

PASFAA

NEWSLETTER

Pennsylvania Association of Student Financial Aid Administrators

VOLUME XXX / FALL 1997



"PASFAA STYLE"

*Join us at the 1997 PASFAA Conference
Sheraton at Station Square, Pittsburgh - October 5-8, 1997*

**29th Annual
Conference
Sheraton at
Station Square
Pittsburgh, PA
October 5-8, 1997**

FEATURES

- President's Letter
- '97 Conference Preview
- Candidates for Election
- Reauthorization Position Paper
- Student Loan Issues
- Council Minutes
- PELA News
- Sector and Committee Reports

1996-97 PASFAA EXECUTIVE COUNCIL

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The members of PASFAA's Executive Council have agreed to serve as mentors to all current PASFAA members. Feel free to contact a PASFAA Council member with your financial aid questions.

Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 1996-97

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Joyce Ballaban Karen Pratz Sally Whiteman
Alisa DeStefano Kathy Ruby Sherry Youtz
Laura Klimitas Ragan Watson

2. PUBLICATION SCHEDULE

Articles, position openings, meeting dates or other items can be submitted to the Editor according to the following publication schedule:

Winter 97 issue:	articles due November 15
Spring 98 issue:	articles due February 15
Summer 98 issue:	articles due May 15
Fall 98 issue:	articles due July 15

3. IMPORTANT MESSAGE

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

PASFAA Potpourri

1. MOVING? CHANGING POSITION OR TITLE?

PASFAA membership belongs to the individual and not the institution. All changes in name, address, or title should be submitted to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, PA 18301. The membership list is maintained at ESU.

2. 1996-97 PASFAA COMMITTEES

Government Relations Fran McKeown
Membership and Elections Georgia Prell
Professional Standards and Training Vali Heist
Public and Professional Information Bonnie Behm
1997 Conference Julie Salem
Financial Aid Training Mary Miller
Financial Aid Awareness Bonnie Behm
Technology Christine Zuzack
Finance and Development Rachael Lohman
Development Sub-Committee Donald Shade

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Georgia Prell, East Stroudsburg University, for information about 1997-98 PASFAA membership.

4. LETTERS TO THE EDITOR

Readers are invited to express their concerns about PASFAA or any financial aid related issues. Opinions, suggestions, questions, etc. are welcome. Letters must be signed. The Editorial Board reserves the right to condense or edit if necessary.

5. PASFAA HOME PAGE

Visit our World Wide Web site at: <http://www.sru.edu/pasfaa/>

LETTER FROM THE PRESIDENT



Dear PASFAA Colleague,

As my year as President comes to an end, I am pleased with the progress that has been made and grateful for all of the support that I have received. As a result of the retreat that took place last year, three major changes occurred in how we operate as an association. I wanted to take just a few moments to point out our accomplishments in these areas and thank those who have been so instrumental in a successful beginning to the new chapter of our Association's history.

Through the creation of the Pennsylvania Financial Aid Program, we reorganized how we offered training. Through the hard work of Mary Miller and her dedicated committee we were able to have one of the most successful years in recent memory, topped off by the "Spring Training" sessions held in Pittsburgh and Valley Forge (I understand my baseball card is now being traded on the open market).

Ensuring the financial stability of PASFAA and coordinating fund raising became the responsibility of the Finance and Development Committee. Rachael Lohman chaired the Finance Committee and Don Shade served as chair of the Development Sub-Committee. Through their leadership and the hard work of their committees, policies and procedures have been established for budgeting and fund raising that will serve the Association for many years to come.

With the increased reliance in automation we must become more familiar with the various ways in which automation impacts and assists us in performing our jobs. Over the last year, Chris Zuzack has chaired the Technology Committee. The people who have served on this committee have provided training and resources which have been beneficial to the membership.

In addition to these three committees, I must also recognize the work of Fran McKeown and the Government Relations Committee for the effort that went into the production of a PASFAA Position Paper on Reauthorization. Many hours were devoted to polling the membership, collecting the data, and preparing a document that will be presented to EASFAA, NASFAA as well as legislators involved in the process of reauthorization.

Reporting all of the activities of the Association has been the responsibility of Joan Holleran, Newsletter Editor. With the help of the Editorial Board, Joan has produced a quality publication that provides information and entertainment to the membership.

Since the beginning of the year I've stressed the importance of volunteering. I thank Mary, Rachael, Don, Fran, Joan and all of the committee members, faculty, and volunteers for giving their time and energy to serve our association. I also want to thank the members of Council for their year of service. If you've read the minutes that have been included in the Newsletter, you can see that this was a group dedicated to serving the interest of the membership.

I also want to thank those who were willing to allow their names to be placed into nomination for PASFAA office. Serving the Association in this manner is an important task and one which will continue to make PASFAA an organization which other states point to as a leader in the region and the country.

My final thank you goes to Julie Salem and the Conference Committee for all of the hard work that has gone into preparing for Conference 1997. Please make sure that you mark your calendar from October 5th to 8th. The site is the Sheraton Station Square in Pittsburgh, PA. I know that you will enjoy the sessions and the activities that the committee has planned.

See you in October!

George J. Walter

George J. Walter

THANKS,
FRIENDS!

PASFAA 1997 ELECTIONS

The PASFAA nomination process is now complete. The candidates who have agreed to have their names placed on the ballot are listed in this newsletter. In accordance with PASFAA ByLaws, the two persons receiving the highest number of votes have their names placed in contention. In the case of a tie, three names may be placed on the ballot as is the case in the Nursing Sector.

Ballots will be placed in the conference packets of those eligible to vote. Active members may vote for the offices of President-Elect and all representatives from the educational sectors. Associate members may vote for the Institutional Support Services Representative to PASFAA Council.

At the opening session of the annual business meeting on Sunday, October 5, 1997, the candidates will be introduced to the membership and nominations will be received from the floor for any of these positions. Voting will occur at the conference with the ballot box being located at the conference registration table. Balloting will end at 12:00 noon on Tuesday, October 7, 1997. The election results will be announced at the closing session of the annual business meeting later that day.

ABSENTEE BALLOTS

In keeping with the procedures adopted by PASFAA, absentee balloting will be made available to persons unable to attend the conference but who have renewed their PASFAA membership for the upcoming 1997-98 year. On the 1997 conference registration form, there will be a provision for individuals who cannot attend the conference to renew their membership and to request an absentee ballot.

Absentee ballots must be requested by September 4, 1997. Ballots will be mailed upon receipt of a request. The completed ballot must be returned to the Chair, 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 Membership and Election Committee prior to the counting of ballots cast at the conference. Write-in votes are only acceptable for individuals nominated from the floor at the conference. Therefore, members casting absentee ballots can only vote for individuals printed on the ballot.

Once an individual requests an absentee ballot, that person cannot receive a ballot at the conference should they attend. Any questions about the election process should be addressed to Georgia Prell, Chair of the Membership and Elections Committee.

PASFAA CANDIDATES FOR 1997-1998 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, service and expertise to our Association. Their willingness to serve on the Executive Council is an indication of the dedication of PASFAA members.

The following individuals are running for the office indicated:

OFFICE OF THE PRESIDENT	William Burke	University of Scranton
TWO-YEAR PUBLIC	Gary Means	Westmoreland County Comm. Coll.
TWO-YEAR PRIVATE	NONE	
SSHE	Peter D'Annibale	Shippensburg University of PA
FOUR-YEAR PRIVATE	Rob Reddy Elizabeth Rihl	Point Park College Beaver College
STATE-RELATED	NONE	
NURSING	Danell Shoemaker Douglas Vore Tracey Wassel	Reading Hospital Sch. of Nursing Conomaugh Valley Hosp. Sch. of Nursing Citizens General Hospital Sch. of Nursing
BUSINESS, TRADE AND TECHNICAL	Linda Malchano	Computer Tech
INSTITUTIONAL SUPPORT	Dan Wray	Education First

PASFAA ELECTION NOMINEES

PRESIDENT ELECT



BILL BURKE

Director of Financial Aid
University of Scranton
1990 - Present

PREVIOUS EMPLOYMENT

- 6/86 - 1/90 University of Scranton
Associate Director of Financial Aid
- 6/82 - 6/86 Wilkes University
Assistant Director of Financial Aid
- 3/79 - 6/82 Lackawanna Jr. College
Director of Financial Aid

EDUCATION

- MBA University of Scranton, 1983
- BS Business Admin. - Bloomsburg Univ., 1977

PROFESSIONAL ACTIVITIES

- 1997-1999 College Board, Middle States Regional Council Member
- 1992-1994 H.S. Guidance Counselor Workshops
- PASFAA Hotline Participant
- 1988-1989 Vice President, PASFAA
- 1985-1989 PASFAA Gov't Relations Comm. Member
- 1995-1997 New Aid Admin. Seminar- Dickinson College Faculty
- 1991 PAATP Comm. and Presenter for Reauthorization Workshop
- 1992 Stafford Loan Workshop
- 1989, 91, 94, 95, 96 PASFAA Conference Presenter
- 1991 EASFAA Conference Presenter
- 1988-1996 Member PHEAA Needs Analysis Adv. Comm.

"I see the purpose of our organization as two-fold; the promotion of opportunities to our students in pursuit of post secondary education and support of our members to achieve the first goal. If afforded the opportunity to serve, I would encourage the continuation of the many services and new initiatives that assist students to fulfill their dreams. Secondly, because I benefited so much from the assistance and guidance from other PASFAA members, I would strive to improve the support services to our membership through education and mentorship programs."

TWO-YEAR PUBLIC REPRESENTATIVE



GARY MEANS

Director of Financial Aid
Westmoreland County Community College
1987 - Present

PREVIOUS EMPLOYMENT

- 1978-1987 Coordinator of Educational Services
Westmoreland Cty. Comm. Coll.

EDUCATION

- M.B.A. Indiana University of PA
- Bachelors in Public Admin. Indiana University of PA
- Associate in Arts, Westmoreland Cty. Comm. Coll.

PROFESSIONAL ACTIVITIES

- Financial Aid Hotline
- High School Counselors Workshop Presenter
- Curriculum Development for Intermediate Summer Institute

"I believe PASFAA does an excellent job, but it needs people to make it work. Unfortunately, the same people tend to do most of the work, so we need more people to take time out of their hectic schedules to help spread the work load around. I wish to do my part to help contribute to the success of PASFAA, as well as help represent the concerns of the two-year public sector."

PASFAA ELECTION NOMINEES

SSHE REPRESENTATIVE



PETER J. D'ANNIBALE

Director of Financial Aid & Scholarship
Shippensburg University
1996 - 1997

PREVIOUS EMPLOYMENT

- 8/94 - 8/96 Director of Financial Aid & Veterans
Univ. of N.C. at Wilmington
- 1/86 - 8/94 Asst. Director of Financial Aid
SUNY at Brockport
- 4/82 - 1/86 Financial Aid Advisor
Mohawk Valley Comm. Coll., Utica, NY

EDUCATION

- MALS SUNY Brockport, 1993
- BS SUNY Brockport, 1982

PROFESSIONAL ACTIVITIES

- North Carolina
 - Early Awareness Committee
 - Financial Aid Awareness Month
 - State Conference Presenter
 - Gen. Admin. Minority Achievement Comm.
- New York
 - Early Awareness Committee
 - Financial Aid Awareness Month Chair
 - Nominations & Awards Committee
 - Conference Committee
 - NASFAA Conference Presenter (SAFAA
Presenter)
- Pennsylvania
 - PHEAA Educ. Access Advisory Comm.

*"To become familiar with PASFAA, PHEAA and my fellow
SSHE Administrators."*

FOUR-YEAR PRIVATE REPRESENTATIVE



ROBERT REDDY

Associate Director of Financial Aid
Point Park College
1996 - Present

PREVIOUS EMPLOYMENT

- 11/93 - 6/96 Director of Financial Aid
The Boyd School
- 2/91 - 11/93 Compliance Officer
PHEAA

EDUCATION

- BA Political Science, Univ. of Pittsburgh
- MPA Public Admin./Public Policy, Univ. of
Pittsburgh Graduate School of Public &
International Affairs

PROFESSIONAL ACTIVITIES

- 1997-1998 Diversity & Multi-Cultural Initiatives
Committee
- 1996-1997 National Conference Committee
- 1997 Training Committee
- 1995-1997 PASFAA Summer Institute Faculty
- 1995-1996 Fundamentals Workshop
- 1994-1996 Guidance Counselors Training
- 1995-1996 Business, Trade & Technical
Sector Rep.
- 1995-1996 PASFAA Conference Presenter
- 1994-1995 PASFAA Hotline

*"To provide an active and vocal voice to PASFAA and the
aid community regarding the needs and concerns of
four-year private institutions in particular, and all PASFAA
members in general."*

PASFAA ELECTION NOMINEES

FOUR-YEAR PRIVATE REPRESENTATIVE



ELIZABETH RIHL

Assoc. Director of Enroll. Mgmt./Financial Aid
Beaver College
1993 - Present

PREVIOUS EMPLOYMENT

6/92 - 5/93 Career Serv. Office & Financial Aid
Graduate Assistant
Beaver College

1/90 - 1/92 Office Assistant
Univ. of Nevada, Las Vegas: College
of Fine & Performing Arts

EDUCATION

- B.S. Sec. Education, Univ. of Nevada, Las Vegas, 1992
- M.A. English, Beaver College, 1993
- M.S. Counseling/Psychology, Beaver College
(In Progress)

PROFESSIONAL ACTIVITIES

- NASFAA Member
- PASFAA Member
- Retention Quality Mgmt Team, Beaver Coll.
- Academic Standing Committee, Beaver College
- Publications Committee, Beaver College

"I would consider it an honor to be elected as the PASFAA four-year private college representative. At national and regional conferences, I have noticed the importance of the role that PASFAA played as well as the level of recognition the organization has been able to attain. I feel that I can successfully represent the interests of other PA four-year private institutions similar to my own institution and I am anxious to get involved with other financial aid professionals within the state. In addition, as a financial aid professional, I have experienced the usefulness of the various training and workshops that the organization has offered as well. I would like to volunteer my services in the financial aid community, having benefited myself from the expertise and generosity of other PASFAA volunteers who have given of their time. Finally, I believe that it is only through collaboration with others that one can truly learn and attain a solidified voice."

NURSING REPRESENTATIVE



DANELL J. SHOEMAKER

Financial Aid Administrator/Recruitment Chairperson
The Reading Hospital School of Nursing
1995 - Present

PREVIOUS EMPLOYMENT

6/95 - 1/96 Financial Aid Counselor
York College of Pennsylvania

2/92 - 3/95 Financial Aid Officer
Montana State University

85 - 91 Marketing Coordinator
USUFE Corporation

EDUCATION

- BA Communications, Penn State Univ., 1991
- Completed work in Masters program of Public Policy & Admin. at MSU.
- Anticipated full acceptance into Masters program of Public Policy and Admin. at PSU

PROFESSIONAL ACTIVITIES

- 1995-Present PASFAA member
- 1992-1995 MASFAA (Montana Assn. Student Fin. Aid Admin.)
- 1992-1995 RMASFAA (Rocky Mtn Assn.)
- 1992-1995 WASEA (Western Assn. of Student Employ. Admin.)
- 1992-1996 NASFAA

"By serving as the Nursing representative to PASFAA, I would be able to take ideas and concerns expressed by my colleagues employed in the same area of higher education back to PASFAA. Whether involved with financial aid at a private, state, community college, nursing school, etc., there are unique scenarios which need to be addressed and I feel I would be able to represent the needs of the nursing sector. Also, I want to learn what PASFAA would like from us in return to help make the idea of financial aid to any students

PASFAA ELECTION NOMINEES

NURSING REPRESENTATIVE



DOUGLAS J. VORE

Financial Aid Director
Conemaugh Valley Memorial Hospital
1994 - Present

PREVIOUS EMPLOYMENT

- 1991 - Present Real Estate Owner/Manager
- 1989 - 1991 Accounts Receivable Rep.
Unisys Corporation, VA
- 1988 - 1989 Sales Coordinator
Harris/3M, VA
- 1986 - 1988 Financial Aid Administrator
Dorothea B. Lane School, VA

EDUCATION

- Executive MBA Indiana Univ. of PA (in progress)
- BS Business Admin. Indiana Univ. of PA, 1985

PROFESSIONAL ACTIVITIES

- NASFAA Member
- PASFAA Member
- EASFAA Member
- Southwestern PA Nursing Sector Assn. Member

"I would like to serve PASFAA and the nursing sector to help facilitate the exchange of ideas and needs of each group. Because hospital-based curriculums incorporate both clock and credit hour programs, our sector can benefit from the knowledge and experience of colleges, universities and proprietary schools which I hope to become a catalyst for the exchange of information among these communities. Serving as the sector representative will also provide me the opportunity to give back some of the support that I have received from PASFAA and the nursing sector over the past few years."

NURSING REPRESENTATIVE



TRACEY WASSEL

Financial Aid Director
Citizens General Hospital School of Nursing
1987 - Present

PREVIOUS EMPLOYMENT

- 1/84 - 11/87 Assistant to the Director
Point Park College
- 7/80 - 12/83 Work Study Student/Financial Aid
Office

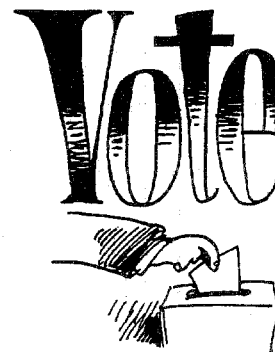
EDUCATION

- BA Journalism and Communications (Minors
in English and Psychology, Point Park College,
1983)

PROFESSIONAL ACTIVITIES

- Southwestern Pennsylvania Nursing Sector
Association Representative

"PASFAA membership has been a very valuable component of my professional growth. Having been within the Nursing sector for 10 years, it is now time for me to give back to my colleagues and the Financial Aid Profession as a whole. I would like the opportunity to contribute to the continuing development of our profession and promote the Nursing sector and their concerns and views."



PASFAA ELECTION NOMINEES

BUSINESS, TRADE & TECHNICAL REPRESENTATIVE



LINDA MALCHANO
Financial Aid Director
Computer Tech
1992 - Present

PREVIOUS EMPLOYMENT

- 5/85 - 11/92 Supervisor of Accounts Receivable
La Roche College

EDUCATION

- BS La Roche College

PROFESSIONAL ACTIVITIES

- 1996-1997 NASFAA Sector Representative
- 1996 Guidance Counselor Presenter
- 1997 Business, Trade & Technical Training Committee

"I would like to continue what I set out to accomplish this year; however, since things are somewhat more organized, I feel more progress would be made. Also, I really enjoy all the people."

INSTITUTIONAL SUPPORT SERVICES REPRESENTATIVE



DAN WRAY
Relationship Manager
Education First
1996 - Present

PREVIOUS EMPLOYMENT

- 1989 - 1996 Assistant Director, FFELP
Penn State University
- 1988 - 1989 Salary Administrator
Penn State University
- 1977 - 1988 U.S. Coast Guard

EDUCATION

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

PROFESSIONAL ACTIVITIES

- (Present) PASFAA Sector Rep., Inst. Support Svcs.
- (Present) PASFAA Technology Committee
- 1997-1997 PA Education Lenders Association
- 1995-1996 PASFAA Sector Rep. State Related Schools
- 1994-1995 PASFAA Gov't Relations Committee
- 1993-1994 PALS Advisory Committee

"The first year of being ISS Sector Rep. has been very productive, but there is much more work to be done. I would like the opportunity to continue in this role."

Submitted by
Brandi Darr
'97 Conference Committee

1997 CONFERENCE PREVIEW



Bourbon Street is just around the corner in Pittsburgh, as the count down to the PASFAA Mardi Gras continues—good eats, masks and merriment along with financial aid sessions and personal development. By now you should have received your conference packet in the mail. If not call Julie Salem at (814) 269-7037 or send a terminal message to CGO0462.

Costs: Conference Registration - \$ 150 plus PASFAA dues. Commuter Rate is \$85/day which includes meals and entertainment.

PASFAA Dues must be paid by all conference attendees.

Registration: Sunday, October 5, from 1:00 - 5:00
Monday, October 6, from 8:30 - 1:00 and 2:30 - 5:00
Tuesday, October 7, from 8:30 - 12:00

Directions: To get to The Sheraton Hotel at Station Square: Coming from the Pittsburgh International Airport, take Route 60 East which becomes I-279 and exit at the West End off-ramp onto Carson Street (Route 19). Signs to Downtown Pittsburgh will direct you right to the entrance of Station Square. Coming from the North, take I-79 South to I-279 South past Three Rivers Stadium onto the Fort Duquesne Bridge and then the Fort Pitt Bridge. Stay in the right lane and take the Carson Street exit ramp off the bridge before the tunnel. Once on Carson Street, follow the signs to Station Square. If Coming from Monroeville and the PA Turnpike, take I-376 West and exit at Grant Street. Turn left and go one block on Fort Pitt Boulevard. Make a left turn across the Smithfield Street Bridge and then a right into Station Square.



Parking: \$10/night in the parking lot behind the hotel and in the parking garage. There are also several lots in the area, however, these lots may close before the social events are over.

Dress: Leave your suits, ties and dresses behind because dress is casual. But, pack your purple, green and yellow (the official Mardi Gras colors).

Entertainment: Sunday night enjoy The Calypso Gypsies, a blend of music from the streets of New Orleans, the bayou and the tropical islands of the Caribbean. Monday evening enjoy Monte Carlo Night aboard the Gateway Clipper. Dinner, a Dixie Land band and games of chance are all yours aboard the Majestic. It's Mardi Gras, and anything goes. Dress in

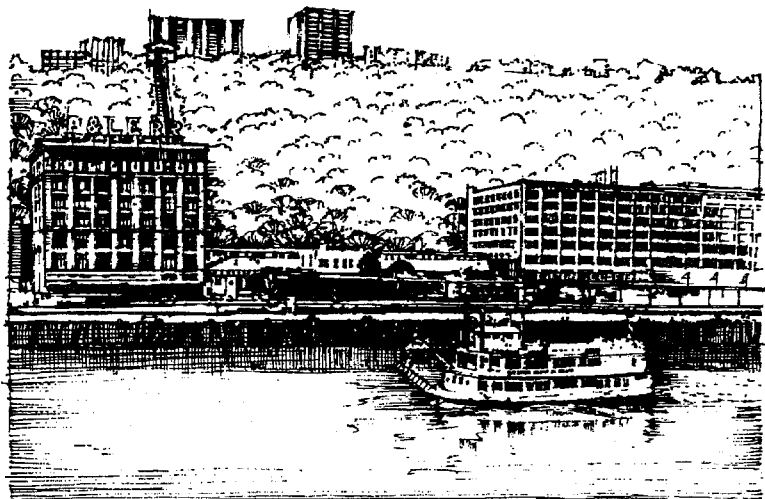


CONFERENCE PREVIEW cont.

your colorful Mardi Gras attire, and we'll provide the beads and masks. For those interested, climb aboard Molly's Trolley's, from 9:00 - 1:00 Monday night for a Southside crawl. September 15 to make your reservation. The cost will be between \$10 - \$20 depending on the number of people interested.

Conference Shirts For under \$25, purchase a denim shirt with the conference logo.

Forms Fair: Display and share your forms with others at the conference. Mail a small supply (between 40-50) of each form you would like displayed to Monique Davis, Point Park College, 201 Wood Street, Pittsburgh, PA 15221.



Vendors or Sponsors: Anyone wishing to be a sponsor or vendor, contact John Lockette at 800-347-7667.

PROFESSIONAL STANDARDS & TRAINING COMMITTEE REPORT

*Submitted by
Vali Heist
Professional Standards &
Training Committee Chair*

The Professional Standards and Training Committee met on June 1 for the final meeting of the academic year. Plans were finalized for the Guidance Counselor Workshops including a mailing to be sent to solicit volunteers in July and finalizing sites for the workshops to be held in November. A guidance counselor workshop session will be held at the annual conference on Sunday to give updates, hand out materials and give a presentation on Powerpoint. Survey results were presented by Michael Bertonaschi from the membership assessment survey that was mailed to the membership concerning training needs. The results were given to the representatives for each sector, the training committee chairs, and the conference chairs for this year and next year's conferences. The committee had decided to resurrect a listing of core college information that was last done in 1994 by PASFAA and used by many constituents. It contained deadlines, forms required, etc., and schools were asked to send information back to Jean Walker so their school could be on the list.

Submitted by
Fran McKeown
Government Relations Committee Chair

PASFAA REAUTHORIZATION POSITION PAPER

PASFAA Council has approved the following position paper addressing Reauthorization on behalf of PASFAA. The Government Relations Committee thanks everyone who submitted ideas and suggestions for Reauthorization!

FFEL and DIRECT LOAN PROGRAMS

PASFAA advocates a reduction in regulatory burden for schools, whenever feasible, without compromising the integrity of the loan programs. In light of this, we make the following recommendations:

In conjunction with NASFAA, we recommend a \$300 overaward tolerance for the FFEL and Direct Loan Programs. We feel that a modest overaward tolerance for these programs is reasonable and necessary to reduce costly and labor-intensive loan change processes for schools, lenders and guarantors. Additionally, loan changes cause much confusion for students and parents and, when the overaward amount is small, there is no rationale for all of the paperwork and inconvenience.

Change late disbursement regulations to allow certification of a FFEL or Direct Loan up to 60 days after the last day of enrollment, and disbursement up to 120 days after the last day of enrollment for students who have outstanding balances for the enrollment period. There are a variety of reasons why a student may not have had a loan certified by the last day of enrollment under the current regulations. Often, such as in the case of an unexpected withdrawal for medical or family reasons, the circumstances are out of the student's control. Students who leave owing the institution a balance for the enrollment period are unable to reenter the institution or continue their education at another institution because of the outstanding balance and subsequent holds on the student's academic records. We feel it is reasonable to certify the loan after the end of the loan period for the amount of the outstanding balance or the annual loan limit, whichever is less. Allowing the student to finance the outstanding balance with a student loan is generally preferable to the negative outcomes (e.g., holds on academic records, or an adverse credit history due to the institution's legal activities to collect the balance) caused by the unpaid balance.

Work towards a paperless deferment process. We feel that between the National Student Loan Database and the National Student Loan Clearinghouse, lenders and guarantors should be able to query these systems to grant in-school deferments without students being required to complete a deferment form to request such a deferment.

Regulatory Burden Relates to Administrative Performance. When considering regulatory relief, PASFAA believes that it is reasonable to tie such remedies to an institution's administrative performance as measured by indicators such as the institution's default rate and audit/program review findings. In so doing, it is important to consider the institution's performance as a whole. Specifically, the default rate should not be the sole indicator of performance since it may be a reflection of the institution's student population and may not accurately demonstrate its administrative efforts and capabilities.

In keeping with this argument, PASFAA advocates the elimination of certain regulations in the FFEL and Direct Loan programs with the understanding that these regulations may be imposed as sanctions upon schools with poor administrative performance. Specifically, we propose the elimination of the following three requirements:

***The 30-day delayed disbursement requirement for first-time, first-year borrowers.** Institutions may be allowed to continue this requirement if they so choose.

***Multiple disbursements for loans with short loan periods.** In accord with NASFAA, PASFAA recommends the elimination of multiple disbursements if the loan period is one semester, trimester, quarter, or 4 months.

***The proration of loans for students who complete their program in less than an academic year.** This cumbersome regulation has little or no impact on controlling student borrowing; the school's costs of attendance, cumulative loan limits and satisfactory academic progress regulations are already in place to provide safeguards against excessive borrowing. Proration is simply an administrative burden that should be eliminated.

Continuation of Direct Lending and its Alignment with FFELP.

PASFAA advocates the continuation of the William D. Ford Direct Loan program with no cap and no minimum requirement on the percentage of institutions required to participate. In other words, institutions should have the choice about whether or not to participate. This fosters competition between the two programs which, especially in Pennsylvania, has produced significant enhancements and benefits to students (e.g., electronic funds transfer.)

In addition, in accordance with NASFAA's position, PASFAA supports the alignment of these two programs whenever feasible, specifically with regards to the availability of the Income Contingent Repayment plan for FFELP borrowers and making the Direct Loan interest rate parallel to that provided in current law for FFELP borrowers.

Loan Limits/Debt Management

Once again, in accordance with NASFAA, PASFAA feels that an increase in loan limits is necessary given increases in the cost of attending college and the failure of grant funding to keep up with this inflation. However, our proposed increases differ from NASFAA. They are as follows:

Increase annual loan limits to:

First and second year: \$5,000

Third and fourth year: \$7,500

Grad/professional: \$12,000

Aggregate loan limits would be \$32,500 for undergraduates and \$92,500 for graduates

Additional unsubsidized loan limits should remain the same.

For undergraduate students, the two-tiered approach (i.e., grouping first and second year students together as well as third and fourth year students) is taken to simplify the processing of loans. The fewer tiers there are, the simpler it is for students and parents to understand and for schools to process. This will also reduce the number of mid-year loans that are processed when a student advances a grade level in the middle of the year.

Although the increase in annual limits for first year students may seem drastic, the attrition of first-time freshman borrowers was considered. Theoretically, freshmen are at highest risk for not completing their program and entering default due to unmanageable loan payments. However, since the minimum monthly payment for the Stafford Loan is the same whether the student borrows \$2,625 or \$5,000, we feel that the additional funding will help more students attain higher education without much effect on the default rate.

Provide incentives for schools to provide aggressive debt management programs for their students

While entrance and exit interviews are burdensome for schools, PASFAA feels that these efforts are worthwhile and may be partially responsible for recent decreases in the national default rate. Although some schools may be reluctant to do so, schools should take some responsibility for debt management as they are the student's primary and most knowledgeable contact and can serve as a valuable liaison between the borrower and the lender/servicer.

While we feel that current regulations concerning entrance and exit interviews are sufficient as requirements, schools should be provided with incentives for taking a more aggressive and innovative approach. Examples might be a required debt management seminar prior to graduation, extra services for alumni student loan borrowers, etc. These extra efforts could be rewarded with regulatory relief in related areas.

CAMPUS-BASED PROGRAMS

Allow for 25% transfer of funds between all campus-based programs, including FSEOG. This would permit schools the flexibility to decide how best to award funds based on their student mix.

Federal Supplemental Educational Opportunity Grant

Allow schools to award FSEOG on the basis of exceptional need as opposed to adhering to the requirement that FSEOG be awarded to students with lowest EFC and PELL eligibility. This would allow the cost of attendance, EFC and PELL eligibility to be taken into account which may be a better indicator of need.

Federal Work-Study Program

Specify that support services to students with disabilities qualifies as community service.

Specify that community service jobs be academically relevant to the extent possible but allow students to work outside of their field of study.

Eliminate the 5 percent community service requirement. We feel that institutions should be encouraged, not required, to use FWS funds for community service jobs.

Delete requirement that institutions make their own FWS equivalent program available to the extent of available funds. Institutions should not be required to provide for non-FWS employment.

FEDERAL PELL GRANT PROGRAM

PASFAA recommends the continuation of using the same costs of attendance for all TITLE IV programs (including Federal PELL grant.) Increase PELL to originally scheduled maximum awards. This would be a step towards decreasing high loan debts for needy students.

Review the rationale for students receiving a minimum PELL award of \$400.

DELIVERY SYSTEM MODIFICATIONS**Application Process**

PASFAA supports using the FAFSA as the means for applying for the FFELP loan as well as other types of financial aid. This would streamline the application process and eliminate roadblocks for students which occur when trying to obtain a separate loan application. This would make things more parallel between the FFEL Program and the Direct Loan Program.

Students should not be required to check 'sub' or 'unsub' on a loan application. It should be automatically assumed that a student wants to be considered for a subsidized loan. Schools should be held responsible for approving subsidized/unsubsidized loans in the proper amounts. Also, the EFT question on the loan application should not require the student to check either yes or no. It should be a statement that says, "If my school participates in electronic funds transfer (EFT), I authorize the school to transfer the loan proceeds received by EFT to my student account." This would eliminate the requirement for a student to sign a "Borrower Authorization Statement" if the student inadvertently checks that he/she does not want funds transferred electronically. Similar wording has been proposed in the master promissory note proposal.

Review the necessity of many FAFSA data items and their usefulness. Also, can a lot of the information requested on the FAFSA be collected another way? When eliminating items on the FAFSA, it is imperative to keep in mind that we do not want to require students to complete additional forms to collect necessary data.

NEEDS ANALYSIS

Continue to use one needs analysis for both PELL and other Title IV aid.

Eliminate automatic zero calculation of the federal needs analysis since this calculation does not look at assets, untaxed income and dependent student earnings.

The first \$500 of a dependent student's assets should be automatically protected.

Independent student without dependents needs analysis formula does not seem equitable. A possible solution would be to either increase the income protection allowance or decrease the percentage of income expected towards contribution.

Reinstate the 'old method' of adding negative parental contribution to student income contribution if a negative parental contribution exists instead of setting it to zero. This will give a better picture of the family's situation since the dependent student, in this case, is probably helping to support the family.

Eliminate simplified needs analysis. When simplified needs analysis originally came into play, the FAFSA required the reporting of home equity on the primary residence. Since this is no longer a requested piece of information on the FAFSA, it would simplify the application process if everyone was required to complete all FAFSA items, including assets.

Income protection allowance should be reviewed. For example, in the 1997-98 federal needs analysis calculation, the income protection allowance for a family of four and one in college is \$18,070. This seems unreasonable, especially in higher cost of living areas of the country.

Consider the possibility of changing 'base year income' to two years prior to the year for which the student is applying for financial aid. For example, if a student is applying for financial aid for 1997-98, 1995 income would be requested on the FAFSA. This would allow a match of income reported on FAFSA against IRS records which would eliminate income verification.

Clarification is needed on how tuition pre-payment plans should be handled in the needs analysis. PASFAA agrees with NASFAA that these types of plans should be used to offset the EFC and treat any remainder as a resource.

VERIFICATION

Select any dependent student listing parental income of zero or any independent student listing zero income for verification unless student indicates that he/she is a graduate/professional student.

Select students with Title IV income exclusions for verification.

Match FAFSA reported income against IRS. This could eliminate the need for income verification and collection of tax returns by institutions which would expedite the delivery of financial aid funds to students. Allow change to marital status after filing the FAFSA to allow someone to become independent. It doesn't seem fair to consider a married student as a dependent student for needs analysis purposes.

CASH MANAGEMENT

A credit balance on a student's account should be allowed to be used towards other expenses if a student authorization is obtained. Other expenses might include: day care, books & supplies, parking and library fines, etc.

The requirement to notify a student and/or parent, within thirty days of disbursement of their right to cancel all or a portion of a loan when the loan has been disbursed via EFT payment or master check is cumbersome and redundant.

Increase the amount of time schools have to either disburse FFELP funds or return these funds to a lender if those funds were provided to the school through EFT or master check. Prior to disbursing funds to a student's account, schools must perform numerous eligibility checks. This will be almost impossible to accomplish in such a short period of time.

GENERAL**Refunds**

Eliminate pro-rata and federal refund calculations. Allow institutions to use their own refund policy which would have been approved by their accrediting agency. Schools should still adhere to the "refund allocation" portion of the policy when returning funds. Most schools deal with special circumstances for students who withdraw after the refund period through appeal processes.

Grant/Loan Imbalance

The Grant/Loan Imbalance should definitely be addressed. Students are becoming more dependent on loan programs as grant funding remains inadequate.

Remedial Education

Continue eligibility to cover remedial education courses. Many students who begin their college career by taking remedial courses wind up doing much better academically than they would have done otherwise without the remedial courses. Students should not be penalized for not getting the basics in high school.

Selective Service Registration

Database matching for Selective Service Registration should be eliminated. Use means other than Title IV programs to ensure compliance. The Higher Education Act does not contain actual registration requirement. Since it is contained in a statute outside the HEA, Title IV programs should not be used to enforce. Also, consider eliminating other non-financial aid oversight requirements such as athletic disclosures, campus security and drug/alcohol education requirements.

Non-Traditional Programs

The Financial Aid community needs clear regulations on how to handle financial aid for students who are obtaining their education through non-traditional methods such as distance learning, modular courses, accelerated programs, weekend programs, etc. This method of learning is becoming more popular, especially with increased use of the Internet, and the financial aid community needs clarification on how to comply with federal regulations when awarding students who enroll in courses taught through these non-traditional methods.

Additional Locations/ Programs

The Financial Aid community needs more clear regulations on how to add new locations and new programs (e.g., institution has already gone through recertification and needs to report the addition of a new location or new program.)

Legal Immigrant Title IV Eligibility

PASFAA feels that Title IV eligibility should be retained for legal immigrants.

Ability to Benefit

PASFAA feels that institutions who admit fewer than 25 percent of its enrollment as Ability to Benefit students should be able to use their own assessment testing methods. However, we feel that more stringent regulations should be imposed on institutions with poor administrative performance.

PASFAA EXECUTIVE COUNCIL

June 2, 1997

Holiday Inn Lancaster Host Hotel and Conference Center, Lancaster, PA

The meeting was called to order at 9:30 a.m. on June 2, 1997.

Conference 1997 - George Walter for Julie Salem

1. The conference fee proposal was discussed at length. A motion was made to set the conference fee at \$150. The motion was seconded and approved by Council.

Membership and Elections - Georgia Prell

1. A Membership and Elections committee report was circulated to Council. Currently there are 604 PASFAA members.
2. The membership dues for next year were discussed and Council voted to retain the membership fees as they are: Regular - \$ 40, Associate - \$38, Student - \$20
3. Georgia advised Council that she will no longer be keeping the membership list for the Association.
4. Georgia asked Council to seek out members willing to serve on various Council positions, especially President-Elect.

Professional Standards and Training - Vali Heist

1. Policy & Procedures Manual - George expressed his thanks to the PS&T committee for their extraordinary work on the P & P Manual.
2. Guidance Counselor Workshops - Vali met with PHEAA representatives to continue plans for the workshops.
3. Overheads - The membership will be asked if they want the overheads on PowerPoint or a master copy on paper.
4. Training - A new training survey will be sent to the membership to plan for next year's training efforts.
5. PA Post Secondary School Aid Application and Deadline list - Council agreed that the list of schools, deadlines and codes is helpful to counselors and will work to revise the list for the High School Counselor Workshops this year.

Government Relations - Fran McKeown

1. Fran circulated the committee's response to the NPRM on the FAFSA redesign.
2. The final draft of the Reauthorization paper that was prepared by the Committee was reviewed and approved by Council. The paper will be sent to NASFAA and presented to our membership.

Financial Aid Awareness - Vali Heist

1. Jean Walker and Michael Bertonaschi were approved as Co-Chairs of the FA Awareness Committee with its main charge to reestablish the Hotline. Peter D'Annibale was recommended and approved as Vice Chair of the FA Awareness Committee.

Training - Vali Heist

1. Vali is seeking individuals to serve as Chair and Vice-Chair of the Training Committee.

Finance & Development - Ruth Cramer

1. A report from the Finance and Development Committee was circulated.
2. Council spent time reviewing the budget proposals for 1997-98 and adjusting the items when necessary to accommodate the needs of the committees. The final budgets were determined and approved by Council.

Technology - Dan Wray

1. A report was circulated summarizing the committee's activities.
2. A scanner was purchased from their budget to assist with the input of materials on the Homepage.
3. Issues of security and copyright are being investigated as they relate to PASFAA's Web page.
4. Since Georgia will no longer be able to house the membership list, it was suggested that a laptop computer be purchased to maintain the membership database. A motion was made and seconded to give George Walter the authority to purchase hardware and software to be used to house the membership list with an upward limit of \$5,000. Vote taken and motion was approved.
5. A motion was made for the Technology committee to investigate the establishment of lender and vendor links to the PASFAA Homepage. A vote was taken and the committee will begin its investigation.

Sector Reports.

1. SSHE - Bob Thorn
 - a. The sector met at Willow Valley Conference center in April.

2. Two-year public - Jean Walker

- a. The sector met on April 17 & 18. Thirteen out of 15 institutions were represented.

Site Selection Proposal

1. The proposal by Beamer and Associates was signed and sent.

EASFAA - Georgia Prell

1. George Chin is the new President-Elect of EASFAA.
2. George Walter will be the PASFAA representative to EASFAA.
3. EASFAA recognized Rachael Lohman with its Distinguished Service Award at the Conference.

NASFAA Conference Update

1. PASFAA will be sponsoring a reception for the NASFAA Executive Board on July 8, 1997.

Results of Survey of Two Year Private Sector - Georgia Prell

1. Based on the results of the survey of the Two-year Private sector it appears that there is no need for a separate sector for this group. Barbara Schmitt, current sector representative for this group, felt that there were so many different needs among the institutions that there was often no common ground for them. Based on the survey results and years of discussion on this issue, a motion was made to disband this sector and have the schools affected by this change affiliate with another sector. A vote was taken and the motion carried.
2. A second motion was made to change the designation of the Four-year private sector to Private Sector (Credit Hour and Term Based). Vote taken and the motion carried.

Review of the Constitution and Bylaws - Georgia Prell

1. A handout was presented with changes to the Constitution that will be going to the membership for a vote. The changes were reviewed and approved by Council.
2. A handout was presented with changes to the By-Laws that will be going to the membership for a vote. The changes were reviewed and approved by Council. It was the sense of Council that these documents will be sent out with the nominations for review and approval by the membership.

Conference Site 2000 - Fran McKeown

1. After touring the Lancaster Host and having Council hold its June meeting at the hotel, a discussion was held regarding the possibility of having the Conference 2000 at the facility. Council agreed that the facility presented itself well and a recommendation was made to sign with them for the year 2000. A motion was made and Council approved the Lancaster Host as the site for Conference 2000.

PELA Update - Sally Whiteman

1. Sally Whiteman requested to present a brief update on PELA to the Executive Council. She presented PELA's request to strengthen its ties with PASFAA to better service the financial aid community. They would like to have Council input at their meetings along with providing a brochure on "How to shop for Alternative Loans."
2. PASFAA is willing to work with PELA on some of their initiatives and will be contacting a representative of PELA to cooperate on some of the ideas presented.

The meeting was adjourned at 4:30 p.m.

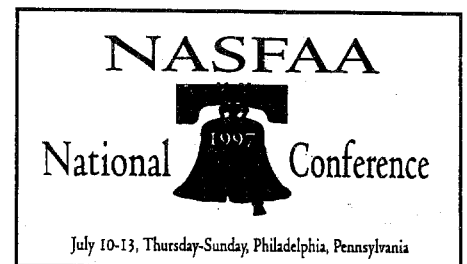
THANKS AGAIN

To all who assisted at the NASFAA Conference

There was no shortage of volunteers from among the PASFAA membership at the recent NASFAA conference held in Philadelphia from July 10-13, 1997. Over 75 individuals assisted at the recent conference offering their time and talents to help our colleagues from around the country enjoy their stay in our state. Whether it was stuffing over 3,200 conference packets, manning the registration booths, lending a hand at the evening event or working at the information desk, PASFAA members readily offered their assistance to make the conference run smooth.

On behalf of the NASFAA office and the Conference Committee - THANK YOU.
It couldn't have happened without you.

Submitted by
Bonnie Lee Behm
NASFAA Conference Committee
PASFAA Secretary



Submitted by
Mary Miller
PA Financial Aid
Training Program Chair

PENNSYLVANIA FINANCIAL AID TRAINING PROGRAM



Another exciting training year has been planned by the Pennsylvania Financial Aid Training Program Committee. A Training Guide, which will include a complete list and description of upcoming training activities will be mailed to you in August, however, make note of the following:

October 4-5, 1997 - Fundamentals Workshop (at PASFAA Conference)
Sheraton at Station Square, Pittsburgh
Faculty: Patty Hladio, Chatham College
Kathy Ruby, Shippensburg University of PA

October/November/December

Data Link Workshops
Support Staff Seminars
Guidance Counselor Workshops
Business, Trade, and Technical Workshops

January/February/March

Need Analysis/Data Link Workshops
Teleconference - Topic - To be announced

April/May/June

Spring Training Seminars
Summer Institute for New Financial Aid Administrators

Members of the Pennsylvania Financial Aid Training Program Committee:

Chairs:

Sally Ann McCrea, Harrisburg Area Community College
Brandi Darr, Triangle Tech

Committee Members:

Henry Chance, King's College
Vali Heist, Alvernia College
Janice Hetrick, Eastern College
Robert Latta, Westminster College
Kerry Paoletta, National City Bank of PA
Jack Pergolin, St. Joseph's University

Vince Racculia, PHEAA
Rob Reddy, Point Park College
Kathy Ruby, Shippensburg University of PA
Ragan Watson, Clarion University of PA
Leanne Yunetz, University of Pittsburgh at Johnstown



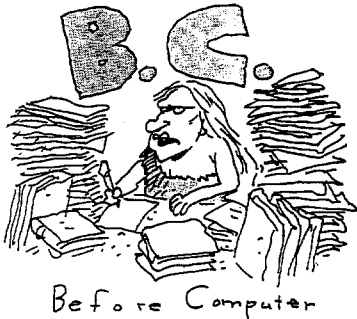
WORLD WIDE WEB COULD LESSEN YOUR WORKLOAD

Submitted by
Greg Gearhart
Messiah College

By now, most of us are familiar with the many advantages offered by the World Wide Web. Many of us access the web for business and personal uses on a daily basis. I routinely access sites such as the United States Department of Education's Student Financial Aid Bulletin Board System and NASFAA's Post Secondary Education Network to get information about the latest issues in financial aid and to download things such as Federal Registers and Dear Colleague Letters.



We all know that the Web is a great way for us to bring information into our offices, but what about using it to allow information to flow out of our offices? One of the newest software technologies that is now being developed allows persons outside of our offices (usually students and parents) to use some form of a Web browser to access the data in our school's administrative systems in order to find information about that person's own records. Some examples of things that a student or parent might want to access include a forms tracking record, the aid entered on a student's account, the student's business office records, or the student's registration records. This is a technology which can offer schools many advantages, but which

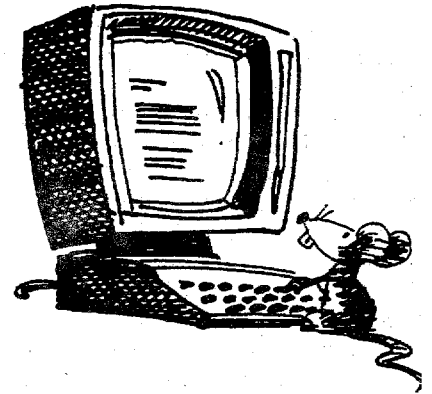


also raises some serious concerns. Let's look at some of the advantages and difficulties in implementing such a system.

This technology allows students and parents to actually view the administrative databases that a school is using on a daily basis. This means that they will be viewing the most up-to-date information. Of course, they can only view this information and cannot change it.

As an aside, one must realize that the normal web browsers (such as Netscape), cannot normally be used for such purposes because schools use databases written by different software vendors and standard technologies cannot usually read these different databases. Normally, this software must be developed specifically for the type of database that a particular school is using.

Hopefully, access to this information will answer questions that students and parents might have and which they would otherwise come to your office with or call you about; this should alleviate the workload in your office. Of course, there are several issues which immediately come to most people's minds. One is the possibility that the information the user sees could cause them confusion and create more work than it would save. For example, at Messiah College, we use our forms tracking system for keeping track of other information about a person. Forms that have been received or are due on the student's record are not the only things that appear there; we often make up dummy form codes to indicate something else about the person. This kind of information could simply serve to confuse individuals looking at the database and generate more questions than answers. The solution to this falls into two areas. First of all, it is necessary to properly educate users of the system. This might be done through training sessions, by distributing printed training materials, or by having on-line instructions which must be viewed before the user gets into the system. Secondly, it is important that the software that you are using allows the individual to view only the selected information that they need to see and not information that would simply be more confusing for them. In the example given above, our system allows us to indicate which tracking documents should be viewable by the user and which should not. If done correctly, this technology should reduce the traffic in your office and, for those who do still contact you with a question, it should allow them to have a more clearly formed question when they make their initial contact with your office. This should ultimately save you time in researching the issue and finding out exactly what it is that the person is really asking.



The most significant difficulty associated with implementing such technologies is probably security. Systems must be able to authenticate that the person trying to access data is someone who should be able to see that data. At the very least, this means establishing user ID's and passwords for system users. Some institutions take the extra step of implementing smart card technology, which prohibits the user from accessing the data unless they have a card which can be fed into a card reader that is actually attached to the computer system.

Another security issue relates to surrogates. For example, is a parent allowed to see all or only part of a student's records and how is this implemented? One way is to give the parent a separate user ID which accesses the student's record, but which allows the parent to see only certain information on the record.

Once a user has gained access to the record, security continues to be a concern. If accessed from certain locations, security can be a problem simply because unauthorized viewers might walk by and be able to see the information on the screen. For example, this would be a problem for a student using the software from a computer lab on the campus. One solution is to make the system smart enough to know what particular locations the data can be sent to and what locations it cannot. This would prohibit viewing the data in locations that are known to be public.

When accessing the system from a remote location, the fact that the data is being transmitted over phone lines is also a concern. It is possible for unauthorized individuals to intercept the information as it is transmitted back and forth over the wires. Generally this is not considered to be too much of a problem, because the amount of information that is now being sent back and forth over the Internet is so extensive that it would be very difficult for individuals to locate the particular set of information that they want. However, if this is a concern for an institution, encryption technology can be used to scramble the data so that, even if intercepted during transmission, it would not be readable.

If you haven't heard about this on your campus yet, it probably won't be too long until you do. Although it can be intimidating to think about implementing the many new technologies that are coming along these days and there's no question that there are some serious issues to be dealt with in any new technology, the investment of time and effort in setting up new technologies can save a lot more work in the long run.

STUDENT LOAN DEFAULT & OTHER ISSUES

Dr. Jerry Davis Offers Some Insight



Dr. Jerry Davis

Almost two years ago, in an assignment in my Master of Public Administration program at Shippensburg, I was required to conduct an "elite interview" with a specialist in a public policy field of my choice. As a dedicated financial aid professional, my interests were in the area of student loan default, and Dr. Jerry Davis, Director of Research at Sallie Mae, graciously agreed to be my expert. Many of you probably already know him; he conducted research on student loan default at PHEAA from 1981 until he left for Sallie Mae in September 1994.

In addition to the advice he offered for my assignment, Dr. Davis provided me with some valuable information I was able to use in my everyday professional life. I thought other financial aid administrators might also find it useful. We are often so wrapped up in the hectic process of awarding and disbursing aid to students, that we don't get a chance to ponder the larger issues and implications of what we do. The following summarizes a more recent interview I conducted with him on July 15.

Our discussion began with some questions about the major factors influencing default. Not surprisingly, according to Dr. Davis, attrition is the most common cause of default. Students who graduate are more likely to get jobs and are therefore able to repay their loans. Among students who complete their programs, the default rate is only 5%. While he acknowledges the quality of the program administration does play a minor role in the default rate, attrition is the most important factor.

Always the pessimist, I proposed that the complexity of the system itself (e.g., multiple servicers, multiple loan programs and deferment regulations) might cause default. Dr. Davis disagreed. While at PHEAA, he studied borrowers whose loans had not been sold, and borrowers whose loans were held by more than one holder. He found that default rates were actually lower for the borrowers who had had loans sold. He attributed this to the fact that the loans that are sold are usually "better quality" loans and are being serviced well. In the past several years, loan servicing has been improving, as demonstrated by actions such as the required notification of a borrower when a loan is sold.

I wondered whether default rates had risen among certain populations of students (e.g., graduate, law, theology, chiropractic) as a result of increased loan limits. According to Dr. Davis, there has not yet been a real rise in the default rate at Sallie Mae. However, he referred to a National Postsecondary Financial Aid Study in 1995, which noted a substantial increase in the level of graduate student borrowing. Dr. Davis acknowledged this could be a problem in the future. I also wanted to know whether PLUS Loan default rates had increased since limits had gone up in the last Reauthorization. Again, in Sallie Mae's portfolio, there has not been a significant increase in default. After thinking about it, Dr. Davis was not surprised by this; in the PLUS program there is a credit check to screen borrowers, and parents usually do not rack up four years of borrowing, which might become unmanageable. We discussed the national Stafford Loan default rate, how it has been declining in recent years, and whether or not this could be attributed to the increased debt management efforts at the postsecondary level. Dr. Davis explained that when looking at the most recent (last three years) of cohorts, among two and four-year colleges, the default rate has not changed. For the proprietary schools that remained in the cohort, the default rate also stayed level. What did occur was through the gatekeeping functions of the last Reauthorization, the "bad" schools were eliminated from the program, and the national default rate fell. This, he concluded, could indicate that due diligence at the postsecondary level has already done as much as it can to prevent default.

As Reauthorization approaches, it appears likely that Congress will increase loan limits again. I asked Dr. Davis if he thought this was a good idea. He did not think so, because there is not a real need for it. He recently examined a very large group of borrowers at Sallie Mae, and compared their academic year to their borrowing that year. Only two thirds of the students borrowed their grade level maximum, which meant the remaining third did not even need the current loan limit. He concluded there was not a tremendous demand for increased limits. The only group that might need an increase, he noted, were freshmen, but to do so would increase default costs.

The media and disgruntled students and parents like to focus on the unfairness of it all—today's students will barely finish paying off their own loans when they'll begin borrowing for their children. I asked Dr. Davis about research that had been done to determine how quickly borrowers pay off their student loans. He explained that at Sallie Mae, the average was only seven years, and that only about eight percent of all borrowers utilize repayment plans other than the standard ten year repayment. Of those, very few actually take twenty years to repay. He elaborated on how the system really is not "unfair" at all. While



STUDENT LOAN DEFAULT cont.

students do have to repay their loans, rather than focusing on the injustice of a large debt burden, we should look at all of the benefits (tangible and intangible) a college education provides. College educated people generally make more money (much more than the average monthly student loan payment), are better citizens and parents, and even live longer than individuals who did not attend college. While student loan borrowing has increased faster than earning potential, we are not in a "crisis," and earnings for recent college graduates have recently been on the increase again.

Dr. Davis does have some concerns about the implementation of the federal unsubsidized Stafford Loan. He feels that some of the borrowing that takes place in that program is discretionary: students borrow it because it is available. They "borrow for convenience," (e.g., living alone instead of with a roommate). This is a problem only maturity and perhaps debt counseling at the postsecondary level can resolve. He is also very concerned about the levels of consumer credit students are accruing, and argues this could add significantly to their debt burden in the student loan programs.

What can we as financial aid administrators do to prevent default? Dr. Davis' response was emphatic: don't give loans to high risk students! That is, of course, easier said than done. One of the reasons I wrote this article was to promote awareness among you, my colleagues, about the research that is available out there. It can and should be used to bolster our arguments as student advocates, assist us in writing our responses to those pesky NPRM's, and calm us down when we're convinced the whole system is about to crumble down around us. So much of our experience is anecdotal, and the research that Dr. Davis and others like him perform can help us keep it all in perspective. So the next time the NASFAA Journal of Student Financial Aid flies across your cluttered desk, take a minute to read a few articles (or at least the abstracts) -- you may just learn something!



PASFAA MEMBERSHIP

TOTAL 609

Regular 433

Associate 173

Life 3

Breakdown by Sector

Two-Year Public	30
Two-Year Private	23
SSHE	43
Four-Year Private	185
Business, Trade & Technical	108
State Related	25
Nursing	37
Institutional Support Services	129
Other	29

Don't Miss the PASFAA Conference



*It's going to be a real
blast!*

STUDENT LOAN DEBT: Crisis or Exaggeration

by Diane Saunders, V.P. of Communications and Public Affairs, Nellie Mae

While anecdotally, financial aid administrators note a substantial increase in student borrowing in the last few years, there is very little recent research available to guide the higher education community. Are our students facing a debt burden crisis the likes of which has never been imagined? Or are the media and some researchers blowing the debt issue out of proportion and alarming students and parents who may make college attendance decisions based upon what they read in the papers? Or more likely, are we really somewhere between these two extremes?

The accompanying chart summarizes two different viewpoints of the debt debate. Where does your experience with students and financial aid put you on the debt debate scale? Also included in this piece are ideas on how various members of the higher education community can work together to both understand and address how the burden of student loan debt is effecting today's college students.

PLEASE SEE VIEWPOINT COMPARISON CHART (next page)



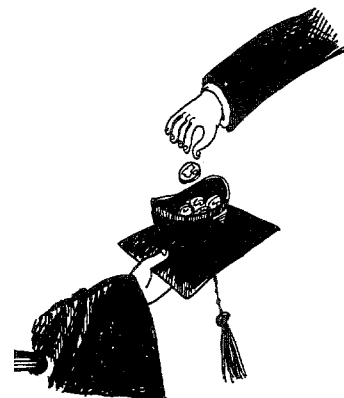
Conclusion - Debt: Where to From Here?

The largest and most recent debt studies were done on students who had borrowed in the late 1980s and don't necessarily reflect the current student borrowing population. These earlier studies told us that the majority of student loan borrowers, 85-90 percent, were successfully handling their debt burden. While they didn't like repaying their loans, having to make monthly payments was not inhibiting borrowers from buying cars, homes, getting married, having children or moving out of their parents' homes. Yet, a more recent national study completed in 1993 countered these findings, saying that borrower decisions and consumption were impacted by certain levels of student loan debt. What can aid administrators, lenders and other members of the higher education community do about reaching a consensus on how to address increases in individual education loan debt?

Here are a Few Ideas on Places to Start:

1. College aid offices may want to perform a diagnostic on the level and quality of entrance and exit counseling on their campuses. What can be done internally to improve it - such as obtaining additional financial and/or human resources - and how can student loan lenders be called in to improve the process and bring more resources to the effort. Does credit card debt also impact your student population? Although it's not your responsibility to worry about this, it does impact the ability to both borrow more student loans, and to successfully repay education loan debt.
2. Financial aid associations - national, regional, and state - should begin offering more sessions at their conferences on student loan debt. And besides bringing in financial aid officers, researchers and economists, students should also be included as presenters in order to fully examine from all perspectives how student borrowing patterns have changed over time.
3. The student loan industry and financial aid administrators must work in unison to ensure that students do not borrow beyond their ability to repay. Colleges should begin seeking more information from lenders about the debt and default patterns of their students. Additionally, financial aid offices should track borrowing trends and share these with their colleagues.

Only through a collective effort among many members of the higher education community - colleges, students, families and loan providers - can we understand how burdened student loan borrowers are. From there the same community can create new, innovative ways to help borrowers through the loan process from their first promissory note to their last student loan payment.



Student Loan Borrowing is in a Crisis State	Student Loan Borrowing is Reasonable
Just since 1992-93, student and parent loan volume has increased 65%!	Volume increases in recent years are primarily attributed to higher loan limits and increased eligibility from the 1992 Reauthorization.
There is a growing segment of students who are borrowing beyond their ability to repay successfully.	The vast majority of borrowers earn enough upon graduation that their student loan debt does not inhibit regular consumer behavior.
In the mid-1980s, financial aid associations set a benchmark of an 8% student loan debt to income ratio as the point above which burden does occur. Average student loan debt burden is now 10% of borrower income.	Borrowers with a college degree earn 50% more over their lifetimes than those with only a high school diploma. Yes, their debt is higher than those who didn't get a college degree, but so is their income and earning potential.
The increase in college costs, coupled with declining grant aid, has forced students to borrow in greater amounts because family incomes have not kept pace.	College costs are no longer increasing at the double-digit rates that were seen in the 1980s. The last few years have seen increases in the 3-6% range at most colleges and universities.
The need for lower income students to borrow in greater amounts is impacting both access to and retention (persistence) in higher education.	Some studies have shown that the combination of a grant and loan has a greater positive impact on persistence than does a grant on its own.
"Loan Fear" makes some families wary to borrow, thus limiting a lower income student's access to a higher education. More counseling and outreach is needed earlier on in a diversity of communities so that parents understand and become comfortable with education borrowing.	The aid system cannot reasonably address the financial counseling needs of each and every family. Entrance and Exit counseling provide the student with a level of education adequate enough to get them on the right track toward successful repayment.
Students who borrow more than they can afford to repay may end up defaulting and thus cutting themselves off from credit of any kind.	Income Contingent and Income Sensitive repayment addresses these types of problems because it lowers a student's monthly payment and gives them more time to repay.
Income Contingent/Sensitive repayment is not a panacea for loan borrowers. It substantially increases the cost of borrowing for students, and gives them a lesser ability to finance other items, such as a mortgage or other loan, because it increases the borrower's debt to income ratio, upon which ability to repay debt is judged.	Borrowers are mostly concerned with monthly cash flow. Income Contingent/Sensitive repayment is a good option for those who would otherwise find themselves in default. Once a borrower defaults, he/she is also at risk of being cut out of the ability to obtain more credit, whether a credit card or mortgage.
With almost 50% of all full-time undergraduates over the age of 24, they no longer receive the type of financial help from parents that younger students (still in the nest) tend to receive. Non-traditional student need is not being addressed and this population is borrowing in greater and greater amounts.	Parent borrowing has also increased. Between 1994-95 and 1995-96, PLUS borrowing increased 29%. Parents are still sharing the burden of paying for college for the majority of students.
Default rates will certainly rise if we don't begin addressing the increased burdens we are placing on our students.	The Department of Education showed the default rate going down from 17% in FY 92 to 11% in FY 93. This downward trend in defaults demonstrates that debt is manageable for most students, and students are successfully repaying their loans.
Decreases in default rates reflect better Entrance and Exit counseling, better and more sophisticated collection efforts, and a greater number of available repayment options since the late 1980s. The default rate alone is not an accurate measure of true burden and its impact on student borrowers.	Borrowers who aren't defaulting are managing their debt. They might want to spend their student loan payment on a vacation or a car payment, but the majority of student loan borrowers aren't forfeiting major life and consumer decisions because of their debt.

PUBLIC TWO-YEAR SECTOR

*Submitted by
Jean M. Walker
Public Two-Year
Sector Representative*

I hope you all had a stress-free summer and have everything in place for the start of the Fall semester. (If you did in fact have a stress-free summer, please give me a call. I could use some pointers for next summer.)

I thought I would take this opportunity to remind everyone to mark your calendars for upcoming meetings. We will meet as a sector at the PASFAA Conference being held in Pittsburgh October 5-8. The date and time of the meeting will be indicated in your conference packet.

The fall sector meeting is scheduled for Thursday, November 13 and Friday, November 14 in Harrisburg. I will send everyone a terminal message with the details concerning locations, costs, etc.

As you budget for the coming year, don't forget to reserve money and time for the EASFAA Conference May 18-21 in Washington, DC. Our very own sector member, Betty Davis, CCAC, South Campus, is the 1998 EASFAA Conference Chair. I'm certain Betty would appreciate all of our support.

Good luck with the Fall semester. I hope to see you all at the conference!

BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by
Linda J. Malchano
Business, Trade
& Technical
Sector Representative*

Many of you have expressed an interest in specific training for the Business, Trade and Technical sector. Brandi Darr, Judy Leedy, Sherry Youtz and I met with Diana Miller, Training Specialist for PHEAA, to develop an agenda for training sessions. By the time you read this, you will probably have been notified of the training dates and locations. Hopefully, these sessions will address some of your issues and concerns.

Don't forget to make your plans to attend the annual conference at Station Square in Pittsburgh. In addition to many other sessions, we will have our sector meeting and Bill Hoyt from Consolidated School of Business will present a session specifically for the Business, Trade and Technical sector. This will be an ideal forum to discuss the many issues, ideas and concerns that you may have.

I hope everyone had a wonderful summer - rested, relaxed and ready for the fall classes! See you all at the conference.

INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by
Dan Wray
Institutional Support
Services Sector
Representative*

1. The next PA Education Lenders Association (PELA) meeting is 7/17/97 (just two days after this newsletter article has to be submitted). Notes from the 7/17 PELA meeting will be included in the next PASFAA Newsletter.
2. The last PASFAA Council meeting was held in Lancaster on 6/2/97. I was unable to attend due to a prior commitment out of state; however, Sally Whiteman of PNC Bank was kind enough to pinch hit for me for a portion of the meeting (there were several issues that needed to be addressed). Thanks, Sally!

Primarily, the issues addressed at Council were related to the upcoming Fall PASFAA Conference. PELA would like to have table space at the conference and a special identifying ribbon for PELA members to wear along with their name tag. These proposals were approved by Council.

3. Remember: the Institutional Support Services sector covers a lot of ground. Or sector includes basically everyone involved in the financial aid industry who are not financial aid administrators at postsecondary institutions. This means lenders, servicers, guarantors, even governmental agencies! If, in your daily activities, you meet someone who is currently not active in PASFAA - but who appears to be qualified as a member of the ISS sector - please give me a shout. I will contact all potential members and discuss the benefits of PASFAA membership with them. "THANK YOU!" to all of you who have referred people to me in the past.

Also - You'll notice that I give a PELA update along with my sector report. I do this because I attend PELA and because many of the most active PASFAA ISS sector members are also PELA members. A lot of the business conducted by PASFAA Council affects PELA and vice versa. However, if there are other ISS members whose group meetings I can attend as a PASFAA representative, please let me know. The goal here is to maximize the communication among groups who all share our common mission; and my job is to facilitate that communication.

4. As always, if there are any issues you'd like me to bring to PASFAA Council, you can contact me at:

Dan Wray
PASFAA Sector Representative, Institutional Support Services
Education First
550 Route 36 South
Duncansville, PA 16835
(814) 696-6775 (phone)
(814) 696-8201 (fax)

STATE-RELATED SECTOR

As a result of a change in employment, Cheryl Browning has left her position at Lincoln University to take a position at another institution outside Pennsylvania. Therefore, the sector representation for this particular sector will be handled for the remainder of this year through the PASFAA President. Any questions or concerns that members of this sector wish to voice can be directed to George Walter at Villanova University. This sector rep position will come up for election at the next annual conference.

PRIVATE TWO-YEAR SECTOR REPORT

Submitted by
Barbara Schmitt
Private Two-Year
Sector Representative

This is the last report of the Private Two-Year group, as our sector has been disbanded effective with the upcoming PASFAA year. Everyone should have received the PASFAA ballot containing the proposed Constitution and By-Law changes. The proposed change for Section 7(a) outlines the seven sector councilpersons, and the private sector has been redefined as credit hour/term based rather than four-year. Everyone in our group should now be able to find a new 'home' in one of the six sectors, as proposed. If you have any questions about identifying your new sector, please feel free to contact me or any of the sector representatives. You will find all of us listed on the inside of the front cover of the newsletter.

Hopefully, everyone is having an enjoyable summer, and I look forward to seeing all of you in Pittsburgh this October.

NURSING SECTOR REPORT

Submitted by
Adrienne Miller
Nursing Sector
Representative

I hope you are all surviving this summer as I know that priorities for a lot of nursing schools is enrollment size for the fall and adapting our programs to the new federal regulations.

The Nursing Sector will be meeting at the PASFAA Annual Conference in Pittsburgh (October 1997). If there are any issues that you would like to be discussed at the sector meeting, please feel free to contact me at (412) 623-2353. See you in October.

PRIVATE FOUR-YEAR SECTOR REPORT

Submitted by
Arlina DeNardo
Private Four-Year
Sector Representative

No sector meeting was held over the summer. However, our next sector meeting will be held during the PASFAA Conference, so I'll see you there!

The Conference Committee has spent a lot of time and energy organizing a great conference, so mark your calendars! Conference dates are October 5-8, and the location is the Sheraton Station Square in Pittsburgh. If you are unable to attend the conference, please make sure you cast your vote by sending in your absentee ballots. Until then, give me a call or drop me a note regarding agenda items for our next meeting. I can be reached at (610) 250-5055, or via denardoa@Lafayette.edu.

SSHE SECTOR REPORT

Submitted by
Bob Thorn
SSHE Sector
Representative

The SSHE sector will meet at the PASFAA conference in Pittsburgh, October 5-8. Please contact me with agenda items or concerns you would like to see addressed.

I have been asked by the Chancellor's Office to serve as the Financial Aid Representative for the SSHE schools on a newly-formed committee. This committee will be developing and offering recommendations to the Chancellor regarding the future tuition rate/pricing policies for SSHE. As soon as I receive more information from the Chancellor's Office, I will report back to my colleagues as well as seek their insight and guidance on this important issue.

INSTITUTIONAL AT-LARGE SECTOR

Submitted by
Michael Bertonaschi
Institutional At-Large
Sector Representative

One of the many subjects discussed at length by PASFAA Council during this past year was issues related to the selection of future sites to hold our annual conference. As our membership continues to increase in numbers, it has become more difficult to find conference sites that can accommodate us.

Beamer & Associates, Inc. is an association management firm that provides a complete range of management services to national, regional and state associations and professional societies. Two of their associates met with council back in February to present their services and submit a proposal to provide PASFAA with a complete site selection search of all existing hotels and conference centers in the state of Pennsylvania that can accommodate us. During the April council meeting, a motion passed to contract with Beamer & Associates, Inc. to provide the Association with the proposed site selection search for future conference sites. Information relevant to PASFAA and our annual conference has been given to Beamer & Associates and they are in the midst of performing the contracted services.

The PASFAA bylaws state that our annual conference must be held between September 15 and November 15 but due to the beginning of classes and weather considerations, our conference has been generally held in October. As we have found out recently, this happens to be the most popular month for conferences in Pennsylvania and as a result, the limited number of the most desirable sites are now being booked as far as ten years in advance.

Given all of these factors, council will be reviewing the results of the research that Beamer & Associates will provide which will indicate how many sites are available for future Consideration. We have currently booked sites for the next five years to the year 2001. As PASFAA Council meets throughout the 97/98 year, we will be discussing what directions to take for contracting future conferences to provide the membership with the most conducive sites. If you should have any questions, comments or concerns, please contact me by msg at CQ01535 or via the internet at bertonn1@laroche.edu.

The following historical data was provided to Beamer & Associates to perform a state wide site selection analysis. Also listed below are future conference sites that have been contracted through the year 2001.

FUTURE CONFERENCE SITES

1997	Sheraton, Station Square, Pittsburgh
1998	The Hotel Hershey, Hershey
1999	Penn State Scanticon, State College
2000	Holiday Inn Lancaster Host Hotel & Conference Center, Lancaster
2001	Seven Springs Mountain Resort, Champion, PA

HISTORICAL DATA

	1996	1995	1994	1993
	Split Rock	Seven Spr.	Htl. Hers.	Hyatt Pitt.
# Attended	411	408	432	399
# Rooms Reserv.				
Sunday	262	273	*241	200
Monday	315	290	*241	225
Tuesday	291	242	*241	200
Room Rates				
Single	\$125.00	\$130.00	\$170.00	\$92.00
Double	90.00	105.00	115.00	N/A
Triple	85.00	94.00	99.00	102.00

* In 1994, 241 was maximum capacity at the Hotel Hershey.

CALLING ALL SCHOOLS!

Submitted by
Sally Whiteman
PNC Bank



Pennsylvania Education
Lenders Association

As we hope you already know, the Pennsylvania Education Lender Association (PELA) has a primary mission to serve the Financial Aid community. We banded together almost two years ago to work with schools to improve FFEL, in order to keep schools from considering direct lending as a desirable alternative. But we cannot do this without your input.

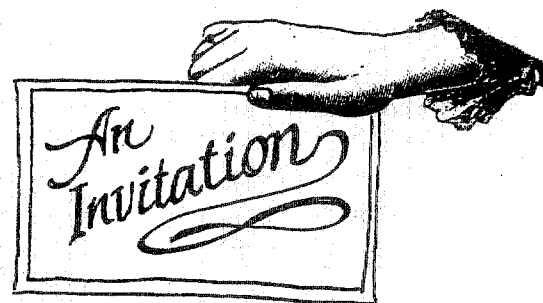
Just over a year ago, we created a School Advisory Committee of thirteen FAO's around the state, and their input has been invaluable.

While we intend on preserving this format, we also wish to expand general school participation. We meet on a quarterly basis and alternate between six different geographical sectors. Northwest, Southwest, North Central, South Central, Northeast and Southeastern Pennsylvania. So we will come to your area once every eighteen months. All PASFAA members will be notified of the PELA meeting within their region a few weeks before the event. More specifically, you will be invited to join us for an informal lunch and participation in our afternoon session. While

you are invited to attend each meeting of PELA, we are unable to reimburse you for travel expenses, but we will TREAT you well at the meeting.

So, please consider bringing your ideas and feedback to the next meeting of PELA in Philadelphia during the month of October. Everything from gripes to constructive criticism to innovative ideas to kudos will be accepted. And who knows? You may affect a change that will better not only your workplace, but also that of your colleagues around the Commonwealth.

If we've piqued your interest, but you're not located close to where we're headed, be sure to attend our session at the PASFAA Conference, Monday, October 6 at 10:30 a.m. Please also feel free to ask any questions or provide any opinions to the following PELA active members:



PELA Membership (as of July, 17, 1997):

American Express Educ. Loan Prog.	Greg Senosk	(800) 845-9014
AMS Education Loan Trust	Nanette White	(804) 528-5461
AFSA Data Corp.	Vince Scalise	(315) 738-2291
Bank of Boston	Scott Kasper	(703) 858-0562
Bank One	Kelly Voigt	(412) 630-8355
Citibank/Student Loan Corp.	Penny Hyland	(800) 933-9911, ext.4
CoreStates Bank	Charlie Morris	(302) 477-7697
Dauphin Deposit Bank & Trust Co.	Linda Romanak	(800) 721-2265
Educaid	John Lockette	(609) 835-4439
Education First	Dan Wray	(814) 696-6775
EFS Services, Inc.	Karen Hanna	(412) 927-6607
First Union National Bank	Donna Kotyk	(610) 734-5514
Fleet Bank	Lesa Angell	(717) 759-7137
Franklin First Savings Bank	Judy McKenna	(717) 821-8614
Key Bank USA	Sheila Angst	(800) 540-1855, ext.526
Key Bank USA	Susan Blanchard	(518) 436-2290
Mellon Bank	Mary Ellen Hazel	(412) 236-1953
National City Bank of PA	Kerry Paoletta	(412) 981-1411
PHEAA Stu. Loan Service Ctr.	Bob Heyl	(717) 720-3427
PNC Bank	Nancy Harvey	(717) 586-7715
PNC Bank	Cheryl Rettman	(814) 871-9460
PNC Bank	Sally Whiteman	(215) 585-5507
Sallie Mae	Rita Iadanza	(914) 697-4503
Signet Bank	Ben Carey	(410) 625-6311
USA Group Loan Services	Colleen Lauer	(317) 951-5266
US Bank	Dan Higdon	(800) 242-1200, ext.6001



FROM THE EDITOR'S DESK

For many institutions, the FFEL or Direct Lending programs make up the largest source of aid offered. Adding up to millions of dollars annually, it is not surprising that the prudent financial aid administrator should be concerned about the mounting debt that some students are accruing. This issue examines the debt problem prevalent for many of our students. Has borrowing put unmanageable debt burdens on our students or is this concern not really the problem we believe it has become? Is increasing loan debt leading to increasing default rates? Or are our graduates better educated and more financially prepared to realize their obligations and successfully repay their loans? The PASFAA position paper on Reauthorization calls for increases in the loan limits to better serve the needs of our students. However, it also stresses the school's responsibility for providing aggressive debt management programs as the key in helping students understand their responsibilities and repay their student loans. As families rely more heavily on borrowing as a means of paying for college, it becomes increasingly clear that our role as aid administrators must be one of education and encouragement to keep the loan programs solvent.

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA BULLETIN BOARD

ANNOUNCEMENTS

Barry W. McCarty, Past President of PASFAA and Director of Financial Aid at Lafayette College, has been promoted to Dean of Enrollment Services at Lafayette.

Arlina B. DeNardo has been promoted from Associate Director to Director of Financial Aid at Lafayette College.

Congratulations to Rob Reddy, Associate Director of Financial Aid at Point Park College, and his wife, Leslie, on the birth of their new daughter, Piper, on July 28m 1997. Piper joins siblings Keegan and Chloe in the Reddy household.

POSITION OPENINGS

Lafayette College invites applications for the position of Assistant Director of Financial Aid. The Assistant Director provides administrative and managerial support during installation of software upgrades, in-office user training as well as preparation and reporting of all statistical reports. Other duties include counseling of families and students during high volume activity as well as ability to implement financial aid regulations and assist the Director and Associate Director with need analysis and awards.

The preferred candidate must possess a Bachelor's degree, be highly motivated, skilled in computer applications, creative, have strong interpersonal and communication skills, and have the ability to respond to changing technological developments. Experience with Title IV WAN, Banner, Electronic loan processing, and FOCUS or similar report writer preferred. Candidates should have at least 2 years of financial aid experience. Women and minorities are encouraged to apply. Interested candidates should submit a cover letter of interest and a resume to Barry McCarty, Dean of Enrollment Services, Lafayette College, Easton, PA 18042-1777. An Equal Opportunity Employer.

The Art Institute of Philadelphia is seeking candidates for the position of Student Loan Coordinator. The Loan Coordinator will be responsible for all aspects of default management, including conducting entrance and exit interviews, counseling current and former students on deferment/forbearance/repayment options, assisting lenders with skiptracing, and assisting with default appeals and challenges.

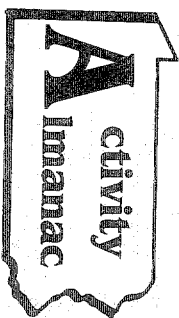
The right candidate will have previous experience in student loans and banking, excellent administrative, organizational, and communications skills (both written and verbal), and will be comfortable making small group presentations. Experience in a computerized environment a must. Interested candidates should send a resume, cover letter, and names/addresses of 3 references to Karen Katz, Director, Human Resources, The Art Institute of Philadelphia, 1622 Chestnut Street, Philadelphia, PA 19103, OR FAX to (215) 246-3339

Share the news with your PASFAA colleagues!

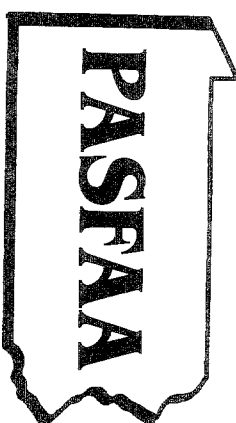
Promotions, job changes and openings, professional achievements, career milestones, marriages, births and any other "newsy" items are welcome. Send news to Joan Holleran, Newsletter Editor, or any member of the Editorial Board.

TRIVIAL PURSUIT

Your help is needed in gathering some PASFAA history. Who knows the locations (hotels, cities) of the annual PASFAA Conferences from 1968 through 1978? Your help is appreciated for information on any of these years, even if you don't know all of them. Please forward your information to: Chris Zuzack, Financial Aid Office, IUP, Indiana, PA 15705.



September, 1997	Data Link Workshops
October 5-8, 1997	PASFAA '97 Conference, Pittsburgh, PA
October 4-5	Fundamentals Workshop, PASFAA Conf.
October 17-24, 1997	Support Staff Workshops
October 17	Comm. College of Allegheny County - Boyce Campus, Monroeville
October 21	Harrisburg Area Comm. College, Harrisburg
October 22	Immaculata College, Immaculata
October 23	Luzerne Cty. Comm College, Nanticoke
October 24	Edinboro University, Edinboro
November, 1997	Guidance Counselor Workshops
December, 1997	Business, Trade & Technical Seminars
May 18-21, 1998	PASFAA '98 Conference, Washington, DC
July 15-18, 1998	NASFAA '98 Conference, Chicago, IL



650 PASFAA Newsletter
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Kutztown, PA 19530

