

37TH ANNUAL CONFERENCE



**LANCASTER HOST RESORT
& CONFERENCE CENTER
OCTOBER 16-19, 2005**

Cover Design Assistance: Paul Siegfried

37th Annual Conference
Lancaster Host
Resort & Conference Center
October 16-19, 2005

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- PELA News
- Sector and Committee Reports

2004-05 PASFAA EXECUTIVE COUNCIL

OFFICERS

PRESIDENT

Barbara L. Schmitt
(570) 662-4854
FAX: (570) 662-4136
bschmitt@mansfield.edu

PRESIDENT ELECT

Patty A. Hladio
Slippery Rock University of PA
(724) 738-2220
FAX: (724) 738-2922
patty.hladio@sru.edu

PAST PRESIDENT

Jean M. Walker
Butler County Community College
(724) 287-8711 ext. 8243
FAX: (724) 287-4961
jean.walker@bc3.edu

VICE PRESIDENT

Carol L. Handlan
Susquehanna University
(570) 372-4450
FAX: (570) 372-2722
handlanc@susqu.edu

TREASURER

Sheryle A. Proper
Allegheny College
(814) 332-2701
FAX: (814) 337-0431
sproper@allegheny.edu

SECRETARY

Donna F. Cerza
College Misericordia
(570) 674-3339
FAX: (570) 675-2441
dcerza@misericordia.edu

SECTOR REPRESENTATIVES

AT-LARGE

Dana R. Suter
Pennsylvania College of Technology
(570) 327-4765 ext. 7371
FAX: (570) 321-5545
dsuter@pct.edu

BUSINESS, TRADE & TECHNICAL

Stephen W. Helfrich
York Technical Institute
(717) 757-1100 ext. 356
FAX: (717) 757-4964
helfs@yti.edu

INSTITUTIONAL SUPPORT SERVICES

Nancy B. Chalker
Citizens Bank
(570) 735-5360
FAX: (570) 735-5361
nancy.chalker@citizensbank.com

NURSING

Ginny M. Kopko
Sewickley Valley Hospital School of Nursing
(412) 749-7638
FAX: (412) 749-4241
gkopko@hvhs.org

PA STATE SYSTEM OF HIGHER EDUCATION

Ragan W. Griffin
Clarion University of PA
(814) 393-2315
FAX: (814) 393-2520
rwatson@clarion.edu

PRIVATE

Cheryl A. Gerber
Westminster College
(724) 946-7102
FAX: (724) 946-6171
gerberca@westminster.edu

PUBLIC TWO-YEAR

John G. Schodowski
Reading Area Community College
(610) 372-4721 ext. 5115
FAX: (610) 607-6290
jschodowski@racc.edu

STATE RELATED

Meme C. Jeffries
University of Pittsburgh
(412) 624-7167
FAX: (412) 624-5400
jeffries@oafa.pitt.edu

Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 2004-05

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

EDITORIAL BOARD

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Nancy Chalker	Kimberly McCurdy	Sherry Youtz

2. PUBLICATION SCHEDULE

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

Winter 2006 issue:	articles due November 15
Spring 2006 issue:	articles due February 15
Summer 2006 issue:	articles due May 15
Fall 2006 issue:	articles due August 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, not the institution. All changes in name, address, title, etc. should be submitted to Jean Walker, Financial Aid Office, Butler County Community College, PO Box 1203, College Drive, Oak Hills, Butler, PA 16003 or jean.walker@bc3.edu. For 2004-05, the membership list is maintained by the past president at Butler County Community College.

2. 2004-05 PASFAA COMMITTEES

Finance and Development	Ron Dawson
Financial Aid Awareness	Patty Cegelka
Financial Aid Training (PFAT)	MaryKay Klara
Government Relations	Carol Handlan
Membership & Governance	Jean Walker
Newsletter	Joan Holleran
Technology Advisory & Electronic Initiatives	Dan Wray
2005 Conference	Marijo Elias

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Jean Walker, Butler County Community College, for information about 2004-05 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 www.pasfaa.org
ATAC liaison and website contact: Jean Walker at jean.walker@bc3.edu or (724) 287-8711 ext. 243.

Letter from the President

Dear PASFAA Colleagues,

I don't know about the rest of you, but I am glad the heat wave of 2005 finally came to an end! (No offense to those of you who actually like that kind of weather.) Even for someone who spent the first 25 years of my life in the south (and some of that in the deep South), I am not acclimated anymore to 90+ degree temperatures every day of the week for weeks on end. But with classes now well underway, there is plenty of heat generated in our offices with or without Mother Nature!



So enough whining, and on to something more constructive! As everyone knows, the PASFAA conference is a mere weeks away. As PASFAA President, I would like to take advantage of this forum to remind all of us of some basic conference etiquette.

1. **It is impossible to plan the perfect event for 500 plus people.** Your colleagues who have served on the conference committee for the past twelve months have given of their free time and talents to make this conference an enjoyable, valuable and memorable experience. If you don't like the food, your room or even the venue itself, please remember that there are many things the conference committee can't control. If something has gone wrong for you, the committee wants to hear about it, but please, remember that a little kindness goes a long way.
2. **Complaints should be useful, not hurtful.** There are going to be things you don't like and as a member of this organization your feedback is important. We want to hear what you have to say, and the conference evaluations in particular are an important tool. (Believe me, we read them!) But please, when you complete your conference evaluation or complain to a member of the conference committee or hotel staff, don't be mean-spirited. Remember to smile when registering a complaint. After all, everyone involved with a conference has tried hard to make you happy.
3. **Be respectful of your colleagues.** Until you've done it yourself, no one can really appreciate the anxiety that goes along with being a conference presenter. Even when you're a seasoned presenter, there is still a certain amount of vulnerability that goes along with presenting to your peers. Please respect their willingness to participate as a presenter and remember the little things like turn off your cell phone, and don't carry on side conversations with your neighbors; this is disruptive to the speaker and those around you. And please, if you've chosen the session, stay for the duration. There is nothing worse for a speaker than to see people continually leaving during their presentation. If you know you're leaving early, be polite and tell the presenter before his/her session begins.
4. **Vendors are people too!** PASFAA is very fortunate in that we have many vendors that attend our conference each year. And as you know, they bring all kinds of goodies that they want us to take back to our offices and staff to enjoy. But please, before you pillage their booth, at least take a moment to introduce yourself! The vendors come to PASFAA to meet you and show off their products. They are not there to be your source for a year's worth of free office supplies, despite their generosity. I have seen folks go to a booth and literally take EVERYTHING off the table to the point where it seemed the poor rep at the booth was lucky to keep his/her shirt! Seriously folks, I don't mean to come down too hard here, but let's not be greedy. We enjoy our vendors, as we are intended to, but we also want them to come back each year. Remember, be polite, at least introduce yourself even if you aren't interested in their product/service and limit what you take. They bring enough for everyone!

So this is it; my last President's Letter. In closing, I would like to say that it has been a privilege to serve as your President. PASFAA is a wonderful, dynamic organization and I am proud to have been a part of it.

Now, rest up and get energized because PASFAA Survivor is just around the corner! See you all soon!

Sincerely,

A handwritten signature in dark ink, appearing to read 'Barbara L. Schmitt', written over a light background.

Barbara L. Schmitt
PASFAA President

Elections



2005-06 PASFAA Election Results

Submitted by
Jean Walker
Past President

PASFAA's 2005-06 election officially concluded on August 1, 2005. The votes were tallied, and we announced the election results to the membership via a blast e-mail on August 9. Please offer your congratulations and best wishes to the newly-elected President-Elect and Sector Representatives who will officially begin their duties at the October Council meeting at the annual conference in Lancaster.

President-Elect	Mary C. Kosin	Luzerne County Community College
Business, Trade, & Technical	Kimberly A. Reilly	Universal Technical Institute
Institutional Support Services	Lesa A. Angell	College Loan Corporation
Nursing	Annemarie Weisman	Episcopal Hospital School of Nursing
Pennsylvania State System of Higher Education (PASSHE)	Diane G. Fegely	Kutztown University of PA
Private	Shari L. Payne	Robert Morris University
Public Two-Year	Cheri L. Kramer	Westmoreland County Community College
State-Related	Bernard L. McCree	Thaddeus Stevens College of Technology



Mary
Kosin



Kimberly
Reilly



Lesa
Angell



Annemarie
Weisman



Diane
Fegely



Sheri
Payne



Cheri
Kramer



Bernard
McCree

We are truly grateful for all of the candidates who agreed to place their names in nomination for PASFAA Council positions. Our Association can only be as strong as the volunteers who are willing to give their time and talents. Thank you!



All of the proposed Constitution and By-law changes were approved by the membership and will be incorporated into PASFAA's formal Constitution and By-Laws document and implemented immediately.

PASFAA's second on-line election went very smoothly. Many of those participating in the balloting have commented on what a fast, convenient, and secure method they found the on-line voting to be. While I couldn't agree with them more, I am surprised that the participation rate was under 35%. With a mix of contested and uncontested races this year, a higher participation rate would have indicated a higher level of support as an Association for all of our colleagues who were willing to serve in an elected position. Let's set our goal for next year's voting to be at least 50% of the membership. An ambitious goal, perhaps, but one the dedicated members of this Association are more than capable of achieving. See you "on-line" at next year's election!



Long-Range Plan Goal of Strategic Planning



Submitted by
Patty Hladio
President Elect

The Strategic Planning Committee continues to move forward with the development of a long-range plan. The committee will be requesting input from all PASFAA members via an electronic survey and also through in-person feedback at the fall conference. We expect to have the strategic plan finalized prior to the end of the 2005-06 academic year.

PASFAA Survivor - The Financial Aid Challenge

October 16-19, 2005

Submitted by
Patty Hladio
President Elect



If you think financial aid packaging is the ultimate challenge, wait until you arrive at the Lancaster Host Resort for PASFAA Survivor!

All conference registration is done online with September 12 the deadline to avoid a late fee and to reserve a room at the Lancaster Host.

Improve your chances of surviving by bringing the following:

- Donations for the Milagro House as well as cash for the charity raffle. We have a beautiful quilted wall hanging as well as other handmade articles.
- Casual clothing for the conference. Sneakers will be a plus for the survivor challenge on Monday night. However, not all of the challenges will be physical, so bring your cerebral game playing skills too.
- You will also need your gaming abilities for Club Immunity on Sunday and Monday nights. Come and enjoy dancing, a poker tournament, pool, Farkel (What is Farkel?).
- Comfortable clothing to participate in yoga on Monday and Tuesday.
 - Forms from your office to share with colleagues at the Forms Fair.
 - Business cards for trading with colleagues as well as for the prize drawings.
 - Money for shopping at the outlets and dinner on your own Tuesday night.



You won't want to miss meeting Scott O'Grady, a true survivor. His session on Monday will be inspirational plus you will have an opportunity to talk to Captain O'Grady at the President's reception.

A reminder of conference fees:

- Conference fees (including yearly dues): Active-\$210; Associate-\$208; Student-\$180
- Day rate is \$80 plus meals.
- Room rates Sunday and Monday (includes meals): Single-\$191; Double-\$262; Triple-\$333; Quad-\$404
- Room Rates Tuesday (includes meals): Single-\$158; Double-\$196; Triple-\$234; Quad-\$272



The 2005 Conference Committee is ready to welcome you to PASFAASurvivor.

Remember to pack your best survivor skills so you are not voted off of the island!

The Letter



Dear Dad,
\$chool i\$ really great. I am making lot\$ of friend\$ and \$tudying very hard. With all my \$tuff, I \$imply can't think of anything I need, \$o if you would like, you can ju\$t \$end me a card, a\$ I would love to hear from you.

Love,
Your \$on

The Reply

Dear Son,
I kNOW that astroNOMy, ecoNOMics, and oceaNOgraphy are eNOugh to keep even an hoNOR student busy. Do NOT forget that the pursuit of kNOWledge is a NOble task, and you can never study eNOugh.

Love,
Dad

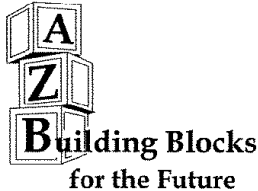
Author Unknown



Pennsylvania Financial Aid Training Program

Submitted by
Carolyn A Julian, Chair
Don Raley Institute

Don Raley Prepares Beginning Financial Aid Administrators



The 2005 Don Raley Institute was held June 13-17 on the Dickinson College campus with 43 participants from 18 Pennsylvania counties. This year we had a very attentive, interactive group who posed good questions. Senior instructors were Melissa Ibanez, Director of Financial Aid, University of Pittsburgh-Bradford and Ryan Hannigan, Financial Aid Counselor at Messiah College. The two new faculty members were Lori Williams, Director of Financial Aid at Cedar Crest College and Jean Stone, Director of Financial Aid at Gettysburg College. Carolyn Julian returned on Monday with Melissa to kick off the week's events and to say goodbye after three years of service. Both Lori and Jean will return next year for a repeat performance as senior faculty and will be joined by two new instructors.



Lori Williams instructs the Don Raley group.

Monday's ice breaker of two truths and one lie was a great way to get to know one another and start the week. The participants completed a FAFSA and viewed a power point presentation, an "Overview of Financial Aid." Completing the FAFSA can be a real eye opener especially for those doing one for the first time. The second day covered the application process, Needs Analysis/FM, COA and verification. Participants did some case studies that allowed them to experience both the application and verification process.

Wednesday's agenda covered Pell and loans. Greg Martin, DOE, talked to the group giving them an opportunity to meet him face-to-face and to know he is available to assist with issues or questions they may have. Carol Egan and Elizabeth Zilinski from AES spoke about how financial aid rules and regulations come about through the legislative process. Mike Nolan from the Education Services Group of AES also gave an overview of those areas. Thursday covered awarding and packaging, R2T4, reporting and reconciling award years, record requirements, government affairs and communication skills and wrapped up with a review for the exam. Friday finished with creative thinking and encouraging participants to read Who Moved My Cheese. The day wrapped up with the final exam and "graduation." All graduates of the Don Raley Summer Institute receive a complimentary one year membership to PASFAA.



Participants enjoy a well-deserved break in the Dickinson College cafeteria.



2005 Don Raley "class picture"

The week's events included an enjoyable motivational session, "Making the Most of Your Influence" on Monday evening presented by Gary McCullough, AES. Tuesday evening included a picnic topped off with yummy strawberry shortcake followed by Wednesday night at the movies and Thursday evening's make your own tacos, salad and sundae night. Friday's graduation ceremonies topped off a full week of events.

The committee met several times throughout the year fine tuning and updating the manual to produce a quality product. Thanks to the Don Raley Committee for their hard work and dedication:

Carolyn Julian (Chair)
Ryan Hannigan

Melissa Ibanez
Elizabeth McCloud

Jean Stone
Lori Williams

Special thanks to AES' Diana Sheehan and Tina Reinoehl for their support in once again making the Don Raley Institute a success.



A proud Don Raley graduate shows off her certificate of completion.

This year's Don Raley Participants were:

Deniz Aybar
Patricia Benny
John Bork
Christopher Bryant
Mike Byers
Jennifer Callahan
Claudia Delong
Sandra Hinthorn
Brenda Hobson
Tracy Hood
June Irwin
Bernadette Jablonowski
Karole Jastromb
Ann Jelinek
David Jerdan
Valerie Johnson
Geryl Kinsel
Ruthann Lisser
Barb Monschein
Laura Mulligan
Delaina Naugle
Koren Rinehart

Gwynedd-Mercy College
Harrisburg Area Comm College
The PJA School
Alvernia College
AES
Winner Inst. of Arts & Sciences
Kutztown University of PA
Harrisburg Area Comm. College
East Stroudsburg Univ. of PA
DeSales University
Central PA Inst. of Sci. & Tech.
Robert Morris University
Allegheny College
Mercyhurst College
Lansdale School of Business
Rosemont College
East Stroudsburg Univ. of PA
Peirce College
Gannon University
Computer Learning Network
Johnson College
AES

Varo Duffins
Danielle Fasick
Yvette Forrest
Marcy Gjurich
Lisa Gomersall
John Hayden
Judy Hill
Laura Roberts
Charles Scheetz
Nancy Seroski
Alison Soldano
Bernhard Sorg, Jr.
Audrey Stankiewicz
Amanda Stoehr
Donna Tessaro
Heather Turner
Arlene Tyler
Liz Wassel
Derrick Wetzell
Jennifer Williard
Nick Zwarych

Franklin & Marshall College
AES
Philadelphia Education Fund
York Technical Institute
Mercyhurst College
The PJA School
Hbg Area Comm. Coll.-Lanc.
Alvernia College
Reading Area Comm. College
AES
Hunter Consulting Inc.
Reading Area Comm. College
York Technical Institute
Saint Francis University
The PJA School
Gannon University
Negro Educ Emerg. Drive-Need
Keystone College
DeSales University
AES
Manor College

Intermediate Summer Institute Extends Training for Aid Professionals

Submitted by
Brian Blackburn, Chair
Intermediate Training

Round Table
Discussions

The Intermediate Summer Institute for Financial Aid Administrators was successfully held June 13-15 on the campus of Dickinson College concurrent with the weeklong Don Raley Institute.

Thirteen participants received training from Intermediate faculty members, Raymond Toole of Delaware County Community College and Ken Brown of the Milton Hershey School. This year's training session incorporated outstanding presentations from the faculty and several guest presenters. Scott Miller, Federal Relations Director for AES/PHEAA, and Gregory Martin, USDE Trainer from Region III-Philadelphia, addressed the group. Fran Dice from Community College of Allegheny County presented "Crossing Departmental Fences," the interaction between departments and the experience of creating a seamless process in enrollment services. A special treat was an in-depth presentation by PASFAA's favorite tax man, Jim Briggs, on understanding tax returns.



Ray Toole (left) and Ken Brown listen to an Intermediate participant's question.



Gary McCullough presents "Making the Most of Your Influence."

Monday evening Gary McCullough from AES gave a talk on "Making the Most of Your Influence," a review of the power of positive relationships. On Tuesday evening, attendees enjoyed a wonderful picnic at the Depot along with participants from the Don Raley Institute.

A special thank you is given to Diana Sheehan and Tina Reinoehl of AES for all of their outstanding work and dedication to this make this training such a success.

The Intermediate Summer Institute Training Committee:

Brian Blackburn, M&T Bank (Chair)
Valerie Carles, Juniata College (Chair Designee)
Julianne Louttit, Butler County Community College
Colleen Coudriet, Dubois Business College
Ken Brown, Milton Hershey School
Raymond Toole, Delaware County Community College

2005 Intermediate Summer Institute Training Participants:

Daniel Campbell
Paula Godwin
Sue Hauer
Barbara Heller
Jonathan Kirby
Karen Maciolek
Katharine Markert
Jose Molina
Clarissa Morrison
Jo-ann Orcutt
Peggy Sheffler
Sister Jane Snyder
Martha Williams

Manor College
Community College of Philadelphia
Neumann College
Erie Business College
Baptist Bible College
Ursinus College
Neumann College
Kutztown University of PA
AES
Johnson College
Susquehanna County Career & Technology Center
Marywood University
Point Park University



Jim Briggs covers tax returns.



Intermediate faculty and participants share a lighter moment.

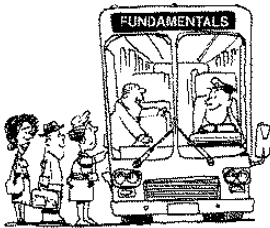


2005 Intermediate Summer Institute "class picture".

Pennsylvania Financial Aid Training Program

Submitted by
Claire Tatlow
Fundamentals Chair

Fundamentals Training to be Held Before Conference

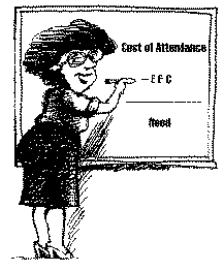


PASFAA's Fundamentals Committee has put together an exciting workshop to be held October 15-16 prior to the PASFAA Conference at the Lancaster Host Resort and Conference Center. The purpose of this workshop is to provide two half-day basic training sessions for new financial aid administrators with two years or less experience. It may also be a refresher or reinforcement session for those who attended the Don Raley Institute in June. Designed to be informal, it will offer an understanding of policies and procedures as well as provide a copy of the presentation, handouts and an easy to reference training manual. Topics include the application process/EFC calculation, cost of attendance, packaging, verification, Pell Grant, Campus-Based aid, loan programs, NSLDS, professional judgment, overawards and record retention/reporting requirements.

We are pleased to have Rachael Lohman, Director of Financial Aid at Wilkes University and Ellen McGuire, Director of Financial Aid at King's College as faculty this year. Past participants shared these comments: "A lot of information, but it was all necessary," "Great program, exactly what I needed," and "Wonderful instructors." Past participant, Pauline Reedy of Kings College writes, "Training and reinforcement are just two of the benefits I profited from by attending the Fundamentals Workshop. I got to see just how kind and helpful everyone in financial aid is to each other..."



This cooperative effort of PASFAA and American Education Services (AES) has on-line registration at www.aessuccess.org/higher_ed/training_opp/trainingeventschedule.shtml by October 3, 2005. The cost is \$40 per person. Please feel free to contact the training staff at 1-800-699-2908 for more information.



Counselor Workshop Training Set for Conference

Submitted by
Alison Seagle, Chair
Counselor Workshops



PASFAA and PHEAA will again team up to offer Counselors Workshops at 38 sites across the Commonwealth during November 2005. PASFAA volunteers and PHEAA regional directors will present an overview of federal, state, and institutional financial aid procedures, applications, and delivery processes. The workshop is pertinent to all Guidance Counselors, OVR Counselors, TRA or WIA representatives whether veteran or novice.

PASFAA solicited volunteers via a blast e-mail to serve as presenters or registrars and assignments were made in September. If you have any questions about your assignment or otherwise, please feel free to contact Alison Seagle at (412) 809-5140.

The workshop materials will be mailed to presenters prior to the PASFAA conference. At the conference on Tuesday, October 18, from 8-8:30 am, a training session will be held where the format, content, supplementary materials, and Power Point presentation will be reviewed, and questions will be answered. This series of workshops is very helpful to counselors and volunteering as a presenter or registrar is a great way to get more actively involved in PASFAA.

Thanks to the Guidance Counselor Workshop Committee, Alison Seagle (Chair) and Jim Cardinale. Also thanks to Joe Alaimo & Patty Hladio for their assistance in proofreading last year's materials and making the committee aware of updates and changes.



Volunteers listen to instructions at the 2004 counselor workshop training.

Call Goes Out for College Fair Volunteers

Calling All
Volunteers!



Submitted by
Patty Cegelka, Chair
Financial Aid Awareness

The Financial Aid Awareness Committee will be providing financial aid information at the Pennsylvania Association for College Admission Counseling (PACAC) college fairs scheduled for the 2005-06 academic year. Please consider volunteering to assist at the PASFAA table at any of the upcoming fairs. Please contact Patty Cegelka at cegelkap2@scranton.edu to volunteer.

Northwest Regional Fair

Thursday, September 29, 2005
7-8:30 pm
Mercyhurst College

Harrisburg Area Fair

Wednesday, October 5, 2005
6-8 pm
Harrisburg Area Comm. College
Cooper Student Center

Northampton County Fair

Tuesday, October 11, 2005
6:30-8:30 pm
Northampton Cty Comm. College
College Center

Delaware County Fair

Thursday, October 13, 2005
7-9 pm
Penn State Delaware Cty Campus

Monroe County Fair

Monday, October 17, 2005
7-8:30 pm
East Stroudsburg University
Koehler Field House

Luzerne County Fair

Thursday, October 20, 2005
7-8:30 pm
Luzerne Cty Community College

Berks County Fair

Monday, October 24, 2005
6-8:30 pm
Albright College
Bollman Center

Montgomery County Fair

Thursday, November 3, 2005
6:30-8:30 pm
Montgomery Cty Comm. College
Physical Education Building

Northeastern Regional Fair

Monday, May 1, 2006
9 am-12 noon and 6-8 pm
Wachovia Arena at Casey Plaza
Wilkes-Barre

Main Line Regional Fair

Tuesday, May 2, 2006
6:30-9 pm
Villanova University

Penn State Area Regional Fair

Wednesday, May 3, 2006
6-8:30 pm
Mount Nittany Middle School
State College

Lancaster County Fair

Thursday, May 4, 2006
6:30-8:30 pm
Franklin and Marshall College



The Financial Aid Awareness Committee, in cooperation with AES/PHEAA, has developed a student aid timeline for high school students to be distributed at college fairs. With the subtitle, "Making College Happen Financially," it is a handy tool to help students and parents stay on track in the college preparation process.

Free Credit Report Waiting for You

Submitted by
Joetta Bradica
Newsletter Editorial Board

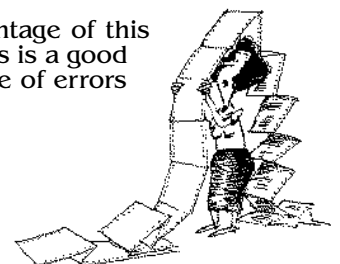


While there may be no such thing as a free lunch, there is a free copy of your credit report now available. Free credit reports were phased in region by region beginning with the West coast on December 1, 2004, and ending with the East coast on September 1, 2005. An amendment to the federal Fair Credit Reporting Act requires each of the nationwide consumer reporting companies to provide consumers with a free copy of their credit report every 12 months. A free credit report may be accessed once every 12 months on line at www.annualcreditreport.com or by calling 1-877-322-8228. Be advised that the free report does not contain your credit score, a number used by creditors to determine how much of a risk you may be.

Student and parent borrowers should be encouraged to take advantage of this free service. Regularly checking a credit report from the three nationwide credit bureaus is a good way to prevent identity theft as well as to ensure that your credit report is clean and free of errors that could prevent you from gaining credit when you need it.

The three nationwide credit bureaus are:

Equifax	www.equifax.com	800-685-1111
Experian	www.experian.com	888-397-3742
Trans Union	www.transunion.com	800-888-4213





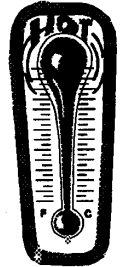
WASHINGTON UPDATE

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA

Fasten Your Seatbelts, Reauthorization is on the Move!

A lot has happened since the fall of 2002, when the current process of reauthorizing the Higher Education Act was officially launched – the Space Shuttle was finally put back into space, the President was re-elected, the war in Iraq was initiated, Martha Stewart served her prison sentence, the Washington Nationals brought baseball back to our nation's capitol, and finally, the reauthorization process actually got under way!

What's



on the
Hill?



H.R. 609, the College Access and Opportunity Act of 2005

On July 22, 2005, the U.S. House of Representatives Committee on Education and the Workforce approved H.R. 609, the College Access and Opportunity Act of 2005. This bill would reauthorize the programs under the Higher Education Act (HEA) for the next seven years. In doing so, the bill makes what most observers see as "minor" changes to the HEA programs. The bill is also intended, as part of the Budget Reconciliation process, to meet the Committee's obligation to reduce spending on programs under its jurisdiction. It is estimated that the net savings in the bill exceed \$11 billion over five years. It is expected that the full House of Representatives will consider, and likely adopt this bill sometime in September or October. More details on the bill are included below.

Action is also beginning to heat up in the Senate. Staff members of the Senate Health, Education, Labor and Pensions Committee have been working diligently over the past few months to reach agreement on a bipartisan HEA reauthorization bill. At press time, word was that these efforts are bearing fruit and that it is possible that such a bill could be ready for committee consideration early in September. It is possible that the press of other Senate business, such as the confirmation hearings for a Supreme Court justice, could delay this timetable for action. It is becoming more and more likely that both the House and the Senate could both have acted on the reauthorization before the end of the year and that the reauthorization could be completed early in 2006 (although there are miles to go before we sleep...)



Rep. John Boehner (R-OH) chairs the House Committee on Education and the Workforce.

Highlights of the House Bill

As noted above, H.R. 609 does not make major changes in the HEA programs; rather it makes modest improvements. In essence, the committee's hands were tied by the need to craft a bill in the context of the Budget Reconciliation process. Whereas, last year the committee's draft bill was "budget neutral," this year's version had to produce more than \$11 billion in savings. This meant that the committee was unable to make meaningful improvements from last year's bill and that additional savings needed to be identified.

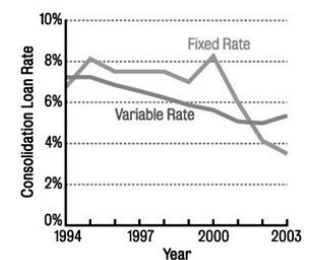
Among the items of interest are the limited increases in student loan borrowing limits – increasing first year student limits to \$3,500 and second year limits to \$4,500, while holding aggregate borrowing limits at current levels. In addition, the annual limit for unsubsidized Stafford borrowing for graduate students is increased to \$12,000. The bill would retain the current Stafford and PLUS Loan variable interest rate formulae, replacing the scheduled change to a fixed interest rate that is set to go into effect as of July 1, 2006.

The bill authorizes a 1% reduction in the loan origination fee as of July 1, 2006 and reduces the fee by 1/2% each year until it is completely phased out by July 1, 2010. At that time, students in the FFELP and FDLP would both be subject to a 1% fee (called a "Federal Default Fee" and collected by guaranty agencies in the FFEL Program) that could not be reduced by either FFELP lenders or guarantors or by the Secretary of Education. Also, the bill would restrict School as Lender activity to Stafford and unsubsidized Stafford loans for graduate or professional students attending that school and add new administrative requirements on such schools.

Changes to the loan consolidation program include elimination of the "single holder" rule, increased requirements for counseling consolidation borrowers, and elimination of in-school consolidation. A compromise on the consolidation loan interest rate was included in the bill. Under this agreement, borrowers would be given a choice between a variable interest rate (equal to the Stafford Loan rate) and a fixed rate (equal to the current Stafford Loan rate plus 1%). Borrowers electing the fixed rate option would be charged a 1/2% origination fee, which could be paid by the lender.

VARIABLE VS. FIXED RATES

Students repaying student loans are charged the prevailing fixed interest rate. If a variable rate structure had been offered, students would have repayed at a lower interest rate in 7 of the last 10 years.



SOURCE: Congressional Research Service

The bill includes a controversial provision to phase down the conditional guarantee for the allocation of Campus Based aid funds by 2016. This provision narrowly survived an attempt to delete it from the bill in Committee.



The bill includes several FAFSA simplification provisions and need analysis revisions. Eligibility for an "auto-zero" family contribution would be expanded and the Secretary is encouraged to reduce the number of data elements on the FAFSA. The "drug question" is narrowed to offenses that occur while the student is in school. Dependent students' earnings allowances would rise to \$3,000 and the definition of independent student is expanded to include all foster children and active duty members of the military. Small business assets are excluded from need analysis calculations and proceeds from all IRS-approved college savings are treated as assets, not as resources.



Rep. George Miller (D-CA), senior Democrat on the Education and Workforce Committee, proposes a choice of fixed or variable rates for consolidation loans and a 6.8% interest cap. The amendment was defeated.

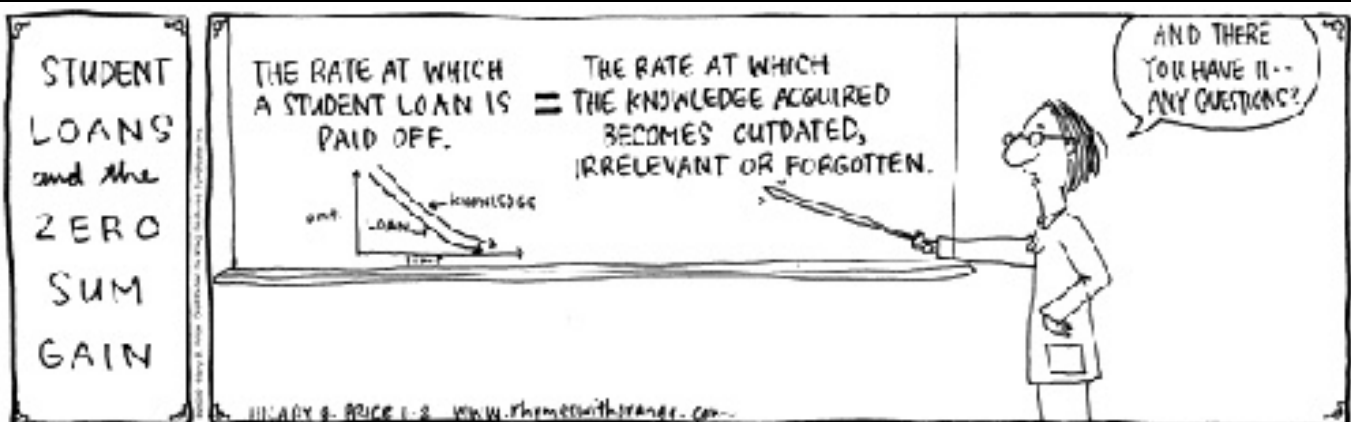
Year-round Pell grants are authorized for students attending four-year schools with graduation rates above 30% and two-year schools with graduation rates in at least one of the last 3 years that are above the national average for those schools. Receipt of Pell Grants is limited to 18 total semesters. Also, the waivers of the 30-day delayed disbursement rule and the need to multiply disburse student loans made for a single academic period would be reinstated for schools whose default rates are below 10% for 3 consecutive years.

Among the items that "save" federal budget dollars in the bill are the permanent extension and expansion of provisions relating to so-called 9.5% loans, decreases in lender and guarantor insurance and reinsurance, requirements that lenders return to the government earnings made during fiscal quarters when the lender yield formula (the "special allowance rate") declines below the rate paid by the borrower, and major revisions to the "exceptional performer" provision for student loan servicers.

What's Next?

The next steps in the process of finalizing reauthorization are complicated by the fact that the reauthorization bills may become part of the overall Budget Reconciliation package. If the Senate HELP Committee approves a reauthorization/reconciliation bill early in September and if the other committees in the House and Senate meet their own reconciliation instructions, then the final approval process could be on a fast track. If Reconciliation bogs down, however, then the timetable I spoke about at the beginning of the article – with final action sometime early next year – is more probable.

Remember though that this process has been fermenting for three years and just might need more time before we're ready to pop the cork. I will continue to keep you posted as events warrant and, of course, I'll have the latest update for you in October at the PASFAA conference.



Reprinted with permission of artist, Hilary B. Price

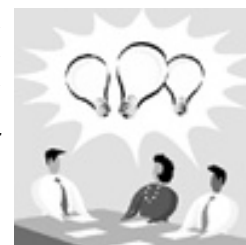
Implementing a New Computer System

Submitted by
Michelle Vettorel
Technology Advisory &
Electronic Initiatives Committee

Implementing a new computer system on campus may be one of the most daunting tasks a financial aid administrator can face. When I began my position as director of financial aid at Washington & Jefferson College in June of 2003, my primary concern was the implementation of Datatel's Colleague system by January of 2004. Given the fact that W&J enrolls just under 1,400 students, all full-time, mostly residential and all seeking four-year degrees at one campus location, my implementation was not as complicated compared to what a larger, public university or community college may experience. Despite this, here is some general advice that can help lead to a smooth transition at any type of institution.



- Secure a consultant from the software company and plan a timeline for implementation, including training and consultant visits. It is critical that you stick to this timeline. It is also important to make the software company accountable for training and assistance throughout this process.
- Create a committee of representatives from the various departments across campus to work on the overall implementation. Offices may have their own modules, though they all are linked together and share some core data. Offices need to realize that their set-up can have an affect on other modules and communication between departments is the key.
- Create a committee made up of financial aid and IT staff that will work on the implementation of the financial aid module, attend training provided by the software company, participate in consultant visits and then train remaining staff on use of the new system.
- The financial aid implementation committee must have a budget to support the cost of all training (on and off site) and consultant visits as needed.
- Document old processes and how they must change with this new system. Don't be afraid to change; this is your chance to be more efficient. Also, use the system to its full capability.
- Create your own manual to train staff on the new system. Often the software companies' manuals provide way too much information for the average user, and in this case, too much information can be overwhelming. Be patient and work with staff members who are anxious about change; a detailed manual explaining new processing will calm their fears.



- Have more than one "super-user" in your office; staff may move on to other positions and you don't want to be caught in a bind. These "super-users" can pass along training to other staff as upgrades are made to the system in future years.
- If processing involves communication with outside sources (ISIR data and electronic loan certification), get a name and contact person for each source and work with them directly regarding set-up and processing.
- Communicate with colleagues who have the same system to discuss processing and problems they encountered during implementation.
- After the implementation is complete, the work is not over. The computer system will have constant upgrades that you need to keep up with, adjusting processing flow as needed. The system needs constant evaluation to be sure things are in working order and processing is efficient. Be sure to set aside money in your budget every year for ongoing training.



Have you been to **www.pasfaa.org** today?



State Grant Task Force Proposal Accepted by PHEAA Board

New Awarding Formula Increases Maximum Award for 2006-07

Submitted by
Kathy Gates
AES/PHEAA



Members of the State Grant Task Force listen to testimony at the August 3 public hearing.

PHEAA announced that their Board of Directors has voted to accept the Pennsylvania State Grant awarding formula as proposed by the Pennsylvania State Grant Task Force. The new awarding formula for the 2006-07 academic year will use the federal government's method for calculating Expected Family Contribution (EFC) in determining a student's need based on educational costs. The costs considered when awarding aid will be based on tuition, mandatory fees, room and board, book allowance, or transportation and living allowance for commuter students, not to exceed \$22,000. Each student's need will be calculated by subtracting the federal Expected Family Contribution (EFC) and 100% of the Federal Pell Grant award from the total educational costs.

"The tiers of educational costs used to establish State Grant awards were established to ensure that students who have the most need will receive larger State Grant awards," explained Representative Elinor Z. Taylor, chairman of the PHEAA Board of Directors. "The Task Force has considered this problem from every angle and we believe that their proposal is the best possible solution. The approved awarding formula makes the most of the Commonwealth's appropriation and PHEAA-funded grant dollars, benefiting Pennsylvania students and their families."

The Pennsylvania State Grant Task Force was established in July of 2004 by the Board to evaluate the awarding formula of the Pennsylvania State Grant Program and its ability to keep pace with steadily rising tuition costs and limited state funding. Several public hearings were held over the past year to provide individuals, associations and organizations the opportunity to address the Task Force with their comments on the Pennsylvania State Grant Program's awarding formula. Based on the information collected from these hearings as well as their own internal findings, the Task Force approved a proposal for change which was then presented to the Board.

The Board recently announced Higher Education GIFTS Initiative in which PHEAA pledged \$35 million in additional grant aid to Pennsylvania students during the 2005-06 academic year. PHEAA committed to increase the GIFTS Initiative funding by \$7.5 million annually for the State Grant Program over the next three years.



Gov. Ed Rendell (center) is flanked by Dick Willey and Rep. Elinor Z. Taylor at a February 2 press conference to announce \$55 million in additional PHEAA grant aid for 2005-06.

AES Holds Fifth Retreat for Advisory Committee Members

Submitted by
Kathy Gates
Newsletter Editorial Board



Matt Willard discusses AES' eCourier SBS web-based student loan processing system.

University. Bill had worked at Lock Haven for 28 years prior to his retirement in May. Ed Cunningham, Vice President of Education Services at AES presented Bill with a certificate of recognition for his service and contribution to AES and to the financial aid profession.

Special recognition was given to Bill Irvin, recently retired director of financial aid at Lock Haven



Ed Cunningham presents Bill Irvin with a certificate recognizing his many years of service to the financial aid profession.



Retreat attendees assemble for a group photo.

This continues the community service series of articles geared toward educating the students and families we serve.

Is Someone "Phishing" for You?

Submitted by
Susan A. Bogart
Newsletter Editorial Board



It's 1996. You are enjoying the Internet through America Online when an instant message pops up. Someone masquerading as an AOL employee asks you to verify your password. This was the birth of the Internet scam called "phishing" and the start of a nightmare for many unsuspecting Internet users.

From its early start as an attempted AOL password harvesting scam (thus the 'ph' replacing the 'f' in the word fishing), phishing has evolved into the practice of sending out e-mails that appear to be from banks or other reputable organizations with the intent of luring the recipient to reveal sensitive information such as Social Security number, user names, passwords, credit card information or bank account details.

The scam artists who run phishing schemes are quite clever and have made an art form out of creating e-mails and web sites so like those of the organizations they are impersonating that it can be near impossible to tell the difference. Usually they are asking for the intended victim to "update" or "validate" their account information. Often they will try to incite fear with threats such as "your account will be canceled" if you don't provide the requested information. The phishing e-mail then provides a link to a web site where the intended victim will be asked to provide the private information the phisher is seeking.



You can learn to identify phishing scams by looking for these clues:

- Watch for address spoofs. The original e-mail may appear to be from a legitimate address, such as eBay.com, but this is really just concealing the scammer's actual address. The enclosed link will lead to a look-alike web site at a similar but fake address such as eBayverifysite.com.
- Phishing e-mails almost always link to a web site that is not secure. It's very simple for you to tell the difference between a secure and a non-secure site. A secure site will always start with "https://". A non-secure site lacks the "s" for secure and will start with "http://."
- A genuine e-mail from a financial institution you work with will likely include your name or a partial account number. A phishing e-mail will likely start with a more generic "Dear Customer."
- Phishing e-mails almost always use scare tactics such as threat of account cancellation.



You can further protect yourself from phishing by doing the following:

- If you get an e-mail asking for personal information, do not click on the link in the message. If you are concerned that it may be a legitimate request from a company you work with, you should go to that company's web site directly to confirm your account information there.
- Do not e-mail personal or financial information. E-mail is not secure, so you should only send confidential information through secure sites.
- Regularly review your bank account and credit card statements to ensure that all transactions were initiated by you.
- Install anti-virus software on your computer and keep it updated. Some phishing e-mails will contain software to track your Internet activities without your knowledge. Anti-virus software and firewalls can protect you from this.
- Always be cautious about opening attachments in e-mails – even from people you know.
- If you receive an e-mail you are certain is phishing, you should report it to the Anti-Phishing Working Group at <http://www.antiphishing.org>.

If you have given out personal information, here is what you should do to limit the damage:

- Report the theft of your information to the holder of your account as soon as





possible. This will limit your liability.

- Cancel the account and open a new one as soon as possible.
- Monitor the stolen account for fraudulent use.
- If you have downloaded a virus, you should install or update anti-virus software and run a full scan.
- If you have given out personal identification information such as your Social Security number, you could be a target for identity theft. You should contact the three major credit reporting agencies (Experian, Equifax and TransUnion) to place a fraud alert and a victim's statement in your file. You should regularly monitor your credit reports to watch for any fraudulent activity.

Phishing is one of the most rapidly growing forms of fraud. The Anti-Phishing Working Group received 15,050 phishing reports in June of 2005. This is a significant increase from the 8,829 cases reported only six months prior in December of 2004. Not only is phishing happening more often, but phishers are becoming more creative. It is common for phishers to monitor who goes to the links in phishing e-mails in order to do their own form of target marketing. For example, an intended victim who clicks on the link in a phishing e-mail pretending to be from eBay is more likely to receive more phishing e-mails from eBay impostors.

Do's & Don'ts



The Internet is a powerful tool. It has drastically changed the way we provide financial aid services. But the Internet is also a dangerous place. It is important not only for us to keep this at the forefront of our own minds, but also to inform our students of the caution they should be exercising in their own Internet use.



Information contained in this article was obtained from the following sources:

- <http://www.antiphishing.org>
- <http://www.ftc.org>
- <http://moneycentral.msn.com>
- <http://www.honeynet.org/papers/phishing>

Government Relations Drafts Response to STAR Act

Submitted by
Carol Handlan, V.P. & Chair
Government Relations



In mid-July the Government Relations Committee (GRC) sent a letter under the signature of PASFAA President Barbara Schmidt and Vice President Carol Handlan to Senators Edward Kennedy and Michael Enzi and to Congressmen Dale Kildee and George Miller; in addition to the entire Pennsylvania Senate and Congressional delegation and to EASFAA and NASFAA regarding PASFAA's position on the Student Aid Reward Act of 2005 (STAR Act). A copy of this correspondence can be found on the PASFAA web site.

GRC recently updated the Behind the Ballot Box brochure and has also made that available on the PASFAA web site. Schools interested in obtaining copies of the brochure for distribution on campus can do so by contacting the GRC chair.

The committee has also held several conference calls to discuss Reauthorization. Scott Miller was instrumental in highlighting the critical points of H.R. 609 and mapped for the committee the two paths to H.R. 609 – Reauthorization and Reconciliation – to help us better understand the process. Along this same topic, Chair Carol Handlan was invited to join EASFAA's Federal Relations Committee and worked with that committee to help establish a position for EASFAA to take. Both committees have shared their work and thoughts to assist each other in developing their own positions. PASFAA's position letter can also be found on our web site.

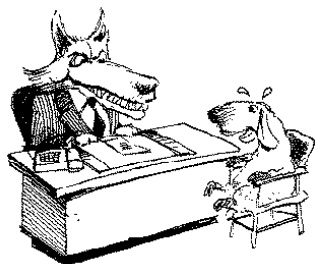
As we wind down the year, I would like to thank this year's GRC for all of their hard work and dedication and for presenting next year's committee with a starting place for continuing with those tasks still to be completed.



"Give me my raise! I deserve it!"

Preparing All Year for Your Annual Review

Submitted by
Kimberly McCurdy
Newsletter Editorial Board



You wouldn't go into your boss's office demanding a raise; but often we're asked to step inside their "inner sanctum" to review the best and worst of our accomplishments from the prior quarter, six months or year. Sometimes there is cash attached to that performance evaluation, sometimes just the acknowledgement of your progress, public or private.

Is the process a total surprise for you? Do you have no idea what your boss is going to tell you regarding your progress from one year to the next? Have you improved upon the things he or she said you needed to work on last year? Do you find yourself sweating as you sit down, desperately searching the depths of your mind to recall all of the good things you've done this year?

It may be time to start preparing for your next evaluation post-haste. CareerBuilder.com offers one method of preparation created by David Boeckmann, a former Procter and Gamble executive and founder of Stellar Interviewing Concepts. Boeckmann says it is important to revisit your goals and objectives throughout the year by doing a self-evaluation using the **CAR** technique. **CAR** stands for **Context**, **Actions** and **Results**. For each objective, evaluate what progress has been made. Let's look at each component in an example:

- **Context:** "I was assigned to improve the timeliness of award letter delivery to our students."
- **Actions:** "I investigated various online delivery formats for award letters and selected the XYZ format. I also worked to improve communication to students to ensure timeliness of their financial aid applications."
- **Results:** "Students who applied prior to the school's preferred financial aid deadline were packaged and received their award letters ten days earlier than in past years."

UNDERPAID?
OVERWORKED?
DISILLUSIONED?



Often, much of our evaluation is based upon items in our job description that we are required to do. By keeping track of goals and objectives throughout the year, you enable your supervisor to see that you have been doing work above and beyond what was just "required" of you and that you deserve recognition for the extra work; whether it be in the form of a monetary reward or a mention at a staff or cabinet meeting.

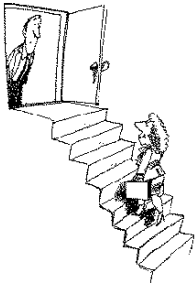
Liz Ryan, from Business Week Online offers these five ways to ace your evaluation as well:



- **Know the system.** If you know what to expect ahead of time, you will be more prepared. Also, insist on in-person time with your supervisor. Get live feedback. If you and your supervisor have been working well together all year, nothing they say to you should come as a surprise at this formal evaluation.
- **Keep track during the year.** Keep a folder with goals and objectives where you can also place initiatives as well as challenges you have met.
- **Focus on your out-of-the-ordinary contributions.** When you list your accomplishments, focus on your net value to the school. Did you have an e-mail campaign that saved hundreds or even thousands of dollars on postage for the university?
- **If you have a compensation goal, announce it.** Obviously, this is dependent upon what type of institution you work for and whether your boss even has control over compensation. Knowing this process before you go in will obviously enhance communication.
- **Be prepared – and let your boss know you are prepared.** If you have a template or guide for your evaluation, use it. If not, make sure you review your work over the past year, emphasizing your unusual contributions, your goals for the new year, your needs such as the tools, training and access to people that will help you reach your goals, your take on your



NOW
HIRING!



own strengths and areas for improvement, and any feedback for your boss providing they are open and receptive to suggestions.

The bottom line is we all need and deserve feedback and should have a forum that is comfortable and rewarding for all parties. And if you can control part of your own destiny, why not give yourself that chance. When the time comes for your next review, you won't be sweating the small stuff and you will know your own worth ahead of time. Your review may not yield a huge raise or a big promotion; however, you never know where you'll be a couple years down the road.

Resources used for this article: www.CareerBuilder.com, www.businessweek.com

"Paying for College" Bus Tour Reaches into Latino Communities

Submitted by
Susan Corsini
The Sallie Mae Fund

A June, 2005 U.S. Census report revealed that the Latino population is now growing three times faster than that of the general population. Eclipsing 40 million people for the first time, Latinos are the largest minority group in the United States. One out of seven Americans is of Latino descent and that number is predicted to be one in four by 2050.

Latinos are beginning to have a more profound impact on the American workforce as a result of this population growth. By 2020, more than half of the growth in the workforce is predicted to come from the Latino demographic. Despite this population explosion, there has not been a corresponding increase in the attainment of higher education degrees within the Latino community. Latinos continue to lag behind their African-American and Caucasian counterparts in higher education enrollment and graduation rates.

As more and more jobs require a higher education degree, those without a postsecondary education will face an increasingly tougher job market in the years ahead. If the number of Latinos attaining a college degree goes unchanged, nearly a quarter of the workforce may be unable to make meaningful contributions to the American economy. A 2004 study commissioned by The Sallie Mae Fund showed that many Latinos are not going on to college because they simply don't know that college is within reach. More specifically, the research showed that access to financial aid information is a key element in a young adult's decision to attend college.



An interested teen checks out the counseling materials inside the Sallie Mae bus.

Organizations across the country are beginning to respond to this crisis in higher education. The Sallie Mae Fund is embarking on its second annual "Paying for College" bus tour, an initiative designed to reach into Latino communities nationwide with the message that college is possible due to the availability of financial aid. At each stop on the 78 city tour, The Fund will conduct its "Paying for College" workshops – free seminars designed to help families understand how to plan and prepare for college. The bus also features a traveling counseling center with computer workstations where students can search for scholarships, research higher education institutions, or sign up for their FAFSA pin number. Plus, at each workshop one attendee walks away with a \$500 or a \$1,000 college scholarship.

Financial aid professionals nationwide can play an active role in the tour, serving as a financial aid expert at one of the "Paying for College" workshops, or by organizing or helping to promote a local bus tour event in their community. To find out more about the "Paying for College" bus tour, or to inquire about opportunities to participate, visit www.salliemae.org.



The "Paying for College" bus tour stops at the Chicago Public Library.

2005 NASFAA Conference in the Big Apple

Submitted by
Barbara Schmitt
PASFAAPresident



NASFAA's 2005 Conference kicked off with a celebration on July 3 for the opening session. "New York's finest," New York City Police began the conference by presenting the flag and singing the national anthem. Mark Shields, a syndicated political columnist and moderator of the "The Capitol Gang on CNN" was the opening keynote speaker.

The morning of July 4, conferees were able to attend a variety of roundtables and group discussions. NASFAA Leadership Diversity Connection Roundtable, a group of minority aid administrators and association leaders, met to discuss one of the primary goals of NASFAA – to encourage more members of racial and ethnic minorities to volunteer for leadership positions. A Graduate/Professional Roundtable session was also held that same morning discussing the potential impact eliminating the Perkins Loan program might have on graduate institutions. "Alternative Loans: The Good, the Bad, and the Ugly," another group discussion, covered the positive and not-so-good things about alternative loan programs.

At the annual NASFAA business meeting and awards presentation, NASFAA awards were given for achievements and dedication. The awards and their recipients are:

- **Distinguished Service Awards:** Senator James Jeffords, George Chin
- **Robert P Huff Golden Quill Awards:** Dr. Alexander Astin, Kennett Redd
- **NASFAA State and Regional Leadership Awards:** EASFAA - Richard Woodland, MASFAA - Natala "Tally" Hart, RMASFAA - Joan Zanders, SASFAA - Karen Koonce, SWASFAA - Earl Hudgins, WASFAA - Youlonda Copeland-Morgan
- **State Awards:** Service to the Financial Aid Profession - South Carolina, Service to Students Parents and Families - New York, Service to Other Constituencies - Kentucky, Service that Advances the Goals of Access and Diversity - Wyoming
- **NASFAA Committee of the Year:** Institutional Program Management Committee



Lady Liberty welcomes Gary Means to the 2005 NASFAA conference.



Julie Salem and Ed Cunningham.



(l to r) Matt Willard, Bonnie Behm and Michael Burke.

Following the awards, conferees were given the afternoon and evening off to enjoy the Fourth of July celebrations in the city.

July 5 began with "Customer Service in Financial Aid Principles and Practices" by Leonard Gude from the University of South Florida. The gavel was passed from 2004-05 National Chair, George Chin, the City University of New York, to the new 2005-06 National Chair, David Gelinas, the University of the South. "Sheriff" Dave listed his two key goals for the 2005-06 academic year – to challenge NASFAA members to involve themselves in early awareness efforts and to "reestablish access and choice as the key principles in the allocation of financial aid funds."

The conference welcomed guest speaker, Tiki Barber, the starting running back for the New York Giants. Barber spoke about his personal life history and



Mary Miller, George Walter, and Jean Walker stop for a New York minute.



A group of PASFAAfriends is ready to tour CNN New York headquarters.



(l to r) Gary Means, Barbie Schmitt, and Jean Walker out on the town in "the city that never sleeps."

how hard work, determination, and preparedness lead to his success in both academics and athletics.

In the afternoon, Department of Education officials, and other experts in the field of aid administration led sessions on information technology, finance, and lending. The conferees were also able to browse the exhibit hall with information from members of the lending community, guarantors, scholarship providers, technology providers, servicers, and consulting services.

On the final day of the conference, Joe Lockhart, President Clinton's press secretary, shared stories about his life in politics. His message was that there were two basic principles that guided his career – to never take himself too seriously and to never let the boss take him or herself too seriously either. NASFAA President Dallas Martin closed the conference by thanking members for their diligent effort over the past year and encouraged members to examine the newly revised HEA reauthorization recommendations that were recently approved by the Board of Directors.



Anita Faust and Michiale Schneider are all smiles for the camera.

All I Need to Know about Life I Learned by Working in Financial Aid

Submitted by
Newsletter Editorial
Board Members



The charming book, *All I Really Need to Know I Learned in Kindergarten*, (Fulgham, 1989, 2004) focuses on the "little" things that we learned in kindergarten that still apply now – like "share everything" and "play fair" and "clean up your own mess." And so with tongue-in-cheek (and apologies to) Robert Fulgham, we offer the financial aid version:

- **Money brings out the worst in people.** It makes them uncomfortable. Eyes shift, heads turn. And it is such a big secret, too. Isn't it neat how financial aid can become the great equalizer?

- **Most people do not understand how financial aid works.** Even very smart people. Even faculty. Isn't it nice being able to understand a program that confuses most of the population, including the people who make the laws?

- **Technology is wonderful and lets us do things very fast.** However, if the student e-signs the loan application at 8:30 a.m., the loan funds will not be in his/her account by noon, regardless of what they want.

- **Financial aid people actually do have a life.** While there are some occasions when we work well into the evening hours or give up a Saturday morning, it is a bit unreasonable to expect an answer when someone calls the office at 2:15 in the morning and are annoyed when a live body is not there to answer the call.

- **Federal regulations and school policies are there for a reason.** Many times they may not make sense. That is our burden.

- **Students can be a real pain, especially when they want it now or blame you for not doing what they were supposed to do.** Just smile. They are our reason for being. Rude parents, on the other hand... (remember FERPA, remember FERPA, remember FERPA.)

- **Warm cookies and milk may have been fine when we were younger, but for many of us, chocolate is better now.** Especially on those days when you can't get away for lunch. Or you missed breakfast. Or you need some instant relief for the moment.



Remember – we are all survivors. We have learned a lot – and continue to learn. We deal with very diverse populations. We work for institutions large and small, private and public. But we are all in this together. And if you have doubts about that, sign up to participate in PASFAA Survivor (at the annual conference, October 16-19) and see how your skills in financial aid have helped you deal with your greatest challenge – life.



This article continues the occasional "Dusting Off the Shelf" series of suggested reading for those in the student aid profession.

The "Purpose-Driven" Student Aid Profession

Submitted by
David Smedley
Newsletter Editorial Board

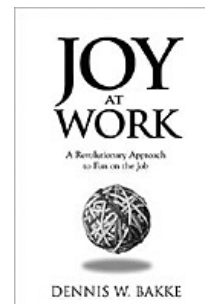


On several occasions recently, I have been asked what brought me into this profession. I've always answered with the pat response – I benefited from student aid while a student and I had the great fortune of serving as a graduate assistant to a financial aid director who exposed me to the administrative side of the field and realized that financial aid administration had analogous relationships to my academic endeavors in public administration. The question, however, has been going around in my head for some time now. I know what got me into the profession. What exactly keeps me in it?

Finding the answer to this, you might say, has been something of a religious experience. Having once been a seminarian, I am familiar with the concept of the "call" that is central to the ordained professions, the notion of the person serving having a "purpose-driven" sense in a particular role. The best selling religion book by Rick Warren, *The Purpose-Driven Life*, popularized this theme for the everyday person. But there are few writings that I know of that talk about what drives and motivates people in specific professions.

About two months ago, I saw a book whose title grabbed my attention, *JOY at Work: A Revolutionary Approach to Fun on the Job* (PVG, 2005) by Dennis W. Bakke. The rubber band ball on the front cover intrigued me as much as the rather enticing book title.

Bakke is the former CEO of AES Corporation, an American energy producing company headquartered in Northern Virginia with an international presence. *JOY at Work* is the story of how Bakke sought to implement a new vision for management – making work fun – after having gone through the "normal" management theory education at Harvard Business School and the National War College. In the book, he rejects a good deal of prevailing management precepts in favor of promoting values-based management. He argues that specialization is actually a balkanizing process – that the notion of "human resources" cheapens labor and that referring to people as "assets" is inherently demeaning.



The notion of hierarchy and the reliance on the messianic quality of the "leader" (president/CEO, etc.) leads to natural inefficiencies, according to Bakke, because the person at the top is not the person with knowledge of specific processes necessary. In fact, Bakke argues that things like salary, benefits, and organizational structure could and should be done by employees themselves because they know the needs of the firm. Decentralization is key because it places responsibilities in the hands of those involved with the doing of what must be done. And in doing what must be done, people naturally get satisfaction, which is to say that work becomes fun because people know they have responsibilities and willingly accept them. *JOY at Work*, and Peter W. Malone's recent book, *The Future of Work: How the New Order of Business Will Shape Your Organization, Your Management Style and Your Life* (Harvard Business School, 2004), both argue that the values-based, decentralized organization is the most efficient organization.

Leaders giving and accepting responsibility is not an easy task, Bakke says, but it is easily done when a firm is committed to comprehensively implementing a spirit of community that allows members of the community to flourish – even if it means that sometimes things might go wrong. And that is not a bad thing! What is important, according to Bakke, is that the culture should promote the free flow of ideas and information with information available to everyone up and down the ladder. Also important is that when things do go wrong that the culture of the firm does not seek to place blame, but rather to accept responsibility and to commit to striving to continuously improve.

JOY at Work is an unusual book because it talks about values, decentralization, and self-actualization as integral parts of a successful enterprise. Bakke argues that these principles are essential for any successful organization. He imparts views based on his previous experience in the federal government, from his business, and through the values he





developed and continues to nurture through his faith. Although he references some notions of theology in making his arguments, JOY at Work is not a form of religious evangelism. It is a call for the values that are endemic in religion and theological concepts to be imparted into the life of any organization.

Bakke strongly believes that any form of work is an extension of stewardship. AES Corporation exists, according to Bakke, not necessarily to make money (although that's certainly an aim) but to provide the service of electricity to its customers. There is a purpose to work, and work is best done when the "company" and its workers are in sync on "walking the walk and talking the talk." There truly is something to the notion of shared values.

We exist in the financial aid business for a reason. Perhaps we enjoy and get satisfaction from reducing the cost of education for families to attend post-secondary school. Perhaps we enjoy and get satisfaction out of developing "smart" marketing products that help promote our institutions and help families in understanding student aid. For me, that satisfaction comes from when I am able to help someone who asks me for help – a colleague, a student, or a parent. I get immense satisfaction – and joy – from pointing people in a specific direction. I've seen firsthand, from my teaching experience, of how empowering people to do jobs – and take risks – leads to a more harmonious and rewarding experience. For us in student aid, we must firmly advocate for the purpose and necessity of student aid for post-secondary education to improve social capital and transform lives.

How do you get joy at work? And what would bring you joy? What defines the PASFAA community? Read Bakke's unusual and thought-provoking book that brings value-added by promoting the notion of values and stewardship in work and in life – for joy. Plus you'll find out why the rubber band ball on the cover is a metaphor for joy at work.



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PELA News

Submitted by
Jim Jackson
Sallie Mae



Pennsylvania Education
Lenders Association

The votes have been counted and the results are in for the 2005 PELA Officers election! It is our pleasure to announce the 2005-2006 PELA officers:

President
Vice President
Treasurer
Secretary
Member at Large

Judy McKenna
Sharon Murray (re-elected)
Tony LaRe (re-elected)
Jim Jackson
Jennifer McLaughlin

On July 28, PELA met in Harrisburg to discuss a few critical issues geared around the PASFAA conference and future value-added initiatives for the Commonwealth. We had the privilege of hearing Scott Miller give an update on Reauthorization. He elaborated on the House Education and Workforce Committee Bill, paths to Reauthorization and Reconciliation, and the highlights of the Higher Education Act passed by the House Committee on Education and the Workforce. It was quite enlightening and extremely informative. We want to thank Scott again for his time and his candor.

As you may be aware, we are gearing up to celebrate our 10 year anniversary so keep an eye out for a very special giveaway at this year's conference in Lancaster. We will also be holding a very unique session with an open discussion on hearing ideas and sharing thoughts entitled, "Help Us Help You." This session is tentatively scheduled for Tuesday so check the conference agenda for the time and place.



Scott Miller delivers an update on Reauthorization at the July 28 PELA meeting.

PELA extends special congratulations to the newly appointed PASFAA President-Elect and Sector Representatives. We look forward to seeing all of you in October.

Finance & Development Acknowledges Volunteers

Submitted by
Ron Dawson, Chair
Finance & Development



As each of us knows so well, our financial aid offices work best when everyone is pulling together in the same direction, enabling our collective effort to be more productive than that of any individual. The same is true of each PASFAA committee. As the 2004-05 Finance and Development committee draws to a close, I would like to thank each member for their time and energy in voluntary service to our association.

This year's Finance and Development Committee included Ken Grugel, Clarion University (and Chair-Designee); Sherry Proper, Allegheny College; Patty Hladio, Slippery Rock University; Bob Snyder, Penn State University; Greg Gearhart, Messiah College; Bob Heyl, Wachovia; Cate McIntyre, AES/PHEAA; and Sally Treadwell, SunTrust. I for my part wish to offer particular thanks to Ken Grugel and Sherry Proper for their many extra hours on behalf of all of us in PASFAA.



Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2004-05 fiscal year. It is because of this support that PASFAA is thriving as an organization and able to create new initiatives for the benefit of all. We look forward to continued close work with each of these sponsors in the year to come.

Platinum (\$8,000 and Above): American Education Services, Citizens, Key Education Resources, M&T Bank Educational Lending, National City, PNC Bank

Gold (\$6,000 - \$7,999): Bank of America, Chase Education First, Citibank, Sallie Mae

Silver (\$4,000 - \$5,999): College Loan Corporation, Edamerica, Educaid/Wachovia, Nellie Mae, SunTrust Education Loans, USA Funds

Bronze (\$3,000 - \$3,999): AMS/Academic Management Services, Bank One, Beneficial Savings Bank, Collegiate Funding Services, Sovereign Bank, Student Loan Xpress, Wells Fargo Bank



STATE-RELATED SECTOR

Submitted by
Meme Jeffries
State-Related
Sector Representative

Greetings State-Related Sector Members! I hope everyone survived the aid season at their school and is excited about attending the "Survivor, The FAA Challenge," 2005 Conference in Lancaster October 16-19. The Conference Committee has worked hard at making this a challenge you won't want to miss!

I would like to take this opportunity to congratulate and announce our new sector representative for the next two years, Bernard McCree from Thaddeus Stevens College of Technology.

Our Sector Meeting is scheduled for Tuesday, October 18 at 10:35 am-12:15 pm. I am open to any ideas from the membership for topics for discussion. Please contact me with any suggestions at 412-648-1415 or by email at Jeffries@law.pitt.edu. I look forward to seeing everyone at the 2005 PASFAA Conference!

If there are any issues that you would like me to present to council, please do not hesitate to contact me via email at Jeffries@oafa.pitt.edu or via phone at 412-624-7167.

PRIVATE SECTOR

Submitted by
Cheryl Gerber
Private Sector
Representative

Greetings to everyone in the Private Sector. I hope that you have all made it successfully through the start of the new academic year.

The PASFAA conference is just around the corner. I hope that many of you are planning to attend. The Private Sector meeting will be held on Tuesday morning, Oct. 18 from 10:30 to 12:15 pm. This is your meeting, and I would like to cover information that you feel is important to you. If you have any ideas or topics that you would like to add to the agenda, please contact me at gerberca@westminster.edu or at (724) 946-6173.

Since this is my last article as the Private Sector Representative, I would like to thank you for the opportunity to serve this past year on Council. It has been a wonderful experience for me and I encourage all of you to become more involved with PASFAA. I look forward to seeing everyone in October in Lancaster!

INSTITUTIONAL AT-LARGE SECTOR

Submitted by
Dana R. Suter
Institutional At-Large
Sector Representative

"It is not how much we have, but how much we enjoy, that makes happiness." – C.H. Spurgeon

Mark your calendars for the 37th PASFAA Conference. The theme of this year's annual conference will be "Survivor, the Financial Aid Challenge". Marijo Elias, Conference Tribal Leader and her Tribal Council have been hard at work to ensure we all have a great time! This conference could not be successful without the help of volunteers who put it all together.

Speaking of volunteers, are you ready to get more involved with PASFAA? PASFAA is a volunteer organization and its members are the foundation of the programs and services we are able to provide. Without volunteers like you, our Association would not be able to offer the training, workshops, and benefits that PASFAA members now enjoy. Please consider sharing your time and talents by serving on a committee or by volunteering for one of the other service opportunities available. It is fun, rewarding, and your expenses are reimbursed! Your life will be touched as you meet and work alongside new colleagues. If you have any questions about volunteer opportunities in PASFAA, you can reach me at (570) 320-2400 ext 7371 or e-mail me at dsuter@pct.edu.

BUSINESS, TRADE & TECHNICAL SECTOR

Submitted by
Stephen Helfrich
Business, Trade
& Technical
Sector Representative

Greetings to all in the B, T and T Sector! I am sure it has been a busy summer as most of us have continuous enrollments and are now dealing with the fall start. The 2005 PASFAA conference is just around the corner at the Lancaster Host Resort from October 16-19. I encourage you to attend and take advantage of all that is offered at the conference.

We will have a sector meeting at the conference, however at press time the date and time has not been finalized. Please plan to attend and bring any and all questions and concerns that you may have. This is a great opportunity to meet as a sector and your feedback is always important and appreciated.

Please keep in mind that we have three sub-sectors that meet on a quarterly basis throughout the year. These quarterly meetings are a great way to network with your fellow sector members and stay updated on current issues. Future meetings dates are posted on the PASFAA website calendar and you may also contact me at (717) 757-1100 or by email at helfs@yti.edu for meeting dates and times.

I will be completing my second term this October and you will have a new sector representative beginning after the conference. I have enjoyed my three years on council. The experience has been a rewarding one and I encourage you to volunteer for a committee or run for office in the future. I look forward to seeing you at the Lancaster Host.

PUBLIC TWO-YEAR SECTOR

Submitted by
John Schodowski
Public Two-Year
Sector Representative

Greetings! The Public Two-Year Sector will hold our next meeting at the October conference. The following sector meeting will be held at AES/PHEAA November 17-18. I hope that everyone will be able to attend at least one of these meetings.

I was very pleased to see members of our sector wanting to get involved for the first time as well as those who are staying involved with PASFAA. We all have very hectic schedules with work already. To add to that involvement just shows how dedicated we are to the growth of the organization.

I would like to thank everyone for allowing me to serve as your representative for the past two years. I hope that everyone who wants to has the opportunity to serve PASFAA and receives as much enjoyment from serving as I did.

INSTITUTIONAL SUPPORT SERVICES SECTOR

Submitted by
Nancy Chalker
Institutional Support
Services Sector
Representative

Well, time sure does fly when you're having fun. This is my last report as your Institutional Support Sector Representative. It definitely has been a privilege serving our sector these past two years, and I thoroughly enjoyed every minute of it. This is, by far, not the easiest job in the world, but definitely rewarding. Congratulations to the new ISS representative, Lesa Angell from College Loan Corporation. I know Lesa will serve us well in her new position. Congratulations are also in order for the winning candidates from this year's Council election.

PASFAA has already surpassed the expected amount of sponsorship income for this year. The anticipated sponsorship money was expected to be \$133,500 and we are already at \$151,000 and climbing. Great job to the Finance and Development Committee for changing the timeframe for sponsorships this year. It's obviously working well.

A big thank you to AES/PHEAA for their \$10,000 gift to PASFAA for the reserve coffers. This will go a long way in helping to replenish our reserves.

Talks are on for the East site for Spring Training to be moved from Philadelphia to Harrisburg. The costs for holding Spring Training in Philadelphia are getting more and more expensive, so alternative sites are being considered. Stay tuned for more details as April draws closer.

To prevent unauthorized use of the PASFAA logo, PASFAA is currently looking into registering it.

As always, if there is anything that is on your mind that you would like brought to Council's attention, please don't hesitate to call or e-mail me. My phone number is 570-735-5360 and my e-mail address is nancy.chalker@citizens-bank.com. Hope to see you all at the PASFAA Conference in Lancaster!

PA STATE SYSTEM of HIGHER EDUCATION SECTOR

Submitted by
Ragan Griffin
PASSHE Sector
Representative

Hello fellow PASSHE Sector Members! My term as your sector representative is drawing to a close, and I would like to thank you for giving me the opportunity to serve as your representative. I now have an even greater appreciation and understanding of how our state organization, PASFAA, functions.

I would like to congratulate Diane Fegely from Kutztown on becoming our new sector representative for the next two years. I am positive that she will do a great job in representing our sector's concerns and interests on PASFAA Council.

I would also like to recognize Barbie Schmitt, Mansfield, for the outstanding job she has done serving as PASFAA's president this past year and Patty Hladio, Slippery Rock, incoming president, who takes over the reigns at the annual conference in October. Our sector has been fortunate to have many talented individuals volunteer their time and expertise to help strengthen and further PASFAA.

Our fall sector meeting will take place during the annual PASFAA conference in Lancaster this year. I am planning on an update from SyTec on the upcoming FINANCIER implementation, but I am also looking for other suggestions for guest speakers and agenda items. Please contact me at rwatson@clarion.edu with any ideas that you may have for our agenda.

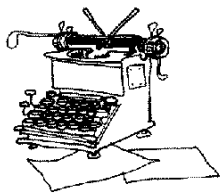
NURSING SECTOR

Submitted by
Ginny Kopko
Nursing Sector
Representative

Greetings again to all Nursing Sector members. As you know, this is the last note from me as sector representative. It has been such a pleasure to serve as your PASFAA Representative for the last two years. The time has come and gone so quickly. PASFAA is an impressive organization built on volunteers who dedicate their time and effort to keep our profession visible and well represented. I would encourage all of you to become a part of PASFAA by volunteering for a committee or event. The PASFAA website is a great resource for volunteer opportunities and much more.

Our sector is very unique. I hope we can continue to support one another via the PASFAA sector and our regional groups. The support we receive from one another is invaluable in our day-to-day operations.

I am looking forward to seeing you at the PASFAA Conference in October at the Lancaster Host and am anxious to meet as a statewide sector since this does not happen very often. If there are any topics that you would like to discuss, please feel free to contact me. Thank you for giving me the chance to serve as your sector representative. I wish Annemarie Weisman good luck as she takes on the role of Nursing Sector Representative for the next two years.



From the Editor's Desk

Financial aid administrators are a resilient bunch. It seems that you either enter the profession and soon leave or you enter and stay for a decade, or two, or three... What keeps us in? What is it that brings us back to work every Monday morning? In this issue, David Smedley's review of Joy at Work and the "purpose-driven" profession examines what drives one to stay and then find satisfaction on top of it.

Yet, no man is an island, and with the survivor theme of this year's conference, it makes sense to remind ourselves that we survive – and even thrive – in this profession because of the satisfaction we gain from the work we do and with the support of our colleagues. They may be on other "islands," but it is often their encouragement that keeps us focused and committed to staying in a profession that challenges and rewards in so many ways.

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA Bulletin Board



By Members

Correction from the last newsletter: We inadvertently announced that **Tony Olivero** and **Jim Anderson** of Sallie Mae had joined Nellie Mae. Both Tony and Jim continue to serve schools in the Northeast for Sallie Mae with the exception of Pennsylvania. Frank Hollister, Jim Jackson and the Sallie Mae Pennsylvania team are responsible for serving schools in the Commonwealth.

Jim Jackson, Sallie Mae, was promoted to manager of sales for Eastern Pennsylvania.

Christina Marrone, formerly of the Financial Aid Office at the University of Pittsburgh at Bradford, accepted the position of Associate Registrar and Associate Director of Enrollment Services.

Sue Behan, University of Pittsburgh at Bradford, has been promoted to Assistant Director of Financial Aid.

Get well wishes to **Patty Hladio**, Slippery Rock University of PA, who is recovering from a broken leg.

Elizabeth McCloud, Elizabethtown College, has been promoted to Director of Financial Aid. Also at Elizabethtown College, **Andrea Kirsch** is the new Associate Director and **Sue Sterling** steps into the Assistant Director position.

Chanel Greene, DeSales University, was promoted to Director of Financial Aid. She succeeds **Pete Rautzhan** who is now the Dean of Enrollment Management.

Christine Zuzack, former Director of Financial Aid at Indiana University of PA, accepted the Vice President of State Grants and Special Programs position at AES/PHEAA. **Patty McCarthy** will serve as Interim Director of Financial Aid at IUP.

Lancaster Institute for Health Education has changed its name to Lancaster General College of Nursing and Health Sciences.

Ken Brown, formerly at Elizabethtown College, is the new Financial Aid Coordinator at the Milton Hershey School.

Joetta Bradica, Penn State College of Medicine, became a grandmother June 24 to Adrienne Adaire Bradica who weighed in at 8 lbs. 3 oz. and was 21 inches long.

Happy retirement to **Vonnie Hunter**, Indiana University of PA, who retired in June. Vonnie started in IUP's Student Co-op in 1987, then joined the financial aid office in 1995.

Condolences to **Fran McKeown**, Bucks County Community College, whose mother passed away in July.

PASFAA wishes a speedy recovery to **Peter D'Annibale**, Shippensburg University of PA, who had wrist surgery in July.

Brian J. Beighley was recently promoted to the Director of Finance position at ITT Technical Institutes-Monroeville.

Jamie Kosh, formerly at Penn State-Altoona, has accepted the position of Associate Director of Financial Aid at Saint Francis University.

Get well wishes to **Michael Grover**, National Education, who is on limited work duties due to back injuries sustained in an auto accident last August.



About Members

It's That Time of the Year

Submitted by
Anna Griswold
Penn State University

It's that time of the year.
For us financial aid folk.
When we all are basket cases...
Hanging on by a thread... wishing for a magic
Clothespin to help up hold the line
Like a magnet to our steel regulations and policies
With the gentleness of a safety pin in a baby's diaper.
Our mission demands that
We celebrate the noise
And bustle of the new and returning students
Amidst their parents' reluctance to let go
Coupled with the naiveté of young students'
Peppermint sweet issues
Struggling as nascent adults to cope with
The cold realities of our pseudo-omniscient bureaucracy
That often tattoos the bitterness of disrespect
On those we strive to assist.
And as we moan, groan and wipe the tears of our
Unpleasant encounters... be it parent or student or staff...
What is our raison d'être?
Why do we do it? Why are we basket cases?
It is the power of the circle... spinning, never ending
Like a pinwheel in the winds of life ever spinning,
Ever mysterious, springing back for the underdog
Ever the bloom of our hopes for

An informed, educated American public
The spirits of Thomas Jefferson, and James Madison
Live on, more real through the foresight of
Justin Morrill ensuring higher education as a
Vital part of the American heritage.
From the early days of Jamestown to the
Stars and Stripes of today forever unfurled
With our own orange and maroon,
We proudly serve our nation and our students.
The struggle of student needs against the
Stark political realities of limited resources
Constantly befalls us...
But rejoice, celebrate and blow away
Negative and foreboding vibes of
Those who labor through action or inaction
To stifle access.
We are a strange bunch...
With varied backgrounds
With varied methods
Quite a diverse group
Embracing differences
With one unifying mission:
Our students.
And it's that time of year, our time of year when
We are at our best!

Author – Dr. Barry W. Simmons Sr., Director, Office of Scholarships and Financial Aid, Enrollment Services,
Virginia Polytechnic Institute and State University with assistance from Barry W. Simmons Jr.



Joetta Bradica shows off her new grand daughter, Adrienne,

Top 10 Signs Your Cat Learned Your Log-On Password

Submitted by
Dan Wray, Funny Guy from
Technology Advisory & Electronic
Initiatives Committee

10. A document titled "7 Great Hairball Remedies" has been saved to your desktop.
9. You receive e-mail flames from some guy named "Fluffy."
8. There are traces of kitty litter in your keyboard.
7. You find you've been subscribed to strange newsgroups like alt.recreational.catnip.
6. Your mouse has teeth marks in it... and the aroma of tuna.
5. In your "Sent" folder, you find hate-mail messages to Apple Computers, Inc., about their release of "CyberDog."
4. Your new ergonomic keyboard has a territorial scent to it.
3. You keep finding new software around your house like CatinTax and WarCat II.
2. In one of your user groups, your code name has been changed to "IronMouser."

And the #1 Sign That Your Cat Has Learned Your Log-On Password:

1. You discover little kitty carpal-tunnel braces near the scratching post.



Coming Events:

Oct – Nov 2005

AES Fall Workshops

October 5
Four Points Sheraton, Mars
October 6
Ambassador Banquet & Convention Center, Erie
October 7
Four Points Sheraton, Greensburg
October 11
Best Western Country Cupboard, Lewisburg
October 26
Harry's Savory Grill & Ballroom, Wilmington, DE
October 27
Hilton Scranton Conference Center, Scranton
November 1
Valley Forge Hilton, King of Prussia
November 2
Sheraton Reading Hotel, Reading

October 16-19, 2005

PASFAA 2005 Conference, Lancaster Host Resort
Fundamentals Workshop, prior to PASFAA Conference
Oct 15-16

Oct – Dec 2005

Electronic Access Conferences

Oct 30 – Nov 2
Manchester Grand Hyatt, San Diego, CA
Nov 29 – Dec 2
Atlanta Marriott Marquis, Atlanta, GA

November 2005

Counselor Workshops

Nov – Dec 2005

Support Staff Workshops

November 30
Luzerne County Community College
December 1
Gannon University
December 6
Community College of Allegheny County
December 7
Delaware County Community College
December 8
Harrisburg Area Community College-Lancaster Campus

May 7-10, 2006

EASFAA 2006 Conference, Burlington, VT

July 5-8, 2006

NASFAA 2006 Conference, Seattle, WA

Oct 29 – Nov 1, 2006

PASFAA 2006 Conference, Hershey Lodge



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Financial Aid Services
Kutztown University
Kutztown, PA 19530

