

PASFAA

NEWSLETTER

Pennsylvania Association of Student Financial Aid Administrators

VOLUME XXXI / FALL 1998

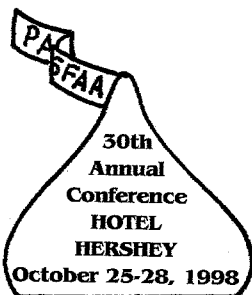


30th Annual PASFAA Conference
The Hotel Hershey October 25-28, 1998

presents

"Networking through PASFAA"

Technology leads in many directions... Where do you want to go?



FEATURES

- President's Letter
- Responses to Reauthorization
- Training Schedule Announced
- '98 Conference Preview
- Guidance Counselor Workshop
- Entrance Interviews on the Web
- Tribute to Don Raley
- PELA News
- Council Minutes
- Sector and Committee Reports

1997-98 PASFAA EXECUTIVE COUNCIL

OFFICERS

PRESIDENT

Vali G. Heist
Alvernia College
(610) 796-8275
FAX: (610) 796-8336
CG00007
heistva@alvernia.edu

PRESIDENT ELECT

Bill R. Burke
University of Scranton
(717) 941-7887
FAX: (717) 941-4370
CG00140
burkew1@uofs.edu

PAST PRESIDENT

George J. Walter
Villanova University
(610) 519-4010
FAX: (610) 519-7599
CG00166
gwalter@email.vill.edu

VICE PRESIDENT

Fran C. McKeown
Bucks County C.C.
(215) 968-8200
FAX: (215) 504-8522
CG00514
mckeownf@bucks.edu

TREASURER

Ruth K. Cramer
Wilson College
(717) 262-2016
FAX: (717) 264-1578
CG00182
rcramer@wilson.edu

SECRETARY

Bonnie L. Behm
Swarthmore College
(610) 328-8449
FAX: (610) 328-8673
bbehm1@swarthmore.edu

SECTOR REPRESENTATIVES

PUBLIC TWO-YEAR

Gary A. Means
Westmoreland County C.C.
(724) 925-4061
FAX: (724) 925-1150
CG00553
meansga@wccc.westmoreland.cc.pa.us

PRIVATE

Vacant
Contact Vali Heist,
PASFAA President

STATE-RELATED

George M. Gerhart
Penn State-Shenango Campus
(724) 983-2845
FAX: (724) 983-2820
gmg1@psu.edu

SSHE

Dana C. Parker
West Chester University
(610) 436-2627
FAX: (610) 436-3110
CG00358
dparker@wcupa.edu

BUSINESS, TRADE & TECHNICAL

Vacant
Contact Vali Heist,
PASFAA President

NURSING

Douglas J. Vore
Conemaugh Valley Memorial Hospital
School of Nursing
(814) 534-9890
FAX: (814) 534-3244 Roy
dvore@conemaugh.orgChernikoff

AT-LARGE

Michael J. Bertonaschi
La Roche College
(412) 536-1121
FAX: (412) 536-1075
CG01535
bertonm1@laroche.edu

INSTITUTIONAL SUPPORT SERVICES

Daniel M. Wray
Sallie Mae, Inc.
(814) 696-6775
FAX: (814) 696-8201
dan.wray@slma.com

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 1997-98

EDITOR: Joan L. Holleran, PASFAA Newsletter Editor
Financial Aid Office
Kutztown University, P.O. Box 730
Kutztown, PA 19530
(610) 683-4031 or CG00806
Fax (610) 683-1380
e-mail: holleran@kutztown.edu

EDITORIAL BOARD

Alisa DeStefano	Elizabeth McCloud	Sally Whiteman
Dana French	Ragan Watson	Sherry Youtz
Patty Hladio		

2. PUBLICATION SCHEDULE

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

Winter 99 issue:	articles due November 15
Spring 99 issue:	articles due February 15
Summer 99 issue:	articles due May 15
Fall 99 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 George Walter, Financial Aid Office, Villanova University, 800 Lancaster Ave., Villanova, PA 19085-1685. The membership list is maintained at Villanova.

2. 1997-98 PASFAA COMMITTEES

Government Relations	Fran McKeown
Membership and Elections	George Walter
Professional Standards and Training	Bill Burke
Public and Professional Information	Bonnie Behm
1998 Conference	Michael Burke
Financial Aid Training	Brandi Darr/Sally Ann McCrea
Financial Aid Awareness ..	Jean Walker/Michael Bertonaschi
Technology	Bob Thorn
Finance and Development	Robin Szitas
Development Sub-Committee	M. Clarke Paine

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact George Walter, Villanova 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/>
Webmaster, Mary Miller (724) 357-4737 mamiller@grove.iup.edu

LETTER FROM THE PRESIDENT



Dear PASFAA Colleagues:

I have mixed emotions as I pen my final President's message for our Association Newsletter. I can hardly believe that in October it will be time to pass the gavel, but until then, I'd like to share my thoughts with you.

I am traveling home from the NASFAA conference held in Chicago (one of my duties as President), and I am on overload from all the information I gathered. The week began with a pre-conference workshop on Strategic Enrollment Management (SEM) which was chock full of knowledgeable and thought-provoking presenters. Most notable were the discussions on cost vs. price and the work of the National Commission on the Cost of Higher Education. Knowing what it costs our institution to educate a student vs. the price we charge our students could be invaluable information for our families. Along with that, we have a continued responsibility to build academic value to justify the price we charge to our students. Dr. Troutt, President at Belmont University and Chairman of the Commission, suggests that although disclosure of this information can lead to more questions, he felt that improving market information and public accountability was more important and serves a greater good. I agree.

As is the case in financial aid most days, the discussion turned to technology. SEM is not only knowing what data to gather to make decisions, but having the technology and the systems to do it now and in the future. This is an ongoing dilemma as we all know, and my favorite saying of the week was "Technology is the toilet that never stops flushing." This saying really sums it up for me as I sit in front of my two-day old computer of which I know 20% of its capabilities.

The NASFAA conference presented unlimited opportunities to share and gather information with many different aid professionals from across the country. Navigating the conference successfully along with 2,800 other aid professionals was challenging and exciting. Sessions were lively and varied, and it is amazing what our colleagues are doing out there in the name of service to our students. Some of the sessions I attended were *Institutional Scholarship Administration*, *Expanding the Functionality of Your Mainframe Computer System Through the Windows Environment*, *Loans & Credit Cards: What do Students Know and How Do They Make Decisions*, *Legal Issues & New Technologies*, and *Using the Internet to Serve Your Students in Job Development*. One of the most informative sessions, entitled *Early College Awareness and Preparation Program*, was presented by members of MASFAA (Massachusetts Association) and provided an excellent step-by-step session on how to set up an early awareness program in the middle schools in your state. This is a topic in which I am most interested and will ask our Financial Aid Awareness Committee to solicit your suggestions and thoughts on how we can bring financial aid to the families that need it most. Contact Peter D'Annibale, at Shippensburg University and Chair of that committee for 1998-99, with your ideas.

My experience at NASFAA invoked many different emotions. First, there was a feeling of excitement as a professional in a business where people genuinely care about students. I thoroughly enjoy spending time socially and professionally with my colleagues. It's a "high" you wish for your students as they seek jobs after graduation. Second, I feel proud as the President of a strong, involved and growing association. After years of volunteering for PASFAA, I've captured what sets us apart from other associations; the hard work of all members (whether it be the treasurer, a training committee member, a summer institute faculty, or the conference committee chair) is valued and built upon in the years to come. No one person's efforts go unnoticed, unappreciated or lost because our association learns from its weaknesses and builds on its strengths. We should be immensely proud of that. Third, by the end of the week, Chicago was "my kind of town." I took advantage of what the city had to offer by taking an Architectural River Tour, eating at great restaurants and going to Second City Comedy Club. However, my most notable experience was spending a day with an alumnus of Alvernia College with whom I had shared long talks in my office throughout his years at Alvernia. He now lives in Chicago (his hometown) and works as a caseworker in the boarding home where he spent some time as a child. He spent the day showing me "his Chicago" and I saw parts of the city that the tourists don't have the opportunity to experience. This young, bright, 22-year old Chicago native and I shared a lot that day, but I came away the winner. I saw an Alvernia College graduate "make good," and I know he will someday change the world. Professionally, I don't think it gets any better than that.

It's the time of year when volunteers step up to the plate and agree to run for offices for PASFAA. I thank all the professionals who agreed to run and look forward to working with all of you in one capacity or another. At the conference, the membership will vote to change the by-laws to give the President the power to appoint an EASFAA representative to a two-year term starting in June 1999. This person will serve on PASFAA council and attend all of the EASFAA council meetings.

By now, you should have received your conference packet for the 30th annual PASFAA conference to be held at The Hotel Hershey on October 25-28, 1998. Get ready for "Networking through PASFAA"! I am certain we will all be anxious to begin digesting reauthorization changes and polish up needed skills to continue to do our jobs effectively. I have joined the conference committees at their meetings, and I can attest to the fact that this committee is fun, is organized, and has listened to your suggestions about social events, sessions, etc. You will indeed benefit from their hard work. As a part of a new effort, the conference committee is asking PASFAA members to bring items to the conference to donate to the Bethesda Mission and the YWCA of greater Harrisburg. Items needed are listed on a sheet in your conference packet. Please be generous, and I thank you in advance for your support of this project! Contact Michael Burke, at Eastern College, if you did not receive a conference packet.

I would like to close by saying that I have been afforded a rich opportunity to serve as your President this year. At the conference, I plan to recap the year and thank those who have helped make this year possible, so until then, as my Chicago friend would say, "Love and Peace."

Respectfully,

Vali G. Heist

Vali G. Heist
PASFAA President

PASFAA 1998 Elections

Submitted by
George Walter
Membership & Elections Chair

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 by-laws, the two persons receiving the highest number of nominations for each office have their names placed in contention.

Ballots will be placed in the conference packets for those eligible to vote. Active members may vote for the office of President-Elect, Vice President, Treasurer, Secretary, Councilperson At-Large, and representatives from their educational sector.

At the opening session of the annual business meeting on Sunday, October 25, 1998, 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 27, 1998. 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 available to persons unable to attend the conference, but who have renewed their PASFAA membership for the upcoming 1998-99 year. On the 1998 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 on or before September 11, 1998. Ballots will be mailed upon receipt of a request. The completed ballot must be returned to the Chairperson of the Membership and Elections Committee at least one week prior to the start of the conference, using the double envelope method. The Chairperson will bring any such ballots to the conference where they will be opened and counted by the Membership and Elections 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 George Walter, Chair of the Membership and Elections Committee.

Candidates For 1998-99 Offices

A number of PASFAA members have agreed to allow their name 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, energy, 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:

President-Elect	Bonnie Lee Behm	Swarthmore College
Vice President	Michael Bertonaschi	LaRoche College
Treasurer	Ron Dawson Barbara Schmitt Kretsch	Phila. College of Textiles and Science Johnson Technical Institute
Secretary	Cindy Haney	Montgomery County Comm. College
Councilperson At-Large	Richard Heckman Julie Salem	Dickinson College University of Pittsburgh
Private Sector*	Tracy Long Ed Moyer	Ursinus College Wilkes University
Business, Trade & Technical Sector*	Brandi Darr	Triangle Tech

*Note: Due to a vacancy in the positions of representative for the Private Sector and the Business, Trade and Technical Sector, the elected individual will serve for a term of one year.

PASFAA ELECTION NOMINEES

PRESIDENT ELECT



Bonnie Lee Behm

Assoc. Dir. of Financial Aid & Banner Project Dir.
Swarthmore College
1997 - Present

PREVIOUS EMPLOYMENT

- Thomas Jefferson Univ./College of Health Professions
- 3/95-7/97 Dir. of Financial Aid/
Assist. Dir. Stu. Affairs & Services
- 12/82-2/95 Director of Financial Aid
- 7/81-11/82 Assist. Dir. of Admissions/
Coordinator of Financial Aid
- 10/79-6/81 Assistant Director of Admissions
- 9/78-9/79 Admissions Counselor

EDUCATION

- M.S. Saint Joseph's University, 1986
- B.S. Thomas Jefferson University, 1978

PROFESSIONAL ACTIVITIES

PASFAA

- 1992 - Present Secretary
- 1996 Chairman, Financial Aid Awareness Comm.
- 1994 Faculty, Delivery System Workshop
- 1992 Faculty, Nursing and Proprietary Workshop
- 1992 Chairman, Financial Aid Hotline
- 1992 Chairman, Conference Committee
- 1991 Planning Comm. for Summer Training Inst.
- 1991 Assist. State Coordinator of Fin. Aid Hotline
- 1991 - 1994 Presenter, Guidance Counselor Wkshp.
- 1991, 1988, 1986 Conference Committee
- 1990 Site Coordinator - Financial Aid Hotline

EASFAA

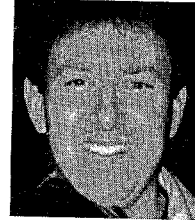
- 1992 Faculty, Verification & P. J. Workshop

NASFAA

- 1997 Conference Comm.-Chair, Local Arrangements

"As a result of my experiences working with the Association, I have had the opportunity to see our organization grow and provide a variety of important services to the membership and the students and families that we assist. PASFAA is an excellent forum to educate and enlighten our membership and the various communities that we serve. If elected, I would work to continue to enhance those professional training programs that PASFAA offers. I would also like to develop and enhance awareness projects that provide valuable information on the availability of funds to students and families in the Commonwealth seeking post-secondary education."

VICE PRESIDENT



Michael Bertonaschi
Director of Financial Aid
La Roche College
1990 - Present

PREVIOUS EMPLOYMENT

- 1985-1989 Sr. Counselor of Admissions & Financial Aid
University of Pittsburgh

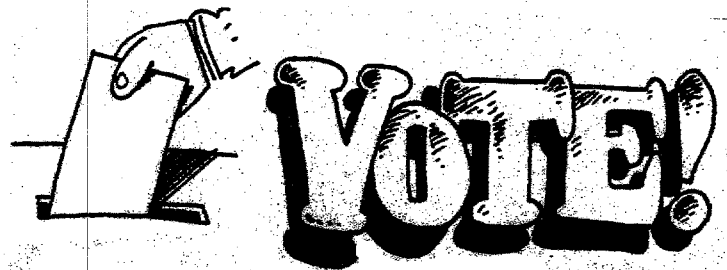
EDUCATION

- B.S. Marketing Ed., University of Pittsburgh, 1985
- Assoc. Degree in Science, Comm. Coll. of Allegheny Cty.-Boyce Campus, 1976

PROFESSIONAL ACTIVITIES

- 1997 - Present Pgh. NACAC College Fair Comm.
- 1996-98 PASFAA Sector Representative At-Large
- 1995 PASFAA Conference Chair
- 1993-1994 PASFAA Conference Committee

"I have enjoyed serving PASFAA during the last six years. First, on Conference Committee, then as Conference Chair and most recently as Institutional at-Large Sector Representative. I would like to continue serving PASFAA in the position of Vice President in order to continue the work that Fran McKeown and her committee did to keep us informed about reauthorization and other matters related to government relations."



SECRETARY**Cindy Haney**

Director of Financial Aid
Montgomery County Community College
1997 - Present

PREVIOUS EMPLOYMENT

- 1991-1997 Bucks County Community College
Student Employment Coordinator
- 1989-1991 Bucks County Community College
Job Location Coordinator
- 1985-1988 Indiana University of Pennsylvania
Office Assistant

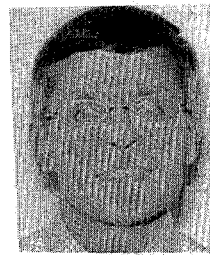
EDUCATION

- M.A. Professional Communication, LaSalle Univ, 1998
- B.S. Communications Media, Indiana Univ. of PA, 1988

PROFESSIONAL ACTIVITIES

- Financial Aid Awareness Committee
- Summer Institute

"I have been in the Financial Aid arena since I was a work-study student at Indiana University of Pennsylvania. Over the years, I have moved up through the ranks of the financial aid hierarchy. During these past 14 years, I have always looked up to PASFAA and its members for their dedication to students and financial aid professionals. I have served on other committees for PASFAA, and I hope to continue my service to this organization by performing the duties of the association's secretary. Along with my years of financial aid experience, I also believe my educational background in the field of communication can also help me to successfully fulfill the secretary's duties of coordinating the Association's newsletter and chairing the Public and Professional Information Committee."

TREASURER**Ronald Dawson**

Associate Director of Financial Aid
Philadelphia College of Textiles & Sciences
1998 - Present

PREVIOUS EMPLOYMENT

- 1986-1988 Assist. Director of Financial Aid
Waynesburg College, Waynesburg
- 1976-1986 Province of St. Augustine, Pittsburgh

EDUCATION

- M.A. Theology, Washington Theological Union, 1976
- B.A. Philosophy/Liberal Arts, St. Fidelis Coll., 1972

PROFESSIONAL ACTIVITIES

- 1994 Chairperson, Financial Aid Hotline

"Anyone who has chosen and stayed for any length of time in the aid profession clearly realizes the service component of our work. My years in financial aid have allowed me to meet and work with many very dedicated and supportive people - people who remain wonderful examples of service to students, our institutions, our profession and one another. I believe it to be a time for me to provide some return service to our profession and association."



TREASURER

Barbara Schmitt Kretsch
 Director of Financial Aid
 Johnson Technical Institute
 1995 - Present

PREVIOUS EMPLOYMENT

Keystone Junior College

- 1991-1995 Director of Financial Aid
- 1990-1991 Acting Director of Financial Aid
- 1986-1990 Admissions Counselor

EDUCATION

- B.A. Business Mgmt., North Carolina State Univ., 1983

PROFESSIONAL ACTIVITIES

- 1998 PASFAA Conference Committee
- 1997 NASFAA Conf., Local Arrangements Comm.
- 1995-1997 Two-Year Private Sector Representative
- 1993-1997 Prof. Standards and Training Comm.
- 1993-1995 Two-Year Private Sector Representative
- 1993 Presenter, Guidance Counselor Workshops
- PHEAA Data Link Advisory Committee
- PHEAA FAT NSLDS Advisory Committee

"I have been an active participant in PASFAA for the last several years, and would like to continue my involvement with a position on the Executive Council of our organization. As a newcomer to our profession in 1990, PASFAA was the greatest contributor to my essential training needs, as well as several of its members, and I would like to repay the organization and its membership with my time as a volunteer. I have the experience of serving on Executive Council as a sector representative and feel I have a clear understanding of the Office of Treasurer and look forward to serving PASFAA in this capacity."

PRIVATE SECTOR COUNCILPERSON

Tracey A. Long
 Assistant Director of Student Financial Services
 Ursinus College
 1998 - Present

PREVIOUS EMPLOYMENT

- 1995-1998 Assistant Director of Student Aid
 Franklin & Marshall College
- 1994-1995 Financial Aid Advisor
 Emory University

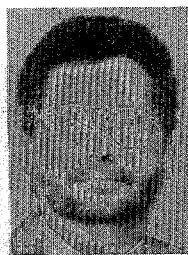
EDUCATION

- M.B.A. Saint Joseph's University, 1998
- B.A. Lafayette College, 1994

PROFESSIONAL ACTIVITIES

- USA Today Financial Aid Hotline
- NASFAA
- PASFAA

"As a young professional in the financial aid field, I am anxious to become involved in PASFAA. I recently completed my M.B.A. and am ready to take on new challenges and offer my time and services to PASFAA. I have accumulated eight years of financial aid experience at private institutions and continue to enjoy working in higher education. While I do not have a great deal of experience holding offices, I believe I can bring the private sector closer together. We can learn so much from each other, and I hope my energy and enthusiasm for financial aid will unite the private sector. Thank you for your consideration."

PRIVATE SECTOR COUNCILPERSON

Edward M. Moyer
Assistant Director of Financial Aid
Wilkes University
1986 - Present

PREVIOUS EMPLOYMENT

- 1/82 - 5/86 Director of Financial Aid/Vet Affairs
Lackawanna Junior College

EDUCATION

- B.S. Math, Wilkes University, 1973
- M.H.A. Wilkes University, 1992

PROFESSIONAL ACTIVITIES

- Phi Delta Kappa
- Keystone Advisory Committee

"My PASFAA affiliation has been an invaluable resource during my professional career. If elected, I would hope to effectively represent the needs of the private sector on Council."

BUSINESS, TRADE & TECHNICAL SECTOR COUNCILPERSON

Brandi Darr
Manager, Financial Aid
Triangle Tech
1981 - Present

PREVIOUS EMPLOYMENT

- None listed

EDUCATION

- B.S. Human Resource Management (pending),
University of Pittsburgh, Greensburg, 1999

PROFESSIONAL ACTIVITIES

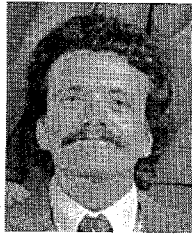
- 1996 - Present PA Financial Aid Train. Prog. Comm.
- 1995, 1997 PASFAA Conference Committee
- 1991, 1992 PASFAA Conference Presenter
- 1990-1996 Site Registrar, Guid. Counselor Wkshp.
- 1989-1995 PASFAA Hotline Volunteer

"As a financial aid leader for more than 18 years, I am fully aware of the challenges and opportunities facing schools, students and financial aid professionals. My experience and vision will provide the proactive leadership we need to face current issues and assess the future as we move into a new century."

Exercise Your Rights!

Submitted by
Vali Heist
PASFAA President

It's that time of year when the ballot box is calling us to exercise our right... to vote! Many of the PASFAA positions are uncontested this year, so you might think that voting is unnecessary, but we need your support of our candidates! These PASFAA members have graciously accepted the challenge to run for office, so we need to back their efforts. Also, don't forget that nominations from the floor will be accepted at the business meeting on Sunday evening, October 25 at the annual conference. In the past, a candidate was nominated from the floor and won! If you've been contemplating running for office, but just decided now that you want to run or you just like old-fashioned political races, ask someone to nominate you from the floor. It's not too late! See you in October at the ballot box to support our candidates.

COUNCILPERSON AT-LARGE

Rick Heckman
Associate Director of Financial Aid
Dickinson College
1986 - Present

PREVIOUS EMPLOYMENT

- 1979 - 1986 Assist. Dir./Dir. Upward Bound Program
Salem College, WV
- 1978 - 1979 Grad. Assist., WV Coll. of Grad. Studies
- 1975 - 1978 Mental Health Worker
Holy Spirit Hospital, Camp Hill, PA

EDUCATION

- M.A. Counseling, WV Coll. of Grad. Studies, 1979
- B.A. Psychology, Thiel College, 1975

PROFESSIONAL ACTIVITIES

- 1998 Guidance Counselor Wrkshp. Presenter
- 1982-1984 President, West Virginia Assn. of
Educ. Opportunity Program Personnel
- 1982-1984 Council Member, Mid East Assn.
of Educ. Opportunity Program Personnel

"In my 12 years of working in financial aid, I have benefited enormously from the wisdom, guidance and friendship of my colleagues in PASFAA. The organization is strong and healthy, but only because so many individuals have been willing to give their time and energy. It is simply time for me to begin to repay that debt of service."

COUNCILPERSON AT-LARGE

Julie Salem
Director of Financial Aid
University of Pittsburgh at Johnstown
1994 - Present

PREVIOUS EMPLOYMENT

- 1989-1994 Associate Director of Financial Aid
University of Pittsburgh at Johnstown
- 1986-1989 Director of Financial Aid
Mount Aloysius Junior College

EDUCATION

- M.A. Stu. Personnel Serv., Indiana Univ. of PA, 1986
- B.S. Child Dev. & Family Relations, IUP, 1985

PROFESSIONAL ACTIVITIES

- 1998 Technology Committee
- 1998 Chair of SPIFAA
- 1997 PASFAA Conference Chair
- 91, 93, 95, 96 PASFAA Conference Plan. Comm.
- Guidance Counselor Workshops Presenter
- PASFAA Hotline Volunteer

"I want to provide an active and vocal voice to PASFAA and the entire aid community. I would like the opportunity to contribute to the continuing development of PASFAA and to promote the concerns and views of the membership."



PASFAA Responds to Reauthorization Issues

Submitted by
Fran McKeown
Government Relations
Committee Chair

The Government Relations Committee faxed the following letter on June 12, 1998, to the members of both the House and Senate who are involved in Reauthorization. Our hope was to have this information in their hands while debating Reauthorization issues.

June 19, 1998

Dear Congressman:

I am writing on behalf of the Pennsylvania Association of Student Financial Aid Administrators regarding the Reauthorization of the Higher Education Act. I'd like to offer some recommendations, on PASFAA's behalf, that may assist you when discussing this very important issue. These suggestions are as follows:

Part A:

PASFAA would support the PELL grant maximums that the Senate is proposing. It is important to increase the PELL grant maximums so that students do not need to increase their debt burden.

PASFAA is not in favor of the Senate language that proposes to limit a student's PELL eligibility to 150% of the time that it would normally take a student to complete a particular program of study. Postsecondary institutions are already checking satisfactory academic progress for students receiving Title IV assistance on a regular basis. The satisfactory academic progress policy already requires that a student complete their program of study within a 150% time period. Therefore, we feel that it would be an unnecessary burden to add the PELL eligibility limit of 150%.

PASFAA supports the Senate's proposal to allow institutions the flexibility to carry-forward/carry-back FSEOG funds from one fiscal year to another.

Part B:

PASFAA supports the House proposal that would replace the current prorated limits for students enrolled in a program of study which is less than one academic year for both subsidized and unsubsidized FFELP loans with a "straight" proration by dividing the program length by an academic year and multiplying that ratio by the maximum amount of loan for the appropriate grade level.

PASFAA would support the House proposal to revise text so that all borrowers would be eligible for half-time deferments.

PASFAA supports the section of the House Bill that would eliminate the need to do multiple disbursements for single term loans.

PASFAA supports the House proposal to exempt schools with a cohort default rate of less than 10% for the three most recent fiscal years from the 30 day period delayed delivery requirements for first time borrowers. This would eliminate the administrative burden for schools with low default rates.

PASFAA supports the section of the House Bill that would allow for a \$300 overaward tolerance for loans which would be consistent with other Title IV programs.

It would be very difficult to verify the immigration status and Social Security number of parents who apply for PLUS loans, since parents are not presently required to provide their Social Security numbers on the Free Application for Federal Student Aid. To add parents to the "match system" currently in place seems to be adding complexity to a system which we are trying to simplify. Therefore, we would not support this proposal on the Senate side.

Finally, under Part B, we'd like to see the loan limits increased. We would suggest the following increased loan limits*:

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.

Part D:

PASFAA supports the section of the House Bill that proposes to strike the authority for the Secretary to conscript additional institutions to participate in the Federal Direct Loan Program to meet mix requirements. We feel that participation in the FDLP should be voluntary.

Part G:

PASFAA supports the provision in the House Bill which would require the Secretary to conduct training for FAO's prior to the start of each award year.

PASFAA also supports the proposal on the Senate side to amend the master calendar to state that any regulations not published by November 1 of an award year would not become effective until the beginning of the second award year following such November.

PASFAA supports the proposal in the House Bill that talks about developing an electronic version of the FAFSA that does not require a signature. Along these same lines, PASFAA also supports the proposal on the Senate side to allow the use of electronic media to disseminate disclosure information.

PASFAA supports the proposal in the House Bill to allow the "statement of educational purpose" to be part of the FAFSA which would eliminate the need for students to sign this statement with schools.

PASFAA would suggest amending the language on the Senate side which pertains to refunds to say that "if date of last recorded attendance not known, then the date that the student officially withdrew with the school would be used."

PASFAA agrees with the proposal on the Senate side which specifically authorizes the option to use electronic means to provide exit counseling. This should also apply to entrance counseling.

PASFAA disagrees with the proposal on the Senate side to replace current authority for funding to support training for financial aid officers with disclosure of certain information pertaining to college costs. We feel that it is very important for financial aid officers to receive training so that they can provide the best possible service to their students.

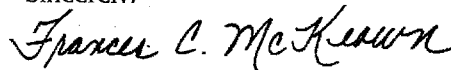
PASFAA does not support the language on the House side that would require institutions to distribute to each student, during registration for enrollment, the mail voter registration application unless the student declines such form in writing. This would virtually be impossible to do since students register through many methods including telephone, mail-in and walk-in. To collect statements from students that they decline such a form would not be possible.

PASFAA also supports the language on the Senate side that will no longer limit state items to 8 on the FAFSA and provides for parents' social security numbers. This would be beneficial for both Hope Scholarship IRS reporting requirements and an income match with the IRS.

PASFAA agrees with both the House and Senate proposals to perform a match with the IRS to verify Adjusted Gross Income listed on the Free Application for Federal Student Aid. We do suggest that language be added to eliminate the necessity for schools to verify this data if it is already being done by the IRS.

Finally I would like to take this opportunity to thank you for giving us the chance to comment on such important issues as we continue to do the best job that we can in serving our student population. Please feel free to contact me if you have any questions about our recommendations.

Sincerely,



Fran C. McKeown
Vice President, PASFAA

Entrance Counseling on PHEAA Website

Submitted by
P. Vincent Racculla
Technology Committee



This summer, PHEAA will offer another service through its website (www.pheaa.org) - the opportunity for each student loan borrower to fulfill their loan entrance-counseling requirement. Programming has already begun on this project. This entrance counseling activity meets all federal and Common Manual regulations.

Two versions will be available, based on the preference of the individual school. The first version will include questions to ensure that the material has been read and understood by the student. The second version will present the same information, but without the questions.

Each participating school will need to complete an on-line registration form, furnish PHEAA with a stable e-mail address, and indicate its preference to include or exclude the questions. Then, as each student identifies the school where he/she is enrolled, the correct form of counseling will appear, and, upon completion of the session, the school will be notified electronically that the student has completed the counseling module.

Although the regulations do not specifically require one, a letter from the Department of Education strongly suggests that electronic counseling include a telephone number to be used by students who have additional questions. Therefore, the Agency will request that each school furnish such a number to be included for their students.

We hope that all Pennsylvania, Delaware and West Virginia schools, as well as many others around the country, will participate in this new service being offered by PHEAA. Details will follow through a special PHEAA mailing.

PHEAA
Creating Access to Education

Pennsylvania Financial Aid Training Program

Submitted by
Sally Ann McCrea
Training Committee Co-Chair

Training Program Announces 1998-99 Calendar



The Training Program Committee met at PHEAA in Harrisburg on July 8 to finalize plans for the upcoming year. Plans for this year include:

Fall Fundamentals, October 24 & 25, Hotel Hershey

This two day, pre-PASFAA conference workshop provides an overview of the financial aid programs at a basic level for new aid administrators and staff who were hired after the Don Raley Institute held at Dickinson College in June. Patty Hladio, Chatham College, and Dwight Horsey, Millersville University, two experienced financial aid administrators, will serve as faculty for this program. Registration materials are included with the PASFAA Conference Announcement. For proper handling of registration, follow directions for mailing of forms carefully.

Program Contact: Sally Ann McCrea, Harrisburg Area Community College.

Technology Series

The Training Program Committee will join with the PASFAA Technology Committee in a joint effort to meet the technology training needs of the financial aid community. Planned for late September, these workshops will focus on current technology used in the aid office including software products such as Windows 95 and the use of the Internet.

Program Contact: Henry Chance, King's College

Business, Trade & Technical Series

So successful in 1997, the Training Committee will again sponsor a series of workshops in December to address the specific needs of business, trade and technical school administrators. Using needs identified from the PASFAA Membership Assessment Survey, these workshops will offer updates on areas sometimes difficult for the minimally staffed or single financial aid administrator's office to keep pace with.

Program Contact: Brandi Darr, Triangle Tech; Sherry Youtz, Thompson Learning Corporation.

1999 Teleconference

Work has already begun on the annual teleconference held in March. This presentation offers information on current topics needing clarification for the financial aid community. The latest information from both federal and state resources is presented to assist financial aid offices in preparing for the next financial aid awarding cycle. If you have suggestions for this year's teleconference, please notify one of the following:

Program Contacts: Vince Racculla, PHEAA; Kerry Paoletta, National City Bank, or John Pergolin, St. Joseph's University.

1999 Spring Training

These miniconferences, usually held in April, offer access to the latest developments in the administration of student financial aid. Concurrent sessions are held on timely issues as well as general sessions regarding federal issues, loan and grant program updates and other major topics of the day. This committee is always looking for topic ideas. To share yours, please get in touch with one of the following:

Program Contacts: Ragan Watson, Clarion University or Karen Bloom, Mansfield University.

Don Raley Institute

The Summer Institute has been renamed the Don Raley Institute, in honor of Don Raley, former Director of Financial Aid at Dickinson College, for his years of service as the "Dean of Summer Institutes." This basic, week-long institute held annually in June at Dickinson College is for financial aid administrators with two years or less experience. It provides an excellent opportunity to network with others and learn a wealth of information regarding financial aid.

Program Contacts: Leann Yunetz, University of Pittsburgh at Johnstown and Judy Rille, Albright College.

Intermediate Financial Aid Administrators

Held every other year simultaneously with the Don Raley Institute above, this program is designed for aid administrators with two or more year's experience in financial aid and is two and one-half days in length. A discussion format is the basis for this very informal program with updates and more focus groups than the basic session.

Program Contacts: Joetta Bradica, Penn State-Berks and Ron Shunk, Gettysburg College.



Did you know?

That the Don Raley Institute, held at Dickinson College in June, hosted a record 59 registrants from seven different states? The seven states represented were: Pennsylvania, Maryland, Ohio, West Virginia, Delaware, New Jersey and Wisconsin!

Region III Office Relocates

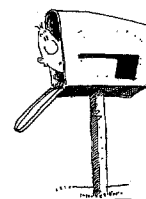
Submitted by
Gregory P. Martin
Training Officer, Region III



Region III has moved from its prior location at 3535 Market Street to the Wanamaker Building on Penn Square in center city Philadelphia. Our address is now as follows: The Wanamaker Building, 100 Penn Square East, Suite 511, Philadelphia, PA 19107. This address may be used to contact the Area Case Team or the Training Officer for Region III. The new telephone number for the Case Team is (215) 656-6442. The Area Case Director is Nancy P. Klingler. I can now be reached at (215) 656-6452. Fax communications may be sent to (215) 656-6499.

The Philadelphia Case Team is also pleased to announce the selection of Joseph Kern as Institutional Improvement Specialist (IIS). Mr. Kern may be contacted at the Case Team number given above.

We regret any inconvenience this move may have caused and ask you to make a note of our new address and phone numbers.



1998 Conference Preview

Submitted by
Rich McCracken
'98 Conference Committee

We await your arrival in "Chocolate Town" where you'll be warmly "kissed" and "hugged" by the ambiance of the beautiful Hotel Hershey, the setting for the 30th anniversary of the PASFAA Conference. Mark your calendar for October 25-28, and join your colleagues at a "hands-on" conference designed to show the interrelatedness of our profession to the world at large. New and veteran members come together to meet, share ideas and develop a web of relationships which will last long after the last conferee goes home.



Registration Packets: Conference registration packets will be mailed in August. If you do not receive one by early September or need additional packets, please contact Michael Burke at (610) 341-5842.

PROGRAMMED FOR TOMORROW

Agenda: The conference theme is "Networking Through PASFAA" with the goal to enhance our communication through the use of advanced technology. In addition, we have planned many activities that will help the membership meet and network with each other. The workshops and sessions are designed to have members participate, so bring your questions and suggestions. A listing of sessions and their descriptions will be included in your conference packet.

Costs: The conference fee is \$125 which includes conference registration, social activities and refreshment breaks. Room, meals and PASFAA dues are separate. A per day rate of \$65 is also available. Room rates are as follows:

Single \$207 per night plus 6% PA Sales Tax and \$2.50 Housekeeping
Double \$159 per night plus 6% PA Sales Tax and \$2.50 Housekeeping
Triple \$116 per night plus 6% PA Sales Tax and \$2.50 Housekeeping

All room rates are based on the Full American Plan - rates include overnight accommodations, three meals daily beginning with dinner on the day of arrival concluding with luncheon on the day of departure. Parking is free.

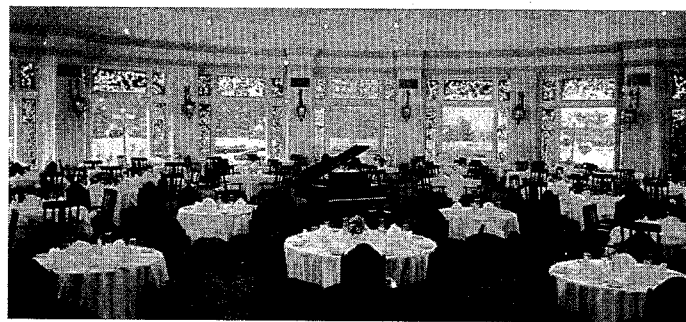


Dress: The dress code is casual with the exception of dinner in the beautiful circular dining room. Gentlemen must wear jackets.

Social Events: The hotel offers many social and physical activities including an indoor pool, exercise room, whirlpool, sauna, board games, ping pong, horseshoes, lawn bowling, shuffleboard, game room, bicycles, tennis, an executive 9 hole golf course, putting green, and jogging and walking trails.

In addition, PASFAA will provide a game night, jazz evening with Juanita Holiday, dancing, cooking demonstration and a fabulous beach party. (Don't forget your swim suit.) You won't be bored.

Vendors and Sponsors: Companies or organizations who are interested in sponsoring a function and/or being a vendor should contact Michael Burke at Eastern College (610) 341-5842 or Janet Weiss at PHEAA (717) 720-3600.

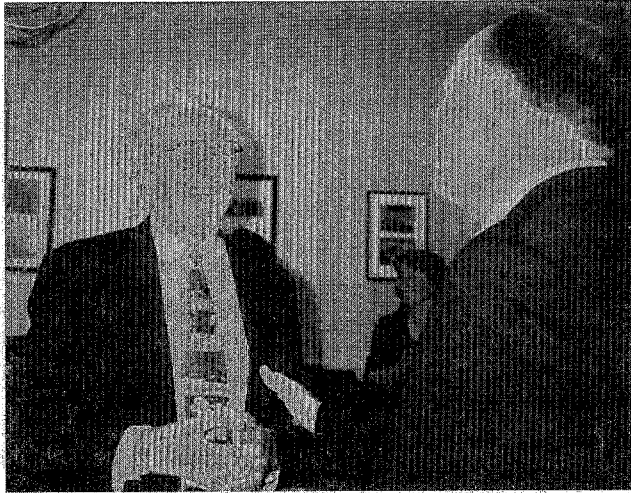


Circular Dining Room at Hotel Hershey



Summer Institute Named in Honor of Don Raley

Submitted by
Bill Burke
PASFAA President-Elect



Don shares a laugh with George Walter.

The Pennsylvania Financial Aid Training program, under the auspices of PHEAA and PASFAA, named the Summer Institute program in honor of Don Raley, retired Director of Financial Aid at Dickinson College. The joint announcement was made at a special recognition dinner honoring Don for his seventeen years as host of the various summer institute programs, held at Dickinson College, that provided training to lenders and financial aid professionals. Colleagues from PHEAA and PASFAA were present at The Embers Inn, Carlisle, PA, on Sunday, June 14 to celebrate with Don and his wife.

Former committee members and faculty members of past summer institutes delighted in sharing their favorite Don Raley stories and expressing their gratitude to Don for providing support to their efforts.

Bill Burke, University of Scranton and PASFAA President-Elect, presented a slide show depicting scenes from past summer institutes which was followed by the presentation of a plaque by Vince Racculla, Vice President of Special Services, PHEAA and George Walter, PASFAA Past-President, Villanova University, which formally named the school in Don's honor.



George Walter and Vince Racculla present Don with a plaque renaming Summer Institute as "The Don Raley Institute."

The plaque read, "In recognition of outstanding service to the Financial Aid Professional Training Summer Institute Program, the Pennsylvania



Pat Hayes offers a robust toast on behalf of the lenders who served as faculty at Summer Institute.



Bill Burke introduces Sally Ann McCrea who awards the "Doctor of Hospitality" Degree to Don.



Association of Student Financial Aid Administrators and the Pennsylvania Higher Education Assistance Agency present this expression of appreciation to Donald V. Raley this 14th day of June, 1998. In further recognition and appreciation of his dedication and service to the Pennsylvania Training Program, henceforth, the Summer Institute will be named The Don Raley Institute."

This presentation was followed by the awarding of the school's first degree, an honorary "Doctor of Hospitality" degree, to Don by Sally Ann McCrea, Co-Chair of the Pennsylvania Financial Aid Training Program.



Don served as host and faculty for many Summer Institutes.



Don listens as colleagues share tales of Summer Institutes gone by.



Always ready with a story, Don chats with 1991 Summer Institute participants.

Don's presence at the summer institute will be greatly missed. From the ground up, Don served in numerous capacities to get the program up and running. The "host with the most" served as faculty member, innkeeper, tour guide and entertainer. His cooperative spirit was the link between PHEAA, the faculty and the college in coordinating the yearly training workshop. As it expanded and improved, Don was there to help it grow and develop into the caliber it has become. Although Don will most definitely be missed, it is also certain that future summer institute trainees will benefit from the legacy he began. Thanks to one of PASFAA's finest!



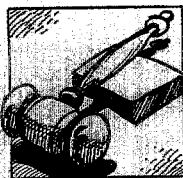
Summer Institute '92 icebreaker.



A youthful Don joins Summer Institute attendees for dinner.

Proposed By-Law Changes and Amendments

Submitted by
George Walter
Membership & Elections Chair



During the last year, the Eastern Association of Student Financial Aid Administrators (EASFAA) Executive Council asked the states to adopt a policy of providing representation to the EASFAA Council for a period of two (2) years. PASFAA Council approved of this request and voted to submit a proposed change of the Association By-Laws to the membership. If approved at the annual conference, these changes would result in the adoption of this policy.

In accordance with Article XII of the by-laws (Amendments of the by-laws), "...a copy of the proposed amendment shall be mailed to each active member of the Association at least thirty (30) days before the vote is called by the Executive Council." It is intended that the changes listed below be voted on at the annual conference. Therefore, this notice serves to meet the "30 day requirement."

Current By-Law Language

Article III - Duties of the Officers and Councilpersons

Section 1. The President shall preside at all meetings of the Executive Council and of the Association, and perform such other duties as pertain to the office of President; shall be a member, ex officio, of all committees; shall be the Association's representative to the Eastern Association of Student Financial Aid Administrators (EASFAA); and shall submit an annual report to the Association.

Proposed By-Law Changes (changes are in italics)

Article III - Duties of the Officers and Councilpersons

Section 1. The President shall preside at all meetings of the Executive Council and of the Association, and perform such other duties as pertain to the office of President; *shall be a member, ex officio, of all committees; shall submit an annual report to the Association, and shall nominate for the approval of the full Council, an Active (regular) member to serve as the Association's representative to the Eastern Association of Student Financial Aid Administrators (EASFAA) Council, whose responsibilities and term of service are outlined in Article VII - Representatives of the Association.*

Article VII - Representatives of the Association

Section 1. *PASFAA Council will appoint an Active (regular) member of the Association to serve a two-year term on the Council of the Eastern Association of Student Financial Aid Administrators (EASFAA). The appointment shall result from a nomination made to the Council by the PASFAA President serving during years that require the appointment of a new representative. The representative will attend EASFAA Council meetings and file reports with PASFAA Council. In the event that the representative cannot complete the full term of the appointment, the President will nominate an Active member to be approved by Council for the remainder of the term.*

Guidance Counselor Workshop Update

Submitted by
Bill Burke
Professional Standards & Training
Committee Chair

PASFAA will again be teaming up with PHEAA next fall to conduct 38 financial aid workshops for the high school guidance community and other postsecondary counselors. A PHEAA Regional Director and a PASFAA volunteer co-present the workshops which are designed to both train newer counselors and provide updates to seasoned counselors. The expected Reauthorization of the Higher Education Act will surely usher in new ways of conducting business, and a good turnout is anticipated for this fall's series.



In late July, a solicitation will be mailed to PASFAA members in the financial aid community asking for volunteers to be presenters, and for the larger sites, registrars will be needed. If you have presented in the past, please continue your support of this joint venture. If you served as a registrar before, perhaps it's time to volunteer to be a presenter. All volunteer forms should be returned to Michael Bertolaschi at La Roche College.

The Professional Standards and Training Committee (PS&T) has been working on the Financial Aid section of the presentation, while the PHEAA Regional Directors have been preparing PHEAA's section for the workshop. Bill Burke, PASFAA President-Elect, and Regional Directors, Tom O'Donnell and Dan Johnson, have been coordinating the melding of the two sections for the workshop. Plans are being made to present all of the workshops using PowerPoint, which will add some flare to the material. Please note that no prior knowledge of PowerPoint is required. Presenters only need to know how to push a button. The presentation will be done on PHEAA equipment or equipment at the site and the Regional Directors or site contacts will be available to handle any technical difficulties. Plans are being made by PS&T to make the presentation available for viewing and trial at the PASFAA Conference and, of course, overheads will be available as a backup for both sections of the presentation.



While PASFAA conducts several activities and provides other services to the guidance community, for many counselors, it is their only memorable contact with our association. Let's continue to make this a successful venture.

PASFAA Executive Council Minutes

June 7-8, 1998

Hidden Valley Four Seasons Resort

Submitted by
Bonnie Lee Behm
PASFAA Secretary

Members present: Vali Heist, Bonnie Lee Behm, Fran McKeown, Mike Bertonaschi, Dan Wray, George Walter, Gary Means, Bill Burke, Doug Vore, Ruth Cramer, George Gerhart

Members absent: Dana Parker

Invited guest: Mary Miller

- I. Call to Order – Vali Heist
 - A. The meeting was called to order at 8:15 p.m.
- II. Secretary's Report – Bonnie Lee Behm
 1. Approval of Minutes – One correction was noted. The minutes should read that George Walter originated the idea of the At-Large Representative being responsible for the Guidance Counselor Workshop.
 2. George Walter made a motion to accept the minutes with the correction as noted; Fran McKeown seconded the motion. Vote taken. Minutes approved.
- III. Committee Reports
 - A. Conference 1998 - Vali Heist for Michael Burke
 1. A report from Michael Burke was circulated to Council.
 2. The proposed conference fee was \$125 with a \$65 day rate. Discussion regarding previous rates took place and Council deliberated on the increased costs of the Hotel Hershey. After discussion, George Walter made a motion to approve the conference fees as proposed. Fran McKeown seconded the motion. Vote taken and motion was approved.
 3. The next Conference meeting date is June 28 and 29.
 4. Vali wrote Michael Burke to officially remind him of his responsibilities to look at sites for Conference 2004.
 - B. Membership and Elections – George Walter
 1. A report was circulated to Council. The membership numbers continue to grow. We now have 676 members.
 2. The following positions will be up for election this year: President-elect, Vice President, Secretary, Treasurer, and Sector Representative At-Large. Two one-year representative positions are vacant: Business Trade and Technical and Private Sector.
 3. At the last Council meeting, it was decided that the EASFAA representative would be a separate position on Council. George presented a proposed by-law change to Council and Ruth Cramer made a motion to accept the proposed EASFAA Representative to Council with corrections as discussed. George Gerhart seconded the motion, vote taken, motion carried. George Walter will take the by-law change to Bill Irwin for his review and then place the change in the Newsletter for the required 30-day notification to members.
 - C. Professional Standards and Training – Bill Burke
 1. A dinner is being planned for Don Raley to acknowledge his many contributions to the Summer Institute.
 2. Two hundred and thirty responses were received on the membership survey. Doug Vore tabulated the results.
 3. A volunteer survey is going out in the next Newsletter as a separate insert. It will include a description of each committee and the appropriate contact for each committee.
 4. Training for Consultants – PHEAA will accept personal checks but the individual will have to confirm if they are working with a school in order for PHEAA to offer them the current rate. Since state funds are being used in some training programs, PHEAA cannot let state funds be used to train consultants.
 5. The PHEAA Early Awareness initiative is looking at a videoconference for middle school counselors.
 6. Bill Burke is trying to get a mentorship program together.
 - D. Guidance Counselor Workshops – Bill Burke
 1. Bill Burke met with representative from PHEAA regarding the program.
 2. A training session will be held at the Conference for presenters.
 - E. Government Relations – Fran McKeown
 1. Fran submitted a written report to the committee.
 2. There was a visit to Capitol Hill during the EASFAA conference in Washington, D.C.
 - F. Training – Bill Burke
 1. Summer Institute – Fifty-five people are registered for the program. Lee Ann Youtz has done an outstanding job on updating the materials.
 - G. Public and Professional Information – Bonnie Lee Behm
 1. The next deadline for the Newsletter is July 15, 1998.
 - H. Finance and Development – Ruth Cramer
 1. Clarke Paine wants the Executive Council to review the structure of the two separate committees and combine them into one committee. Council never expected that they would be separate committees forever but eventually blended into one Finance and Development Committee. A clerical adjustment needs to be inserted into the Bylaws to change the name of the Committee to the Finance and Development Committee.
 2. George Walter made a motion that a bylaw change be made to include the Treasurer as an ex-officio member of the Finance and Development Committee. Vali Heist seconded the motion. Vote taken, motion carried.

I. Technology – Mary Miller

1. Mary Miller resigned her position as Chair of the committee. Bob Thorne will take over as Chair at the June 18 meeting at IUP.
2. Mary spoke with Michael Burke regarding technology training at the conference and she has been advised that there will be sessions on the Internet and Windows 95.
3. Vince Racculla is on both the Training and the Technology Committee to coordinate efforts of both of these efforts.
4. Homepage – There is a new look to the PASFAA homepage. All members are encouraged to visit the page.
5. Even though Mary Miller will be leaving Slippery Rock University to take on a new position at IUP, she is still interested in serving as the webmaster and can do so through her home computer with access to Slippery Rock. She will not charge us for her services but at a later date may seek reimbursement for the phone line charges. Vali asked Council on their reaction to Mary's offer to continue as webmaster and Council was very supportive of this opportunity.
6. Questions arose regarding sponsorship of the Homepage.
7. Ruth was asked to approach the Finance Committee if we want to include something in our sponsorship mailing regarding sponsor/vendor links. If it were something the Finance Committee thinks we should do, we would like them to set the dollar value of the sponsorship.
8. Mary reminded Council members to send information to her so she can keep the Homepage as current and informative as possible.
9. Bill Burke suggested it might be helpful if people put presentations on the Homepage so others seeking help or information could download presentations.

J. Financial Aid Awareness – Michael Bertonaschi for Jean Walker

1. Two reports on the Hotline were presented.
2. There was some concern from Council regarding the hiring of an outside advertising agency for Hotline advertising. For future reference, it was noted that something of this nature should be brought to Council for discussion.
3. Much of the discussion regarding the Hotline centered on the cost per call.
4. It was determined that we need to set an agenda for the awareness committee with a charge to the committee to continue the Hotline but reduce costs for this project.
5. Since the Hotline does require an extensive amount of work, do we need to adjust the committee structure and have a Hotline committee and an awareness committee?
6. Peter D'Annibale is the Chair of Financial Aid Awareness committee for next year.

IV.

Treasurer's Report – Ruth Cramer

1. Ruth Cramer presented the Proposed 1998-99 Budget.
2. A line by line review of the budget was reviewed.
3. Sector meeting funds were proposed for \$300 for each sector.
4. A new Project expense line was added for a mentoring project.
5. Administrative Expense was increased due to the purchase of a laptop for the Treasurer.
6. Conference Sponsorship was reviewed and Council supported the idea that the "Levels of Sponsorship" (platinum, gold, silver and bronze) idea should include all the efforts of the sponsor for the year. Additional recognition for their efforts should be given in the form of Newsletter recognition. George Walter made a motion that effective with the winter Newsletter that space, as appropriate, is set aside in each newsletter to acknowledge the level of sponsorship. Newsletter inclusion is for sponsorship at the bronze level or above. This recognition should be carried out in each edition of the Newsletter for that year. Fran McKeown seconded the motion. Vote taken; motion carried.
7. New levels of sponsorship was determined.

Level	Amount
Bronze	\$2,000 – 3,999
Silver	\$4,000 – 5,999
Gold	\$6,000 – 7,999
Platinum	\$8,000 – above
8. Dan Wray made a motion that silver status or above is given hyperlink access. Bonnie Behm seconded the motion. Vote taken. Motion carried.
9. Overall, the Council was concerned about expenses and new initiatives. We need to continually review and monitor the plans and expenses as we continue throughout the year.
10. Council agreed to continue with plans for a Financial Aid Hotline but with a reduced budget of \$7,500. Michael Bertonaschi made a motion to continue the Financial Aid Hotline with the approved budget of \$7,500 and charged the FA Awareness Committee with submitting recommendations for financial aid awareness programs by the April, 1999 Council meeting. Plans should be implemented during the 1999/2000 year. Dan Wray seconded the motion. Vote taken; motion carried.
11. Fran McKeown made a motion to accept the budget with the adjustments as noted. Bill Burke seconded the motion. Vote was taken and the motion was approved.

V.

Updates

A. EASFAA – George Walter

1. A report was presented. Visits to the Hill were conducted as a part of the EASFAA conference. George thanked Fran McKeown for her role in organizing the Hill visits.
2. Chris Zuzack won the Volunteer of the Year award.
3. Betty Davis was Chairman of the Conference Committee and her committee won Committee of the Year.

B. NASFAA – Vali Heist

1. As part of her responsibilities, she is on the PA Trust Assurance Board.

C. Sector Reports

1. ISS – Dan Wray
 - a. PELA – next meeting is an organizational meeting.
 - b. Sometime in July, they will be updating the lender directory.

2. Private
 - a. Rob Reddy has resigned from Council due to a job outside of PA.
3. Two-year Public - Gary Means
 - a. The sector met in Carlisle in April. They had PHEAA representatives at their meeting and they worked with the representatives to get additional view access to PHEAA loan information.
4. Nursing - Douglas Vore
 - a. Doug attended the April 17 regional meeting of his sector.
5. Business, Trade and Technical
 - a. Linda Malchano resigned from Council due to personal reasons.

VI. Old Business

- A. 2002 Hotel Site - Bonnie Lee Behm
 1. Information on the Sheraton Valley Forge, the Lancaster Host, Adams Mark and the Philadelphia Marriott was presented for consideration for the 2002 conference.
 2. Council suggested that we take a closer look at Sheraton Valley Forge and the Hershey Lodge. Bonnie Behm will be visiting the Sheraton Valley Forge site and Vali Heist will visit the Hershey Lodge and report at the October Council meeting.
- B. PASSCAC Update - Vali Heist
 1. Vali will be attending the PASSCAC conference.
 2. She has communicated to them our willingness to help with their regional fairs.
- C. Historical Files - Bonnie Lee Behm
 1. Vali e-mailed Gary Smith to see if PHEAA could store our archives. Gary had additional questions and Bill Burke will follow-up with Gary.
- D. Life Membership and Distinguished Service Awards
 1. On May 28, Mary Miller, Bill Irwin, Rachel Lohman, Gary Smith and Don Raley met and recommended an individual for the Distinguished Service Award to be presented at the October Conference.
 2. Vali made a motion to consider William Goodling for Life Membership. George Walter seconded the motion. Vote taken. Motion carried.

VII. New Business

- A. Student Loan Servicing Center Advisory Committee - Vali Heist
 1. We need volunteers from the Private and the Business, Trade and Technical Sectors. We had twenty-one members from the other sectors volunteer to serve. Vali is meeting with Bob Heyl in June regarding this issue.

VIII. Adjournment

George Walter made a motion to adjourn the meeting. Bonnie Lee Behm seconded the motion. Vote taken. Motion carried. Meeting adjourned at 4:05 p.m.

Professional Standards & Training Committee Report

Submitted by
Bill Burke
PASFA President-Elect

The Professional Standards and Training Committee met prior to the June PASFAA Council Meeting at Hidden Valley Resorts. The committee discussed the final plans for the recognition dinner honoring Don Raley's contributions to the Summer Institute programs that was held on June 14 at the Embers Inn, Carlisle, PA. Bill Burke represented PS&T at the dinner. The major topic of the committee's meeting dealt with preparation for the fall guidance counselor workshop series. Please reference the article included in this issue of the newsletter concerning the workshops.

Committee member, George Gerhart, Penn State-Shenango, reports that the PASFAA Volunteer Forms are starting to trickle in. If you didn't get a chance to volunteer for one of PASFAA's committees, please complete the form that was included in the last issue of the newsletter, or contact George to obtain a copy of the form. This is your **Opportunity** to provide **Service** to your colleagues and the public.

All members of the PS&T Committee wish to express their thanks to parting committee members, Rob Reddy, formerly of Point Park College and Linda Malchano, Computer Tech.

And remember, our PS&T motto is: *PASFAA's Profession is Our Mission.*

Consortium/Contractual Agreements

Submitted by
Patty Hladio
Editorial Board



When one thinks of summer, one often thinks of travel. But with summer behind us, students may still have travel on their minds; travel that combines seeing new lands with earning academic credit. This type of travel is available to many students through study abroad programs. Usually, once a student begins to think about studying abroad, he or she will find themselves in your office trying to figure out how to fund the educational experience.

As a financial aid officer, you should be familiar with Consortium and Contractual Agreements. Consortium/Contractual Agreements are agreements between a home school (the school where the student is enrolled in a degree or certificate program) and a host school (the school/organization where the student is taking one or more of his or her program requirements). These are written agreements which specify which school will be handling the student's financial aid, what the reporting expectations are, and within what time frame those reporting expectations are to be met.

Consortium agreements are entered into between two eligible schools. The consortium agreement specifies which of the two eligible schools will be handling the aid. Contractual agreements are entered into between an eligible school and a school/organization that is not eligible; under a contractual agreement only the home school may handle the student's financial aid.

Just this past year, the Department of Education changed its policy on how "D" grades must be treated. In short, the home school no longer has to accept any "D" grades that a student earns at a host school. The home school, though, would still have to count all of the credits the student attempted (including those credits for which the student earned D and F grades) toward the maximum 150% satisfactory academic progress rule. This change in policy will likely open the doors for more students to study abroad.

If you are looking for a Consortium or Contractual Agreement in the Student Financial Aid Handbook, stop looking. The Department of Education does not dictate what the agreements should look like. The agreements may be as individual as the schools, as long as they contain the specific information as set forth by ED. Your tools for creating a Consortium/Contractual agreement include the 1998-99 Student Financial Aid Handbook, the NASFAA Encyclopedia, and of course, the Department of Education web site for aid administrators, <http://ifap.ed.gov>.

Linking Your Home Page to the PASFAA Home Page

Submitted by
Mary Miller
Indiana University of PA



Putting a link on a home page to the PASFAA home page is relatively easy. Simply insert the following HTML into your page using a text editor such as Notepad or Wordpad:

```
<a href="http://www.sru.edu/pasfaa/">PASFAA</a>
```

Various packages for home page creation may require a different process, but the important thing to remember is to use the correct URL: <http://www.sru.edu/pasfaa/>. Contact the PASFAA home page webmaster, Mary Miller, at mamiller@grove.iup.edu if you want more information about the PASFAA home page.

Finance & Development Committee Report

Submitted by
Robin Szitas
Finance & Development Committee Chair

PASFAA's 1998-99 budget was the main focus of the Finance Committee meeting which took place May 14, 1998. The committee carefully reviewed 1997-98 income and expenses and proposed adjustments which will increase PASFAA's financial strength in order to continue to explore new programs and projects for the betterment of the organization and its constituents. The proposed budget was passed on to PASFAA Council for review and adjustments. Budget information will be available to PASFAA members at the conference in October.

The Development Subcommittee, chaired by Clarke Paine, has mailed a letter to all potential sponsors detailing the sponsorship offered for 1998-99, including conference, training and directory sponsorships. We will accept sponsorships on a first-come, first-served basis. For more information, please contact Clarke Paine, Elizabethtown College.

The Finance Committee and the Development Sub-Committee will be combined into one committee only in 1998-99 and will be chaired by Karen Pratz, Waynesburg College. We look forward to receiving new volunteers for this committee.



Effective Entrance Interviews Making the Most of Student Enthusiasm

Submitted by
Sally Whiteman
Editorial Board



Summer - it represents anything but lazy days around the financial aid office. Just when you thought you waved goodbye to students and might actually get some peace, you hear new freshmen flitting down the hallway for orientation. Remember your orientation at school? Remember the nerves, the laughter and trying your hardest to look hip? The first friendships made along the way? Above all, the desire to please and fit in the new environment?

My advice to you, instead of being annoyed by the new intrusion, is to use it. Use it to your advantage. You have the best shot at conveying the importance and seriousness of borrowing on the student if you can capitalize on his or her initial enthusiasm. They are now better listeners than they will probably be for the rest of your relationship together, so now is the time to make your point.

Start by welcoming the students to your school. Ask for a show of hands of how many are local and how many are new to the area. Maybe you can start off with a pointer of something interesting to do in your town or city. You also should ascertain how many students are first-timers versus transfers. This will help you determine how to tailor your lecture to your audience.

No matter how many "seasoned" students you may think you have in the audience, it is still a good idea to speak in simplistic terms when discussing the intricacies of borrowing. I recently had an upperclassman orientation volunteer approach me and thank me for explaining terms to her that she never understood. It is best not to assume that your audience knows what an EFC is just because they completed a FAFSA or what capitalization is just because they completed a promissory note. They probably do not know what FAFSA, EFC, capitalization or promissory note means. Everything needs to be explained in the entrance interview. If you convey the information with the attitude that you are on their side and that your purpose for being there is to be their advocate, they won't feel as if you are talking down to them. They will be grateful instead.

The following represents a checklist of items to cover:

- Basic application process (How a Stafford loan award results from the FAFSA).
- Difference between subsidized versus unsubsidized Stafford loans.
- How interest capitalization occurs on unsubsidized Stafford loans.
- Student has right to prepay loan at any time; this includes in-school period.
- What is a promissory note?
- Student is the only borrower on a Stafford.
- Define role of guarantor.
- What is a Notice of Guarantee statement?
- Interest rate on loans where first disbursement is made before October 1 is 6.86% in-school; 7.46% in repayment. (Keep in mind that first-time borrowers are subject to delayed disbursement and may very well hit your rosters after October 1. In that event, we don't know what their interest rate will be.)
- Electronic Funds transfer at your school, if applicable. Checking box 15 on the application to authorize EFT, and how your office handles it if they don't.
- Importance of reapplying each year.
- Multiple disbursements and when they will arrive.
- Repayment - Importance of open communication with lender. This includes address changes and communicating special needs.
- Availability of "breaks" in repayment like deferments and forbearances. (Spend only enough time on this to be reassuring.)
- Any stories you might have to share concerning consumer credit. This would include any pitfalls you may have encountered with your own student loans or credit cards. It also obviously includes anything you may have encountered in your professional life from students whom you have assisted. Don't be afraid to share - let them learn from your mistakes or from those of others!
- Remember when discussing default to reassure them that there are more tools available today than ever before to help them manage their debt effectively. However, you may wish to add that you are telling them the dire consequences for two reasons: first, it's a federal requirement. Second, you wish to have them understand just how important successful repayment of their loans can be.



Consider enlisting a lender partner to assist you in your entrance interviews. It takes the pressure off of the aid administrator, and it fosters the lender/borrower counseling that really should take place despite the logistical difficulties. If you can communicate the above checklist with an appropriate amount of enthusiasm, you will have started your students on the path to a greater appreciation for the borrowing portion of the financial aid process and help them to be smarter consumers in the future.

PASSCAC Partnership Formed

Submitted by
Vali Heist
PASFAA President

During the 1997-98 academic year, PASFAA established a cooperative effort with the Pennsylvania Association of Secondary School Counselors and Admissions Counselors (PASSCAC). I was invited by Fran Cubberley, President of PASSCAC, to speak to secondary school counselors at a breakfast at the PASSCAC conference in June. I welcomed this opportunity and explained the joint efforts that PASSCAC and PASFAA were forming to better serve our students and colleagues. I also invited the guidance counselors to come to PASFAA's Guidance Counselor Workshops held in November to receive the latest updates on financial aid (When I told them about the expanded 1999-2000 FAFSA, they all groaned!).

The joint effort with PASSCAC has taken on different forms. First, we jointly sponsored a successful Financial Aid Information Night at Delaware County Community College in February. We would like to continue this effort in areas of the Commonwealth that could benefit from this program. Also, I have been in touch with members of PASSCAC who coordinate their College Fairs so that PASFAA can supply financial aid professionals for these fairs in a coordinated and timely fashion. Finally, PASFAA will coordinate with PASSCAC to "share professional information" by providing presenters for the PASSCAC conference and vice versa. At the PASSCAC conference in June, Ruth Cramer, Wilson College; Dwight Horsey, Millersville University; and Lesa Angell, Fleet Bank, gave a presentation entitled "Financial Aid 101." I will be working with PASSCAC's new president, Pat Rambo, to secure a PASSCAC presence at our annual conference in October and to continue this partnership into the next academic year for the benefit of our students and colleagues.



TIPS III (Technical Info for the Puzzled and Stupefied)

Submitted by
Dan Wray
Technology Committee

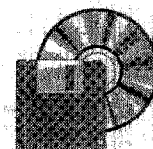
Also Known As....

Tasty TidBits and TidBytes of Techy, Baudy, Binary, Sometimes Hexadecimal, RAMmed-Down-Your-Throat-Daily, Mouse-Moving, Web-Site-Surfing, Disk-Driving, Mainframe-Mashing Stuff Relished Most Especially By Those Who Peddle Pocket Protectors and Speak in Sentences of Algorithms, But Commonly Abhorred and Otherwise Often Found to Be Distasteful By Normal, Don't-Wear-Horn-Rims, Don't-Do-Windows, Don't-Unzip-Files-in-Public Financial Aid Administrators



The TIPS listed below are taken from the PASFAA Technology Handbook's "Internet" section. The Handbook is a resource created by financial aid administrators for financial aid administrators, and it is one of the many benefits that accrue to members of PASFAA. Refer to the Handbook anytime you're feeling technically puzzled or stupefied!

- Archie: A software tool for finding files stored on anonymous FTP sites. You need to know the exact file name or a substring of it. (Can you tell that computer aficionados are also big comic strip fans? "Veronica" is defined below.)
- Backbone (1): A feature sorely lacking among members of federal, state and local government.
- Backbone (2): A high-speed line or series of connections that forms a major pathway within a network. The term is relative, in that a small network's backbone will often be smaller than many non-backbone lines in a large network.
- BPS: Bits per second. A measurement of how fast data is moved from one place to another. There are 8 bits in a byte, so 8 bps moves 1 byte of data per second. A 28.8 modem can move 28,800 bits per second (equivalent to 3,600 bytes, also known as 3.6 kilobytes or 3.6k). This converts to 216 kilobytes per minute (3.6 times 60 seconds). Thus, at a speed of 28,800 bps, it will take approximately 6 minutes and 29 seconds to transfer that 1.4 megabyte file you need to send.
- Browser (1): A person in a state of confusion, weighing the issues of "what I want" and "what I can afford".
- Browser (2): A software program that is used for looking at various kinds of Internet resources.
- Finger: An Internet software tool for locating people at other Internet sites.
- Flame War: When an online discussion degenerates into a series of personal attacks against the debaters, rather than a discussion of their positions.
- Gopher: A widely successful way of making menus of material available over the Internet. Although Gopher spread rapidly in just a few years, it has largely been supplanted by Hypertext, also known as www (World Wide Web).
- HTTP: A group of hypertext servers that permit text, graphics, sound files, etc. to be mixed together.
- Hypertext: Generally, any text that contains links to other documents - words or phrases in a document that can be chosen by a reader and which cause another document to be retrieved and displayed.
- Intranet: A private network inside an organization that uses the same kinds of software you would find on the public Internet, but that is only for internal use.
- IP Number: Sometimes called a "dotted quad". This is a unique number consisting of four parts separated by dots; e.g., 165.113.245.2 Every machine on the Internet has a unique IP number.
- Java: A programming language invented by Sun Microsystems that is specifically designed for writing programs that can be safely downloaded to your computer from the Internet and immediately run without fear of viruses or other harm to your computer.
- Modem: Most everyone knows what a modem is, but did you know the name came from "MODulator/DEMODulator"?
- Netizen: A citizen of the Internet.
- Netscape: A www browser and the name of a company.
- Packet Switching: The method used for moving data around on the Internet. All the data coming from a machine is broken into chunks, and each chunk has the address of where it came from and where it is going. This enables chunks of data from many different sources to come together on the same lines without any data getting lost.
- Router (1): A multipurpose woodworking tool. Most experienced woodworkers will tell you that you're not getting the most out of your router unless you are using it upside down (preferably attached firmly to a router table).
- Router (2): A special-purpose computer (or software package) that spends all of its time looking at the addresses of packets passing through, deciding which route to send them on.
- Spam: Not only a breakfast menu item, this is an inappropriate attempt to use a mailing list or other networked facility as if it were a broadcast medium (which it is not) by sending the same message to a large number of people who did not ask for it.
- TCP/IP: Transmission Control Protocol/Internet Protocol. This is the suite of protocols that defines the Internet. Originally designed for the UNIX operating system, TCP/IP software is now available for every major kind of computer operating system. To be truly on the Internet, your computer must have TCP/IP software.
- Telnet: The command and program used to login from one Internet site to another. It gets you to the login prompt of another host.
- Veronica: Very Easy Rodent Oriented Net-wide Index to Computerized Archives. A constantly updated database of the names of almost every menu item on thousands of gopher servers.



In the next issue of the Newsletter, we'll dive into "New Technologies on Campus" and talk a little about Interactive Voice Response Technology and Document Imaging. Be sure to check it out!

What if Dr. Seuss Wrote Computer Manuals?

If a packet hits a pocket on a socket on a port,
and the bus is interrupted as a very last resort,
and the address of the memory makes your floppy disk abort,
Then the socket packet pocket has an error to report.

If your cursor finds a menu item followed by a dash,
and the double-clicking icons put your window in the trash,
and your data is corrupted 'cause the index doesn't hash,
Then your situation's hopeless, and your system's gonna crash.

If the label on your cable on the gable at your house,
says the network is connected to the button on your mouse,

But your packets want to tunnel to another protocol,
That's repeatedly rejected by the printer down the hall,

And your screen is all distorted by the side effects of Gauss,
so your icons in the window are as wavy as a souse,
Then you may as well reboot it now and go out with a bang,
Cause as sure as I'm a poet, the sucker's gonna hang.

When the copy of your floppy's getting sloppy on the disk,
And the microcode instructions cause unnecessary RISC,
then you have to flash your memory and you want to RAM your ROM,
Quickly turn off your computer and be sure to tell your mom!

PELA Summer Retreat Update

Submitted by
Dana French
National City



Pennsylvania Education
Lenders Association

PELA members gathered in Harrisburg on July 9 for their first planning retreat. The retreat was held so that PELA members could reexamine the organization's goals and conduct strategic planning for the upcoming year. To keep up with constant changes in the industry, PELA updated its mission statement to more accurately reflect our future goals as follows: *The Pennsylvania Education Lenders Association (PELA) provides leadership in promoting the success of the education loan programs offered in Pennsylvania by establishing and maintaining an active partnership between all program participants, providing a forum for discussion and resolution of education loan issues and facilitating communication.*

Additional changes include a new quarterly meeting schedule that will include financial aid officers during the spring and fall PELA sessions. The summer and winter meetings will be for PELA members only. We believe that this new schedule better addresses the time constraints of you and your staff. However, if you have an issue or concern that you would like addressed, please feel free to discuss it with a PELA member at any time. In addition, the lender sector meeting at PASFAA will be revived to act as an official PELA fall session. All PELA members and those thinking of joining should plan on attending. Even though we have made several changes, one thing remains constant - PELA members are dedicated to serving the interests of the financial aid community.

New officers were elected for the upcoming year. Congratulations to Mary Ellen Hazel for her unanimous reelection to President. Donna Kotyk and John Lockette remain Vice-President and Treasurer, respectively. Kerry Paoletta was reelected as Secretary and Penny Hyland will serve as Member-at-Large. Committees were reorganized and new members joined the various standing committees as well as ad hoc committees for special projects.

The culmination of two special projects will be coming your way at PASFAA. The PELA directory will now be distributed at the PASFAA Conference rather than mailed to your school. Please make sure that you or one of your staff members remember to pick up your school's copy. The Directory will contain valuable information regarding over 350 lenders who participate in the FFEL programs in Pennsylvania. Additionally, an Alternative Loan Guide is being developed. This long awaited and requested reference tool will include the various alternative loan products offered by PELA members. Both guides will be updated on an annual basis.

Last but not least. Plan on joining us for the PELA session on Monday, October 26, 1998 from 10:30-11:30a.m. at the PASFAA Conference. It promises to be a very different hour than you may expect when you're locked in a room with a group of bankers! We are planning an hour of fun activities and learning that may involve "What's behind door #1?", or "I'd like to buy a vowel", or "I'll take PASFAA trivia for \$100". What am I talking about? Is Monty Hall, Pat Sajack or Alex Trebek going to be the guest speaker? Not quite, but come see for yourself and have the opportunity to join in the fun for many great prizes and surprises! See you in Hershey.



Early Awareness Can Be Fun!

Submitted by
Vali G. Heist
Alvernia College

Alvernia College sponsors "Boot Camp" for elementary students. Students come to campus to get a feel for college life and to gain an awareness of the career possibilities available to them. They receive a tour of the campus and receive "Alvernia goodies" at each stop (e.g. gymnasium, cafeteria, bookstore, residence hall, and the library). Our peer educators put on a skit for the class, and they attended a children's literature class especially for them. As a part of the day, I was asked to give a one-half hour presentation on financing college. Since my typical audience is high school students and parents, I was mortified! (The thought of talking to 40 fifth graders gave me a queasy feeling in my stomach.) Since I had no experience in early awareness initiatives, I contacted Vince Racculia at PHEAA. He sent PHEAA's "Go Places" Early Awareness Program information to me, and I adapted the presentation to the inner-city fifth graders. What a success! They were excited, energetic and really got into the word search on the "Go Places" brochure. I also handed out "Financial Aid Bucks" to "cash in at the college of your choice". The "bucks" were secretly coded with the words grants, scholarships, loans, and jobs. I can't say I'm ready to be an elementary school teacher, but the excited looks I got from those students gave me the incentive to do it again!



INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by
Dan Wray
Institutional Support
Services Sector
Representative*

Notes from the June 8, 1998 PASFAA Council meeting:

A. NEW SPONSORSHIP SET-UP.

1. Levels of sponsorship for the upcoming year will be based on total year sponsorship, not on Conference-only sponsorship like last year.
2. The levels will be:
 - Platinum - \$7,500 and higher
 - Gold - \$5,000 through \$7,499
 - Silver - \$3,000 through \$4,999
 - Bronze - \$1,500 through \$2,999
3. Bronze level and higher will receive special recognition in every issue of the PASFAA Newsletter for the sponsorship year.
4. Bronze level and higher will receive special recognition at their conference booth, in the form of a banner or other suitable marker that shows the level of sponsorship.
5. Silver level and higher will receive a PASFAA homepage hyperlink.
6. Sponsors will still be able to pick from a list of sponsorship opportunities, as in the past year. These opportunities will still include conference and non-conference items.

B. TRAINING.

The issue of private contractors/consultants was discussed again. It has become clear to Council that the only issue faced by the Association regarding training for this specialized class of PASFAA members is that if the training is PHEAA-sponsored, PHEAA says state funds cannot be used to provide these members' training. In effect, PHEAA is stating that the portion of the training fee attributable to "state funding" must be borne by the individual attending the training, if the individual is not affiliated with a college or university. It was resolved by Council, however, that all PASFAA members should have equal access to PASFAA training; therefore, PASFAA will pay the state portion of the training fee any time PHEAA refuses to do so.

Notes from the July 9, 1998 PA Education Lenders Association (PELA) meeting held in Harrisburg:

A. MISSION STATEMENT. The 7/9/98 PELA meeting was the group's first "retreat." This meeting was devoted to studying the organization's current situation and future possibilities. We began the meeting by reviewing and revising PELA'S Mission Statement to encompass all of "education lending", not just FFELP.

B. MEMBERSHIP.

1. The group agreed that we need to make a renewed effort to not only increase the number of PELA members, but also to encompass a wider range of organization types (e.g., PLATO and other organizations who are not FFELP participants).
2. The Membership Committee will undertake a membership drive and as part of that effort will strive to precisely define and communicate the benefits of being a PELA member.
3. Additionally, the group needs to discuss differences between active membership and associate membership. Currently, the only differences are that active members can hold office, chair committees, and vote on issues. The consensus of the group is that there should be more benefit to active membership, especially when considering the magnitude of the difference in cost (\$500/yr versus \$100/yr).
4. A special effort needs to be made in the area of mid-size and small lenders, for whom education loans are more of a "customer service" than an integral part of bank operations. For these potential members, the sense of the group is that training, information, and other services will determine whether they choose to become PELA members. Marketing benefits will not carry as much weight.

C. DUES.

1. Much discussion occurred regarding the appropriateness of the current dues structure (\$500/year for active membership and \$100/year

INSTITUTIONAL SUPPORT SERVICES (cont.)

- for associate membership). Several members have stated that they are beginning to have trouble justifying the dues expense without clearly indicated benefits associated with membership.
2. It was decided that the Finance Committee will develop a document to summarize PELA's use of funds. This will enable members to clearly show their superiors what the PELA dues money is "buying".
- ### D. FREQUENCY AND NATURE OF MEETINGS.
1. To make more efficient use of everyone's time, it was decided to employ the PASFAA Conference's "Sector Meeting" time slot and to take better advantage of PASFAA's Spring Training dates to conduct PELA business.
 2. The net result would be that, other than Conference and Spring Training get-togethers, PELA would have only a winter meeting and a summer meeting, with the possibility that we would also need to meet in September to finalize Conference plans. It is not clear at this time whether that will necessitate the entire membership getting together in September or just the committee(s) responsible for the Conference preparations.
 3. It was determined that future PELA meetings should focus on education lending topics, training, and information more than in the past. For instance, the membership would like to see presentations by guarantors, NCHELP, CBA, Legislative Affairs, etc.
- ### E. PELA DIRECTORY.
1. The surveys are in the hands of the addressees at this point and 80 responses have been received to date.
 2. We have missed our originally planned summer release date; therefore, the new directories will be distributed at the Conference to virtually eliminate mailing costs.
 3. PHEAA has agreed to underwrite the printing costs. That will enable PELA to utilize Association funds to purchase nice binders for the directories.
- ### F. CONFERENCE.
1. A committee was appointed to develop PELA's Conference session.
 2. The goal of the committee will be to create something that is fun and that elicits a great deal of audience participation, to showcase PELA operations.

REMINDER:

PASFAA is always updating and improving its homepage - check it out sometime! (The address is listed in the inside front and back cover of this Newsletter.)

STATE-RELATED SECTOR

*Submitted by
George Gerhart
State-Related
Sector Representative*

Welcome back to another year of opportunities for service to our students and their families. On the horizon is reauthorization and all of the procedural changes which are sure to follow. To keep track of the "Dear Colleague" letters and other messages from ED, tune in regularly to the web site "http://ifap.ed.gov".

Plan now to attend the PASFAA conference in Hershey. We would like to have a good representation from our sector's institutions. Our sector meeting will focus on identifying programs and services that you need and would like PASFAA to provide.

We are always looking for volunteers for committees. If you have not yet returned your Volunteer Form, which was mailed during the summer, please return it to me as soon as possible.

Best wishes for a good year. I am looking forward to meeting all of you at the conference.

NURSING SECTOR

*Submitted by
Douglas Vore
Nursing Sector
Representative*

It's hard to believe another year has gone and a new one is beginning. I hope that everyone had time to take a vacation to smell the roses, the coffee, or smelling salts, what ever the case may be. I only have a few things to report. Thanks to everyone for sending their e-mail address updates. We do have a couple of new members to the sector, and when I receive the additional information about our newest members, I will update our directory and send it out. In reviewing the membership assessment survey, I offer some topics that can be discussed at the sector meeting at Hershey.

More than half our sector membership selected these topics for which they would like to attend training: Late Disbursements/Disbursing Loan Funds, Default Prevention, Refunds, State Academic Progress, Policy and Procedures Manual, NSLDS/Clearing House, Professional Judgement, Reauthorization, Taxpayer Relief Act and Verification. We all can benefit by thinking about these topics and bringing information and examples for discussion to our sector meeting at the conference. I know that different people have focused on different topics over the past year and could be an excellent resource if you bring that information with you to the sector meeting.

It has been a wonderful year meeting, talking to and working with everyone as your sector representative. You are a great bunch of people and I look forward to another year. For those I haven't contacted yet, please call me if you get some free time and introduce yourself. Once again, I encourage everyone to volunteer to assist the association in carrying out it's mission. There are many "OPPORTUNITIES" and your "SERVICE" will be greatly appreciated, not to mention rewarding. Also, please feel free to submit articles and items of interest for the newsletter or website. I look forward to seeing everyone at the conference in Hershey.

PRIVATE SECTOR

Representation for the Private Sector for the remainder of the year will be through the PASFAA President. Any questions or concerns that members of this sector wish to voice can be directed to Vali Heist at Alvernia College. This sector rep position will come up for election at the annual PASFAA conference in October.

SSHE SECTOR

*Submitted by
Dana Parker
SSHE Sector
Representative*

The SSHE sector sends its best wishes to Mary Miller who recently left Slippery Rock University to return to Indiana University of Pennsylvania in their graduate office. We know that Mary's financial aid experience will be an asset to her as she assumes her new responsibilities.

**BUSINESS, TRADE
& TECHNICAL
SECTOR**

Representation for the Business, Trade & Technical Sector for the remainder of the year will be through the PASFAA President. Any questions or concerns that members of this sector wish to voice can be directed to Vali Heist at Alvernia College. This sector rep position will come up for election at the annual PASFAA conference in October.

**INSTITUTIONAL
AT-LARGE SECTOR**

*Submitted by
Michael Bertonaschi
Institutional At-Large
Sector Representative*

By now, you will have received your request to volunteer your services for the Guidance Counselor Workshops held throughout Pennsylvania from November through December. Please take time to consider presenting at one of the sights. We are always in need of some new volunteers to become involved in this worthwhile endeavor. We are particularly in need of volunteers in the more rural areas. Every attempt will be made to keep you as close to your home as possible. Thanks for your support.

**PUBLIC TWO-YEAR
SECTOR**

*Submitted by
Gary Means
Public Two-Year
Sector Representative*

The next sector meeting will be at the Fall Conference at Hotel Hershey. Over the summer, I will be collecting statistics from our sector in hopes of pulling together a report for our sector. I'll try to tie this into the information that we need for the FISAP report. Our regular Fall meeting will be held in the Holiday Inn in Carlisle on November 19 and 20.



FROM THE EDITOR'S DESK

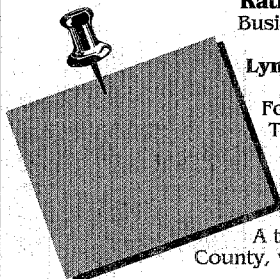
The volunteer form for 1998-99 PASFAA committees was due back by August 15. Perhaps, that yellow volunteer form is still tucked into the summer issue of your Newsletter, or it's buried in one of the piles on your desk. I urge you to look it over right now and select a committee or two in which you have some interest. How will you benefit? What can you expect if you volunteer?

Let me tell you what I have gained in my two years as editor of this newsletter. I have had the pleasure and privilege of working with the best of the best of PASFAA. The officers of Council, committee chairs, and members of the Editorial Board regularly submit articles to me for publication. When I need a question answered or some guidance on an issue, I have established a network of colleagues to turn to for help. They are energetic, devoted volunteers who strongly believe in the role financial aid plays for our students. But I must warn you. Their enthusiasm is contagious. You will find yourself wanting to get involved in the many opportunities to serve our fine organization. Once you take the plunge, you'll wonder why it took you so long.

If you have not already selected the committee(s) you would like to join, you can still contact George Gerhart, Penn State-Shenango, to let him know about your interest. You have something very valuable to offer and PASFAA wants it!

Joan L. Holleran
Joan L. Holleran
PASFAA Newsletter Editor

PASFAA BULLETIN BOARD



Kathy Shepard has been promoted from Financial Aid Assistant to Financial Aid Counselor at Central Penn Business School. Kathy can be reached at kathyshepard@centralpenn.edu.

Lynn Jakub has assumed the role of HUB Financial Aid Coordinator at Chatham College.

Formerly at PA School of Art and Design, **Judy Leedy**, is now at Thaddeus Stevens College of Technology.

Congratulations to **Chris Zuzack**, Associate Director of Financial Aid at Indiana University of PA, who was elected Secretary of EASFAA and who was named "Volunteer of the Year".

A tip of the hat to **Betty Davis**, Lead Financial Aid Administrator at Community College of Allegheny County, whose EASFAA Conference Committee was named "Committee of the Year."

The new Director of Financial Aid at St. Francis College is **Valerie Mochus**.

Kudos to **Dan Wray**, Sallie Mae, whose first TIPS article from the Spring '98 PASFAA Newsletter was reprinted in the Connecticut and Iowa state association financial aid newsletters.

Beth Kachel was promoted to Director of Financial Aid at Lancaster Bible College. **Karen Fox**, formerly at Valley Forge Christian College, joined the staff as Assistant Director of Financial Aid.

Evie Meyer is now the Director of Financial Aid at Valley Forge Christian College.

Farewell to **Bryan Beighley**, formerly at Penn State-New Kensington, who has assumed the position of Financial Aid Counselor at Coastal Carolina University.

Janice Hetrick is the new Director of Financial Aid at Holy Family College. She and husband, Craig, welcomed their first child, Matthew Jeremiah, into their family on July 11, 1998. Also new to Holy Family is **Rich Baringer**, formerly at LaSalle University, who is the new Assistant Director of Financial Aid.

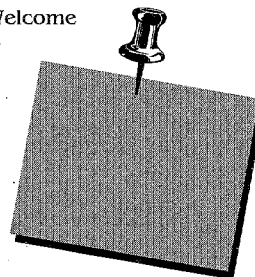
Michael Burke stepped into the Director of Financial Aid role at Eastern College.

Best wishes to **Don Raley** who retired from Dickinson College as the Director of Financial Aid. Welcome to **Judith Carter**, formerly at Ferrum University, who is now in the director position at Dickinson.

Mary Miller has assumed the position of Assistant Dean of the Graduate School and Research at IUP. Although her primary duties will be with the Graduate School, she will continue as webmaster of the PASFAA home page. Mary's new e-mail address is mamiller@grove.iup.edu.

PASFAA extends its condolences to the family and coworkers of **Norm Dillen**, Student Financial Services Director at the Sawyer School in Pittsburgh, who was killed in an auto accident June 30.

The correct e-mail address for **Cate McIntyre**, Director of Financial Aid at Allentown College, is cmcintyr@pheaa.org.



PASFAA Membership Updates

Listed below are those who have become members for 1997-98 since the last Newsletter publication:

Jackie Alter
Financial Aid Coordinator
Career Training Academy
703 5th Ave.
New Kensington, PA 15068
Tel. (724) 337-1000
Fax (724) 335-7140
e-mail www.careerra.com.

Georgeann Barry
Institutional Support Specialist
Hunter Consulting, Inc.
901 Western Ave, Suite 206
Pittsburgh, PA 15233
Tel. (412) 322-3450
Fax (412) 322-3640

Lori Bartman
Financial Aid Assistant
Automotive Training Center
114 Pickering Way
Exton, PA 19341
Tel. (610) 363-6716
Fax (610) 524-7540
e-mail acti@voicenet.com
CG02909

Denise Brooks
Financial Aid Assistant
Mercyhurst College
501 E 38th St.
Erie, PA 16546
Tel. (814) 824-2286
Fax (814) 824-2072

Latanya Byrd
Director of Financial Aid
Ultrasound Diagnostic Schools
3 Neshaminy Interplex, Suite 117
Trevose, PA 19053
Tel. (215) 244-4906
Fax (215) 244-7813

Kelvin Harrison
Education Specialist/Financial Aid
Harrisburg Area Comm. Coll. (Lancaster)
1008 New Holland Ave
Lancaster, PA 17601-5606
Tel. (717) 295-6164
Fax (717) 293-8967
e-mail kvharris@vm.hacc.edu
CG04017

Tracy Hine
Financial Aid Counselor
Alvernia College
400 St. Bernardine St
Reading, PA 19607
Tel. (610) 796-8215
Fax (610) 796-8336
CG03976

Lora M. Hochman
Financial Aid Administrator
Career Training Academy
105 Mall Blvd. #300W
Monroeville, PA 15146
Tel. (412) 372-3900
Fax (412) 373-4262
e-mail lmhochman@aol.com

Dawn Kromer
Financial Aid Clerk
Lenape School of Practical Nursing
2215 Chaplin Ave.
Ford City, PA 16226
Tel. (724) 763-7116
Fax (724) 763-9888
e-mail kromer@lenape.k12.pa.us
CG04062

Roy Chernikoff
Regional Marketing Representative
Crestar Bank
2990 Brookwood Rd.
Ellicott City, MD 21042
Tel. (410) 986-1850
Fax (410) 986-1700
e-mail rccrestas@midsspring.com

Mona Chylack
Asst Director, Student Financial Serv.
Ursinus College
Main St.
Collegeville, PA 19426
Tel. (610) 409-3600
Fax (610) 409-3662
e-mail mchylack@acad.ursinus.edu

Bob Crawford
Regional Account Representative
Norwest Student Loan Center
2932 Craigston Ln
Abingdon, MD 21009
Tel. (410) 569-2654
Fax (410) 569-2728
e-mail bob.crawford@norwest1.com

Cheryl Gerber
Secretary, Financial Aid
Westminster College
South Market St
New Wilmington, PA 16172
Tel. (724) 946-7102
Fax (724) 946-7171

Patty Gill
Financial Aid Director
Philadelphia Wireless Technical Inst.
1533 Pine St
Philadelphia, PA 19102
Tel. (215) 546-0745
Fax (215) 546-5352

David Heidengren
Director of Student Financial Aid
Neumann College
1 Neumann Drive
Aston, PA 19014
Tel. (610) 558-5521
Fax (610) 558-5652
e-mail heigengd@smtpgate.neumann.edu
CG03955

Feudi Pandola
Financial Aid Officer
Roxborough Memorial Hospital
5800 Ridge Ave
Philadelphia, PA 19128
Tel. (215) 487-4286
Fax (215) 487-4591
e-mail rmhson@erols.com

Pam Penatzer
Financial Aid Officer
Greater Johnstown CTC
445 Schoolhouse Rd
Johnstown, PA 15904
Tel. (814) 266-6073
Fax (814) 269-4044

Carla McCarthy
Student Loan Officer
Firsttrust Bank
1931 Cottman Ave
Philadelphia, PA 19111
Tel. (215) 728-8441
Fax (215) 728-8429

John J. McKenna
Vice President
Citibank Student Loan Corp.
112 Blue Elder Dr
Mountaintop, PA 18707
Tel. (717) 474-2954
Fax (717) 474-2956

Renee' Messina
Fiscal/Owner
South Philadelphia Beauty Acad.
1933 W. Passyunk Ave
Philadelphia, PA 19145
Tel. (215) 334-3030
Fax (215) 334-4096

Toni Wesley
Director of Student Accounting
Gordon Phillips Beauty School
60 A Garrett Rd
Upper Darby, PA 19082
Tel. (610) 352-1776
Fax (610) 352-1834

Nicole Lightbourne
Assistant Director of Financial Aid
Moore College of Art and Design
20th St and the Parkway
Philadelphia, PA 19103
Tel. (215) 568-4515
Fax (215) 568-8017

Ed Reed
Administrator, Financial Aid
Triangle Tech
222 E Pittsburgh St
Greensburg, PA 15601
Tel. (814) 453-6016
Fax (814) 454-2818
e-mail ereed@triangle-tech.com
CG03886

Mary Rose
Director of Financial Aid
The PJA School
7900 West Chester Pike
Upper Darby, PA 19082
Tel. (610) 789-6700
Fax (610) 789-5208

David Smedley
Director of Financial Aid
Valley Forge Military College
1001 Eagle Rd
Wayne, PA 19087
Tel. (610) 989-1305
Fax (610) 688-1545
e-mail dsmedley@vfmac.edu

Cathy Waxter
Financial Aid Administrator
Triangle Tech
222 E Pittsburgh St
Greensburg, PA 15601
Tel. (724) 832-1050
Fax (724) 834-0325
e-mail cwaxter@triangle-tech.com

Ranay Williams
Financial Projects Director
Regional Skills Center
8500 Oliver Rd
Erie, PA 16509
Tel. (814) 868-5443

Please note the following changes to membership information:

Name

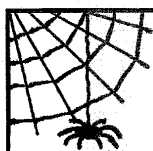
Claire L. Coleman
Tracy Long
Cate McIntyre

Institution

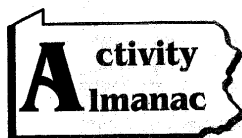
College Access Group
fr. Franklin & Marshall Coll.
Allentown College

Change

to Elaine L. Coleman
to Ursinus College
correct e-mail: cmcintyr@pheaa.org



VISIT THE PASFAA WEB SITE:
<http://www.sru.edu/pasfaa>



September, 1998

Technology Series Workshops

Sep. 16-Oct. 23, 1998
September 16-17
October 7-8
October 22-23

NSLDS Training Workshops, Philadelphia

October 25-28, 1998
October 24-25

PASFAA '98 Conference, Hershey
Fundamentals Workshop, PASFAA Conference

November, 1998

Guidance Counselor Workshops

December, 1998

Business, Trade & Technical Workshops

May 12-15, 1999

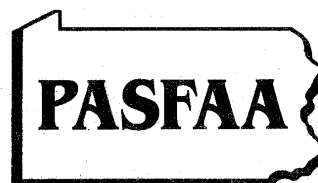
EASFAA '99 Conference, Puerto Rico

July 12-15, 1999

NASFAA '99 Conference, Las Vegas

October, 1999

PASFAA '99 Conference, State College



650 PASFAA Newsletter

Financial Aid Office
Kutztown University
Kutztown, PA 19530

