

**PASFAA**

# Pennsylvania Association of Student Financial Aid Administrators

# NEWSLETTER

NUMBER 2

FEBRUARY 1990

VOLUME XXIII

Dear PASFAA Member,

Happy New Year to all from your PASFAA Council! As we enter the decade of the nineties we will be faced with many new and exciting issues for the financial aid community. Opportunities for involvement exist in so many ways.

Two opportunities for involvement have already passed. By the time you read this, January and the financial aid awareness activities associated with that month will be over. We are very pleased that over 100 PASFAA members were involved with the Financial Aid Hotline in various ways. Thanks to all who answered phones, to all who coordinated publicity efforts by having their mayor proclaim January as Financial Aid Awareness month, and to all who helped organize the event. Special thanks go to site coordinators Bonnie Behm, Madelyn Dudzick and Paul Zimmerman; to PHEAA's Michelle Troutman-Keyser; and a BIG THANKS to Mary Frances Woodall for her excellent work as chairperson of the Hotline.

As many of you know already, PASFAA added a new event to its calendar of financial aid awareness activities for January. The Financial Aid Workshops for High School Guidance Counselors attracted over 250 counselors to the various workshop sites. Thanks to the efforts of Betty Davis, Rose Mary Stelma, Jack Pergolin, Rick Wilson, Ken Grugel and Brenda DeVaughan, we believe this was a very successful project and look forward to continuing it in the future.

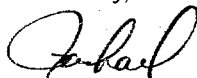
Although these events are over there is still plenty of time to become involved in the Association. Though it may seem early and the election of officers at the October Conference may seem far away, now is the time to begin thinking of possible candidates for the summer nomination process. I encourage serious consideration by active PASFAA members regarding the offices of president-elect, vice president, treasurer and secretary. Take time now to contact current or past office-holders for information about the office's duties and responsibilities, time commitment, etc.

At this time we also begin to look forward to working with the new 1990-91 MDE system for processing of financial aid. Many of us may have already begun packaging for fall. With the changes brought about by this system, we are all novices once again, struggling to learn new terminology and procedures. Your involvement in formal and informal workshops, seminars and discussions sponsored by state, regional and national organizations will be imperative. There have been and will continue to be many opportunities to learn and share with colleagues in the coming months. We encourage your participation.

Finally, there is always need for involvement in the legislative and regulatory process. Recently we encouraged responses to two very important NPRM's, one on Reauthorization and one on the Validation Process. It is up to us as professional aid administrators to respond when appropriate and to share our vast knowledge with those who make laws and write regulations that affect financial aid.

Let's all begin this new decade of the nineties by becoming involved in the Association in whatever way we can and by renewing our commitment to service within our profession.

Sincerely,



Rachael L. Lohman  
President

22nd Annual  
Conference  
The Pocono  
Manor Inn &  
Conference Center,  
Pocono Manor, Pa.  
October 7-10,  
1990

### FEATURES

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## 1989-90 PASFAA EXECUTIVE COUNCIL

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**PRESIDENT ELECT**  
Mary Andrews Miller  
Indiana University of Pa.  
(412) 357-2218

## Editor Exerpts

- The Newsletter publishes financial aid position openings free-of-charge and accepts signed letters to the editor.
- Lenders speak up! We need more articles for the Lender Language section of the Newsletter. Please contribute whatever you feel is newsworthy.
- We are expanding the dates to remember section on the back cover of the Newsletter. Please send events and dates to the Editor well in advance of the event.
- Position changes/personal notes: We will publish position changes and personal notes as space permits in each Newsletter.

### PUBLICATION SCHEDULE

Editions of the PASFAA newsletter are scheduled for December, February, April, June and September. Articles, editorials, positions available, or other contributions must be submitted in the month prior to publication. Please submit materials or questions to:

John McKeown  
PASFAA Newsletter  
Kutztown University  
Kutztown, Pennsylvania 19530  
(215) 683-4032

Subscription to the PASFAA Newsletter is included in the Membership fee. Contact Milosh Mamula, Allegheny College, for information on PASFAA Membership.

### NEWSLETTER STAFF

**Editor** John McKeown, Kutztown University  
**Editorial Board** Don Shade, Pennsylvania College of Technology  
Vali Heist, Alvernia College  
Helen Nunn, Susquehanna College  
Georgia Prell, East Stroudsburg University  
**Membership List Maintenance**

## Pasfaa Potpourri

### MOVING OR CHANGING POSITION?

PASFAA membership belongs to the individual and not your institution. Please be sure to provide PASFAA with change of address or changes in title. Please review your entry in the Membership Directory and submit any necessary changes to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, Pa. 18301 where the membership list is maintained.

### 1989-90 PASFAA COMMITTEES

<b>Committee</b>	<b>Chairperson</b>
Government Relations	William Burke
Membership and Elections	Milosh Mamula
Professional Standards and Training	Mary Andrews Miller
Public and Professional Information	John McKeown
1990 Conference	Sharon Shurow

## EXECUTIVE COUNCIL NOTES

Special Project for Public and Professional Information for the purpose of media releases about PASFAA activities and causes. This special project will be coordinated by Sheila Angst.

PASFAA will participate with PACU and the Pennsylvania Association of Guidance Counselors in an Early Awareness Project. This effort is directed at the middle schools and will provide information to students, parents, and guidance counselors about post secondary opportunities for education. Gordon Bateman has developed a presentation format for use in this project. Milosh Mamula will be the liaison person.

PASFAA will continue to evaluate the possibility of developing a video for use in the promotion of the association as well as financial aid concerns.

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## A NEW DECADE FOR THE NEWSLETTER

In this initial edition for 1990, it seems appropriate to spend just a few moments to look back at what the PASFAA NEWSLETTER of 1979-80 reported. As one might expect, some things have changed and other issues continue with us.

The following are random selections from newsletter issues of a decade ago.

- President Carter proposed \$400,000,000 reduction in federal aid to higher education.
- NASFAA annual meeting reported: "Fifteen Department of Education officials attended a conference on Reauthorization, however, when asked questions by the Senate Arts, Education, and Humanities subcommittee, the Department of Education personnel could not provide answers."
- An observation that both the NDSL and GSL have an undeniable place in the future of financial aid to students.
- Title IV Programs require that a student sign an affidavit of Educational Purpose and that it be notarized.
- GSL proceeds may not be utilized or refunded to students until the first day of class.
- Comparison of GSL borrowers: According to the United States Aid Funds, a survey revealed that families with incomes of \$60,000 or over represented only 2.7% of the total borrowers. Hardly a surge in affluent borrowing.

The Editor

## '90 PASFAA CONFERENCE

*submitted by Sharon Shurow,  
1990 Conference Chairman*

The '90 Conference Committee met on December 3rd and 4th at The Pocono Manor Inn & Conference Center, site of the '90 Conference to be held October 7-10, 1990. Built in the early 1900s, this Pocono Mountain Landmark is a full conference resort, encompassing 3,000 acres in a majestic mountain setting. In planning your budget for the coming year, be sure to include the PASFAA '90 Conference. The conference fee has not yet been set but the hotel charges are:

Single—\$120.00/day

Double—\$95.00/day/person

These rates are based on a full American plan and include all taxes and gratuities. If you have any questions or suggestions about the conference, contact Sharon Shurow, Conference Chairman, at (717) 424-3340 or TM12.

## CONFERENCE COMMITTEE—1990

Sharon Shurow—Chairman  
Cheryl Browning  
Patrick Fanning  
Donna Morris  
Judy Neyhart  
Helen Nunn  
Robin Sztas  
Chris Zuzack



## PAATP UPDATE NEWS!

*submitted by PHEAA/PAATP Staff*

### February, 1990 Seminars Cancelled

It has been brought to the attention of PAATP Staff that the 1990 Professional Development Seminars, scheduled for February 20 and 21, 1990, conflict with the 1990-91 delivery training sessions being presented by NASFAA. After careful consideration, the decision has been made to cancel the PAATP 1990 Professional Development Seminars. These seminars will be presented next year. So, watch for February dates on the 1990-91 PAATP Calendar!

### Changes And Additions to PAATP Schedule

PAATP is pleased to announce a new addition to the 1989-90 training calendar. June 1990 marks the introduction of the Intermediate Training Seminar for Financial Aid Administrators. Similar in format to the Summer Institute which provides training at the basic level, this two and one-half day seminar will present an opportunity for intermediate level financial aid officers to receive advanced training. Participants will be housed on the campus of Dickinson College. This new Intermediate Training Seminar is scheduled for June 11-13, 1990. A brochure and registration materials will be mailed in February. Mark your calendars and plan to join us in June!

Reminder: This year the Stafford Loan Program Workshops are moving to a new slot. Normally held in May, the Stafford Loan series will be held throughout the month of April. Brochures and registration materials will be mailed by the end of February. See you then!

## NEW TRACK RECORD DISCLOSURE REQUIREMENTS AFFECT MANY SCHOOLS

*submitted by Don Shade,  
Pennsylvania College of Technology*

When the Department of Education issued the June 5, 1989 regulations as part of the default reduction initiative it was assumed by many that the changes affected only proprietary schools or schools with high default rates. However, Section 668.44—Institutional information, could have an impact on ALL types of schools REGARDLESS of default rate.

Under the new regulations, schools must provide prospective students with certain consumer information if the student is enrolling in an undergraduate non-baccalaureate degree program designed to prepare students for a particular vocational, trade, or career field. Information must also be provided to students enrolling in ANY program for which the institution publicly makes a claim as to the job placement experience of its students as a means of attracting students to enroll in the program.

This is not simply a proprietary school problem. It affects the proprietary schools, the nursing schools, the community colleges, the two year privates, ANY four year institution offering non-baccalaureate degree programs that are not designed specifically for transfer, and ANY school which advertises placement rates. Schools should review the regulations and their curriculum portfolio to determine if they need to comply with this new regulation.

The workload associated with this change is horrendous. Schools must provide information which is very difficult to collect and maintain, they must use ED's prescribed form without making ANY alterations to it, they must obtain the student's signature on the form, and they must retain a copy in the student's file. All of this must be done PRIOR TO the student's enrollment in their chosen program of study.

It is very frustrating that schools must comply with these requirements without regard to their retention rate, graduation rate, placement rate, or default rate. Financial aid officers are encouraged to write to the Department of Education, preferably over their President's signature, to encourage the elimination or relaxing of these requirements.

## What's up in Washington

Below is a sample response to the Secretary's request for comments on Reauthorization issues that was submitted by Fran McKeown, Director of Financial Aid at Bucks County Community College.

Dr. James B. Williams  
Acting Assistant Secretary for Postsecondary Education  
U.S. Department of Education  
400 Maryland Ave., S.W.  
Room 4060  
ROB-3  
Washington, D.C. 20202

Dear Dr. Williams:

I am the Director of Financial Aid at Bucks County Community College in Pennsylvania and am replying to the NPRM of September 28, 1989 concerning the Reauthorization of the Higher Education Act of 1965. I have commented below on the proposals that I feel would affect the financial aid process the most:

### 1.) Needs Analysis:

Using a single needs analysis formula for all Title IV programs would make the financial aid process much less complicated for both students and parents to understand. Presently, it is difficult for Financial Aid Officers to explain the difference between the two formulas used. I do feel, however, that great care must be taken to develop the single methodology that would be most beneficial to the student.

### 2.) Ability-to-Benefit:

I believe that students admitted on the basis of the "ability to benefit" provisions should continue to receive student aid. Students who fall into this category are normally students who, without student aid, would not be able to attend college. These students are usually required to enroll in remedial programs that are challenging to them. Therefore, receiving student assistance alleviates the additional pressure of worrying about meeting their financial obligations.

### 3.) Independent Student Definition:

The independent student definition, for students who don't meet one of the four automatic criterion, has become too complicated. The definition should only include the four automatic criterion, and eliminate the questions regarding whether or not students were claimed on parents' tax returns and whether or not students earned \$4,000 during the appropriate years. If this definition is not altered, the questions on the applications, to determine dependency status, will require a page themselves. It should be left to the Financial Aid Officer's professional judgement to override dependency status for a student who doesn't meet one of the four automatic criterion.

### 4.) Aid Packaging:

I strongly oppose institutions having standardized aid packaging policies. I think that the federal government should give us certain parameters to work within as they do presently. However, each institution has a different student population and different economic factors affecting costs to the student which must be taken into account when developing a packaging policy. I really feel that an institution's Financial Aid Officer is more aware of the students' needs at his/her school and would formulate the appropriate packaging policy.

*(Continued on next page)*

### 5.) Grant Aid and Debt Burden:

I agree with the concept of increasing freshman year grants in order to minimize debt burden, promote access and encourage students to complete their program of study. With grant funds diminishing, students are relying more heavily on loans which will eventually contribute to the default problem. Freshman year is a difficult one for students in many ways. By packaging them with a higher ratio of grants, they won't have that "loan burden" hanging over their heads.

I also feel that Financial Aid Officers should have some discretion over who gets Stafford Student Loan. Our hands are tied in this area, yet we are held responsible for our default rates.

### 6.) Community Colleges:

I think that the Consumer Disclosure information required by the June 5, 1989 Default Initiative Regulations should be modified for Community Colleges. Our student population does not often follow the "normal path" to graduation. Students may enroll for one semester and sit out for the next. This scenario makes it very difficult to collect valid data for the Track Record Disclosure Forms.

### 7.) Public Service Incentives:

I do not feel that performing a public service should be a prerequisite to receiving financial aid. People who choose to perform a public service do so because they want to. If people are forced to do this, the service performed will only suffer. However, if someone voluntarily decides to perform a public/community service, they should be rewarded with possible loan cancellation. This would also serve as an incentive for someone who would normally lean towards public/community service, but chooses not to for economic reasons.

### 8.) Delivery System:

Finally, I feel that the delivery system has become very cumbersome. Financial Aid Offices are required to collect more and more information that is unrelated to a student's eligibility for aid. Because of this, the delivery of aid to a student is taking much longer than it should. Our purpose is to financially assist students with their education, instead we are constantly badgering them for more information.

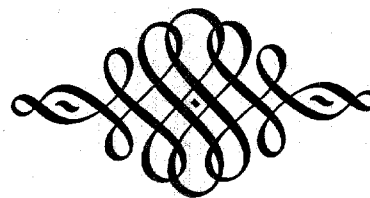
I thank you for the opportunity to respond to the proposals regarding reauthorization and I hope that my comments will be of some assistance.

Sincerely,

Fran C. McKeown  
Director of Financial Aid

## POSITION OPENINGS

Position available at **Allentown College of St. Francis de Sales** for an **Assistant Director of Financial Aid**. Responsible for state grant programs, college work-study and institutional employment programs, the Pell Grant, Perkins and Nursing Loan Programs as well as the Stafford Loan Program. Act as administrative liaison with the Access Program (evening college/continuing education division). Qualifications: bachelor's degree and experience in financial aid, familiarity with federal and state programs, ability to effectively communicate with individuals and groups and good counseling skills. Assistant Director reports directly to the Director of Financial Aid. Competitive salary and benefits. Submit letter of application, resume and the names and phone numbers of 3 references to: Catherine A. McIntyre, Director of Financial Aid, Allentown College of St. Francis de Sales, Station Avenue, Center Valley, PA 18034. Applications will be accepted until February 15, 1990. An equal opportunity/affirmative action employer.



## QUOTES AND THOUGHTS

*submitted by John McKeown,  
Kutztown University*

"What a waste it is to lose one's mind—or not to have a mind. How true that is."—Vice President Quayle in a speech to a United Negro College Fund dinner, 1989.

"Yesterday is a cancelled check and tomorrow is a promissory note. Only today is cash at hand to spend meaningfully."

Anonymous

The three greatest lies:

1. The check is in the mail.
2. I'll respect you as much tomorrow as I do tonight.
3. I'm from the government and I'm here to help you.

Anonymous

# FROM THE GOVERNMENT RELATIONS COMMITTEE

## GOVERNMENT RELATIONS UPDATE

*submitted by William Burke,  
University of Scranton*

The Government Relations Committee met in Harrisburg on December 11th and 12th. For the most part, the first day's discussion concentrated on federal issues as the recent request by the Secretary for input on Reauthorization and the Verification NPRM. It was reported that the Congressional Liaison Network was requested to contact PASFAA members and encourage responses to the Reauthorization notice (Please remember to send copies of responses to Bill Burke at the University of Scranton for PASFAA files). The committee also reviewed provisions of the recent Reconciliation Bill using an analysis by the Consumer Bankers Association presented to our group by Chuck Olinger, Fidelity Bank.

On the following day, the committee met with PHEAA staff. The major issue discussed was the funding problem with the non-subsidized Stafford Loan program. Both Mr. Reeher and Bob Pearle explained the difficulties encountered by the Agency in issuing needed bonds to raise necessary funds for the remainder of the academic year. Our committee expressed concern that all aid officers were not aware of the hold up in disbursements and we requested the Agency notify schools. Although the Agency was able to resolve the immediate funding problem at the end of December, that does not mean the program is guaranteed to operate as it has in the past. Mr. Reeher explained that there is stiff competition within the commonwealth for limited tax free bond issues which fund the program, and the Agency's associated costs and required reserves has increased, thus providing less proceeds to use for making loans. He and Bob Pearle have been meeting with the Governor's Budget Secretary to explore additional means to insure the future of the program.

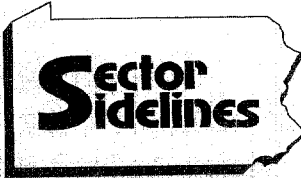
Gary Smith, Deputy for State Grants, reported that the Agency has requested an increase of 13% in funding for the regular, full-time state grant program from the current year funding of 128 million dollars to 144 million dollars. An additional 21 million dollars has been requested for part-time students and students

enrolled in one year programs, however, legislation authorizing a separate program has not been enacted. Gary also mentioned that another proposed piece of legislation allowing a fifth year of state grant eligibility has not been enacted.

The committee brought attention to problems encountered by aid officers in dealings with the Student Loan Servicing Center and inquired what steps the Servicing Center were taking to alleviate the backlog. Mike Kelliher responded by informing the committee of recent additions to staff, improvements to telecommunications and other resources committed to SLSC that have shown measurable improvements to service in recent months. He suggested that if aid officers encounter difficulties, that cannot be resolved through normal channels, they could contact Nancy Zarker of his staff at (717) 257-2900 or terminal ID JHAO.

Vince Racculia, College Services, briefed the committee on recent developments in his area that include a micro Pell Electronic Exchange capability for schools not using the PHEAA on line system, Debt Management Counsellor software, and an Exit Interview video due out in early spring. We requested that PHEAA consider using the terminal system as a better communications tool to set up a bulletin board that could be used by both PHEAA and terminal users. Vince reported that he has proposed a similar plan to PHEAA's Data Processing Department as well as a change in the Talk command capability that would allow users to create a grouping of terminal IDs to receive messages without requiring individual ID typeins. The committee overwhelmingly endorsed Vince's proposals.

The Government Relations Committee will meet again in late winter or early spring. Anyone having a concern that they feel should be addressed may contact Bill Burke, University of Scranton at (717) 961-7700, Terminal ID TMLF, or their Congressional Liaison.



## STATE SYSTEM NEWS

*submitted by Gary Seelye,  
SSHE Sector Representative*

It was a pleasure to visit the great city of Pittsburgh for the fall PASFAA Conference. It certainly seemed that everyone welcomed the break after a busy summer of justifying why a loan application received a week ago had not been certified, explaining why we cannot just take their word that their AGI is correct, collecting drug statements and verifying applicants' selective service status.

If the past is any indication of the extraneous requirements that will be tied to the future receipt of Title IV Aid, I believe everyone should begin gearing up to the possibility of requesting birth records of parents to assure the income reported is that of the true natural parents and of requesting verification from the Department of Transportation to assure that the picture on the driver's license is that of the applicant in question before processing I-9 forms.

Over the last ten years, I have been in financial aid. I do not believe I have heard so many aid officers comment that they wish they could go back to the old days of UM even though they complained about how bad that was during its use.

As in prior PASFAA Conferences, we came away with some good and some not so good information. However, I believe we all came away feeling a little more relaxed. Our thanks go out to Chris and her committee for making the Conference an enjoyable and productive one.

The SSHE group discussed plans for their spring meeting which will be hosted by California University in April.

## TWO YEAR PUBLIC SECTOR MEETS

*submitted by Don Shade,  
Public Two-Year*

The two year public sector met on November 9 and 10 at the Compri Hotel in Harrisburg. The meeting was attended by 27 aid officers representing 13 of the 14 member institutions.

On November 9, Mike Kelliher and Dayna Bryner from the Student Loan Servicing Center joined us to provide information and clarification on a number of issues of concern to the group. Mike talked about the tremendous growth of the SLSC over the past two years, the enhancements which have been made in the delivery of services, the process by which lenders contract with SLSC, and a number of other related issues. The group found this session to be very helpful in resolving some common problems and misconceptions surrounding student loan servicing.

For the balance of the two-day meeting, the group discussed such issues as the new Track Record Disclosure requirements, in-person borrower counseling, Reauthorization, the non-sub loan program, and others.

The next meeting of the two year public sector will be held on April 5-6, 1990 at the Compri Hotel in Harrisburg.

### **ONWARD and UPWARD**

Romy Stelma from Director of Financial Aid at Harcum Junior College to Temple University as Associate Director of Financial Aid.

Lisa Conner has been appointed Director of Financial Aid at Chatham College.

William Burke is now Director of Financial Aid at the University of Scranton. He had served as Associate Director at Scranton. Bill succeeds Joseph M. Tierney who retired after 21 years of service.

Susan Glueck from Financial Aid Counselor to Director of Financial Aid at Moravian College.



## LETTERS

Mrs. Rachael Lohman, President  
 Pennsylvania Association of  
 Student Financial Aid Administrators  
 Wilkes University  
 P. O. Box 111  
 Wilkes-Barre, PA 18766

Dear Rachael:

In a lifetime there are many red-letter days. Some relate to our personal lives, such as graduations, weddings, births, anniversaries, etc. Memorable occasions also occur in our professional work life; and when the event that makes a day a special red-letter day is due to peer recognition, it has even more meaning and importance. October 24, 1989 will always be a special red-letter day in my work life book of memories. I am honored and privileged to be the second recipient of PASFAA's Distinguished Service Award.

Like the folks on the Academy Awards who receive an Oscar, the list of credits could go on and on. Suffice it to say that I have been truly blessed in my family life and in my years of employment. I was fortunate to have had supportive mentors, supervisors, assistants, staff, coworkers, and fellow financial aid personnel who helped me to be the best professional I could be. I'll not risk offending anyone by mentioning names lest I might overlook someone; however, I am truly grateful to so many of you for all the cooperation, shared information, and support I have received.

No one is more keenly aware than I that there are many others who are equally and more worthy of this special recognition. I hope that I can live up to this symbolic honor and that all who know and have assisted me share this award with me.

I wish to again thank the PASFAA Council for the award. October 24, 1989 will always be one of my outstanding red-letter days.

As I go forth into retirement, I hope that when next we meet I can share with you what "life after financial aid" has to offer.

Sincerely,  
*Catherine D. Kratzer*  
 Catherine D. Kratzer

Mrs. Renee Saleh  
 Director of Financial Aid  
 Kutztown University  
 Kutztown, PA 19530

Dear Mrs. Saleh:

I hope you remember me. I am the one who has written you a couple of times before, asking your advice to help me with the "God awful task" to get my fifth child through college. It really seems like the establishment has mounted all its energies to keep me from doing this.

This past Friday we received a letter from our local lending institution telling Cindy Kutztown University says she can't borrow any money. It seems her parents make too much money.

I am a totally disabled individual living on a pension, and my 56 year old wife works two jobs. We have 3 mortgages on our house and a home equity loan that costs us, just for this, \$20,000 a year plus all the other bills. Believe me, Mrs. Saleh, I can't afford \$100.00 let alone \$9613.00 that you say my wife and I should contribute.

No one has ever asked me for "proof" of need. It seems that the political and education people in this country don't want our young people educated. All my daughter is asking for is a loan, not a hand out, so she can finish her senior year and get out to teach handicapped children like her two older sisters.

It makes me feel awful that I have to lose my dignity and write letters like this. We're not on welfare and not rich. Since 1975 we've been able to borrow money for the education of a research physicist, a guidance counselor with a masters degree, a teacher of the handicapped who was nominated for a teacher of the year award and a biology teacher. Now, all we want is Cindy educated. Don't you think we've done our part to better this country?

We're not asking for something for nothing. It's just a **loan**. I am asking you, Mrs. Saleh, what can we do?

### PASFAA FINANCIAL AID HOTLINE!

*submitted by Mary Frances Woodall,  
 Hotline Coordinator*

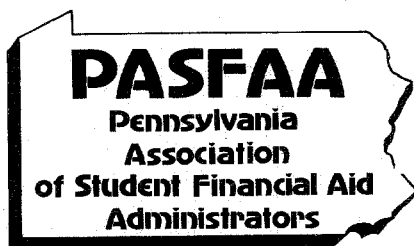
By the time you receive this newsletter, the Fifth Annual PASFAA Financial Aid Hotline will be history. All of the statistics regarding the 1990 hotline will follow in the April issue of the PASFAA Newsletter, including the names of members who supported the hotline by giving of their time and energy. Thanks for all of your help.

# Activity Almanac

- February 5 **PASFAA Executive Council Meeting**, PHEAA Board Room
- February 14-16 **College Board Middle States Regional Meeting**, Philadelphia, Pa.
- May 9-12 **EASFAA Annual Conference**, Philadelphia, Pa.
- July 18-21 **NASFAA Annual Conference**, Boston, Ma.

### ON A PERSONAL NOTE:

Mary Andrews Miller and husband, Kenneth, are the proud parents of a new daughter, Andrea Nicole, born November 20 and weighed 8 lbs., 5 oz. This is the second child and all family members are well. Congratulations to the Millers!



## SPRING IS JUST AROUND THE CORNER FOR:

### Kutztown University

Financial Aid Office  
Kutztown, PA 19530

