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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:

<table>
<thead>
<tr>
<th>Issue</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Winter 2009</td>
<td>November 15</td>
</tr>
<tr>
<td>Spring 2009</td>
<td>February 15</td>
</tr>
<tr>
<td>Summer 2009</td>
<td>May 15</td>
</tr>
<tr>
<td>Fall 2009</td>
<td>August 15</td>
</tr>
</tbody>
</table>

3. IMPORTANT MESSAGE
The opinions by individuals who contribute to the newsletter do not necessarily represent the position of PASFAA.
Dear PASFAA Colleagues:

I can’t believe how quickly the summer has passed. It seems as though I just completed my previous letter at the height of spring and here I am writing my last letter to you at the end of summer. What a year this has been. My office is going through what even our Bursar has called the most difficult time in her 24 years. With some of our leading lenders out of business, the number of people still needing to sign new MPNs is causing quite a few problems. My conversations with members at other schools indicates that we’re not alone. Even as I write this, another lender has stopped lending and is getting out of the business. And so it continues. Who knows what the passing of the Higher Education Act will bring. Somehow, I think life is once again going to get more interesting.

Lots of things have happened this year. In one sense, I’m glad to have been able to be in the role of PASFAA President while going through it. My position has given me the opportunity to voice my opinion as well as to hear the opinion of others who are decision makers in the industry. On the other hand, I’m sometimes the first one to get the bad news when things are about to change. I’m starting to believe that this is going to be the new normal. I’m not surprised by anything anymore. I just adapt and move on.

I don’t know where this path we as an industry are on will lead. I’m hoping to get more of an idea at this year’s PASFAA conference. Dr. Day of NASFAA will be giving us his perspective from a national level. For a more local view, Jim Preston, PHEAA’s President and CEO, will be speaking to us. I don’t think many of us have been through as much change as PHEAA had this year so I’m really interested in hearing his comments. It won’t all be drama at our conference however. We’ll also be able to have some down time to do some non work-related relaxation activities. You’ll get to see some of the other talents of our colleagues on display. It will also be a time to reflect on how far our organization has come in its 40 year history and what lies ahead for the future.

So this is it for me. I’m just about through my year as your President. It’s definitely not what I expected. The reason I say that is because I was never alone. Any time I needed anything – from information to drafting a chair for a committee – help was always just a phone call away. I don’t know if you realize how many knowledgeable, willing people there are in our association. So once again, I urge you to get involved. You’ll learn a lot and meet some great people in the process. Thank you for giving me this opportunity. I look forward to seeing you all in October.

Sincerely,

Dwight G. Horsey
PASFAA President
2008 PASFAA Election Results

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 2008 elections. The votes are tallied, and I am pleased to announce the newly elected members of Council:

**President-Elect**  
Mary Ellen Duffy  
Albright College

**Vice President**  
Bernard L. McCree  
Thaddeus Stevens College of Technology

**Treasurer**  
Tonya R. Anthony  
Millersville University of Pennsylvania

**Secretary**  
Carolyn A. Julian  
Pennsylvania State University-Harrisburg

**Sector Representatives**

**At-Large**  
Dottie Brehm  
Lebanon Valley College

**Pennsylvania State System of Higher Education (PASSHE)**  
Robert A. Foulitz  
West Chester University of Pennsylvania

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 Workshops Volunteers Needed

The Pennsylvania Higher Education Assistance Agency (PHEAA) and the Pennsylvania Association of Student Financial Aid Administrators (PASFAA) are once again combining efforts to bring the most up-to-date financial aid information available to the counselor community.

PHEAA and PASFAA will be co-sponsoring 41 Financial Aid Workshops for Counselors throughout Pennsylvania, November 3-25. PASFAA will be looking for volunteers to co-present with PHEAA Regional Directors at these workshops. The PASFAA volunteer will cover areas such as reviewing the FAFSA, professional judgment, reviewing federal aid programs, determining need and packaging. This is a great opportunity to provide useful information to the counselor community.

An information session for volunteers will be held at the PASFAA conference on Sunday from 1:00-1:45pm. Jim Carideo will be contacting members who expressed an interest in volunteering for these workshops. Any others interested in volunteering should contact Jim Carideo at jjcaride@hacc.edu.

Have you been to [www.pasfaaa.org](http://www.pasfaaa.org) today?
Time to Celebrate PASFAA’s 40-Year Amazing Journey

Sunday, October 12 – Wednesday, October 15

It’s time to start the Celebration! The 2008 conference will celebrate PASFAA’s 40 year Amazing Journey. Amazing because of the growth of our industry. Amazing because of the professionals who work hard and adapt to the ever-changing regulations. Amazing because of the exceptional service we have continued to provide for 40 years! Plan to attend and join in the fun. On-line registration is open at www.pasfaa.org.

The PASFAA Conference is famous for its networking as well as educational opportunities. This year is no different. Per your request, we increased the sessions to an hour in length. We extend deep appreciation to the seasoned professionals, newer presenters and many guest speakers who have volunteered their time. Other 2008 highlights include:

**Sunday:** Charity Golf Outing, President’s Reception, Opening Business Meeting, Deejay Entertainment with Corn Hole Competition.

**Monday:** Morning Exercise with Mr. America, First-Timers Breakfast, Amazing Sector Ice Cream Challenge, Amazing Quest, Amazing State College Crawl or Board Game Night.

**Tuesday:** 2K Amazing Charity Race, Membership Luncheon with Past Presidents’ Recognition, NASFAA President speaks, Closing Business Meeting, Keynote Speaker, Blast Back to 1968 with the band, Velveeta.

**Wednesday:** AES/PHEAA Updates, PASFAA Council Meeting

**Dues**

- Active Member $60 dues
- Associate Member $60 dues
- Retired Member $40 dues
- Student Member $25 dues

**Conference Fees**

- Sunday through Wednesday $200
- Daily PASFAA fee $100/day
  - Penn Stater daily fee for all non hotel guests $35/day
  - Late fee (registration after September 1, 2008) $50

**Package Rate**

Penn Stater Conference Center or Nittany Lion Package Rate includes room, dinner upon check-in, breakfast and lunch the next day.

- Single occupancy $246.00 per person/night
- Double occupancy $180.00 per person/night
- Triple occupancy $160.00 per person/night
- Quadruple occupancy $150.00 per person/night

**Other Details**

- Room block held until Sunday, September 1, 2008. All unreserved rooms after that date will be released to the general public.
- Bring your business cards for a stroll through the Community Area.
  - Dress is casual except Tuesday night when we’ll have a contest for the best 1968 regalia!
  - Visit www.pasfaa.org for all of the Conference details.

So much to celebrate; the past, the present, and the future... the amazing journey!
The 2008 Don Raley Institute was held on the Dickinson College campus in Carlisle June 9-13th. This was the first year that NASFAA’s CORE curriculum was utilized as the basis for the week long institute. Instruction pertaining to aid programs specific to Pennsylvania was also incorporated into the curriculum.

This year’s faculty was composed of “veteran” aid administrators Colleen Coudriet, DuBois Business College; Ragan Griffin (Chair), Clarion University of Pennsylvania; Melissa Ibanez, University of Pittsburgh at Bradford; Patti McCarthy, Indiana University of Pennsylvania; and Sheryle Proper, Allegheny College. During the course of the year, the Don Raley Committee met numerous times both in person and via WebEx. These committee members gave generously of their time and worked hard to make this year’s institute a successful experience for the 2008 attendees: Lisa Holland, Ellen McGuire, Elena McClelland, Caroline Siravo (Chair Elect) and Judith Viveralli.

This year, Don Raley participants did not travel to Harrisburg for a tour of AES/PHEAA headquarters. Instead, AES/PHEAA came to them! Midweek, AES staff conducted a series of six breakout sessions for the group covering topics ranging from CCRAA updates to the lifecycle-of-a-loan to PA State Grant and Special Program Information. The attendees really enjoyed the opportunity to interact with AES staff and learn more about the role that the large guarantor and state grant agency plays in financial aid programs.

During the week, the attendees had plenty of time to relax and network out of the classroom as well. There were several movie nights and one evening, the first ever Don Raley Talent Show was held. It was lots of fun to witness all the talent just waiting to be “discovered” in these new FAA’s!

The 2008 Don Raley Class consists of:

Jane Agostinelli  Carol Horning  Michael Robinson
Cheryl Avital  Brigette Kane  Doug Salley
Nathaniel Ayre  Jeanie King  Christine Scalise
Amelia Barber  Amber Kreger  Deena Schencck
Mahasin Bentley  Lori Lamar  Benjamin Schult
Cheri Berry  Charis Henson  Melanie Seymour
Holly Bressler  Clifton Laughman  Amanda Sites
Colleen Burns  Sylvia Maas  Elizabeth Thomas
Martha Cross  Jennifer MacMillan  Gaylord Thompson, Jr.
Patricia Campbell  Joe Manning  Maria Tiffany
Karen Carner  Catherine McKenny  Cindi Turner
Camille Daniels  Tiffany Landis  Andrea Van Horn
Pamela Evans  Hojin Park  Nichole Wible
Anne Falk  Maria Pennings  Kristine Williams
Kathleen Gregg  Joy Petrik

Ragan Griffin covers Campus-Based aid programs.  

Cheri Berry (left) and Mahasin Bentley.

Melissa Ibanez shares a light moment with participants Tiffany Landis and Carol Horning.

Three participants work in a small group breakout session.

Faculty member Colleen Coudriet listens to a participant’s question.
Plans are already underway for next year’s institute to be held the second week in June 2009. If you are just starting out in financial aid or are planning to hire new staff for your office, please mark your calendar and stay tuned for future articles/flyers regarding the 2009 institute!

Renew Your PASFAA Membership On-Line!

Did you know that you can renew your PASFAA membership on-line? While many members have already renewed their membership for 2008-09 as part of the conference registration process, those who aren’t attending the conference can simply go to the “Member Services” section of the PASFAA website (www.pasfaa.org) and click on “Membership Application” to renew their membership for 2008-09 independent of any conference or workshop registration.

The Member Services page also provides additional helpful options. On this page you can easily:

• retrieve your forgotten password,
• print copies of your invoices from prior workshop or conference registrations,
• search the membership database for friends and colleagues, and
• update your member profile, for example, with new name or institution information

So, don’t miss out on accessing all of PASFAA’s benefits for all of 2008-09 just because you’re not going to the conference. Renew your membership today (it’s only $60 for Active and Associate members) through the “Member Services” section of the PASFAA website!
“All Things Come to Those Who Wait”

“There is no great achievement that is not the result of patient working and waiting.” “How much of human life is lost in waiting.” These quotes and many more apply to Congressional passage on July 31, 2008 of the Higher Education Opportunity Act (the Act). This Act finally completed the Higher Education Act Reauthorization process which began (as those of you who have seen any of my federal updates over the past five years) late in 2002 and was scheduled to be completed by the fall of 2003. So only five years late and barely one day before Congress left DC for its annual summer hiatus, our long wait is finally over. Now, falls to us the task of figuring out if this was really worth waiting for or whether we really could have waited even longer.

The 431 page bill, signed by the President on August 14, 2008, addresses nearly every nook and cranny of the Higher Education Act, making sweeping changes in some places and little tweaks in others. It sets 2014 as the due date for the next Reauthorization. The Act leaves in place the basic Federal student aid programs that we all know and love. For the first time, it introduces in statute the concept of preferred lenders lists and addresses the subject of private (non-federal) student loans. It adds substantial detail to the definition of the term “inducement” and requires colleges to adopt a “code of conduct” of their own. It further refines recently enacted loan forgiveness programs but makes no meaningful changes to the items included in the College Cost Reduction and Access Act. It sets the stage for significant simplification of the FAFSA, but does not move towards using IRS-provided data to complete the form. It requires more disclosure on college costs, creates federal web-sites and “lists” designed to inform the general public about college pricing, and attempts to prod states to maintain their level of funding for higher education. The Act authorizes more than three dozen “studies” and even includes an entire new title labeled “Studies and Reports.”

The sweeping nature of the final bill almost ensures another complex round of negotiating rulemaking sessions. So, as you brace yourself for the Final Regulations that will land on your desk on November 1, 2008, remind yourself that those won’t be the last of them by any stretch of the imagination. The myriad of effective dates in the bill – some items are already in effect and others won’t be until 2011 – is bound to cause confusion among those of us administering the new rules and among the parents and students to whom we try to explain all this.

The changes made by the Act will be explained to you in excruciating detail during the AES Fall Loan Workshops Series and at the PASFAA Conference in October. In addition, NASFAA is producing summaries of the bill and webinars to help assist in your understanding. With all that formal training going on, I will not go into great depth in this column. Rather, I’ll discuss some of the themes that are found throughout the Act.

Integrity and Accountability

The themes of “integrity and accountability” are cornerstones of the Act. Included in the bill are elements of what had been billed as the “Sunshine Act”, designed to respond to investigations by Congress and New York Attorney General Andrew Cuomo into conflicts of interest between schools and student loan participants. While the provisions of the Act are pretty much in line with the Regulations published last fall by the Secretary of Education (and effective this past July 1), they go further in some areas and pull back in some others. For example, the Act allows participants in lender and guarantor advisory committees to be reimbursed for reasonable expenses associated with serving on such committees. The Act applies these basic principles to private (non-federal) student loans. It amends the Truth-In-Lending Act to provide special rules for disclosures relating to private student loans and creates a form that students are expected to complete and provide to their private loan lender that details their cost of attendance and other aid received. Reports to Congress and studies are mandated as means for monitoring the effectiveness of these new requirements on FFEL and private loans.

Senator Mikulski chairs the Conference on H.R. 4137, the Higher Education Reauthorization and College Opportunity Act of 2008. (Reprinted with permission)

Senators Enzi, Dodd and Sanders listen to discussion by Senator Harkin (second from right) during the Conference on H.R. 4137. (Reprinted with permission)

Senators Barbara Mikulski and Mike Enzi tear up a copy of the old FAFSA in celebration of the reauthorization of the Higher Education Act. (Reprinted with permission)
Program Simplification
Program simplification is another theme, although it is only addressed in the context of the FAFSA. No attempt is made to streamline the student aid programs themselves or to reduce the number of programs. In fact the bill introduces dozens of new programs, not all of which are related to student aid. Postsecondary institutions will not see their lives simplified, as they will be responsible for complying with numerous new reporting requirements and for adhering to new requirements for such items as peer to peer file-sharing, textbook pricing, and college safety and preparedness.

Underserved Populations
Assisting under-served populations is another theme of the Act.
The Act builds upon recent efforts to expand postsecondary education financial assistance for veterans by providing support networks and other services once those veterans enroll. The Act strengthens the TRIO and GEAR-UP Programs and addresses the concerns that had been addressed regarding the way that grants under those programs have been awarded. The Act also makes services and aid available to disabled students and makes it easier for disabled veterans to have their student loan balances discharged. One of the final items agreed to by those who crafted the Act was the expansion of funding for graduate programs operated by Historically Black and Hispanic Serving Institutions.

College Costs
Shedding light on college cost increases and other measures of college success is an important theme of the Act. Parents and students would be able to search a federal website that will provide information on tuition prices, graduation rates, popular majors, etc. That website would also contain lists of schools, as compared to peer institutions, that have the highest and lowest cost and the greatest and least tuition increases. Information on “net price” will also be available based on a standard methodology to be designed later. The Act also encourages schools to use “innovative” methods to hold down college costs. The Act would withhold College Access Grant funding from states that do not maintain their level of higher education funding from year to year.

So, now you tell me, was it worth waiting for? Can you wait six years or more for the next reauthorization? Well, hold onto your hats because, if the past is any guide, Congress will find a way to make new and more confusing changes to the Higher Education Act before the next Reauthorization comes due. As has been said before in many contexts, just wait ‘til next year!

Technology Committee Ready to Introduce “PASFAA 101” Training

The PASFAA Technology Committee is hard at work completing the finishing touches on the PASFAA 101 training. This training will be available for review at the PASFAA Conference in October. The content of the training and slide preparation phases are complete and the committee is now working on the audio and video portions of the software program. The Technology Committee will have a booth in the Community Area at the Conference where the new training will be available for your review. Please stop by the booth to see this exciting initiative.

The electronic newsletter is marching ahead as well with the assistance of Keri Neidig who will assume the newsletter editor position after Joan Holleran completes her term of service. Keri Neidig and Heidi Hunter-Goldsworthy will be presenting the newsletter template at a PASFAA Conference session on Sunday, October 12 from 3-4 pm. We encourage attendees to come and review the progress made and provide feedback.

Remember that PASFAA members should be submitting possible newsletter names for consideration by the Technology Committee. The best candidate names will be up for voting at the PASFAA conference. Once we have the new name, the graphic arts students at Thaddeus Stevens College of Technology will be asked to submit designs for the winning newsletter name. You could become part of PASFAA history as the person who submitted the winning newsletter name! A $50 Sheetz Gas Card to the winner! Look for the article from the summer newsletter on how to submit your entry.
Government Relations Reflects on a Challenging Year

Submitted by
Mary Ellen Duffy
Vice President

As I sit down to write this article, I realize that this will be my last as PASFAA Vice President and Chair of the Government Relations Committee. Thinking back over the past two years, I have to admit that this has been the most eventful two years in financial aid that I’ve seen in 25 years!

We have received a lot of bad and sad news this past year. I’m sure that I am not the only financial aid administrator who has dreaded getting phone calls and e-mails advising me that so-and-so grant program has been eliminated or that such-and-such a lender would no longer be participating in the federal and/or private loan programs. After my initial self-serving reaction (“Oh my goodness, how are we going to manage advising all of our affected students about this?”), these notifications have filled me with sadness for my lender colleagues and some trepidation for what the future might bring to our ability to assist students in affording their higher education dreams.

I feel, though, that the past few months have started to bring some good news and would like to focus on the good news today. Hopefully by now, everyone is up to speed on the provisions of the Ensuring Continued Access to Student Loans Act of 2008, enacted in May. If not, or if you just would like complete and current information on the increased Unsubsidized Loan limits or the Lender of Last Resort programs, please visit the Department of Education’s Information for Financial Aid Professionals (IFAP) online at ifap.ed.gov. IFAP has a section dedicated to the ECASLA, providing links to information the Department has posted related to the passage and implementation of this legislation. I know the additional loan availability will be very helpful in reducing my school’s students’ reliance on private loans and in helping these students meet their educational expenses.

Schools participating in the PA State Grant got word this spring about reduced funding available to state grant recipients in 2008-09 due to the effects of PHEAA’s inability to contribute funds from its loan business earnings and the fact that the governor’s proposed budget allowed for only a 3% increase in funding over 2007-08 levels. We received good news early in July when we learned that the 2008-09 budget for the Commonwealth of PA was signed into law by Governor Rendell on Independence Day. The budget provided for an increase in resources for the PA State Grant Program of 5.5% over the funding received from the Commonwealth in 2007-08, with a 2008-09 appropriation of $407.413 million.

Most recently, and far from least importantly, we finally have an official renewal of the Higher Education Act! On August 14, 2008, President Bush signed the Higher Education Opportunity Act into law. Good news contained in this legislation includes a redefinition of the 90/10 rule, making it easier for for-profit colleges to remain eligible to award federal student aid and certification requirements for private student loans. Scott Miller provides an in-depth introduction to the Act elsewhere in this issue. The Government Relations Committee will be hard at work getting updates to PASFAA membership, so be sure to watch for much more information on implementing the new provisions in the upcoming months.

We would like to offer our most sincere thanks to all of our 2007 PASFAA sponsors and vendors. Your continued support and partnership with PASFAA has enabled the association to provide for the professional development of members and other constituencies, to advocate for access to post-secondary education, and to educate the public on financial aid and funding opportunities.

American Education Services, Academic Finance Corporation (AFC), Beneficial Savings Bank, Campus Door, Inc., Chase Education Finance, Citibank, Edamerica, Key Bank/Key Education Resources, M&T Bank Education Lending, National City, New Jersey Higher Education Student Assistance Authority, NextStudent, PNC Bank, Student Loan Xpress, SurTrust Educational Loans, TERI, USA Funds, Wachovia Education Finance, Wells Fargo Educational Financial Services
Volunteers Needed for College Fairs and Financial Aid Night Directory

The Financial Aid Awareness Committee needs your help again as we start outreach activities for the 2009-10 school year on behalf of the association. It is time for another round of college fairs sponsored by the Pennsylvania Association for College Admissions Counseling (PACAC) and the one national (NACAC) fair in Pennsylvania. If you have volunteered for the NACAC fair in previous years, please take note of the earlier date this year. PASFAA members are asked to participate by handing out the publications, *A Student Aid Timeline for High School Students* and *Ten Tips for a Successful College Search*, and answering general questions from students and families.

Fall college fairs will start September 23, 2008. If you are willing to volunteer for a fair in your area, please contact me at tross@lincoln.edu. The success of the association’s outreach is because of you, and we look forward to hearing from you.

**PACAC College Fairs:**

**Northwest Regional Fair**
Mercyhurst College
Tuesday, September 23
6:30 p.m. – 8:00 p.m.

**Delaware County Fair**
Penn State-Brandywine
Thursday, September 25
6:30 p.m. – 8:30 p.m.

**Harrisburg Area Fair**
Harrisburg Area Community College
Wednesday, October 1
6:00 p.m. – 8:00 p.m.

**Northampton County Fair**
Northampton Community College
Monday, October 15
6:30 p.m. – 8:30 p.m.

**Montgomery County Fair**
Montgomery County Comm. College
Wednesday, October 15
6:30 p.m. – 8:30 p.m.

**Luzerne County Fair**
Luzerne County Comm. College
Thursday, October
7:00 p.m. – 8:30 p.m.

**Monroe County Fair**
East Stroudsburg University
Monday, October 20
7:00 p.m. – 8:30 p.m.

**Berks County Fair**
Albright College
Monday, October 27
6:00 p.m. – 8:00 p.m.

**NACAC College Fair:**
Philadelphia National College Fair
Pennsylvania Convention Center
Sunday, September 28
11:00 a.m. – 3:00 p.m.

**Financial Aid Night Volunteer Directory**

Each year PASFAA financial aid administrators conduct financial aid presentations at high school nights throughout the state to ensure that families receive valuable, timely and accurate information about the financial aid process. We would like to provide an updated list of experienced and knowledgeable aid administrators to high school guidance personnel available to present in every region of the state (Northwest, Southwest, North Central, Southern Alleghenies & Laurel Highlands, Central, Northeast, Southeast and Susquehanna Valley.) Please let me know if we can list your name in the Financial Aid Night Volunteer Directory located on the PASFAA website as a resource for Guidance Personnel. Your contact information may be sent to tross@lincoln.edu.

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**Notable Quotes**

“There is a rule in sailing where the more maneuverable ship should give way to the less maneuverable craft. I think this is sometimes a good rule to follow in human relations as well.” Dr. Joyce Brothers, Psychologist

“Don’t be afraid to take a big step if one is indicated. You can’t cross a chasm in two small jumps.” David Lloyd George (1863-1945), British Prime Minister

“The happiest people don’t necessarily have the best of everything. They just make the best of everything.” Anonymous
The More Things Change, the More They Stay the Same

History of the PASFAA Newsletter

1970’s Headline: “BEOG: House and Senate Conferes Agree to a $1600 Ceiling on Basic Grants on July 19” (August 1977)

1980’s Headlines: “Aid Community Awaiting NPRM on Selective Service Verification” (February 1983)
“Dislocated Workers Definition Researched” (April 1988)

“Preparing for the Master Promissory Note” (Spring 1999)

2000’s Headlines: “The How and What of E-Signatures” (Fall 2002)
“ED Clarifies Regulations on Preferred Lender Lists and Affiliated Lenders” (Summer 2008)

For over 30 years the PASFAA Newsletter has been a proven barometer of the status and changes in the financial aid profession and the effect these changes have had on our careers (“Life Beyond Your Current Job – Market Yourself” [Winter 2004]), our offices (“Working in a One-Person Financial Aid Office” [Winter 2006]), and our personal lives (“Overcoming Obstacles and Mistakes” [Summer 2007]). It has provided PASFAA members with news from Washington, news from Harrisburg, news from our individual institutions, and even news about members’ professional and personal lives. It’s changed in its format, look, and size, but it hasn’t changed in its most important mission — to provide informative and accurate details about the financial aid profession to the members of PASFAA in order to enhance our effectiveness in the field.

Who’s In Charge?

Originally the editor role of the newsletter was the responsibility of the Corresponding Secretary. A Secretary /Treasurer handled mainly treasurer duties according to Sheila Checkoway, editor from 1982-86. In 1984-85, the Corresponding Secretary position was dissolved and a realignment of duties resulted in a Secretary who handled the newsletter and chaired the Public and Professional Information Committee. In 1990, the Secretary passed newsletter responsibilities onto an appointed Editor and Editorial Board but still maintained oversight responsibilities. In 2004, Council separated the Secretary from newsletter duties and created the Newsletter Committee with the Newsletter Editor serving as committee chair.

Initially, the task of producing the newsletter involved not only compiling the articles and layout, but writing most of the articles alone or with the assistance of one or two others including editors Cathy George (1977-78), Catherine Kratzer (1978-80), Jennie Taylor (1980-81), Helen Nunn (1981-82), Sheila Checkoway (1982-86), Vali Heist (1986-88), and John McKeown (1988-90). This practice continued until 1990 when Joyce Ballaban (1990-1996) was appointed as editor only. According to Ballaban, the editor’s position was offered to the PASFAA Secretary candidate who was not elected to that office. “It was a way of encouraging that candidate to continue to be active in PASFAA leadership,” she said. During Ballaban’s tenure, a new editorial board was formed expanding the number of board members to seven with an expansion of duties as well, including contributing articles and determining appropriateness of submissions. When Ballaban stepped down in 1996, Heist (as PASFAA president) appointed Joan Holleran (1997-2008) as the next editor. Under Holleran’s supervision, the Editorial Board was renamed the Newsletter Committee and expanded, averaging 15 members reflecting the growth of the newsletter and its content.

Most interesting to note is that from the newsletter’s inception until the late 1990’s, the internet and e-mail were not used in the production of the newsletter, making the “old fashioned” methods of phone calls, hard copies, snail mail, and face-to-face discussions the modes of operation. It’s hard to imagine that now.

So How Do I Look?

In its humble beginnings, the PASFAA Newsletter was three to four typed photocopied pages, stapled together and mailed to the membership in an envelope. According to Nunn, it was strictly informational, offering association news and regulation updates, and contained text only (no photos or graphs to elaborate a point). Under Checkoway’s tenure, the newsletter began to show a lighter side of financial aid, including cartoons and more humorous editorials, expanded in size, and took on a new look, going from Xeroxed stapled pages to beige or gray textured paper professionally printed, folded, and stapled. Both Checkoway and Heist have stories of learning to typeset and working with articles cut up like puzzle pieces to create the layout. Heist’s most memorable
experience as editor involved these little cut up pieces of paper flying everywhere when her dog hit the tray she had the work spread out on (talk about going back to square one).

In the mid-1980s, photographs started to appear, particularly of the PASFAA conference and the Financial Aid Hotline, along with the addition of more personal notes such as marriages and job promotions. By the 1990s, the newsletter was also growing in size from 16 to 24 to the current 28 pages. More photographs and graphics were incorporated and a second color of blue was added to the front and back covers for variety. The front cover has also seen numerous changes most notably with the addition of PASFAA’s new logo in 2001.

Reflection of the Times

As the look of the newsletter changed over the years, so did the content of the articles, reflecting the current climate of financial aid in Washington and of the financial aid profession in general.

When what seemed like non-financial aid responsibilities began to be attached to financial aid processes (such as securing the selective service registration of eligible males to monitoring students with drug convictions), aid administrators were feeling as if they were designated to be all things to all agencies. In the September 1987 issue, a cartoon submitted to the newsletter spoke a thousand words. Ed Aponte’s editorial cartoon is reprinted for you to enjoy.

Reauthorization, verification, and Federal Loans have all been hot topics in the newsletter, but by far Federal Loans have had the lion’s share. The volume of changes in FFELP over the years was reflected in articles such as “GSL Interest Rate Expected to Drop to 8%” (April 1983), “Campus-Based Aid and Non-Subsidized Stafford Loans” (February 1991), “Implementation of Keystone Direct Stafford Loan Program” (June 1996), “Stafford Loan Debt: Crisis or Exaggeration” (September 1997), “Preparing for the Master Promissory Note” (Spring 1999), and “In-School Consolidation Still an Option for Some Borrowers” (Winter 2007).

Articles also reflected the “sign of the times” when topics such as “Credit Cards and College Students” (Summer 2001), “Families Turning to Financial Aid Administrators for ‘529’ Advice” (Summer 2002), and “Identity Theft – Could It Happen to You?” (Summer 2005) showed the effect that non-financial aid issues could have on financial aid.

Someone for Everyone

In the early 1990s, professional development and “how to” articles began to be printed with more frequency, reflecting the effect that changes in aid processing was having on aid administrators themselves. Articles such as “Pointers for Procrastinators” (April 1990), “Steps for Dealing with Difficult People” (Summer 1999), “Reevaluating Priorities” (Spring 1999), and “How to Pitch Ideas So People Will Listen” (Spring 2006) gave readers realistic suggestions on how to handle increased pressures in the financial aid profession. But by far, the professional development subject matter printed with most frequency over a 20-year period was stress management. Articles such as “Relieving Desk Stress” (March 1989), “Understanding and Surviving Stress” (February 1991), “How to Keep Your Cool in the Heat of Summer Financial Aid” (Summer 2004), and “One Minute Stress Therapies” (Spring 2007) not only reflected the pressure of the profession, they offered relief as well.

The rise and requirement of technology use in financial aid was also reflected during the 1990s as articles began to appear on how to safely and painlessly proceed into this new world. In 1995-96, the ad hoc Technology Committee was formed to address the technical needs of PASFAA’s members, and in short order articles began to consistently appear in the newsletter, including an entire series devoted to the technology age entitled “TIPS” (Technical Information for the Puzzled and Stupefied). Periodic articles from the serious (“The How and What of E-Signature,” Fall 2002) to the humorous (“Ode to My Spell Checker,” Spring 2004) have been making an appearance ever since.

A noticeable change came in the 2000s under Holleran’s editorship when recurring columns or series began to debut, giving readers insight into aid professionals’ accomplishments and dedication as well as personal lives and interests. The “Past President’s Club” features former PASFAA Presidents and their accomplishments, while “Quiet Heroes” recognizes the quiet manner and modest dedication of long-time financial aid professionals who have had an impact in the profession. “After Five Fun Facts about Financial Aid Folks” takes a look at the “after 5:00” activities and interests of PASFAA members, starting with a budget conscious conscious coupon clipper to talented folks involved with theater productions, to those with a love of trains, planes, autos and bikes. Other series that make for interesting reading include “The Spotlight is On...” featuring the different PASFAA committees, “A Day in the Life of...” which highlights the day-to-day work of those in fields related to financial aid such as school counselors, lender partners, registrars and others, and “Dusting Off the Shelf,” offering reading recommendations that have an indirect but interesting connection to the financial aid profession, such as “The One Minute Manager” by Ken Blanchard.

The More Things Change ...

So what is the future of the newsletter? This is the final printed issue. The next and future versions will be delivered on-line to the membership, striking chords of ire in some and “what's the big deal?” in others. Those of us who dropped what we were doing to read the newsletter when it landed in our mailboxes will need to adjust to dropping what we’re doing when we get the e-mail that the newsletter is now in our inbox on-line. And when we do, we will find that what has been true in the past will continue to be true in the future – that the newsletter is a proven barometer of the status and changes in the financial aid profession and will reflect the effect these changes have had on our careers, our offices, and our personal lives. Here's to many more years of enjoyable and enlightening reading.
Taking the Leap: Implementing an Online Estimator

Submitted by
Liz Rihl-Lewinsky
Newsletter Committee

One of the challenges for families navigating through the college financial aid process for the first time can be the timing of when their student’s financial aid eligibility is actually determined. The financial aid process can seem out-of-sync with the rest of the college search process, which typically kicks into full swing in early fall of a student’s high school senior year, if not before. Since students cannot submit their FAFSA until January 1 of their senior year (and most won’t realistically do this until W-2s are received in late January) and schools then need to process the FAFSA information when it’s received, it’s not hard to see why it is sometimes March, even April, that students receive an aid package from a school. It’s almost akin to searching for a house without knowing what the house costs and what your monthly mortgage will be!

While a small number of private institutions still choose to utilize the CSS Profile to give families such information earlier, many that use only federal methodology or those concerned about the cost of the Profile, choose not to. In today’s society, where you can pay a bill online, buy a car online and get insurance quotes in a matter of seconds, it seems only logical that prospective college students should be able to get a ballpark estimate of what a college will truly cost to help them determine if the institution should remain on their short list. It is not surprising then, that several colleges are turning to the implementation of an online financial aid estimator. Certainly, it is not something to be undertaken lightly and there are pros and cons of doing so.

Pros:

• **Great marketing tool** (if you offer competitive aid packages!)
• **More focused inquiry pool** Helps families decide early on if you are a realistic option for them financially. Even if the answer is “no,” it helps you to know which students to focus on in the recruitment process if they select themselves out early on and do not apply for admission.
• **Ease of implementation** Can easily work with an outside vendor to develop such a tool to mimic your packaging process. Have packaging formulas, can estimate!
• **Opportunity to add to your admissions inquiry pool**: You may choose to collect the demographic data for those that utilize your online estimator to determine who might not be in your admissions inquiry pool to start with, or, you may choose to keep it anonymous and have the estimator results deleted after a student/parent views them.
  • **Useful tool for families**: For high-cost institutions, it’s a good comeback to the jaw-dropping, glossy-eyed glare your admissions recruiters will experience when they are out on the road and a student or parent asks how much it is to attend your institution. You have a tool to offer them an end result that may keep them interested!
  • **Minimal staffing resources required**: Utilizing an online estimator takes the work of calculating the estimate off of the financial aid staff.
  • **Catalyst for further information-sharing**: Once you have a student or parent’s attention, why not include within your online estimator (or resulting report) links to other critical pages on your website, such as your financial aid application process, online admissions application, descriptions of academic programs, etc.
  • **Appeal to various audiences**: Some estimators allow you to build in projected annual tuition increases. This allows a parent of a 7th grader or a 10th grader to utilize the tool if they so wish.

Negatives:

• **Cost**: While vendor pricing varies and typically you’ll pay the largest chunk of this up-front for the creation and setup of your estimator, count on paying a yearly maintenance/administration fee.
• **Administrative resources required:** In addition to the initial setup work with the vendor, count on future maintenance as well. Every time a new scholarship is added at your institution, or PHEAA changes the state grant awarding formula, etc., you’ll need to work with your vendor to implement and test the changes. There may or may not be additional charges for such adjustments.

• **Risk factor:** You may turn students off earlier in the recruitment process than you want to. For example, if the campus visit is a huge factor in your conversion process and a student utilizes your estimator before scheduling a visit then determines you are too pricey, the visit may not even get scheduled. In short, the love affair may be over before it began!

• **Inaccuracy:** Dealing with self-reported information is a risk, particularly when it comes to estimating eligibility for academic scholarships. At some institutions, the scholarship review process is very holistic, taking into account not only grades and standardized test scores, but also the rigor of coursework, competitiveness of the student’s high school and their co-curricular involvement. While it’s challenging to capture all of these components in an online tool, it can be done.

• **Limitations with certain types of aid:** Certain funds cannot be included in an online estimator, such as ACG/SMART. It is impossible to estimate a student’s eligibility for either of these grants without making several assumptions.

• **Liability:** Perhaps the biggest risk associated with an online estimator is that students/parents may try to hold you to an estimate they have gotten. For this reason, caveats galore indicating that it is purely an estimate since it is based on self-reported information are highly recommended.

All in all, online estimators can prove to be very beneficial for students, families and the colleges that utilize them. Certainly, most folks agree that the earlier students and parents get information about their true financial aid picture at an institution, the better for all parties involved. If your Financial Aid Office is considering implementing an online estimator in the future, you may want to check out:

- www.arcadia.edu/calculator
- http://www.amherst.edu/~finaid/calculator/_START_Amherst_Calculator.html
- http://www.williams.edu/admin/finaid/calculator/williamsStart.html

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**PASFAA Amigos Get Creative to Promote Financial Aid Awareness**

Submitted by
Denise Nuccio
Montgomery County Community College

In an effort to educate students about financial aid and the Federal Free Application for Federal Student Aid (FAFSA), the Financial Aid Office at Montgomery County Community College, with campuses in Blue Bell and Pottstown, held a Cinco de Mayo celebration on May 5.

“We want to spread the word to our students that, even though the May 1 deadline for state and institutional aid has passed, it’s not too late to fill out the FAFSA form for federal aid,” said Denise Nuccio, Financial Aid and Enrollment Generalist, at MCCC. Nuccio, along with assistant directors of financial aid, Doug Vore and Tracey Wyrwas, canvassed the college’s campuses with chips and salsa, chili-pepper pens, and, of course, information about upcoming FAFSA workshops.

“The financial aid process can be daunting. We hope that by offering FAFSA workshops, we can help our students and their families to accurately fill out the FAFSA so they can more easily begin the education process,” said Cindy Haney, Director of Financial Aid at MCCC. “Our primary goal is to ensure that the first step toward obtaining financial aid is completed accurately so funds can be made available to those striving for higher education.”

Montgomery County Community College FAFSA’s spread the word about financial aid using a South of the Border theme.
“I’d like to thank…”

PASFAA Members Thank Their Mentors

“Thank you.” How could such a simple, sincere statement be so powerful? Financial aid can be a trying industry, particularly over the past year. As we become wrapped up in our daily activities, we often forget to say these simple words to those who have touched our lives. How many of us still have that note from a thankful student or parent? Our colleagues help us every day in some way. They inspire us, nudge us, dare us to believe and achieve.

When we asked PASFAA members if they had someone they would like to thank who helped them along the way, the responses echoed a common theme — the inexperienced novice found help and guidance from the seasoned veteran who saw their potential and nurtured their growth. Here is a sampling of what PASFAA members wanted to say to their mentors.

Linda Ebel, Assistant Director of Enrollment Services at Carnegie Mellon University and Private Sector Representative for PASFAA, writes, “I would like to thank Debbie Rupert who is currently with the University of Pittsburgh. My first job after graduation was at Chatham College in the Center for Professional Development. Debbie hired me to work in the Chatham College Financial Aid Office in the mid 1980s. It was the start of my career and why I am currently working at Carnegie Mellon University. She expressed to me that financial aid is a good career for professional women.”

Michelle Walter, Financial Planning Coordinator at Central Pennsylvania College, says, “I am kind of a “newbie” to the financial aid field. I have experience in all facets of the school from teaching to administration but I can tell you that the process of learning financial aid and understanding what seemed like another language was intimidating. It was only through the efforts of Kathy Shepard, Director of Financial Aid, that I’m successful in my work. Kathy took the time to create a binder of examples, resources, forms, and more for me to access and she would go over everything with me until I understood. Watching her in action with students – from her thoroughness to her customer service – inspired me. I can honestly say she provided me with the best “on the job” training I have had in my professional life. All of the ladies here in our financial aid office have years of experience and were willing to help me with whatever I needed. I am so proud to be a part of our team. A big thank you to all of them is well deserved.”

Tiffany Aloi, Assistant Director of Financial Aid at Slippery Rock University, offers, “My story starts with thanks to Sally Abrams. She did a high school financial aid presentation that my mother attended 23 ago, and she relieved the anxiety my mother had about me going to school. When it came time for me to look for a summer job, my mother made sure that I called Sally for guidance. Sally (now retired) helped me get my very first work study job in the IUP Financial Aid Office. My world has never been the same. I discovered over four years that I loved Financial Aid more than the career in secondary education that I was pursuing. The IUP Financial Aid Office staff helped to shape my future because of the time that they took to explain different aspects of financial aid. They always encouraged my interest. So thanks also to Chris Zuzack, Mary Miller, Alisa DeStefano, Aileen Bowman, Fred Joseph, Bill Srsic, Cindy Kostella, Karen Billetdeaux, and Joyce Flinko. Thank you! I still love financial aid even after 14 years.”

Marykay Klara, Associate Director of Financial Assistance at Villanova University and At-Large Sector Representative for PASFAA, tells us, “I am so pleased to have the opportunity to give thanks to my first financial aid mentor, Jack Pergolin, a previous Director of Financial Aid at St. Joseph’s University who gave me a great basis on which to expand my career. In 1979, I became his secretary in a field that was totally unknown to me. He allowed me the opportunity to work with the ACT 101 and Athletic financial aid file completion and in estimating packages. Mr. Pergolin, as I still refer to him, was an English teacher who imparted his excellent grammar skills. I remember retyping draft after draft of letters that he prepared, only to have the final version done over again. After seven years he felt confident in promoting me to a counselor level and again guided me in overseeing the Federal Work-Study and FFELP programs. Mr. Pergolin was there to hand me my diploma upon my graduation from St. Joe’s.”
It is difficult to believe that Mr. Pergolin’s secretary has completed over 29 years in the financial aid field. He laid the groundwork for me to continue this career by imparting on me his experience, his attention to detail and his willingness to give me the chance to assist families in their search for higher education funding. Mr. Pergolin has had a profound impact on the Office of Financial Assistance at Villanova University and certainly on the career that I have enjoyed.”

Erica Burg, Financial Aid Counselor at Dickinson College, remembers, “As a graduate student in the College Student Personnel track at Shippensburg University, I approached Rick Heckman and Judy Carter at Dickinson College about interning in the Financial Aid Office. At the time, I did not realize how fortunate I was that they agreed to be my internship supervisors, especially Rick who devoted an hour a week for 16 weeks to discuss the exciting topic of my field class, supervision. Having now entered my fifth year in financial aid, I realize how valuable their time was, and am thankful for the time they gave me to teach me financial aid basics. Even to this day, the two of them have time to answer my many questions, both easy and complicated, and often offer encouraging words when I encounter a challenging situation.”

Betty Davis, Consultant, writes “I’ve been involved in higher education all of my professional career and before. Since starting as a work-study student, I found the idea of helping students something I liked and would want to do for a long time – and it has been a long time!

My first thank you goes to a man who believed in me when I was that work-study student. Bill Plumb worked as an Admissions Counselor at Robert Morris University who went on to be the Director of Admissions and Financial Aid at the new community college in town, CCAC. Upon my graduation from RMU, he told me he thought I would be good at financial aid and turned the operation over to me, asked if I needed help (Oh my gosh, did I!) and was there any time I had a question or a dilemma. He is long since retired but I still keep in contact with him, holding him close to my heart and in my memories.

At CCAC and then at Sallie Mae, I learned how important students are to the great team I had the privilege to work with. I learned that relationships are the most important but unless my colleagues trusted me, it would not matter what I was doing. As a former PASFAA president, I couldn’t be more proud than now to acknowledge the respect I have for our profession. Try to remember what good you are doing in spite of the long hours, in spite of the many recent changes in the industry, and in spite of the times you really thought there HAS to be a better job. There may be, but for me and I hope most of you – this is the best.”

Melissa Walsh, Director of Financial Aid at Rosemont College, shares “When asked that inevitable interview question, tell me about yourself, I usually start by saying that I am one of the few people who intentionally chose to work in financial aid. But this profession is not what I had always envisioned for myself. As a first year graduate student at IUP, I asked classmate Robyn Barto why would she want to work in such an anxiety-filled area like financial aid when there are so many other more pleasant departments? She said she didn’t necessarily plan to work in aid but that she felt the knowledge could assist her when counseling students in other areas.

In my second year of graduate school, applying for financial aid I was grateful for the loans, but I didn’t understand why I hadn’t qualified for Federal Work Study. So, I paid a visit to the Financial Aid Office where I met with Aileen Bowman who listened intently while I griped and who eventually was able to do PJ and offer me work study. The
following semester, when it was time to select my own internship, I thought of the conversation with Robyn and my experience with Aileen, and I decided to intern in the Financial Aid Office at IUP. I was not sure what to expect, but I quickly became excited about financial aid and looked forward to the next class. **Fred Joseph** taught us about federal methodology and need analysis calculations. **Chris Zuzack** showed loan amortization. **Patti McCarthy** trained us in verification. **Alisa DeStefano** introduced professional judgment and intriguing case studies. **Vonnie Hunter** taught work study. **Bill Srsic** instructed about grants and issues 20-somethings looking for a job would never consider such as the cost of living, city wage tax, and transportation issues.

Outside of IUP, **David Smedley** offered me my first professional position and has been a wonderful source of information, particularly on regulatory issues. **Michael Burke** showed me that you can be an effective manager and still be caring and compassionate. **Bonnie Behm** has been a trusted mentor, especially since I left her staff to become a director myself. **MaryKay Klara** encouraged my involvement in PASFAA and has shown me the value of hard work. And every time I think it’s time to find another profession, I think of **George Walter’s** appeal upon resigning from my position at Villanova, “Please don’t leave financial aid. We need good people.” So to all of them, thank you for the influence you have had on my financial aid career.”

**Charles Scheetz**, Student Financial Planning Counselor at Alvernia College, extends his thanks to **Benjamin Rosenberger**, Director of Financial Aid/Registrar at Reading Area Community College. Charles writes, “I started in the Financial Aid/Registrar’s office at RACC as a work-study student and continued to gain knowledge and advance in my role. Eventually, I was working as a Financial Aid/Records Assistant, working with both financial aid and registration. The experience and guidance that I received from Ben led me to my current job at Alvernia College. I would have never been able to function in my current role without the foundation of knowledge that Ben gave me. His knowledge and commitment to his profession and staff should not go unnoticed. So, Ben, thank you for all your guidance over the first couple of years of my financial aid career.”

**Barbara Hapeman**, Director of Financial Aid at Lackawanna College, says, “I have to say thanks to **Lucky Hill**, my mentor and my friend. After spending many career years in banking, I came to the Financial Aid Office of Lackawanna College. Lucky said that no one knows financial aid until you go through a whole year’s cycle and then you need a second year to begin to understand. Well, she was absolutely right. Lucky taught me and challenged me all along the way. She told me stories about what used to be, such as trips to Philadelphia to submit a FISAP. She patiently answered tons of questions. She helped me to learn to love a new career and I am very grateful that she gave me this opportunity. Thank you, Lucky!”

According to **Keri Neidig**, Senior Account Executive for Sallie Mae, “I began my first financial aid job at DeSales University, merely thinking I would give it a try only to discover how much I loved this field! It was there that **Pam Bauer** provided me the guidance and courage to meet with families. Starting in aid during the month of July was completely insane. Thanks to Pam, I made it through those days. Pam, you were the first person to show me the ropes and I am forever grateful for your guidance and friendship.

For those of you who know **Steve Cassel**, Director of Financial Aid at Moravian College, you will agree he may be one of the nicest, most patient people around. He provided me opportunities to expand my role in the aid office and continues to be a treasured mentor. I was on maternity leave after having my first son during freshman packaging season. Upon my return, I quickly found out I was pregnant again. Returning to work on May 1 (twice in two years) was quite an experience! Thank you, Steve, for believing in my abilities and forcing me to do my first Open House aid presentation. Who knew I would grow to actually like presenting!

And when I joined Sallie Mae, **Betty Davis** was one of the first who reached out to me after I came to the ‘dark side.’ Working with Betty was a pleasure from day one! **Clarke Paine** and **Frank Hollister** have also made an impact, and I am so happy to be able to continue learning from them.

Although there is Don Raley Institute for beginners, many of us did not come through that avenue when we got our start. For those who jumped in without any formal financial aid training, having a mentor saved our sanity early on and continues to inspire us today to do our best. Do you have a mentor who made a difference in your formative years? Why not take a moment and thank them today for the impact they had on your future success.
Study Shows Parents Regret Late Start to College Saving

Most Consider College Unaffordable

Submitted by
Keri Neidig
Newsletter Committee

"Mother Nature has instilled within each of us a powerful biological instinct to reproduce; this is her way of assuring that the human race, come what may, will never have any disposable income."

Dave Barry, Humorist

More than 60% of parents of incoming college freshmen began discussions about the best way to pay for college after the student entered high school, and 32% said the thing they would do differently would be to begin saving for college earlier. These are some of the key findings of the 2007 Survey of Parents of College-Bound Freshmen released Jan. 29, 2008 by Sallie Mae.

Conducted by Aspen Media and Market Research and formerly known as the AMS College-Bound Freshman Survey, 400 adult “heads of households” were surveyed in homes where one or more family members began college as a freshman in fall of 2007. The survey found that more than half (56%) of parents believe that college is not affordable, a trend that persisted across low, middle, and high income categories. Despite this finding, 82% of all respondents believed that a college education is worth the cost.

The survey revealed that while 80% percent of parents have submitted a FAFSA, 10% have not submitted one and do not intend to do so. That may be a costly decision, as much financial aid is available to only those who apply. While the vast majority of parents surveyed (81%) discussed tuition payment with their students at least twice during the summer before it was due, 11% never discussed the tuition bill.

The study demonstrated that paying for college is a family affair, with expectations of shared responsibility. Almost three-quarters (73%) of survey respondents think paying for college is the responsibility of both the parent and the student. In addition, location of school was identified by 3% of respondents as the top priority when their student was applying for college (the most frequently selected choice) while cost of school was the top concern of 15% of respondents (the fourth most popular choice).

Among other findings the 2007 Survey of Parents of College-Bound Freshmen revealed:

- The college payment option most frequently used by respondents was cash/savings (54%), followed by federal loans such as Stafford or PLUS (40%), and 20% of all respondents reported using private loans.
- Over all income groups, 68% of respondents say their student will work during the school year, but 70% of that group said their student would work 20 hours per week or less.
- Cash-strapped lower-income students are more likely to work during school than their higher income peers. Of parents in the lowest income group, 87% reported their students would work compared to 59% of those in the highest income group.

The survey also asked parents questions about financial aid preferences and on-campus services. Among the highlights:

- Parents want information from the financial aid office delivered early in the student’s academic career with 48% believing the optimum time to receive payment information is when the student first expresses interest in college, while 29% said “when the student is accepted.”
- Parents prefer regular mail versus e-mail or telephone. When receiving college payment information, 71% percent of those surveyed said the U.S. Postal Service is their option of choice, followed by e-mail (16%).
- Parents want the college financial aid office to provide a realistic idea of the total cost of attending four years of college. The largest group of survey respondents (39%) said an “honest assessment of total costs over four years” was the most helpful information that a school could give to families.
- Parents believe information from a financial aid office is reliable with 64% saying the communications they receive about college affordability from the aid office were accurate and 60% said those messages were consistent.

Positioning Yourself for Career Advancement

How did you get where you are today? Was your passion for financial aid ignited as a work study student? Did you get your start in financial aid and eventually make the move to sales or marketing? Maybe you began your career as a secretary or administrative assistant and worked your way up the ladder. Whatever your path, chances are you didn’t get where you are right now by accident. Your journey probably began in high school or before and involved plenty of planning, preparation, and hard work on your part.

For many of us, the journey continues as we look for new challenges and opportunities, for ways to advance our careers and to further our contributions to our professions. If you’re still enjoying the ride, perhaps you’ll find something here to make the trip a little easier and a bit more rewarding.

Make a Name for Yourself

Maybe you’re one of thirty staff members, the newest member of your school’s Enrollment Management committee, or a first-time PASFAA volunteer. Whatever your story, you’re probably surrounded by people a lot like you. Finding ways to distinguish yourself, to set yourself apart from others, will help you get ahead. Strive to be known as someone who’s dependable, professional, and cooperative. Show that you’re a real team player who follows through on commitments and not only meets, but beats, deadlines. Go the extra mile; show initiative. Take on additional responsibilities and challenges to gain experience and make a larger contribution. You’ll be seen as someone eager to help your department, and ultimately your institution, succeed – someone willing to go above and beyond to make it happen. Become a go-to person, a subject matter expert. Carve a unique niche for yourself. Who knows? Maybe the new TEACH Grant will be your claim to fame!

See and Be Seen

Though at times it may not feel like it, remember that you are in control of your future. Don’t assume that those in positions of power understand your value to your institution and are aware of your desire to move ahead. If you’re all but invisible to the members of senior administration or your organization’s executive team, you’re likely to be overlooked or underestimated when opportunities to advance or utilize your unique abilities come along. Find ways to promote yourself and to be noticed. Make sure people know about your major accomplishments and contributions as well as your career aspirations. Step out of your office and out of your department and get to know your colleagues across campus. Volunteer to sit on a campus-wide committee; offer to lend your expertise to a critical project. Be an active participant in professional organizations like PASFAA. Not only will you get to know many others in your field, you’ll also find endless opportunities to showcase your talents. Consider your involvement in campus events or other business functions as an investment in yourself, a way to get to know the people around you, and more importantly, for them to get to know you.

Focus On Self-Improvement

Having a career plan is important. Know where you want to go and what it takes to get there. Assess your strengths and weaknesses. Does the position you want require an advanced degree? Are there skills you need to acquire or perfect? Identify the qualifications necessary for your dream job, then work to fill in the gaps and position yourself for success. Take advantage of training and professional development opportunities. You’ll not only strengthen your skill set; you’ll also send a message that you’re invested in yourself and your career, that you want to succeed, and that you’re interested in advancement.

Many employer benefit packages include tuition waivers or tuition reimbursement. Even if the job you ultimately aspire to doesn’t require an advanced degree, give serious consideration to obtaining one while the financial help and employer support is available. The future is unpredictable. Furthering your education now may open more doors should you unexpectedly find yourself in the market for a new job.

You: the Problem Solver

Problem-solving is a key skill many employees lack. Anyone can identify a problem, but not everyone takes it upon himself to research and analyze the problem and to offer ways to address it. Hone those critical thinking skills and put them to good use; seize the opportunity to think outside the box. Come up with sound, practical solutions. Not only will your boss and others appreciate the extra effort, they’ll remember you for it.
The holidays will be here in a few short months. They can be a joyous time of the year, spending time with loved ones and reflecting on all of the things to be grateful for. Filled with hustle and bustle, they can also be exhausting, leaving you feeling like you never had any time off before your return to the office. For many, there is no break, no time to recharge our work batteries. Have you ever left your car headlights on overnight? What happens? No power. You can't get to work. You can't even get out of the driveway. It's the same result if you equate this to our work batteries. You need some down time to get reenergized. So let's take a look at ways to recharge during the holidays and throughout the year.

**Take a true break.** Make sure you put the “out of office” message on your voice and e-mails. Also, try to arrange for a colleague to handle urgent requests. You will be less tempted to check in during your break.

**Avoid over scheduling.** Don’t commit to too many events or obligations and always give yourself some extra wiggle room. Ideally, allow an hour or so cushion between activities to regroup.

**Don’t overindulge.** Watch what you eat and drink. Sweets, heavy foods and alcohol can drain your energy and make you tired.

**Exercise.** If you work out, be sure to stick to your normal schedule. If exercise is not part of your normal routine, try going for a brisk walk to help clear your head and burn some of those extra holiday calories.

**Read.** Take in a variety of materials to help enhance your reserve of creative ideas. Also catch up on industry news and other issues within your profession.

**Network.** Before you “humbug” holiday parties, remember that it’s the perfect time to network and build on those relationships that may help you achieve your career goals.

**Start the new year right.** Make a meaningful resolution, one that will bring more energy into your daily life and may help keep your work batteries charged.

**Resource:** CareerBuilder.com – “Recharge Your Work Batteries During the Holiday Downtime”

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**The Value of a Mentor**

Having a mentor to learn from and to guide you can be a tremendous resource. Most of us have a supervisor, co-worker, or other colleague who comes to mind whenever we need a hand, a fresh perspective, or a different point of view. We can identify people within our department, our institution, and our profession whose values, work ethic, and accomplishments we admire. Think about it. Who do you call when you can’t make heads or tales of a new program or when you can think of ten different ways to interpret a new rule? Chances are most or all of those people would fit the mentor mold. A mentor should be someone with strong leadership and communication skills, someone who can offer you opportunities for growth, career advice, and honest feedback. Ideally, a mentor is someone who will put you in touch with his or her professional contacts, people who will think of you when career opportunities arise.

Make managing your career an ongoing activity, not something that becomes a priority just before you begin a job search. Always be on the lookout for new ways to make your mark and to prove your worth to those around you. Stay on top of the latest trends and developments in your field. Be among the first to acquire the skills needed to handle today’s challenges and those of tomorrow. Remember that the relationships you cultivate with others are vital to achieving your career goals. And above all, enjoy the ride – getting there is half the fun.
Remember When – Part 2

This is the last issue of our newsletter to be printed on paper. As we think over the last 30+ years of newsletters and 40 years of PASFAA, many things have changed. Depending on how long you’ve been in aid, you may relate to some of these “golden oldies.”

- You drove to PHEAA headquarters, Washington DC or your closest DOE regional office to hand deliver your FISAP, PHEAA apps or other documents in order to meet a deadline.
- Students could be automatically independent by certifying on the FAFSA that they had not or would not live with their parents for more than six weeks in the past or current year.
- You learned what a dedicated phone line was when you hooked up your very first PHEAA computer terminal. Later, you learned that your phone bill got very large if you forgot to log off!
- You know how to do a “hand calc” of a student’s EFC and you’ve needed to do one.
- When you started in aid, the term “enrollment management” was not a job title.
- When you began your career, a mouse was only a furry little creature.
- You know the full names for the acronyms NDSL, SLS, GSL and BEOG (National Direct Student Loan, Supplemental Loan for Students, Guaranteed Student Loan and Basic Educational Opportunity Grant).
- Stafford and PLUS applications were available at local bank branches. More often than not students, came in to your office with the wrong type of application.
- You know what the acronym FAT (Financial Aid Transcript) stands for and you personally couldn’t count how many of them you completed every week.
- You could cover a student’s bill with grants only.
- You could cover a student’s bill with grants and Stafford loans only.
- Every state and guarantor had their own promissory note for student loans. Corrections were done by paper and via U.S. mail. MPNs and Direct Loans didn’t exist.
- You were lucky if the most modern equipment – a fax machine – was even near your office. Faxed documents weren’t “official” and were accepted only until the “real” paper documents arrived via U.S. mail.
- You spent days and days and days compiling and sorting through reports to complete the FISAP.

- Default rates were calculated, but no one cared or knew the rate for their institution.
- The Return to Title IV refund policy turned your world upside down. Learning how to do the calcs by hand was a tedious chore and explaining the process to students was almost impossible.
- You had two calculators on your desk – one for all the normal numerical functions, the other one calculated a student’s EFC.
- Student loans meant paper apps, paper checks, loan fees and tracking down students to sign their loan checks with a pen, not a PIN.
- Question 31 (drug conviction) on the FAFSA didn’t require a worksheet because the question about drug conviction wasn’t even on the FAFSA.
- Students were grateful for even $500 on their award letter and they would complete a scholarship application that awarded less than $200.
This has been such a crazy year for everyone including PELA. For a while, it seemed that every time we checked the news, there was another item about education lending or lenders. Well, thankfully, Congress decided to pass the Ensuring Continued Access to Student Loans Act of 2008 in the spring to ease some of the financing problems. This should help some lenders this year, but remember, it is only a one-year band-aid. Hopefully, our Congressional leaders will realize their cost reduction act last year may have gone a little too far and they must again re-visit the issues that have arisen from their actions next year.

We want you to know that PELA is still here to support our PA schools and students. We have never wavered from our goal to strive to make things easier and keep FFELP lending alive. We may have been a little quiet in recent months, but we are working to upgrade our website, enhance collateral pieces that can assist our schools and keep the focus on helping our customers. We would hope you would continue to support us also, as we are all in this together.

At our last meeting, we elected new (but not unfamiliar) officers. Newly elected officers are John McKenna, from MedInvest, as our President, Kerry Paoletta, from National City as Secretary and Jen McLaughlin as Member-at-Large Representative. They join Tony LaFe as Treasurer and Lisa Kendi from AFC, as Vice-President. All three electees have served in these positions before, but again have offered to help guide our organization for the next couple years.

If you have any suggestions where PELA could be involved more, please let one of our officers or members know. We are here to support education financing and you and your students are why we are here. We are constantly updating our website and would welcome any ideas you have that would make your job easier.

We will see you at PASFAA. Make sure you visit with your lenders during the conference. You may not see all of us in the exhibit hall, but we will be in the sessions and participating in conference events. See you at the Penn Stater!
It is hard to believe that another fall semester has started. Where did the summer go? Amid loan processing, answering questions from students and parents, trying to keep current with federal regulations while attempting to determine which lenders are still participating, I hope you have taken the time to register for the PASFAA conference.

The annual PASFAA conference offers something for everyone, both those new to the financial aid profession as well as seasoned veterans. It is a time to learn and share. I look forward to seeing you at the sector meeting held during the conference. This is a great opportunity to share your concerns and your best practices. This session is for you. If you have a topic you would like to add to the agenda, please let me know.

The conference is promising to be an amazing experience. Since we are an amazing sector, I have committed our sector to the Sector Ice Cream Challenge and the Sector Basket Raffle. I would like to thank those of you who have volunteered to help with these events. Everyone is welcome and encouraged to help out and support our sector in these challenges.

Please feel free to contact me at 724-836-7167 or at bsd@pitt.edu with your ideas, issues and concerns. See you at the conference!

Greetings to everyone in the Institutional Support services sector! I hope everyone had the opportunity to enjoy their summer even though it continued to be a challenging time for many of us. Our industry continues to see many changes in the legal environment which has affected many of our colleagues and I would like to wish them all the best in these ever changing times.

I encourage all of our members to please plan on attending our sector meeting at the upcoming fall conference at the Penn Stater. This meeting is a great arena to share our common ideas, discuss current industry news and regulations such as the ECASLA Act, and many other topics affecting our industry today. I look forward to seeing all of you there, and please contact me if you have any concerns at (501) 387-4130 or l.kendi@aflending.com.

As this issue goes to press, I am sure that we are all in our crunch mode and busy organizing for the new academic year. Many things have changed in this last year and I am sure that many changes are on the horizon. Our students have been very confused and worried over this whole loan dilemma and at times we felt unprepared to give them the answers they were looking for. We are hoping with the new legislation that we will finally get back on track and continue to help our students either start or complete their academic journey.

On a personal note, I wish to thank Joan Holleran for all of her hard work and patience over the years with getting our newsletter out and wish her well as she turns over her baby to someone new. Looking forward to seeing you at the Conference in October.

PASFAA committees and sub-committees have been forming, and, the names of those who completed the official on-line PASFAA Volunteer Form have been sent to the chairs of the various committees. As of this writing, 99 have volunteered your time and talents for the new cycle and 44 have been selected to fill committee openings. Many of the volunteers offered to moderate a session at this year’s annual conference and your names have been sent to the Conference Committee.

New this year, those who offered to volunteer as a “greeter” for the PASFAA Conference are being matched with a first-time conference attendee. This pairing will enable this year’s first-time attendees to already know someone before they attend the conference and help them get to know others there through their “greeter.”

If called upon, we ask that you volunteer on only one committee. Several of you mentioned that you were never contacted. I have been in touch with the chairs of committees and 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. Your offer to volunteer is appreciated, however depending on the cycle, there may not be an opening on the committees which you selected. (Some committees have members who cycle off at different times to guarantee some continuity of knowledgeable persons with past experience.)

The Intermediate Workshop Committee as well as the Financial Aid Awareness Committee have yet to names their members. If you are interested in assisting one of them, contact Thelma Ross, chair of the Financial Aid Awareness Committee at tross@lincoln.edu or Kim Anderson, chair of the Intermediate Workshop Committee at kanderson@lincoln.edu. On behalf of PASFAA we sincerely appreciate your offer to volunteer. Our association is a dynamic one because of your willingness to serve.

I want to congratulate Dottie Brehm who will begin her term in October as the Sector Representative At-Large for Council. Dottie will continue the at-large sector rep’s volunteer coordination initiative. In the meantime, I thank you for the opportunity to have served our organization and hope to see many of you at the 2008 conference.
BUSINESS, TRADE & TECHNICAL SECTOR
Submitted by Debra A. Woodcock
Business, Trade & Technical Sector Representative

Looks like we all made it through another hectic fall start. Now it's time to think about getting away from it all for a few days and the PASFAA annual conference sounds like just the place. I hope everyone who is going to the annual conference has remembered to register. I'm sure it's going to be a good time for all as we celebrate PASFAA's Amazing Journey.

As a reminder, for anyone attending the conference, your annual PASFAA membership is renewed when you register for the conference. For those who are not attending this year's annual conference, you must go to the PASFAA.org website and renew your membership. If you do not attend the conference or renew your membership, your current membership will have expired September 30, 2008.

As always, if there is anything you would like to share with your fellow sector members or any questions you may have, please e-mail me and I will send it to all of our members. If you have any concerns or issues, please get them to me by either calling me at (717) 464-7054 or e-mailing me at dwoodcock@lcctc.org. See you in State College!

PA STATE SYSTEM of HIGHER EDUCATION SECTOR
Submitted by Diane G. Fegely
PASSHE Sector Representative

Hi PASSHE sector friends and colleagues. It feels a bit like déjà vu preparing this final sector article. I feel very fortunate and honored to have had the opportunity to serve as the PASSHE interim sector representative for this extended period. In this year of the Presidential election, our country is facing some crucial issues which will place upon us increased challenges in assisting our students to fund the college experience. This reflection also brought to mind the “dislocated worker” status that we thought was a thing of the past only to rear its ugly head once again, the TEACH grant and its challenges, the changes in the lending community with the many lenders who will no longer serve our students and lenders able to continue serving our students and families.

Thanks to Dwight Horsey for giving me the opportunity to continue as interim sector rep. Thanks to all of you in this great sector for your continued support. Please help me celebrate my last official duties and also to welcome Bob Foultz as our new PASSHE Sector Representative. See you in October in "Nittany Lion country!"

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

PRIVATE SECTOR
Submitted by Linda W. Ebel
Private Sector Representative

Hello Folks! I hope that you all are well. I want you to know that this summer is very unique for me. It is my opportunity to see financial aid from two sides – as a parent of an incoming first year student and also as a financial aid professional. Each year, especially during the summer, we work so hard to process the aid for the new and returning students. It is important to remember that good or bad, those students are wonderful and precious to those frantic parents. Keep up the good work and don’t lose heart! What you do does matter and I as a parent very much appreciate those in our profession who work so hard to serve students.

My hope is that many are planning to attend the PASFAA Conference in October at The Penn Stater. Cheryl and her conference committee have been working very hard to give us a wonderful conference to celebrate 40 years of PASFAA. I will look forward to meeting and greeting you in person.

If you have not contacted me about contributing to our private sector basket for the raffle, please consider giving as an office or individual. My goal is to collect 40 different gift cards that will be available to use all over the state. Thanks to those offices and individuals that have contacted me already. We still need more donations. I have collected cards from McDonalds, Starbucks, Giant Eagle, and Barnes and Noble so far. The money raised for the basket raffle will go to a good cause so please donate or buy raffle tickets at the conference.

I am very interested in your ideas, questions or concerns. Please contact me or attend the private sector meeting and I will bring them to the attention of the PASFAA Council on October 15. I can be reached at ebel@andrew.cmu.edu or you can call me at (412) 268-8377.

NURSING SECTOR
Submitted by Connie L. Hake
Nursing Sector Representative

Hello to everyone in the Nursing Sector Group. I am sure summer has been as crazy for you as it is for me. As you are preparing for the 2008-09 school year, there are a couple of things that I want to remind you. Volunteering – what a great opportunity to meet new people and become active in our great organization. I have found it to be very rewarding. Conference registration is now open, don’t forget to sign up. It sounds like it is going to be a great conference. The committee has been very hard at work.

The committee has also put out a challenge to the sector groups to come up with a theme for a basket to be used for a raffle to benefit the charity. If anyone has any ideas please e-mail me at clhake@lancastergeneralcollege.edu. Some other sector groups have accepted the challenge. I know we can do the same. Let me know! Hope to see you at the conference in State College.
From the Editor’s Desk

This is the last issue of a paper newsletter. I am folding up my card table for the last time and passing the pen to a new editor who, along with the Technology Committee, will take our newsletter into an entirely electronic format. During my service over the years, I have had the pleasure and privilege of working with the best of PASFAA’s volunteers in their roles as officers, sector reps, committee chairs and Newsletter Committee members. Many have become dear to me and whose friendships I treasure.

Thank you to some exceptionally fine individuals who made my role so easy. Thanks to the dedicated members of the current and past Newsletter Committees whose talents shine in the pages and who came through in a pinch every time; to Greg Gearhart, Dan Wray and Brian Blackburn for saving my technologically-challenged sorry self; to the PASFAA presidents under whom I served – George, Yali, Bill, Bonnie, Dana, Gary, Bob, Jean, Barbie, Patty, Mary, and Dwight – who supported me and helped me to grow; to Scott Miller who we drafted to be a regular columnist and who never said no; to Diana Sheehan, Kathryn Griffith, Bethany Boscha, Chris Zuzack and Mary Miller at AES/PHEAA for articles and photos, to Valentin Rodriguez at Letterman Press, Inc. for his patience and fine customer service; to RCCG Paul Siegfried for his creative design assistance on many newsletter covers; to my supervisors, coworkers, student workers, and husband for putting on labels and taping, for carrying boxes and more boxes, and for allowing me to do something I so much enjoyed; and to the loyal readers for without you there would be no reason for a newsletter.

Thank you for allowing me to be your editor. It’s been a great ride. For someone who wanted to get a little more involved – 12 years and 48 newsletters later – volunteering in PASFAA has been such a richly rewarding experience for me. Fill out the volunteer form and see where it can take you.

Joan L. Holleran
PASFAA Newsletter Editor

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PASFAA Bulletin Board

Congratulations to Ken Grugel, Clarion University of PA and chair of NASFAA’s 2007-08 Research Committee. Ken’s committee was selected as Committee of the Year at the 2008 NASFAA conference.

Donna Cerza, has left Wilkes University to join the staff at King’s College as Assistant Director of Financial Aid.

Jim Zuzack, formerly with M&T Bank, is now an Assistant Director of Financial Aid at Duquesne University.

Nancy Chalker, formerly with Student Loan Express, is now a Regional Vice President-Sales with Education Loan Source.

The new Director of Financial Aid at Kutztown University is Bernard McCree, formerly with Thaddeus Stevens College of Technology.

Kathy Bialk, formerly at Mercyhurst College, has accepted the Director of Financial Aid position at Marshall University in Huntington, WV.

Vince Frank has left Juniata College to take the Director of Financial Aid position at Harrisburg University.

Michael Bertonaschi, formerly of Nelnet and Nellie Mae, is now an Assistant Director of Financial Aid at Seton Hill University.

Dennis Correll was promoted to Associate Dean of Admissions, Financial Aid, and Registrar at Pennsylvania College of Technology. Jan Kuzio will serve as Interim Director.

Central Penn College welcomes Megan Jones as their new financial aid counselor.

Melissa Stasik, formerly of La Roche College, has accepted the position of Assistant Director of Enrollment Services at Carnegie Mellon University.

Michael Lewis, formerly with National Education, has joined College Aid Professionals of East Norriton, PA, a company who provides counseling services to financial aid offices and families in the tri-state area.

Doug Vore and Tracey Wyrwas have been promoted to Associate Directors of Financial Aid and Cindy Haney has been promoted to the Executive Director of Enrollment Services at Montgomery County Community College.

Betty Davis is now a consultant with Atlanta-based Financial Aid Services and is also doing private consulting with College Bound Admission Academy in Peters Township, PA.

Condolences to Marykay Klara, Villanova University, whose mother passed away September 6.
2008 NASFAA Conference Urges “New Beginnings – Come Share the Magic”

I have attended many NASFAA conferences in my career, but I think that this one was the most interesting. Considering all the change that has occurred in the past year, I really wanted to hear what NASFAA and the Department of Education had to say.

Things got interesting from the very first session which was a panel comprised of both lenders and Dept. of Ed staff. There was general agreement that HR 5715’s quick passage was a positive development. It’s the next step that has people wondering. There was a lot of back and forth with the questions and comments from the panelists. Some in the audience thought that the questions could have been tougher.

There was lots of discussion about lenders and the legislation surrounding the administration of the aid programs. Representative Ric Keller (R-FL), a ranking member of the House Higher Education Subcommittee, addressed a general session and indicated that reauthorization would likely be the only legislation passed this year. Until the impact of the Ensuring Continued Access to Student Loans Act (ECASLA) is observed, he indicated there would not be any additional legislative action.

Dan Madzelan, the Dept. of Ed’s Director of Policy Analysis Staff, gave an overview of the annual budget process. He also stated that $520 million appropriated for ACG/SMART went unused. Jeff Baker commented on the TEACH Grant, changes to ACG/SMART as a result of ECASLA, and enforcement activities as they related to FWS. This was noteworthy because of the penalties for not spending the required 7% on community service.

There was a bit more elbow room in the lender area, but it was still a great place to hang out. As I sat in on sessions with other state leaders, I wasn’t too surprised to learn that we are all pretty much in the same boat. No matter what part of the country you are in, we’re all dealing with tight funding, declining lender support and waning volunteerism.

With all that is happening, I was still able to do what I usually do at the conference – have a good time and learn something in the process. I’ll continue to attend NASFAA’s annual conference and hope that they continue to offer sessions that are both relevant and timely.

Editor’s Note: Visit the NASFAA website to see PASFAA members included in a montage of photos from the 2008 NASFAA conference.
Coming Events:

Aug – Nov, 2008 AES Fall Workshops

October 7 Drexelbrook Conference Center, Drexel Hill
October 8 Harry's Savoy Grill, Wilmington, DE
November 19 University of Charleston, Charleston, W VA
November 20 Ramada Inn, Morgantown, W VA


October 11-12 Fundamentals Workshop, prior to PASFAA Conference
October 11-12 Leadership Development Training, prior to PASFAA Conference

Oct – Dec, 2008 Federal Student Aid Conference

October 28-31 Hyatt Regency Dallas, Dallas, TX
December 2-5 Paris Las Vegas, Las Vegas, NV

November 2008 Counselor Workshops

December 2008 BT&T Workshops

May 17-20, 2009 EASFAA 2009 Conference, Washington, DC

July 12-15, 2009 NASFAA 2009 Conference, San Antonio, TX

October 4-7, 2009 PASFAA 2009 Conference, Valley Forge Convention Plaza

PASFAA 2009 Conference, San Antonio, TX
EASFAA 2009 Conference, Washington, DC
PASFAA 2009 Conference, Valley Forge Convention Plaza