



39th Annual Conference



Come to a PASFAA Fiesta!

**Seven Springs Mountain Resort
 October 21-24, 2007**

39th Annual Conference
 October 21-24, 2007



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Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 2006-07

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Janet Gray	Kerry Paoletta	Sherry Youtz
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2. PUBLICATION SCHEDULE

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

Winter 2008 issue:	articles due November 15
Spring 2008 issue:	articles due February 15
Summer 2008 issue:	articles due May 15
Fall 2008 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 Patty Hladio, Financial Aid Office, Slippery Rock University of PA, 1 Morrow Way, Slippery Rock, PA 16057 or patty.hladio@sru.edu. For 2006-07, the membership list is maintained at Slippery Rock University of PA.

2. 2006-07 PASFAA COMMITTEES

Association Governance	Patty Hladio
Finance and Development	Greg Gearhart
Financial Aid Awareness.....	David Pearlman
Financial Aid Training (PFAT).....	Joe Alaimo
Government Relations.....	Mary Ellen Duffy
Membership	Patty Hladio
Newsletter	Joan Holleran
Technology Advisory & Electronic Initiatives	Dan Wray
2007 Conference.....	Doug Vore

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Patty Hladio, Slippery Rock University of PA, for information about 2006-07 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: Patty Hladio at patty.hladio@sru.edu or (724) 738-2044.

Letter from the President



Dear PASFAA Colleagues:

Greetings! I can't believe that is my last newsletter message to you as president. I want to begin by saying that it has been an honor and privilege to serve as President of what I believe is the most dynamic, hardworking association in the country. I would be lying if I said it was an easy year. As you are all aware, PASFAA Council has spent a great amount of time and energy defending the group that we are very proud to serve. It has been a trying and sometimes frustrating year but as I said in an earlier letter, I know we will survive – a little bruised, but still working hard to assist families in their pursuit of funding for higher education.

It was important for us to explain and educate our legislators on what we do as an association and in our individual offices in the form of letters and my testimony to the Senate subcommittee. We also visited Capital Hill and brought PASFAA to Washington. We shared our mission and goals and our thoughts on the current atmosphere in Congress and the affects of the pending legislation on students and families. We were well received, and they appreciated our taking time to inform and educate them about financial aid and the worthwhile services our Association provides to students and families. We may all have to modify the way we conduct business in our offices as it relates to the student loan industry; however, we are keenly aware of the need for loan programs that provide discounted fees, reduced interest rates and excellent servicing. We must not lose sight of our mission to provide guidance and assistance to students and families throughout the Commonwealth.

In a few weeks, we will be heading to Seven Springs for our annual conference. In light of the current atmosphere, things will be different based on the prevailing climate. However, what will not change is an agenda filled with excellent sessions for all levels of financial aid administrators. The conference committee (under the leadership of chair, Doug Vore) has worked very hard to provide an informative and exciting "fiesta!" They had to endure some last minute modifications and new budgetary restraints due to the changes in the sponsorship for the current year and the future. They have put on their best sombreros and come up with topics of interest for everyone along with some time to relax and network with your colleagues. I hope to see a great many of you in Seven Springs. This is still the best conference you will ever attend!

In this, my last letter to the membership, I would once again ask you to step up to the plate and volunteer in some capacity for this fantastic association. We are only as strong and vital as our people. Take the time to help. Start in a small way such as serving as a session moderator, then see where you can "grow" from there. Also, just as important, take the time to say hello and welcome a first-time attendee to the Conference. Some of us remember what it was like to go to our first conference – a bit unnerved and intimidated. Those of us who have gone to many conferences since our very first one know that it just takes a little opening up from both sides and soon you're feeling like a member of the PASFAA family. You are a very capable and giving group of individuals, and I encourage you to share your talents with your colleagues. We all are better for it. Remember, pass it on.

Respectfully,

A handwritten signature in cursive script that reads "Mary C. Kosin".

Mary C. Kosin
PASFAA President

2007-08 PASFAA Election Results

Submitted by
Patty Hladio
Past President

Many thanks go out to those PASFAA members who offered their time, talents and commitment to our Association by placing their names on the ballot for the 2007 elections. The 2007-08 PASFAA elections ended on July 30 and I am pleased to announce the newly elected members of Council:



President-Elect	Gregory L. Gearhart	Messiah College
SECTOR REPRESENTATIVES		
Business, Trade & Technical	Debra A. Woodcock	Lancaster County Career & Technology Center
Institutional Support Services	Lisa A. Kendi	Academic Finance Corporation
Nursing	Connie L. Hake	Lancaster General College of Nursing & Health Sciences
Pennsylvania State System of Higher Education (PASSHE)	Cate A. McIntyre	Kutztown University of Pennsylvania
Private	Linda W. Ebel	Carnegie Mellon University
Public Two-Year	Annette T. Kelly	Delaware County Community College
State-Related	Brandi S. Darr	University of Pittsburgh-Greensburg



Gregory
Gearhart



Debra
Woodcock



Lisa
Kendi



Connie
Hake



Cate
McIntyre



Linda
Ebel



Annette
Kelly



Brandi
Darr

Please be sure to congratulate these new Council members and offer your support. We look forward to the year ahead and to their leadership efforts.

Counselor Workshop Training Set for Conference

Submitted by
Carolyn A. Julian, Chair
Counselor Workshops

A big thank you to the 40 PASFAA financial aid administrators who volunteered to share their unique expertise with over 1,000 counselors from Pennsylvania high schools and community organizations during the upcoming annual November Counselor Workshops.

This workshop series is co-sponsored and co-presented by PASFAA and PHEAA. A PHEAA Regional Director and a PASFAA member will give counselors three hours of financial aid training geared specifically to meet their needs in the counseling of students (Fortunately, they don't need to know how to do a Title IV refund, FISAP or reconcile an award year!).



Bruce Diefenderfer and Carolyn Julian (seated) review Counselor Workshop training materials with presenters at the 2006 PASFAA Conference.

Volunteers, please plan on attending the Counselor Workshop instruction session Tuesday morning, October 23 from 8-8:30 am at the PASFAA conference at Seven Springs. Workshop materials will be handed out at that time as well as the overview of the workshop itself (workshop flow, presentation times/topics, etc.). See you there.



Bonnie Behm listens to a question at the PASFAA table at the National College Fair.

PASFAA "Fiesta" 2007 Ready to Welcome You

October 21-24, 2007

Submitted by
Doug Vore, Chair
2007 Conference Committee



¡Hola amigos! We hope that you registered online at www.pasfaa.org for the four-day PASFAA Fiesta! Join us "north of the border" in the beautiful mountains of western Pennsylvania at Seven Springs Mountain Resort, October 21-24.

This year's keynote speaker is Dr. Will Miller. Coined a campus minister, therapist, and comedian, he will deliver a message you will soon not forget! Dr. Will is a recognized expert in the area of interpersonal relationships, organizational health and workplace culture. A therapist and teacher at Purdue University, he is one of the country's leading authorities on stress reduction and life balance. With four graduate degrees, he is also an accomplished author and lecturer and spent 16 years as a top headline comedian in New York City appearing on countless standup comedy programs. He was the on-air spokesman for Nick-At-Nite and hosted the NBC daytime program, *The Other Side*. You'll want to be sure to make time to hear his message.



Courtesy of drwillmiller.com



Packing suggestions for the Fiesta:

- Donations for Westmoreland Youth and Family Services, as well as cash for the charity raffle.
- Business cards to trade with your amigos and also, for the prize drawings at the opening and closing business meeting.
- All casual clothing all the time for the conference. Leave the suit and tie at home!

All First-Time Attendees:

- You are invited to a reception to meet the PASFAA President and other members who lead our wonderful association at 3 pm Sunday afternoon, so arrive early! We'll start your fiesta with introductions, goodies, and a chance to win the first-timers prize!



Conference Fees:

- Active Member: \$215 (\$55 dues + \$160 conference fee)
- Associate Member: \$215 (\$55 dues + \$160 conference fee)
- Student Member: \$185 (\$25 dues + \$160 conference fee)

(See website for complete description of membership classifications and refund policy.)

Rates for staying at the lodge (includes event dinner, breakfast, lunch the next day, tax on food, lodging and gratuity for service personnel):

- Single rate: \$177 per person per day
- Double rate: \$183.50 per person per day
- Daily rate: \$80 per day plus meals and PASFAA membership dues. (See PASFAA website for a further description on meals.)



The 2007 Conference Committee has put on the finishing touches and is ready to welcome you.

The 2007 Conference Committee is ready to start the Fiesta.
¡Olé!

Pennsylvania Financial Aid Training Program

Don Raley Institute Delivers Comprehensive Training for Beginners

Submitted by
Lori Williams, Chair
Don Raley Institute



Don Raley participants work on a case study in their training manuals



(l to r) Lisa Holland, Tonya Anthony, and Ragan Griffin serve as faculty.

Dickinson College's beautiful campus was the site of the annual Don Raley Institute held June 11-15 in Carlisle. Approximately 46 attendees participated in the week long institute during which time they learned about federal grant programs (including the new ACG/SMART grants), the "life-cycle" of a federal Stafford loan, campus based aid programs and, everybody's favorite – R2T4! Each day, class members learned about financial aid basics from one of the four "veteran" aid officer instructors: Tonya Anthony, Millersville University; Ragan Griffin, Clarion University; Lisa Holland, Eastern University; and Ellen McGuire, King's College. The students also participated in daily quizzes and a final exam that helped to reinforce key principles and concepts of the week long learning experience.



2007 Don Raley "class picture."



Tuesday, Greg Martin, DOE, and Cindy Davis, AES/PHEAA, brought the attendees an update on recent USDE regulations and initiatives and a sense of the Washington D.C. political climate as it relates to the world of financial aid. Thursday, the class and instructors boarded a charter bus and journeyed to Harrisburg to tour AES/PHEAA. During the visit, several AES/PHEAA staff, including members of the Guaranty Compliance Services, State Grant and Special Programs and Education Services Group took the time to meet with the Don Raley attendees and provide timely and informative updates regarding their departments' services. Many thanks to all the folks at AES/PHEAA who helped to organize and/or participated in the group's visit!

Participants also got plenty of opportunities to relax and network out of the classroom as well. During the week, the class enjoyed several movie nights, a barbeque, taco night and informal "game nights."

The Don Raley committee met several times during the year preceding the Institute to update the training manual, revise the schedule of events, and plan the week long activities. The following individuals gave freely of their time and expertise as they served on the committee:



Ellen McGuire discusses awarding and packaging of aid.

Lori Williams (Chair) Ragan Griffin (Chair Designee), Tonya Anthony, Lisa Holland, Ellen McGuire, Becky Brown, and Judy Carter. Special thanks are also needed for all the hard work that AES' Kathryn Griffith and Tina Reinoehl put into planning this year's institute. Also, thanks to Judy Carter and her staff for making us feel so welcome during our sojourn on their campus.



Class members listen to a lecture on federal aid programs.



A line-by-line review of the FASFA has the attention of the class.

This year's "graduates" from the 2007 Don Raley Institute are:

Kathryn Adams
Donna Arnold
Sue Bloom
Jason Bowie
Joseph Bracco
Christina Bryan
Angela Buchanan-Bloch
Gregory Cessna
Deirdre Clem
Jennifer Donovan
Diane Drew
Mary Jo Evanoff
Sussie Gaisey

Christine Gilchrist
Carol Good
Jalaylia Hayspell
Roberta Jackson
Maureen Johns
Dixie Krieg
Gregory Lindenmuth
Brenda Lowery
Lucas Lyons
Stacey Matczak
Colby McCarthy
Dana Mock
Rangin Mohammadi

Jennifer Nguyen
Millie Ortiz
Marie Pellish
Suzanne Perkins
Karen Reagan
Heather Reber
Laura Roberts
Janice Roberts
Helen Rodriguez
Drisana Rodriguez
Andrea Ruth
Emily Semrau
Latrisa Simpkins

Nancy Steiner
Dina Stern
Teresa Stover
Mari-Martha Swetz
Jean Tucker
Reggan Walker
Stephanie Weaver

Intermediate Summer Institute Offers More Advanced Training

Submitted by
Valerie Rennell, Chair
Intermediate Summer Institute

The Summer Institute for Intermediate FAAs was held June 11-13 at Dickinson College in Carlisle. Melissa Ibañez, Director of Financial Aid at University of Pittsburgh-Bradford, and Jean Stone, Assistant Director of Financial Aid at Gettysburg College, were faculty for the session. Twelve participants heard presentations and participated in discussions about many financial aid topics including Professional Judgment, Verification, Vital Contracts/Agreements, Web Navigation, Return of Title IV Funds and others.

Round Table
Discussions



Faculty member, Melissa Ibañez, answers a participant's question.

Sharon Smith, AES, presented on the Common Manual E-Collection, Cindy Davis, AES, shared the Washington, DC updates, and Greg Martin, Region III USDE Trainer, provided an update from the Department of Education.

On Monday, Erica Crotty from AES presented a session about "Managing Stress through Organization Change." The book "Employee's Survival Guide to Change" by Jeffrey Hiatt was the basis for this session.

Special thanks to Kathryn Griffith and Tina Reinoehl of AES who provided tremendous support to the committee during the planning of this training event.

The Summer Institute for Intermediate FAA Committee included:

Kim Anderson
Melissa Ibañez

Jonathan Kirby
Pauline Reedy

Valerie Rennell (Chair)
Robert Sevet

Jean Stone



2007 Intermediate Summer Institute "class picture".



Intermediate Summer Institute attendees work on a verification exercise.



Liz Brunton shows off her Certification of Participation.

This year's Intermediate Summer Institute participants were:

Liz Brunton
Deborah Cawley
Sue Colon
Jennie Demuro
Benjamin Eley
Danielle Fasick
Ann Marie Gallagher

Delaware Cty Comm. College
Widener University
Reading Area Comm. College
AES
University of the Arts
AES
University of Scranton

Ann Gibson
Rochelle Iannuzzi
April Iorio
Emily MetroUniversity of the Arts
Cathy Poesz
Tracey Wyrwas

Moravian Theological Seminary
Moore College of Art & Design
Moore College of Art & Design
Messiah College
Montgomery Cty Comm. College

WASHINGTON UPDATE

Things Heat Up in DC

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA

The legislative and regulatory processes continue to chug along in DC. Hold on to your hats because Congress and the U.S. Department of Education are expected, this Fall, to finalize "real" changes in the student aid programs' design and administration. It is a near certainty that Congress will finalize a Budget Reconciliation package sometime around the time that this newsletter arrives on your desk. In addition, the U.S. Department of Education will be finalizing, by November 1, new regulations for the all of the Federal student loan programs, for ACG and SMART Grants, and for other aspects of aid administration. Less certain is whether Congress will finally conclude its work on the reauthorization of the Higher Education Act and enact legislation addressing private, non-federal, student loans. It has been and still is a busy year in DC!

What's



on the Hill?



Budget Reconciliation

In July, the House and the Senate finalized their individual versions of the Budget Reconciliation bills. While the final package has not yet been agreed to, it is worth highlighting some of the items addressed in these measures. Both bills exact approximately \$20 billion in savings over the next five years from the FFEL Program and those that provide and administer FFELP Loans. It would be an understatement to label cuts of that magnitude "significant"! Both bills convert the vast majority of those federal budget "savings" into federal spending.



Senator Edward Kennedy (D-MA) makes a point during the February 16 hearing on "Higher Education, Higher Cost, and Higher Debt: Paying For College in the Future."

Taking slightly different approaches, both bills provide supplemental funding to the Pell Grant program, taking the maximum Pell Grant well above \$5,000 over the next few years. Both bills create new loan repayment programs for borrowers experiencing financial hardship or working in certain careers, provide new opportunities for loan forgiveness, and enhance deferments for members of the armed forces. The House bill provides for a gradual, temporary reduction in the interest rates on Subsidized Stafford Loans (the same provisions passed by the House in January), increases loan limits for juniors and seniors, and raises the aggregate Stafford limits. Both bills "loosen up" the need analysis formula by, among other items, increasing income protection allowances and by expanding eligibility for the "auto-zero" calculation.

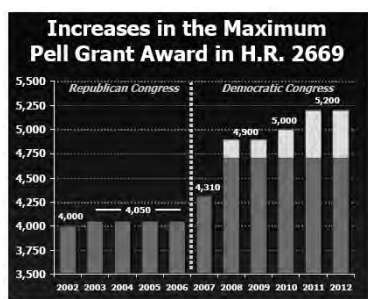


Several new programs are provided for in both bills. The Senate bill creates a College Access Partnership Grant Program a Financial Literacy Program, and a Secondary School Graduation and College Enrollment Program. The House bill establishes the TEACH Grant program for aspiring teachers, a College Access Grant Program, and provides \$100 million per year in mandatory funding for the Perkins Loan Program.

As noted above, at press time, the House and Senate were still negotiating the details of the final bill. In this process, some items from each bill will be included, while others will be discarded. It is expected that the final agreement will be in place by late September or early October. If that timetable holds true, I will be able to discuss the details with those of you attending the PASFAA Conference in October in Seven Springs.



Rep. George Miller (D-CA) blasts the Republican effort to kill the bill which includes the College Cost Reduction Act of 2007.



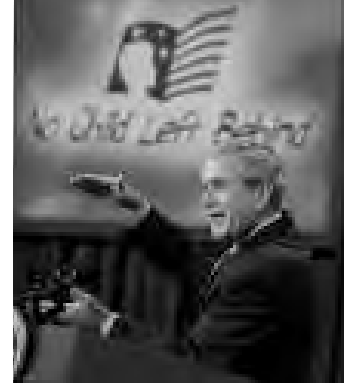
Regulations

I strongly suggest that you clear your calendar for November 1, 2007. It is anticipated that, on that date, the U.S. Department of Education will release its Final Regulations for the FFEL, FDL, and Perkins Loan Programs, for the ACG and SMART Grant Programs, and for other items that were subject to the negotiated rulemaking process earlier this year. Although agreement was reached by the negotiators on very few items, the Department published Notices of Proposed Rulemaking requesting public comment on its proposals. Those comment periods have since closed and the regulations are being finalized. The



Department must publish Final Rules by November 1, 2007 for those new rules to be effective as of July 1, 2008. The Department cannot require schools to comply with those regulations prior to July 1, 2008, but in some cases will allow schools and other program participants to adopt the new rules changes prior to that date – detail on these items will be provided as part of the Final regulatory package.

It is very important that you take the time to review these new rules so you are familiar with the changes made by the Department and so that you can make all necessary preparations to ensure that you and your institution will be in compliance with the new requirements as of July 1, 2008. I recommend that you read the “preamble” to the regulations, which states in “plain English” what the new rule is, how the old rules have changed, and why the Secretary of Education has accepted or rejected suggested changes made by those who submitted comments on the regulations. There is no doubt that the changes will be significant and voluminous!



President Bush gestures to show how he believes school reform brought about by his No Child Left Behind initiative can close gaps in the educational system.



House Speaker Nancy Pelosi (D-CA) offers her support of the College Cost Reduction Act of 2007.

Secretary could issue “Emergency Final” regulations to implement the provisions of legislation, especially those provisions that are effective in short order. Yes, this is going to get complicated, so please keep your eyes and ears open!

HEA Reauthorization

Since 2002, Congress has been working on reauthorizing the Higher Education Act. Thus far, little progress has been made. In July, the Senate unanimously approved its version of reauthorization. Thus far, the House has taken no action on reauthorization and has not committed to any timetable for action. The House Education and Labor Committee, which is responsible for reauthorization, is currently up to its neck in discussions on reauthorizing the Elementary and Secondary Education Act (ESEA), which includes the provisions relating to the No Child Left Behind initiative. At this writing, it appears that the HEA reauthorization will not be addressed until the ESEA reauthorization is completed by the Committee. However, that schedule could change at a moment’s notice, so stay tuned!



The Senate reauthorization bill includes its version of the Student Loan Sunshine Act – addressing prohibited “inducements” and preferred lender lists, among other issues. These proposals are similar to, but not identical to, many of the items included in the Department’s proposed regulations, so some conflicts may arise in this area. They also differ from the version of the Sunshine Act approved by the House of Representatives in May. The Senate bill also includes ambitious provisions aimed at simplifying the FAFSA and the need analysis formula, among numerous other proposals. I will provide further details on the bill, should the reauthorization process move forward in the House.



Reps. Howard “Buck” McKeon (R-CA, left) and George Miller (D-CA) listen to NY Attorney General Andrew Cuomo (back to camera) as he testifies April 25 on student loan practices.

It certainly could be a hectic final few months of the year in Washington, DC. As always, I urge you to contact your Senators and Representatives if you have specific comments on any of the items included in these bills. And, while the comment periods for the current set of regulations have already closed, I urge you to make your opinion heard if the Secretary issues proposed rules implementing the legislative changes or on any other matter.

Secretary Spellings Outlines Institutions' Responsibilities

Submitted by
Mary Ellen Duffy
PASFAA Vice President

The U.S. Department of Education is currently working to finalize regulations guiding the administration of federally sponsored and guaranteed higher education programs (see Scott Miller's Washington Update). Among many other issues, these regulations address "concerns about the potential use of improper inducements or the improper use of preferred lender lists to inappropriately influence students' borrowing decisions."

On August 9, Secretary of Education Margaret Spellings sent a letter to the Chief Executive Officers of all postsecondary educational institutions that participate in the FFEL Program and to the Chief Executive Officers of FFEL lenders and guaranty agencies. The letter urges institutions to "act now to assure students and parents that we have their best interests at heart in providing competitive student loans," even though the new regulations will not take effect until July 1, 2008.



U.S. Secretary of Education Margaret Spellings (right) gestures during the announcement of the Secretary's Commission on the Future of Higher Education in 2005.



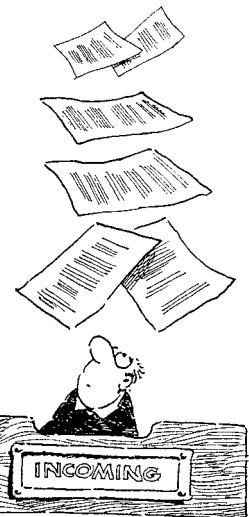
Secretary Spellings is urging post-secondary institutions to adopt impending FFELP regulations now.

The key elements outlined by Secretary Spellings are worth bearing in mind as our institutions work toward incorporating new regulations and legislation in the upcoming months. The Secretary urges educational institutions to pledge:

1. "To protect the borrower's choice of lenders;
2. To base lists of preferred, recommended, or suggested lenders, if provided by your institution, solely on the best interests of the student or parent borrowers, considering factors such as interest rates, fees, and loan benefits provided by the lender to the borrower;
3. To not request or accept any payments or benefits of any kind from a lender in exchange for being included on a preferred or recommended lender list or in exchange for the school recommending the lender to its students or parents;
4. To clearly and fully disclose to students and parents the criteria and process used to select the lenders for preferred, recommended, or suggested lender lists;
5. To ensure that employees of lenders who make loans to students or their parents do not identify themselves as employees of the institution of higher education and that employees or agents of a lender, servicer, or guaranty agency do not work in or provide staffing to an institution's financial aid office unless they do so at fair market value; and
6. To ensure that the institution's employees will not receive any gift, including travel gifts, of more than nominal value from any lender, servicer, or guaranty agency."

The full text of Secretary Spellings' letter may be found on the Information for Financial Aid Professionals (IFAP) Library website at www.ifap.ed.gov.

The vast majority of us have always made our lending partner decisions with our students' best interests at heart. Adding transparency and disclosure to our processes will demonstrate that we are doing just that.



Notable Quotes

"We judge ourselves by what we feel capable of doing; while others judge us by what we have already done." Henry Wadsworth Longfellow

"We all live under the same sky, but we don't all have the same horizon." Konrad Adenauer

"Leadership is getting people to work for you when they are not obligated." Fred Smith

College Fairs and FAFSA Completion Day Scheduled for 2007-08

Submitted by
David Pearlman, Chair
Financial Aid Awareness Committee

College Fairs

PASFAA members are invited to participate in any of the following regional college fairs sponsored by the Pennsylvania Association for College Admissions Counseling (PACAC) and the one national (NACAC) fair. Members participate by handing out information developed by the Financial Aid Awareness Committee and answering general student aid questions at the college fair PASFAA booth. Any member interested in participating is encouraged to contact David Pearlman at dpp1@psu.edu or (814) 949-5164.



(l to r) Joe Alamo, Ginger Kline, Ed Moyer and David Pearlman at the May 2006 Northeastern College Fair in Wilkes-Barre.

PACAC Fairs:

Northwest Regional Fair
Mercyhurst College
Tue. Sept. 18, 2007
6:30-8:00 pm

Northampton Fair
Northampton Comm Coll.
Tue., Oct. 9, 2007
6:30-8:30 pm

Berks County Fair
Albright College
Mon. Oct. 22, 2007
6:00-8:00 pm

Penn State Area Fair
Mt. Nittany Middle School
Wed. Apr. 30, 2008
6:00-8:30pm

Delaware County Fair
Penn State-Delaware
Thur. Sept. 27, 2007
6:30-8:30 pm

Monroe County Fair
East Stroudsburg University
Mon. Oct. 15, 2007
7:00-8:30 pm

Northeastern Fair
Wachovia Arena, W-B
Mon. Apr. 28, 2008
9 am-12 noon and 6-8 pm

Harrisburg Area Fair
Harrisburg Area CC
Wed. Oct. 3, 2007
6:00-8:00 pm

Luzerne County Fair
Luzerne Cty Comm. Coll.
Thur. Oct. 18, 2007
7:00-8:30 pm

Mainline College Fair
Villanova University
Tue. Apr. 29, 2008
6:30-9:00 pm

Picture
Yourself...



...as a volunteer!

NACAC Fair:

Philadelphia College Fair
Sun. Nov. 4, 2007
11:00 am-4:00

Sign up!

FAFSA Completion Day

February 9, 2008 is FAFSA Completion Day in Pennsylvania. In addition to the FAFSA Completion Day sponsored by the Regional Offices of PHEAA, PASFAA members are invited to sponsor their own FAFSA completion session at their school or collaborate with other PASFAA members in their locale to deliver a session on completing the FAFSA.



Instead of a general college student aid presentation, completion of the FAFSA – question-by-question – is the focus of FAFSA Completion Day. Members are encouraged to hold their event on **February 9, 2008** to take advantage of the state-wide publicity promoting the February date. For additional information on how you may participate, please contact Jamie Kosh at jkosh@francis.edu or (814) 472-3010. Families who attend a FAFSA Completion Day workshop will have the opportunity to register for a \$250 educational scholarship courtesy of PHEAA.



Jamie Kosh explains an item on the FAFSA during the 2006 FAFSA Completion Day program.



New Publications

The Financial Aid Awareness Committee has approved and printed new materials for the PASFAA booth at this year's college fairs. These new publications are updates of *A Student Aid Timeline for High School Students*, *Ten Tips for a Successful College Search*, and an information folder, *Preparing for a Higher Education Checklist*.

Any questions or comments, please contact David Pearlman at dpp1@psu.edu or 814.949.5164.

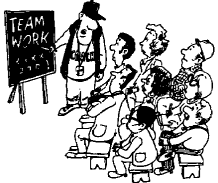
Are Great Leaders Born or are They Developed?

Submitted by
Brian Blackburn & Kathy Gates
Newsletter Committee

In our ever-changing world, organizations and individuals are looking more now than ever to our "leaders." It has been argued for many years that great leaders are born (to be leaders) and cannot be developed (into leaders). People such as Winston Churchill, Franklin Roosevelt, Nelson Mandela and many others are assumed to have been born with inherent traits that naturally drew individuals to follow them. But what about the rest of us? According to David D. Knapp, Ph.D., President of Clear Ideas Consulting and the expert PASFAA called upon to lead two of the three PASFAA Leadership Development training workshops, leadership DNA is a myth.



According to Dr. Knapp, "The traits theory was one of the first proposed by leadership researchers (back in the '40s and '50s) and basically argued that you either were born with certain leadership traits or you weren't. Obviously, people didn't like that viewpoint (especially those who weren't born with the desired leadership traits) and subsequent research did destroy a lot of the initial theory. However – and it's a big however – a lot of leadership research does say that great leaders do seem to have some traits in common. And some of those traits cannot be taught."



Teambuilding exercises during PASFAA's 2003 Leadership Development Training promote creative problem solving and cooperation.



Dr. David Knapp makes suggestions to two participants during PASFAA's 2006 Leadership Development Training.

In the Leadership Development training that PASFAA has offered, we learned that a combination of beliefs lends to a more accurate picture of leadership. In the words of Dr. Knapp, "I do believe that great leaders are born with traits and skill levels that others will never have. But I also think that everyone can become a better leader with education, coaching, training, experience." Dr. Knapp draws the comparison to basketball stars Michael Jordan and Larry Bird. Michael was born with some natural gifts that most of us could never have. He worked to develop those gifts, but let's face it. You or I are not another Michael Jordan. Larry Bird, on the other hand, had average or below average natural athletic ability, but he worked very hard to develop what he had and he too became great. The same thing is true in our leaders.

All of our great leaders, whether they are social or business leaders, have a natural talent and have spent many years of hard work developing their leadership skills. Jack Welch, CEO of General Electric and arguably one of the world's most effective corporate leaders, reportedly spends the bulk of his day on GE leadership issues. In GE's annual report last year under "Leadership" it read, "It's about the four 'E's' we've been using for years as a screen to pick our leaders – "energy" (to cope with the frenetic pace of change), "energize" (the ability to excite, to galvanize the organization and inspire to action), "edge" (the self-confidence to make tough calls with a "yes" or "no" and very few "maybes"), and "execute" (the ancient GE tradition of always delivering, never disappointing.)

Consider these leadership attributes and can they be taught?

- Look at the big picture; look beyond the daily routine.
- Take calculated risks and encourage others to take risks.
- Step off the path most often followed and seek out new ways to accomplish tasks and goals.
- Encourage others to take leadership roles.
- Allow others to get involved.
- Assume responsibility without reservation.
- Give credit for success to those who deserve it.
- Speak up for your staff and your colleagues,
- Listen to what others have to say; provide constructive feedback and suggestions.
- Voice your opinions without diminishing others' points of view.
- Embrace the strengths of others and put those strengths to good use.
- Recognize and embrace that we, as a collective, can accomplish anything.



Dr. Knapp discusses the power of leadership during PASFAA's 2003 Leadership Development Training.

Great leaders develop and lead based on core values. Ethical leadership is knowing your core values and having the courage to integrate them with your actions, being mindful of the common good. Being mindful of your strengths, weaknesses and motivation can give you a proactive approach to becoming a leader.

Are all leaders born with all of these attributes? Of course not! It takes a tremendous amount of time, hard work and effort to master these skills. As everyday leaders, part of our responsibility is to assist emerging leaders by forging a mentoring or coaching relationship. Essential skills for successful coaching includes observing behavior, active listening, questioning, providing effective feedback and reaching agreement. Italian physicist, mathematician, astronomer, and philosopher, Galileo Galilei, said, "You cannot teach a man anything. You can only help him discover it within himself."



Diane Fegely (right) and Anita Sather get to know each other as part of an ice-breaking exercise during the 2006 Leadership Development Training.

Coaching focuses on helping the individual analyze their performance, suggesting ways to improve performance, demonstrating patience and support, and providing encouragement. Through effective coaching, we help leaders achieve their highest potential just as a coach can help an athlete achieve success. And, like athletes, leaders of all levels need to enhance their natural talent with practice.



Dr Knapp discusses the leader as coach during PASFAA's 2006 Leadership Development Training.



Vince Frank, along with Jen McLaughlin, is coached by Carol Handlan how to navigate blindfolded through a maze during the 2003 Leadership Development Training.

PASFAA has developed a mentoring program and holds leadership workshops for PASFAA members who have been identified as having the potential and the aspiration to develop as leaders within the association. In Dr. Knapp's leadership workshop, attendees were provided an overview of PASFAA, information on ways to volunteer, and testimonials from prior leadership participants describing how they became more involved with PASFAA since completing the program. Diane Fegely, Assistant Director of Financial Aid at Kutztown University and outgoing PASSHE Sector Representative, says, "My PASFAA Leadership Training was a very positive experience. I highly recommend anyone interested in serving PASFAA or honing all around leadership skills to take advantage of the program."

Another graduate, Vincent Frank, Director of Student Financial Planning at Juniata College says, "Becoming involved in PASFAA via the leadership program enables one to experience at a deeper level the nuances of the financial aid profession. My experience led me to a vast

mutually-shared pool of knowledge and resources, including an extensive network of financial aid administrators, guidance counselors, and others involved in the field of higher education. In other words, the more you're involved, the more you'll learn, the better you'll serve your students, and the more you'll enjoy it!"

Marguerite Borst from Harrisburg Area Community College, and current PASFAA Secretary, says, "Prior to participating in the PASFAA Leadership Program, I had a spark of interest in doing something more in the organization, but I considered myself a financial aid neophyte and wondered what could I possibly contribute to PASFAA? The Leadership Program meets its goal of nurturing and recruiting new leadership for PASFAA by providing knowledge, resources, encouragement, and inspiration. Networking with other participants in the program created connections and friendships that I still enjoy today."

If you were to invest some mentoring or coaching time to individuals in the PASFAA organization, could their development be accelerated? The investment would surely be beneficial for the individual, the organization, and you. Are you a leader?

Teamwork!



PASFAA Secretary Marguerite Borst (second from right) gets advice from her predecessor, Donna Cerza, at the first Council meeting for 2006-07.

E-Mail Overload

Submitted by
El McClelland
Newsletter Committee

E-mail overload is a problem that affects nearly everyone with an e-mail account. E-mail users receive an average of 20 to 30 e-mails a day, and that e-mail volume may grow by as much as 80% in the next year! Much of that increase will come from unsolicited promotional e-mail or spam. But in the age of communication, when we receive e-mails from colleagues sitting next to us, this creates an ever more urgent problem for e-mail users worldwide.

Incoming e-mail, if not managed properly, can become a significant drain on productivity. As users become distracted by messages piling up, they are more likely to lose track of important messages and fall further behind in their work. An inbox full of dozens or hundreds of messages renders the user increasingly ineffective in other areas of work, spending more time simply "putting out fires" caused by the bulging inbox. The more e-mail piles up, the less useful it is to you. In other words, the only way to enjoy e-mail's benefits is to manage it properly.



Keep the inbox empty.

There is a simple solution to e-mail overload: don't become overloaded. This isn't meant to be trite. Many users complain about facing too many e-mails but never engage the obvious conclusion. If the problem is overload, then removing the overload is the solution.



You can't control how much e-mail other people, offices or spammers send you, so there is no way to remove the load. But, once an e-mail lands in your inbox, you have absolute control over how long it stays and where it goes when it leaves. This brings us to the one simple rule for solving the problem of e-mail overload – keep the inbox empty. In other words, delete most of them, file some of them, but most importantly, get them all out of the inbox

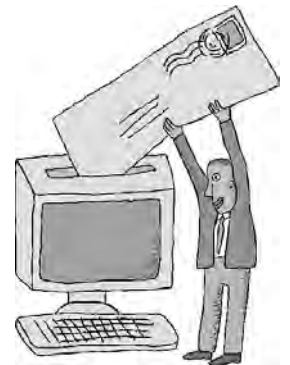
before they really begin to pile up. Keep the inbox empty.

It takes time, practice, and continual improvement. It's difficult but better than the alternative of drowning in e-mails, causing you to become less and less effective. Only an empty inbox will allow you to take full advantage of the benefits of e-mail.

Why an empty inbox?

Some users survive for years without ever seeing an empty inbox. Some may even brag that they have over 2000 e-mails in their inbox and feel fine. Really? Most users with a message count in the hundreds do not feel fine about their e-mail. Think of the problems this may cause:

- It's easy to forget critical action items since they are buried under so many messages.
- It takes longer, on average, to reply to incoming e-mail, since so many other messages are in the inbox awaiting replies already.
- It takes longer to find a specific message.
- A full inbox is stressful to look at, filled with weeks or months of old work to accomplish, messages to reply to (including an apology for being so late), and irrelevant messages to weed out.
- Especially large inboxes are more likely to crash, losing all contents.
- At some point, a full inbox even prevents you from receiving or sending e-mails. If this is the case, the sender receives a notice back stating that your inbox is full – how embarrassing.



The fewer e-mails in the inbox, the less likely these problems ever occur. An empty inbox, in fact, solves nearly all of them. You are more likely to reply or finish an action item when there are fewer e-mails distracting you; empty inboxes never cause an e-mail program to crash or freeze up; and best of all, an empty inbox is a delight to look at, reminding you that you are fully caught up, at least in this area of work!

Use your inbox efficiently.

Given the obvious benefits of an empty inbox, why do some many of us allow our inboxes to fill up? A primary reason is that it's easier in the short term to let messages pile up. As messages stream in, it's easier to ignore them than to take the time right then to clean them out. The inbox is a "slippery slope." The more messages the inbox contains, the easier it is



to let it grow.

There's another reason for full inboxes, less obvious, but equally pertinent. We use the inbox for purposes it was never intended – a to-do list, a filing system, calendar, bookmarks list, address book. The key to any information management is to use the right tool for each piece of information – a to-do list for to-dos, a calendar to store appointments, an online address book for e-mail addresses and so on.

Consider the same recommendation used to manage paper on your desk –





touch it one time. Commit to opening the e-mail and attending to it all at one time instead of taking a quick look and coming back to it later. While this may take a little longer than a quick glance and moving onto the next message, by reading it, replying to it, filing it or deleting it all at one time, you will have gotten it out of your inbox and off your desk, so to speak.

An empty inbox will make you truly feel in control of your e-mail and decrease some stress in your life. In summary:

- Take responsibility for managing your e-mail
- Keep the inbox empty
- Use the inbox for the purpose it was intended
- Smile as you view your empty inbox!



Did You Say FREE Software?

Submitted by
Gary Mockus, Technology &
Electronic Initiatives Committee



You may have heard about the new operating system from Microsoft called "Vista" that recently came out. The stores are showing it off and with the release comes a slew of new programs for sale to help you work more efficiently. However, the cost of such software can be daunting. For example, the basic Vista version is about \$100. Most people need Microsoft Office sooner or later. Microsoft Office (which includes Word, Excel, PowerPoint) is \$499 alone. Then let's say you need a graphic editor to retouch some photos. The Adobe Photoshop price is \$549. In just a few programs you may have spent more on software than you spent on your computer! Did you know that you could legally get all the same functionality for FREE?

The secret is open source software. To explain, open source software is where the developer community works together on projects in their free time to provide exceptional software at no cost. (This is how some developers have fun instead of going to the movies.) The end result is you don't have a product that maybe 10 or 20 people have developed. Instead you have the product resulting from the ideas of thousands – if not millions – of people. Traditional software companies can add items to your computer that you never see which "spies" on your computer usage. With open source software everyone can see the inner working of the program so nothing is hidden.



more.

It gets better. Now that you have a better grasp of this open source software, let's talk about a suite of software that is free and can be run from a USB flash drive without installing anything on the computer. This means you can take your office with you wherever you go. The software is bundled together by <http://portableapps.com/>. Portable Apps basically took a whole group of free programs and put together a very nice free interface to launch them. Some of the programs included are Open Office (does everything Microsoft Office does), Firefox web browser (Internet Explorer replacement), Gimp (Adobe Photoshop Replacement), Gaim (AOL, MSN, instant messenger replacement), VLC Media Player (Windows Media Player replacement) and many

These programs are great replacements to everything listed but the true bonus is you can carry them on your USB flash drive and take them with you everywhere you go. This cannot be done with their commercial cousins who have to be installed into your machine and typically slow it down with the installed files.

Check out these sites for more details:

<http://portableapps.com/>

http://www.techsupportalert.com/best_46_free_utilities.htm

<http://www.opensourcewindows.org/>

Here is an excerpt from one of the Technology Committee's latest initiatives, "The Best of the Best Websites" for the category, Computers, Tech Information, and Purchasing:

arstechnica.com
pricewatch.com.
tigerdirect.com

buy.com
amazon.com
heartlandamerica.com

overstock.com

We invite all PASFAA members to pass along their favorite websites on any topic to Technology Committee members, Dan Wray at dwayr@collegeloan.com or Jamie Kosh at jkosh@francis.edu.



This continues the occasional series of "After Five Fun Facts about Financial Aid Folks" where we look at the "after five" activities of members of our profession.

Stepping Into (and Behind) the Spotlight

Submitted by
Kathy Gates and Margaret
Saunders
Newsletter Committee

It is always interesting to learn what people do "after five" when the work day is over. For some, this is when they shine in a different way. You may be surprised to learn that several PASFAA members volunteer their time in local theatre companies, in front of the spotlight and behind it.



Susan Bogart as "Monica" in the Little Theatre of Mechanicsburg's production of "I Love My Wife."

How does one get involved in this activity? Is it a passion to climb into a character and be someone else for a short time or is it because they like the excitement of the stage?

Susan Bogart, Director of Financial Aid at Penn State Dickinson School of Law, said she grew up participating in theatre. She explains, "Broadway star would be my first choice career (although financial aid administrator came in at a not too shabby third place) right behind famous blues singer." Susan admits that she is a singer/actress/dancer in that order. "I'm most drawn to musicals because singing is my strength, but I have done a few straight plays as well. I first started acting in elementary school plays. I never really stopped and participated in every high school and college musical that I could. After I stopped attending schools in favor of working at them, I jumped into the community theatre world."

Susan's most unusual acting experience came when she played Wendy in "Peter Pan." Susan explains, "A week before the show opened we had a company that specializes in stage flying come in. The flying actors all had to wear big leather harnesses under our costumes. During the show, we had wires attached to the harnesses, and some muscle-bound men backstage pulled ropes that lifted us into the air. It was kind of



difficult to keep control of what angle your body is at when you're in the air. I had a whole day of training to get me used to the experience. It was an amazing feeling, and I feel lucky to have had the opportunity." Susan was most recently part of the part of the cast of "I Love My Wife" at the Little Theatre of Mechanicsburg playing the role of "Monica."



Ken Grugel as "Colonel Mustard" during PASFAA's 2007 Spring Training.

Ken Grugel, Director of Financial Aid at Clarion University of PA, arrived at PASFAA's Spring Training this year as "Colonel Mustard" from the popular game Clue. Ken has been acting in plays and musicals for many years. He started acting in high school and on occasion as an adult in local theatre. Ken says, "I like to see people happy, and theatre seems to give so many folks a chance to relax and get away from their problems for a few hours. It also is a way for me to see life from another person's perspective." Ken shared that he has had two favorite parts in his acting career, as "Andrew Karns" in "Oklahoma" at Clarion University and as "Jacob Marlowe" in "A Christmas Carol" at Venango Catholic High School.



Sharon Murray (front row, second from left) as "Jean Pawlicki" in the Little Theatre of Wilkes-Barre's production of "Sealed for Freshness."

Self-proclaimed "theatre junkie," **Sharon Murray**, Mid Atlantic Sales Manager for Citizens Bank, was part of an ensemble cast in March in the Little Theatre of Wilkes-Barre's production of "The Mystery of Edwin Drood." Most recently, she was in the play "Sealed for Freshness" directed by Cathy Alaimo, wife of Joe Alaimo, Assistant Director of Financial Aid at Luzerne County Community College, who asked Sharon to audition. Sharon volunteers her favorite part has been in this show where she played "Jean Pawlicki," a 1968 Tupperware-selling housewife from the Midwest. Jean experiences a roller coaster of emotions involving her friends and sister throughout the play. Sharon says that this part was much more challenging than she anticipated given the number of lines (100 pages of dialogue) and rehearsal schedule (she was in almost every scene). The entire experience taught her quite a few lessons about commitment and that stepping out of your comfort zone can be quite rewarding. To top it off, the cast took a road trip to NYC to see the off-Broadway version of "Sealed for Freshness" and was invited to meet the author and New York cast backstage.



Diane Fegely (left) made herself up as a tiger for her college theatre make-up class.

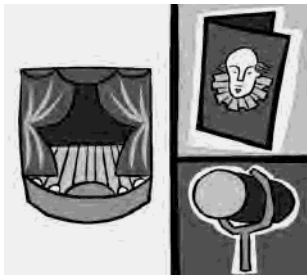
What goes on behind-the-scenes – before and during the performance – is just as important. **Diane Fegely**, Assistant Director of Financial Aid at Kutztown University of PA, helped backstage as a make-up artist for a number of local high school musical

productions. Diane took a theatre make-up course in college, first learning how to make-up herself, and says she has had several opportunities to use her skills in productions such as "South Pacific," "Guys and Dolls," "Oklahoma" and the "Sound of Music."



Brian Blackburn works the sound and light boards for the production of "Seussical, Jr." at his children's school.

Brian Blackburn, Client Relationship Manager for M&T Bank, ran not only the automated lights but the sound board as well for "Seussical, Jr." held at his children's school in April. He is also a volunteer for the Philadelphia Boys' Choir in which his son participates, by helping with stagehand work, building risers, moving instruments, selling ads, whatever is needed.



Margaret Hynosky, Associate Director of Financial Aid at the University of Scranton, got "suckered into" helping out in the costume room of her daughter's ballet theatre production of the "Nutcracker" at the Ballet Theatre of Scranton. Waiting for her daughter's class to end, she started out helping in the costume room and now finds herself co-chair of the Costume Committee for next year. And she doesn't sew! Margaret explains, "Most of what we do is measuring and ordering costumes, getting them ready, simple stitching of a tear or a button, some hot gluing, etc." Margaret says, "It seems helping out like this is like being in financial aid. You just don't say I want to process financial aid when I grow up or I want to be co-chair of the Costume Committee. It just happens."



Marg Hynosky unpacks marching band costumes for the Ballet Theatre of Scranton's production of "Mary Poppins" in which her daughter performs.

These final thoughts from Brian Blackburn are a pretty good indicator of what might drive these performers and behind-the-scenes volunteers and keep them looking for that next show, "Never let the inner actor in you die. Don't be afraid to step into the spotlight. You never know when you will get another chance to shine!"

Do You Have The 'Write' Stuff?

Submitted by
Kimberly McCurdy
Newsletter Committee

Have you ever been appalled by something a student has written to you, whether for an appeal for more money, academic progress, or just a general inquiry? Written in poor penmanship, barely legible, no paragraphs, full of spelling and grammatical errors and just a mess! Did you wonder if they had taken the letter and its contents seriously? Worse, have you ever received similar correspondence from a colleague? Even worse, have you ever re-read something you sent out via e-mail and realized you should have proofread the document just one more time?



Everyone makes mistakes. It is impossible to be perfect 100% of the time. But here are some tips to avoid embarrassment and get your message across clearly and concisely the first time without others critiquing your grammar and spelling and then laughing at you behind your back.

First, if you're writing a report or a letter – something that you can take a little more time with – have someone else read it before you send it out. Don't be afraid to ask for help. In this industry, colleagues are great sources for financial aid information and regulations, so why shouldn't they prove helpful in this scenario as well. Find someone who is good at writing and seek their advice.



As you go through your daily grind, some writing requires more immediate attention and it isn't always possible for others to read your work. On the website, <http://grammar.qdnow.com>, "Grammar Girl," Mignon Fogarty, offers tips for better writing:

- **Read your work backwards.** This slows your brain down and you tend not to gloss over mistakes you may have missed.
- **Read your work out loud.** This forces you to look at each word individually.
- **Always proofread a printed version of your work.** It's easier than on a computer monitor.
- **Give yourself some time.** If possible, let your work sit for a while and come back.

But it's not just about grammar. Sometimes it's more about communicating clearly and effectively to get your message across. Did you ever get an e-mail from someone who was clearly distracted or a letter in the mail from a business that didn't make much sense? By putting a little bit of effort and thought into your writing, you can avoid messy, unintelligible prose and impress your colleagues and friends.



- **Know what you want to say.** Before sitting down, know what the message is you'd like to convey.
- **Keep it simple.** Be clear and concise. Cut unnecessary words and phrases, use short sentences and paragraphs and include bullets to call attention to certain details.
- **Identify your reader.** Customize your communication to your reader in language they will be able to decipher. What's clear to you isn't necessarily clear to your reader.
- **Trust your ear.** This again goes with reading it out loud. The true test is how it sounds.



Finally, it is always helpful to keep a dictionary, thesaurus and even a style guide book handy (such as the Publication Manual of the American Psychological Association, The Gregg Reference Manual or The Associate Press Stylebook and Libel Manual). Stylebooks are great resources and can prove helpful with tricky questions like when to use affect vs. effect, lay vs. lie and all of the other English language conundrums we face in our daily lives.

Writing is becoming a lost art. Kids and adults alike use text messaging abbreviations and slang to communicate. And while acceptable in informal social situations, there will always be a need for proper English. In the business of education, we can do everyone a favor by taking a moment and reviewing our own writing skills and educating ourselves so we can better communicate with parents, students

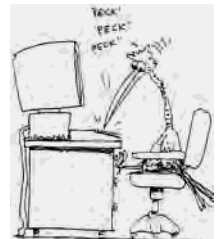
and colleagues.

Resources:

Robert Half International. Do You Have the Write Stuff? Four Keys to Better Business Writing. www.rhi.com

<http://grammar.qdnow.com/2006/10/18/proofreading/print.aspx>

Truss, Lynne. (2003). Eats, Shoots & Leaves. New York: Gotham Books.



NASFAA Conference at Home in DC

Submitted by
Mary Kosin
PASFAA President

Our nation's capital was the location for the 2007 NASFAA Conference. It seems fitting with all that is happening on Capitol Hill for thousands of aid administrators to be there during these tumultuous times. The conference agenda was brimming with many timely sessions and reports to keep the membership up to date on the latest regulations. The agenda held a wide array of sessions from the latest financial aid software to how to handle the changing loan environment on your campus. Whether attendees came for the sessions or the chance to visit their local legislators, there was definitely something for everyone.



Wendy Dunlap (left) and Charlene Bedillion.

We were entertained on the first day with a performance by the world famous Capitol Steps! Their unique brand of political satire and humor was a great way to start the conference – laughing! We also enjoyed a phenomenal keynote speaker, Tim Russert, who gave his unique perspective on Washington and its cast of characters.



(l to r) Michael Burke, Doug Vore, Mary Kosin, and Rachael Lohman at the AES booth.



(l to r) Ray Toole, Donna Wilkoski, and Cindy King participate in Nelnet's Race for Education.

NASFAA took this opportunity to honor Dallas Martin, President of NASFAA, with its highest honor, the Lifetime Membership Award and gave him the title of President Emeritus. Dallas recently announced his retirement at the end of 2007 after 32 years of dedicated service to the membership.

It was an exciting and challenging conference with all the new information and regulations we are facing. Overall the conference was very educational, and I was glad to have been able to attend.



(Clockwise) Mary Miller, Kelly Logan, Carol Handlan, and Chris Zuzack.



Melissa Kunes (left) and Anna Griswold.



PASFAA pals gather for a conference meal.



(l to r) Janice Hetrick, Elizabeth McCloud, and Mary Miller.

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

"You... Send... Me"

Living in the E-Mail Age

Submitted by
David R. Smedley
Newsletter Committee

I like to write and there's nothing I rely on more than a good dictionary, a good thesaurus, and a good style manual. In college, I was encouraged to invest in a good guide to writing college papers, and in the teaching that I do, I suggest my students invest in the style manual that's appropriate for their respective major/profession. I have always enjoyed writing good correspondence – a memo, letter, or personal thank you note. During my undergraduate days, a college administrator once gave me valuable advice. She knew of my enjoyment of writing and recommended that since words were my future to "find ways to harness" them to my advantage. It is advice that I have never forgotten.



When I received this counsel several years ago, the forms of communication that we enjoy today were not in existence. We now have multiple forms of communication – e-mail, instant messaging, text messaging, listservs, and blogging – that have quickened the speed and have marginalized geography allowing us to communicate over larger distances in a quick and/or instantaneous way, particularly as devices for doing so have become more mobile.



Because my brother and I live a distance away from each other, as well as the fact that he frequently travels to Europe on business, I communicate with him more by e-mail than by phone. My longtime childhood pen-pal in New Zealand now contacts me through e-mail, whereas when we first started we mailed each other letters. Fellow student aid administrators, lending industry contacts, and contacts from various guaranty agency operations send me e-mail or text messages from their cell phones or BlackBerries. I share pictures with friends through web blogs and engage in discussions about the business via listservs.

These new forms of electronic communication have revolutionized speed and context of communication. But in doing so, have we lost our voice, our ability to comprehensively communicate?

One problem with these new forms of communication is that a style guide for how to communicate effectively with these new forms of media has not been created. Now comes *Send: The Essential Guide to E-mail for Office and Home* by David Shipley and Will Schwalbe (Knopf, 2007: 0-307-26364-3). The writers, one the editor of the editorial page for The New York Times, and the other a senior vice president and editor-in-chief for Hyperion Books, have written a guide for the effective sending of e-mail. Using examples from e-mail they have sent and received, they have written a serious guide on how to use e-mail as a written medium. Their "holy grail" is "e-mail that is so effective that it cuts down on e-mail."



Shipley and Schwalbe raise excellent points, such as whom to address an email, how and when to use cc or bcc (and notably how cc is overused), and how the use of certain words can convey different tone to different readers. They itemize "the eight deadly sins of e-mail" (vague e-mail, insulting e-mail, cowardly e-mail, sarcastic e-mail, e-mail that is too casual, e-mail that just won't go away, e-mail that puts you in jail, and totally appropriate e-mail), and then proceed to explain the anatomy of e-mail, itemizing six different types of e-mail, and the "how to write (the perfect) e-mail." It's a quirky book because they infuse a great deal of humor into their explanations, but it's an extremely serious book. The authors believe strongly that e-mail is a form of communication that needs a style manual, a set of guidelines. *Send* is an effective attempt to provide that guideline for e-mail.



In my view, their most important arguments are for the creation of effective subject lines – critical for the e-mail in terms of it being read and/or responded to by the recipient – and to avoid the annoying "Re: re: re" trap by either sending new e-mail or changing the subject line. These are important, in the view of Shipley and Schwalbe, for several reasons: 1) not all e-mail needs to be responded to (especially if you're in cc), and 2) there are legal traps in staying engaged in an e-mail string where the subject discussion changes.



Because e-mail marginalizes geography, there seems to be an assumption that it is automatically a more casual form of communication. Shipley and Schwalbe rightly note that this is certainly not the case, and that form of address is extremely important to whom one is addressing their e-mail. Personally, I find it annoying when I receive e-mail from people that address me by my first name even though they have never met me or courtesy or formality would preclude them from doing so. (Take for example, the student in my class who e-mails me with the salutation, "Hi David.") Just because e-mail makes distance and time less an impediment does not mean that appropriate form of communication in the form



of address, tone, and respect should not be used. The authors address the problem of e-mail's tone neutrality in terms of how to use words and punctuation to convey it appropriately. Simply put, the same titles of respect and tone that one would use on paper or face-to-face should apply to e-mail.



A little over 200 pages long, the book's examples are sometimes rather hilarious, yet it deserves to be taken seriously as a fine instructive manual, as the authors also teach about how e-mail works and explain things like file extensions that general users may not be familiar with. *Send* is an excellent book that could be a very worthy selection for an in-service for organizations with multiple staff/team members who rely on electronic communication as an

effective medium. The subject matter could be easily tailored to a conference presentation or one-day workshop.



Shipley and Schwalbe's general advice is well to heed: "Think before you send" and "Send e-mail you would like to receive."

Walt Disney World Guidelines for Guest Service

Make Eye Contact and Smile

- Start and end every Guest (customer) contact and communication with direct eye contact and a sincere smile.

Greet and Welcome Each and Every Guest

- Extend the appropriate greeting to every Guest with whom you come into contact. Good morning/afternoon/evening! Welcome! Have a good day! May I help you?
- Make guests feel welcome by providing a special differentiated greeting in each area.

Seek out Guest contact.

- It is the responsibility of every Cast Member (employee) to seek out Guests who need help or assistance.

Provide Immediate Service Recovery

- It is the responsibility of all Cast Members to attempt, to the best of their abilities, to immediately resolve a Guest service failure before it becomes a Guest service problem.
- Always find the answer for the Guest and/or find another Cast Member who can help the Guest.



Display Appropriate Body Language at All Times

- It is the responsibility of every Cast Member to display approachable body language when on stage (in a Guest area) – attentive appearance, good posture, appropriate facial expression.

Preserve the "Magical" Guest Experience

- Always focus on the positive, rather than the rules and regulations.
- Talking about personal or job-related problems in front of our Guests is unacceptable.

Thank Each and Every Guest

- Extend every Guest a sincere thank-you or similar expression of appreciation at the conclusion of every transaction and as he/she leaves your area.

Excerpted from *Be Our Guest: Perfecting the Art of Customer Service*, Disney Enterprises Inc., 2001.

Everyone should have the
chance to grow into a dream.



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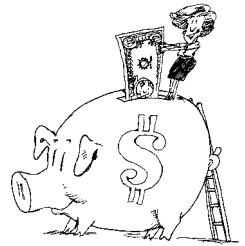
Finance & Development Thanks Sponsors for Continuing Support

Submitted by
Greg Gearhart, Chair, Finance &
Development Committee

My year as chair of the Finance and Development Committee is almost over, and I look forward to the next few years as I work through the responsibilities of President-Elect, President, and Past-President.

One thing that I've learned about PASFAA is that it is full of capable individuals who are always ready to help. My F&D committee members really stepped up and did the work making my role as chair very enjoyable.

I want to recognize all of the PASFAA sponsors who have stood by the Association in these difficult times. Despite concerns about sponsors dropping out or changing their sponsorship levels, we have experienced relatively little fall out and expect to have another strong budget year in 2007-08. Assistant Chair, Ginny Kopko, and PASFAA Treasurer, Tonya Anthony, have stayed right on top of the sponsorship solicitation process and handled the challenges in a spectacular fashion. F&D will continue to be in good hands with them next year.



As always, if any PASFAA member has a question about any issue related to the Finance and Development Committee, please contact any member of the Committee. All Committee members are listed under the Finance & Development Committee item in the Financial Aid Administrators - Index section of the PASFAA webpage at http://pasfaa.org/docs/toc_finaidadmin.html.

PELA News

Submitted by
Kerry Paoletta
PELA Secretary

PELA members again moved the meeting to the Western side of the state for their latest quarterly meeting by holding the meeting in Pittsburgh. At our summer meeting we vote in the new officers for the organization. We are happy to announce that Lisa Kendi is our new Vice-President and Tony LaRe remains our Treasurer. They join Sheila Checkoway as President, Kerry Paoletta as Secretary and Jen McLaughlin as Member-at-Large.



Much discussion revolved around our website, as always, and the upcoming PASFAA conference. All of us are watching the changes in our industry, and we discussed some of the effects on the annual conference this year at Seven Springs. This year our PELA organization will not be awarding any scholarships to stay in line with our individual lenders and with the new 'code' being enacted. However, this year's charity will benefit because we voted to raise our annual donation to \$2,000 this year which is double our previous year's donation. PELA will also be doing a session at the conference entitled, "New Rules and What Do They Mean?" Please join us to talk about the changes and how we can continue to work together in the future.



One of the issues changing is the printing of informational brochures by lenders for the schools. As new brochures are published, whether it is done by the school or someone else, we would hope that any lender information would be verified before going to print. We ask that the lender reps from each institution be contacted before going to print to verify accuracy of information. Relying on a website, or something that was in print the current school year, may not be the correct information for a new brochure.

Our website is an ongoing project that is always a discussion item. Even though our webmaster, Dan Wray, was unable to attend (Dan was busy welcoming his son home from a stint in Iraq.), we did get his report. Each lender is responsible for keeping their information updated for the site. We are noting a lot more hits to the site and are hoping families are finding it useful as a neutral site to look for loan information. If anyone has a recommendation on something you would like to see on the site, please contact one of our PELA members and let them know. We want the site to be useful to schools, students and their families.

Join us at our PASFAA conference session. Stop by the booths in the vendor area and feel free to talk with all your lender friends. See you at Seven Springs!



STATE-RELATED SECTOR

*Submitted by
Bernard L. McCree
State-Related
Sector Representative*

The new academic year has begun and as usual, we are besieged with new students and their "helicopter" (hovering) parents. I'm sure that your offices, like mine, have been deluged by students, parents, phone calls, and e-mails. Unlike prior years, I am sure that some of us have had to deal with "informed" parents and some students concerning our ability to provide them with wise counsel concerning selecting a lender for their student loan.

Please allow me a moment to extol your virtues as financial aid professionals. You work tirelessly to assist our students through a myriad of challenges and oftentimes, our only thanks are the smiles and sometimes, tears that accompany those smiles. You spend countless hours preparing, managing and reconciling financial aid budgets. You meet with families at college nights, open houses, and other events encouraging folk to complete their financial aid information as early as possible. You are the quintessential multi-tasker! Kudos for all your efforts!

Thank you again for your support in my role as your sector representative. I convey my sincerest congratulations to our new sector representative and encourage all of us to engage with her as we continue to work hard for our students.

PRIVATE SECTOR

*Submitted by
Patty M. Cegelka
Private Sector
Representative*

Greetings to everyone in the Private Sector. I hope you all survived the start of the new academic year.

The election results have been tallied. Congratulations to Linda Ebel, Assistant Director of Enrollment Services at Carnegie Mellon University, who has been elected to serve as the Private Sector Representative starting in October. Linda has been at Carnegie Mellon University since 1998. She has been a member of PASFAA since 1985 and has been a presenter, moderator, and served on a conference committee. If you don't know Linda and will be attending the conference, you will have the opportunity to meet her by attending the Private Sector meeting at the conference.

A special note to Lisa Holland, Associate Director of Financial Aid at Eastern University, for also stepping up and running for the position. Your dedication and enthusiasm keeps us ever mindful of the strong sector and organization that we have.

This will be my last newsletter article. Thank you for allowing me to serve as the Private Sector Representative for the last year. I can be reached at cegelkap2@scranton.edu or you can call me at 570-941-5924.

INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by
Lesia A. Angell
Institutional Support
Services Sector
Representative*

Hello everyone! This is my last newsletter article. To be perfectly honest, this is one task I'm not sorry to say good-bye to. It has been an honor to serve you as Sector Representative for the past two years, and as I wind down with my responsibilities, I must say it has been great to get to know all the new members as well as get closer to those I have known for awhile.

With all the current changes in the legal environment of our industry, I want to take a moment to thank everyone for keeping our role in PASFAA as vibrant and meaningful as possible. I do believe that our actions and support of this great association will be as important today and tomorrow as it has been in the past.

I hope that you all take time out of your busy schedule at Seven Springs to attend our sector meeting. We had great turnout last year in Hershey and at our April meeting in Harrisburg, and I'd love for my last meeting to be a success. It truly takes your involvement for it to be considered successful. It is always great to share our common ideas and discuss ways to work better together. Thank you all for the support over these past two years. I look forward to seeing you out and about!

PUBLIC TWO-YEAR SECTOR

*Submitted by
Cheri L. Kramer
Public Two-Year
Sector Representative*

Greetings! Hope all is well with everyone. I'm sure you're all busy at this time of the season and hope all of you had a vacation.

The Public Two-Year Sector held our spring meeting in April in Lancaster at Harrisburg Area Community College. Thanks to Betty Davis and Clarke Paine for updating us on the new Open Net Private Signature loan program process for community colleges. A big thanks to Margaret Barton for gathering information on questions the sector had on the new Wage Grant. Margaret is on the Advisory Board for the Wage Grant and graciously offered to take our questions to the advisory meeting and shared them at the sector meeting.

We have so many talented and experienced members in our sector, and I was excited that a member was willing to stand up and be nominated to experience being sector representative and part of the Executive Council. She'll look it and surely learn a lot, as I did.

Our next sector meeting is scheduled to be held during the October conference at Seven Springs Resort. If you have any topics that you would like brought up at the meeting, please contact me at kramerc@wccc.edu.

INSTITUTIONAL AT-LARGE SECTOR

*Submitted by
Marykay Klara
Institutional At-Large
Sector Representative*

PASFAA committees and subcommittees are beginning to form, and the names of those of you who completed the official on-line PASFAA Volunteer Form are being sent to the chairs of the various committees. As of this writing, 104 of you have volunteered your time and talents for the new cycle. Many of that number offered to moderate a session at this year's annual conference, and your names have been sent to the Conference Committee so they may be calling on you for your assistance.

At this writing, the Counselor Workshop Committee is busy getting presenters for their sites. In order to have as many different members volunteer in some capacity, we ask that you do so only on one committee. In the past, several of you mentioned that you were never called upon, but over the last few months I have been in touch with the chairs of committees that are forming or will be formed. I have asked them to contact only those who completed the Volunteer Form so that as many of you as there are openings can have the opportunity to serve our association.

A few PASFAA committees have reoccurring members in order to guarantee some continuity of knowledgeable persons with past experience. So although we think that volunteering is a guarantee of being placed on a committee, it doesn't always happen that way. On behalf of PASFAA we appreciate your offer to do so. Our association is a dynamic one because of your willingness to serve.

PA STATE SYSTEM of HIGHER EDUCATION SECTOR

*Submitted by
Diane G. Fegely
PASSHE Sector
Representative*

Hi PASSHE Members. I am writing my last newsletter article as your Sector Representative, and I would like to thank you for this opportunity these past two years. It has been both enjoyable and informative to be involved in PASFAA Council as your representative. I would recommend anyone in the sector who wants to get involved and learn more about the organization to consider the sector representative position. I know that Cate McIntyre will do a great job as your sector rep for the next two years.

I will encourage all PASSHE members to attend the conference in October. We will have a very intense discussion during the Sector meeting regarding the "Sunshine Act" and the ramifications to our offices and ultimately to students and parents. I look forward to seeing you all there.

Congratulations to the newly elected officers and sector reps. I know that Dwight Horsey and his officers will do an excellent job representing the association and following in the fine tradition of PASFAA. It looks like the financial aid community will face some interesting challenges in the future, and PASFAA will be there to guide us.

If you have any concerns please contact me at (610) 683-4077 or fegely@kutztown.edu.

BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by
Kimberly A. Reilly
Business, Trade
& Technical
Sector Representative*

Hello to everyone in the Business, Trade and Technical sector! Summer means lots of activity and plenty of work for our financial aid offices around our sector. We in the BT & T sector realize that everyone is very busy and that we all have a limited amount of time available for volunteer activities. Please consider volunteering for one of our training sessions that we will be putting together for the fall of this year. It doesn't take a lot of time and your contribution to your sector is needed. Please contact me if you have any questions or would like to volunteer. My contact information is 610-646-8651 or by email at kreilly@uticorp.com. I hope to see you all at the conference in October.

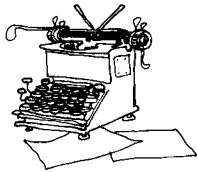
NURSING SECTOR

*Submitted by
Connie L. Hake
Nursing Sector
Representative*

Greetings to all of my fellow nursing sector members. I hope that your summer is going well and everyone had taken the time to relax and take a vacation. I am sure it is crazy with processing aid, completing reports for all those Nursing Grants our students are fortunate to receive, meeting with students and parents, verification, and the list goes on.

As most of you know, I volunteered to complete Annamarie Weisman's position as sector representative when she left the nursing sector to pursue an opportunity with the U.S. Department of Education in the Philadelphia regional office. After attending a few of the Council meetings, I found it to be a very rewarding experience. Even though I was on Council for a short time, it was an honor and pleasure to work with the current Council members. It made my decision to run for Nursing Sector representative for the next two years very easy. If you ever have the opportunity - take it.

Hope to see all of you in Seven Springs.



From the Editor's Desk

The second edition of "After Five Fun Facts about Financial Aid Folks" appears in this issue. In a profession that takes so much time and energy, it is refreshing to learn that many of us have pleasant diversions in our lives "after five." In this issue, we highlight members who enjoy working with the theatre.

Penning this column, I thought about how a thespian and a financial aid administrator share a lot in common. On stage? Ever do a financial aid night? Express yourself in song and dance? Ever do a financial aid night? Well maybe not the "song and dance" part, but anyone who has ever done a financial aid presentation knows that you need to be expressive. Step into the role of someone else? When we talk to students and parents, we empathize with them to better understand their needs. Applause, applause, applause? I've never had a student or parent give me a standing ovation, but a file of thank-you notes reminds me of the families I've helped over the years who took the time to tell me so. Although you may never have a spotlight over your desk, it doesn't mean you're not a star in your field. So go ahead, Mr. and Ms. Financial Aid Administrator, take a well-deserved bow.

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA Bulletin Board



By Members

Leslie A. Ramusack, Thomas Jefferson University, left financial aid to start nursing school in the fall at Jeff. She says she is very excited about the change but will dearly miss her PASFAA friends.

Condolences to **Jim Bott**, Bank of America, and **Alicia Bott**, Student Loan Xpress, whose mother/grandmother passed away during the summer.

Jonathan Kirby, The University of Scranton, has been promoted from Financial Aid Counselor to Assistant Director of Financial Aid. **Ann Marie Gallagher**, the University of Scranton, was promoted from Loan Secretary to Financial Aid Loan Counselor.

Jason McClain, formerly at the Art Institute of Pittsburgh, is the new Director of Financial Aid at Community College of Allegheny County-Boyce campus.

Peter Lysionek, previously at Thompson Institute, is now Director of Financial Aid at Manor College.

Suzanne Perkins is the Director of Financial Aid at Trinity Episcopal School for Ministry.

Cabrini College welcomes **Tori Stozek**, formerly at the University of Pennsylvania.

Tracey Cole is the new Director of Financial Aid at YTI Career Institute corporate office.

Farewell to **Betty Rucker**, who left Harcum College as Director of Financial Aid, and is now at Grambling State University in Louisiana.

Jamie Kosh, St. Francis University, and his wife, Kate, announce the birth of their son, Alexander Francis, who arrived August 3. The new baby was 21-1/2 inches long and weighed 8 lbs 2 oz.

Shane Himes, St. Francis University, and his wife, Vanessa, gave birth to Lauren Carol on July 16. Baby Lauren weighed 7 lbs 5-1/2 oz and was 19-3/4 inches long and joins big brother, Evan.

Dan and Vicki Wray, College Loan Corporation, announce the August 11 marriage of their middle daughter, Sarah, to Eric J. Gadley II. They are also proud to announce the July 1 promotion of their oldest son, Bob, to Captain, U.S. Army. Captain Bob (affectionately called that by his fellow soldiers) is in the First Cavalry Division, Iron Horse Brigade, currently stationed in Baghdad, Iraq.

Kelli Leonard, Lutheran Theological Seminary, got married in June. Her new name is Kelli Payne.

Stephanie Thompson, Robert Morris University, recently was married and her new name is Stephanie Hendershot.

Richard Woodland is the new Director of Financial Aid at Curtis School of Music.

Scott Allen is the new Assistant Director of Financial Aid for Edinboro University of PA.

Carol Pandolf from Education Services at AES retired on June 30 after 32 years of service.

Peter D'Annibale, Shippensburg University of PA, is a new grandfather to Addilyn, who arrived on July 6 and weighed 7 lbs 4 oz.

Barb Struble is the new Financial Aid Coordinator at Penn State-Dickinson School of Law at University Park.



About Members

Costello Calls to Buy a Computer from Abbott

Submitted by
Dan Wray, Funny Guy from
the
Technology & Electronic

Abbott: Super Duper Computer Store. May I help you?
Costello: Thanks. My name is Lou. I'm setting up an office in my den and I'm thinking about buying a computer.
Abbott: Mac?
Costello: No, the name's Lou.
Abbott: Your computer?
Costello: I don't own a computer. I want to buy one.
Abbott: Mac?
Costello: I told you, my name's Lou.
Abbott: OK, what about Windows?
Costello: Don't need windows; need a computer.
Abbott: Do you want a computer with Windows?
Costello: I don't know. What will I see when I look at the windows?
Abbott: Wallpaper.
Costello: Never mind the windows and the wallpaper. I need a computer and software.
Abbott: Software for Windows?
Costello: No. For the computer! I need something I can use to write proposals, track expenses and run my business. What do you have?
Abbott: Office.
Costello: Yeah, for my office. Can you recommend anything?
Abbott: I just did.
Costello: You just did what?
Abbott: Recommend something.
Costello: You recommended something?
Abbott: Yes.
Costello: For my office?
Abbott: Yes.
Costello: OK, what did you recommend for my office?
Abbott: Office.
Costello: Yes, for my office!
Abbott: I recommend Office with Windows.
Costello: I already have an office with windows! OK, let's just say I'm sitting at my computer and I want to type a proposal. What do I need?
Abbott: Word.
Costello: What word?
Abbott: Word in Office.
Costello: The only word in office IS office!

(Conversation continues for many hours.)

Eventually Costello does purchase a computer, but the next day he calls in with a question.

Abbott: Super Duper Computer Store. May I help you?
Costello: This is Lou again. How do I turn my computer off?
Abbott: Click on "START"...



Courtesy of abbottandcostello.net
Bud Abbott and Lou Costello

Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2006-07 fiscal year. Because of this support, PASFAA is thriving as an organization and able to create new initiatives for our members. We look forward to working closely with each of these sponsors throughout the academic year.

Academic Finance Corporation, Academic Management Services/AMS, American Education Services, Bank of America, Beneficial Savings Bank, Campus Door, Chase Education Finance, Citibank, Citizens Bank, College Loan Corporation, Edamerica, Education Finance Partners, KeyBank, M&T Bank Educational Lending, National City Bank, Nellie Mae, Nelnet, New Jersey Higher Education Student Assistance, NextStudent, PNC Bank, Sallie Mae Pennsylvania, Student Capital Corporation, SunTrust Education Loans, TERI, USA Funds Service, Wachovia Education Finance, Wells Fargo Educational Finance Services



Coming Events:

October 2007

AES Fall Workshops

October 4 Ambassador Banquet & Convention Center, Erie
 October 5 Pittsburgh Marriott in Cranberry, Cranberry Township
 October 10 Best Western-Country Cupboard Inn, Lewisburg
 October 11 Holiday Inn Lehigh Valley, Fogelsville
 October 16 Harry's Savoy Grill & Ballroom, Wilmington, DE
 October 17 Drexelbrook Conference Center, Drexel Hill

Oct – Nov, 2007

PHEAA Special Programs Workshops

October 2 University of Scranton, Scranton
 November 1 Pittsburgh Technical Institute, Oakdale

October 21-24, 2007

PASFAA 2007 Conference, Seven Springs

Oct 20-21 Fundamentals Workshop, prior to PASFAA Conference

Oct – Nov, 2007

Federal Student Aid (Electronic Access) Conferences

Oct 30-Nov 2 Sheraton, New Orleans, LA
 Nov 26-29 Manchester Grand Hyatt, San Diego, CA

November 2007

Counselor Workshops

December 2007

Support Staff Workshops

Dec 6 Luzerne County Community College
 Dec 7 Gannon University
 Dec 10 Community College of Allegheny County-North Campus
 Dec 12 Delaware County Community College
 Dec 13 AES

May 18-21, 2008

EASFAA 2008 Conference, Portland, ME

July 6-9, 2008

NASFAA 2008 Conference, Orlando, FL



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