands-on training sessions and the development of a reference guide on the latest technology including Internet, Windows, Word Processing programs, and other Personal Computer (PC) software applications. More information on these activities will be forthcoming.

The results of the survey follow:

- Of the 575 surveys mailed, 182 responses were received, representing 145 institutions including 9 lenders, servicers, and government agencies.
- One hundred and eleven participants indicated that they have Internet access at work, while 49 have Internet access at home. FINAID-L is the most popular Internet service; the Pennsylvania Education Network (PEN) is second with 27 users, and FastWeb is third with 25 users.
- Fifty-nine institutions have home pages, but only 12 financial aid offices have their own home pages.
- Fifty-nine schools reported that their current computer configuration is a combination of mainframe-based and PC-based products, while 27 are strictly mainframe-based, and 53 are strictly PC-based.
- Responses were almost evenly split when institutions were asked what format is used to receive electronic information; 41 receive Microsoft Disk Operating System (MS DOS) data, and 38 receive Windows data (3 receive Macintosh data).
- Ninety-four schools use PHEAA DATA Link to access Title IV aid information, while 35 use the Title IV Wide Area Network (WAN).
- The services used by schools to process financial aid are as follow:

PHEAA	85	In-House	36	Title IV WAN	20
Datatel	15	SCT Banner	6	Microfaids	6
FAMS	3	SAMS	3		

- Sixty-four schools package financial aid manually, while 32 use an in-house system. Fourteen schools use PHEAA's Percentage Package System (PPS), and eight use the Electronic Data Exchange (EDE). Twenty-one schools answered Other.

- While most schools (127) use paper records for long-term document storage, 10 use microfilm, 10 use document imaging, and 3 use microfiche.
- When asked what telecommunications system resides in their office, 92 of the respondents said they have basic telephone service, 87 said they have voice mail, and 6 said they have an interactive voice response system.
- One hundred seventeen participants indicated that loan processing is completed manually in their offices. One hundred and five participants listed the PHEAA Automated Loan System (PALS) as their loan processing system, while 14 individuals listed PALS PC as their loan processing system. Twenty participants process their loans using the Federal Direct Loan system.
- Sixty-seven schools reported using the PHEAA Escrow Service, while 16 use SALLIE MAE, and 11 use the Federal Direct Loan system.
- Respondents listed the following technologies that are currently in use at their institutions:

Kiosks	13
Smart Card Technology	9
Direct Deposit of Financial Aid Refunds	6
E-Mail for Individual Student Communications	45
Direct Deposit of Student Wages	23
Scholarship Search Programs	42
FAFSA Express	15

- One hundred and thirteen respondents indicated that they had received formal training on the use of a personal computer, while 69 indicated they had not.
- The type of technical training most were interested in receiving was Internet training, with 97 responses. Windows training drew 77 responses, Operating Systems (DOS, etc.) training drew 46 responses, Word Processing program training drew 36 responses, and micro-computer hardware training drew 25.

Although the responses to the question on needs and concerns regarding technology were widely varied, it is evident that the majority of the membership is interested in receiving additional training on the use of office automation systems. Some suggestions include technology seminars, a technology fair at the annual conference, and the use of the Newsletter to share ideas and information on new and innovative programs.

The PASFAA Technology Committee wishes to thank all members who responded to the survey. Based on the results of the survey, the Committee, in cooperation with PASFAA leadership, is investigating activities and publications that will help to meet the technology needs of organization members. Questions concerning the survey may be directed to the Chairman of the Technology Committee, Ms. Christine Zuzack, at Indiana University of PA, 308 Pratt Hall, Indiana, PA by phone at 412 357-2218 or Message (MSG) at CG00315. Copies of the survey results can be obtained by contacting Vince Racculia at PHEAA, 1200 North 7th Street, Harrisburg, PA, by phone at 717 720-3600 or by MSG at PH01744.

1996 PASFAA CONFERENCE UPDATE

*submitted by: Fran McKeown
Conference Chair*

By now you should have received your packet of materials containing registration information for "Cruise PASFAA 1996." You will board the SS PASFAA at the Split Rock Resort & Conference Center in Lake Harmony, Pa. and the crew will offer you three days of informative sessions, live entertainment, excellent food, lots of activities and an opportunity to "muster up" with your mates.

Some of the many topics that will be offered during your three day cruise (no, not three hour tour) will include Technology Sessions (Financial Aid On the Internet, Document Imaging, Windows Sessions, etc.), PHEAA updates, Federal updates, Financial Aid Nights From Hell, Testing & Ability to Benefit and many more. There will also be a variety of professional sessions which will be offered, the site itself offer, alot of extras such as golfing, mini-golf, swimming, massages, a sports complex, bowling, a movie theater, etc.

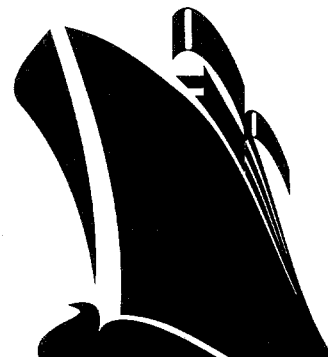
For your entertainment, the conference committee has lined up Stanley Roots & The Tribe, The Daisy Jug Band and some other surprises that should provide lots of fun!

The "main ship" also known as the Galleria will house most attendees, however we also have a couple of "dinghies" for the overflow. Please read the room reservation information included in your packet carefully to make sure that you understand the room configuration. If you have not received a registration packet to date, please contact me at (215) 968-8200 or send an MSG to CG00514 with your name and your institution's name and address so that I'll be able to mail one to you immediately.

If you have any questions, please contact a member of the 1996 PASFAA Conference Committee. The members are listed below:

Michael Burke	Germantown Hospital School of Nursing
George Glaze	Thomas Jefferson University
Mary Kosin	King's College
Fran McKeown	Bucks County Community College
Julie Salem	University of Pittsburgh, Johnstown
Suzanne Sparrow	Ursinus College
Sally Whiteman	PNC Education Loan Center

Looking forward to seeing everyone at the Conference!



CONGRATULATIONS

TO Betty Lou Huston who was recently promoted to Assistant Director of Financial Aid,
Thomas Jefferson University, College of Allied Heath Sciences.

**PASFAA EXECUTIVE COUNCIL MEETING
MAY 20, 1996
PHEAA Conference Room, Harrisburg, PA**

-submitted by Bonnie Lee Behm
PASFAA Secretary

The meeting was called to order at 9:15 A.M.

Committee Reports

A. Conference 96 - Georgia Prell for Fran McKeown

1. The committee made a recommendation that the conference fee be \$100. There was much discussion about the level of support from vendors in the future and the need to have sufficient reserves for new initiatives. Don Shade made a motion to increase the conference fee to \$125. Rob Reddy seconded the motion. Motion approved.

B. Conference '99 - Georgia Prell for Julie Salem

1. Julie submitted a report for consideration of a '99 Conference site. Her recommendation was to have the meeting at the Double Tree Hotel in Pittsburgh. There was some discussion about the return to Pittsburgh so soon as well as the cost of a conference in the city. It was suggested that Julie look at Seven Springs again but for a date in early November and that she also take a look at the Penn State conference center. (Subsequent to the Council meeting Julie visited the Penn State Conference Center and presented a proposal to Council for a vote. The results of the vote were to hold the '99 conference at the Penn State Scantion Center.)

C. Membership and Elections - Chris Zuzack

1. Ballot was sent out on the three new amendments. One hundred and eighty-six ballots were returned. All three amendments passed as presented. George Walter made a motion to accept the constitutional and bylaw changes and destroy the ballots. Barbara Schmitt seconded the motion. Motion approved.
2. Nominations and ballots are being readied for the officers and sector representatives up for election.
3. Membership dues are up for consideration again. There was much discussion about the merits of increasing the dues or having them remain the same. Should we do it at this time, along with the increase to the conference fee? Is the new "direct loan" going to affect our vender/sponsorship? What would happen to the new initiatives if we don't have sufficient funds in our treasury to accommodate the new direction. George Walter made a motion to increase active membership dues to \$40. Associate membership dues also be increased to \$40. Student membership increased to \$20.
Discussion: Madelyn had expressed concern about what the membership

might say especially since they have yet to see the results of the new initiatives. Jean Walker also expressed concern about the increase. On the other hand, postage, transportation, and paper costs have all significantly increased despite level dues for the past few years. Madelyn Campbell made an amendment to the motion to change the dues to \$40 regular, \$38 associate, \$20 student. Arlina DeNardo seconded the motion. Motion carried.

D. Professional Standards and Training - George Walter

1. Mentoring - A new article will appear in the next newsletter to see who would like a mentor. Barbara Schmitt should prepare a list of the six volunteer mentors and the names of all council people to be distributed at summer institute.
2. Training 1996/97 - A mailing regarding new training effort was sent. George is receiving good response to the survey. Technology, Reengineering, SSCR, EDE, Enrollment management, Recertification and Reauthorization appear to be the topics of concern for training.
3. Guidance Counselor Workshop - the workshops will be presented from November 4 to November 22. George met with PHEAA representatives regarding the agenda. There was discussion with the regional representatives regarding the timeframes especially as they related to PHEAA's introduction of new initiatives such as the Keystone Direct. Council discussed the issue that PASFAA should advise the counselors that there are various options within the Stafford Loan program.

E. Government Regulations - Don Shade

1. Committee met and their major topic of discussion was the Keystone Direct Program.
2. Don will send out a survey to membership asking for their concerns on Reauthorization. He will tally results and have them available to the membership at the conference.

F. Technology - Chris Zuzack

1. A full report will be in Fall '96 newsletter.
2. On Tuesday of the conference a "technology track" will be integrated into the agenda.
3. A home page on the World Wide Web is being developed and is to be unveiled at Conference.

G. Financial Aid Awareness - Bonnie Lee Behm

1. George Walter made a motion to approve Ron Dawson, Mary Kay McCaughan, Pat Tamborello(PASCAC), Sally Whiteman, Dwight Horsey, Cindy Haney, and John Ebersole (PHEAA) as members of the

the FA Awareness sub-committee. Madelyn Campbell seconded the motion. Motioned carried.

2. The sub-committee will convene and a report will be given to Council.

Sector Reports

1.- Jean Walker - Public Two-Year

a. The sector held their meeting on April 24th & 25th.

Treasurer's Report

1. Due to the new fiscal year Council needed to establish a budget effective July 1, 1996. Chris Zuzack made a motion to establish a tentative 96-97 budget based on the same amounts approved for the 95/96 year to become effective July 1, 1996. Jean Walker seconded the motion. Motion approved.

2. Madelyn Campbell questioned that our reimbursement guidelines require a receipt and yet we have had instances where she has paid small amounts without a receipt. She asked that the new Council be versed on the reimbursement guidelines.

3. George Walter made a motion to approve the Treasurer's report that was circulated. Arlina DeNardo seconded the motion. Report approved.

Old Business

A. OVR - Don Shade

1. Don sent a list of concerns to Bruce McClintock for discussion. Once he receives it he will set up a meeting with him.

B. Historian

1. Chris Zuzack made a motion to approve Lucky Hill as the historian. Arlina DeNardo seconded the motion. Motion was approved.

C. Site Selection

1. Chris Zuzack made a motion to change the site selection from preconference chair to post conference chair.

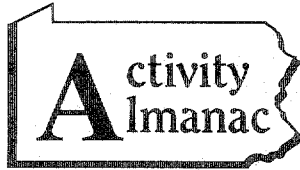
New Business

A. Distinguished Service Award

1. Chris Zuzack, Mary Miller, and Ron Shunk convened after the article was published in the newsletter soliciting nominations. A recommendation was made and approved by Council.

Adjournment

Motion was made by Arlina DeNardo and seconded by Chris Zuzack. Meeting was adjourned at 3:45 p.m.



October 6-9, 1996
July 13-16, 1997

PASFAA 96 Conference: Poconos, PA
NASFAA 97 Conference: Philadelphia, PA

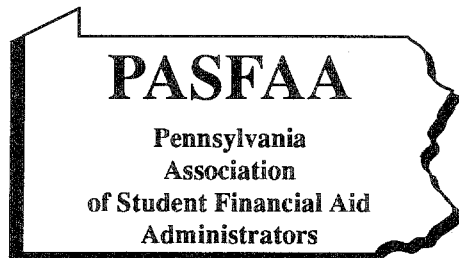
EDITOR'S NOTE:

FAREWELL!

After several years of coordinating and editing the PASFAA newsletter, I have decided to put down my pen and pass these responsibilities onto a new editor. I wish to thank all of the PASFAA membership for allowing me the opportunity to serve the organization AND for making my editorship a pleasant experience by providing the needed articles and information for each edition. I also wish to thank the editorial board for their support and especially Bonnie Behm for her chairmanship of this committee.

A handwritten signature in cursive script that reads "Joyce".

Joyce M. Ballaban
PASFAA Editor



Albright College

Financial Aid Office
Reading, PA 19612

**GUESS WHO SURVIVED
ANOTHER YEAR OF PACKAGING?**