

PASFAA

Pennsylvania Association of Student Financial Aid Administrators

NEWSLETTER

NUMBER 2

FEBRUARY 1988

VOLUME XXI

20th Annual
Conference
The
Hotel Hershey,
Hershey,
Pennsylvania
October 2-5,
1988

FROM THE PRESIDENT:

Dear PASFAA Member:

Happy New Year! With 1988, the Chinese Year of the Dragon, comes many changes and challenges in the financial aid profession. Opportunities for involvement exist on many fronts.

Involvement in the PASFAA organization. As Financial Aid Awareness Month draws to a close, we are pleased to see that more than 100 PASFAA members were involved in various ways—with the Hotline, publicity, organization, etc. A BIG THANKS to all of you and to coordinators, George Walter, Helen Nunn and Debbie Rupert, as well as to PHEAA's Susan Collings for their hard work.

There now needs to be a new call for PASFAA involvement. Though it is only February, and the election of officers at the October Conference seems far away, nominations will be sought in the summer. I invite serious consideration by active PASFAA members regarding the offices of president-elect, vice president, treasurer and secretary. Take time now to contact any current or past office-holders for information about the office's duties and responsibilities, time commitment, etc. For example, see the letter from secretary/newsletter editor Vali Heist in this newsletter. We hope that you will consider involvement in these various ways.

Involvement in the profession. With the advent of Congressional Methodology for 1988-89, we are all novices, struggling to learn new terminology, formulas and procedures. With the legislative authority for professional judgement, we are called on as aid professionals to cautiously wield this newly-sharpened sword. 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.

Involvement in the legislative and regulatory process. Once laws and regulations are in place, it falls to us as aid administrators to analyze how those are or are not working. In this first year of CM it will be imperative that we assist organizations such as PHEAA, NASFAA and CSS in analyzing just what these methodology differences will bring for students. Is the new system harming those whom Congress intended to help? Presenting that information to the Department of Education and Congress will be extremely important. Individual aid officers are on the front line to become involved with these projects.

Recently all student borrowers and all schools have been painted with the broad brush strokes of loan defaults. We may all suffer consequences IF we don't comment on whatever NPRMs come out. There are about 18 ways to calculate a default rate. Those of you who have checked the FFIS, ED and PHEAA reports for your own schools have probably seen three different rates which have certainly confused the public and the legislature. Our involvement here will be to inform the Department, legislators and the public about the truth. Consider sharing NASFAA articles and other information clarifying the matter with your school presidents and other administrators, with students and parents, with alumni and the public. When NPRMs are issued, the PASFAA Government Relations Committee will present the PASFAA view and will assist you in making your views known to those who count. Those mighty pen-swords can be powerful weapons, and you will be called to the battle.

As we move deeper into the year of the Dragon, I pause to reflect: It was once thought that the world was flat, and at the edge, through the fog, there were dragons. In 1988 we've been convinced that the world is round. But, out there in the fog, there still may be dragons, folks.

Sincerely,

Sheila Angst
President

FEATURES

Position Openings	9	Hotline Update	4
PAATP Calendar	4	EASFAA CM Workshops	5

1987-88 PASFAA EXECUTIVE COUNCIL

Officers

PRESIDENT

Sheila E. Angst
Albright College
(215) 921-2381

PRESIDENT ELECT

Milosh B. Mamula
Allegheny College
(814) 724-4354

VICE PRESIDENT

Mary Andrews Miller
Indiana University
of Pennsylvania
(412) 357-2218

TREASURER

Rachael L. Lohman
Wilkes College
(717) 824-4651

SECRETARY

Vali G. Heist
Alvernia College
(215) 777-5411

PAST PRESIDENT

William A. Irwin
Lock Haven University
of Pennsylvania
(717) 893-2344

Sector Representatives

Public Two-Year

Betty L. Davis
Community College of
Allegheny County—South
Campus
(412) 469-6241

Private Two-Year

Rose Mary Stelma
Harcum Junior College
(215) 525-4100

Private Four-Year

John A. Pergolin
Saint Joseph's University
(215) 879-7360

State-Related

Ralph R. Hosterman Jr.
Pennsylvania State University
(814) 865-6301

SSHE

Kenneth E. Grugel
Clarion University
of Pennsylvania
(814) 226-2315

Proprietary

Frederick E. Wilson
Gordon Phillips Beauty School
(215) 352-1776

Nursing

Joyce M. Frantz
The Reading Hospital School
of Nursing
(215) 378-6958

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

The PASFAA Newsletter is scheduled to go to final print during the last week of November, January, March, May and August. All contributions to the Newsletter must be submitted at the very beginning of each of these months. Please direct inquiries and all copy to:

Vali G. Heist
PASFAA Newsletter
Alvernia College
Reading, Pennsylvania 19607
(215) 777-5411

Subscription to the PASFAA Newsletter is included in the Membership fee. Contact Bill Irwin, Lock Haven University, for information on PASFAA Membership.

NEWSLETTER STAFF

Editor	Vali G. Heist, Alvernia College
Editorial Board	Sheila Angst, Albright College John A. Pergolin, St. Joseph's University Georgia Prell, East Stroudsburg University
Membership List Maintenance	Stephanie McFadden, Alvernia College
Mailing	Joyce Frantz, Reading Hospital School of Nursing

Pasfaa Polpourri

MOVING OR CHANGING POSITION?

PASFAA membership belongs to the individual and not your institution. Please be sure to provide PASFAA with changes of address or changes in title. Membership directories are printed for PASFAA by Bob Prince and Financial Collection Agencies. You should review your entry and submit any necessary changes to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, PA 18301 where the membership list is maintained.

1987-88 PASFAA COMMITTEES

Committee	Chairperson
Government Relations	Mary Andrews Miller
Membership and Elections	William Irwin
Professional Standards and Training	Milosh Mamula
Public and Professional Information	Vali G. Heist
1988 Conference	Michael Schreier
1989 Conference	Chris Zuzack

EXECUTIVE COUNCIL NOTES

The 1987-88 Council met at The Hotel Hershey, the site of the 1988 Conference, on December 6 and 7, 1987.

Sector Representation. The issue of the role of sector representatives was discussed. Let your sector representative know what you expect from him or her in the way of service to your sector. If you have any ideas for activities or direction of the membership, please contact your sector representative.

1987-88 Budget. The budget for 1986-87 was reviewed and the budget for 1987-1988 was unanimously approved by Council.

1987 Conference. Pat Loughran, Conference Chairman, reported on the successful 1987 conference at Seven Springs. A large part of the success was due to the excellent site and large turnout at the conference.

1988 Conference. The committee met at The Hotel Hershey on December 6 and 7, 1987 to set initial plans in motion for the 1988 conference. Conference chair, Michael Schreier, invites your comments and suggestions!

PAATP/Buhl Study. PASFAA council would like your ideas on projects for PASFAA to begin, in response to the Buhl Study. Refer your ideas in writing to Council or PAATP at PHEAA.

ERRATA

In the article entitled, "Byrd Scholarship," in the December 1987 issue of this Newsletter, it was noted at the end of the article to contact Sam Sobczak at PHEAA for additional information. This is incorrect and PHEAA is **not** one of the contacts for the Byrd Scholarship.

MEMBERSHIP STRONG AND GROWING

*submitted by Bill Irwin, Chairman,
Membership and Elections Committee*

PASFAA membership is currently 455. Actually, by the time you read this, the figure will be even higher. Additional members are being added every day.

The current figure breaks down among the sectors as follows:

Public two-year	28
Private two-year	16
Private four-year	144
State-Related	25
State System of Higher Education	34
Proprietary	59
Nursing	36
Government Agencies	29
Vendor/Sponsor	13
Lenders	62
Other	9

Among the different categories of membership, the division is

Regular Active	322
Associate	128
Life	3
Student	2

It is very encouraging to see the membership at a high level and growing. This interest in the professional association reflects a firm commitment to financial aid. It also lends strength to the various committees of the Association which attempt to represent the financial aid community of Pennsylvania.

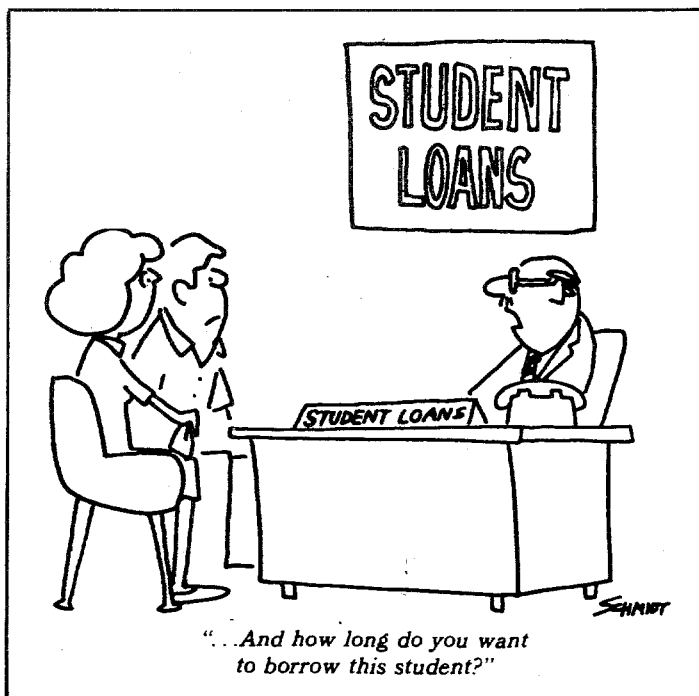
For all members whose forms have been received through January, a membership certificate should have been received by the time you read this article. Anyone who has joined the Association and has not received their certificate should contact me at Lock Haven University (717/893-2344).

The membership directory will be sent to the printer in the near future. By custom, we wait until around the end of January to prepare the file for printing in order to include as many members as possible in the directory. In order to provide information on any members who join after the cut-off for the Directory, supplement sheets are published in the Newsletter. The Directory will be mailed to all members as soon as it is available.

As a final note, all members are encouraged to tell colleagues who have not joined about the Association. It is never too late to join.

EASFAA NEEDS YOUR IDEAS!

The EASFAA conference committee is looking for your input for the annual conference to be held from May 1-4, 1988 in Hartford, Connecticut. If you have any ideas, please contact the conference committee chairman, Susan Howard, at Franklin Pierce College, College Road, Rindge, NH 03461 or call (603) 899-5111.



PAATP NEWS

CRITICAL ISSUES IN FINANCIAL AID

*submitted by Debbie Guild,
PAATP*

The Pennsylvania Aid Administrators Training Program is pleased to present a pair of Professional Development Seminars for Pennsylvania's postsecondary Financial Aid Administrators. The full-day seminars are scheduled for Wednesday, February 24, 1988 at the Valley Forge Hilton, King of Prussia and Thursday, February 25, 1988 at the Holiday Inn—Parkway East, Pittsburgh.

The Seminars, entitled "Critical Issues in Financial Aid," will focus on current issues facing the financial aid community. Featured speaker, Dr. Chuck Kormanski, will present information on group dynamics and leadership styles. Dr. Kormanski, a counselor in the Career Development and Placement Office at the Altoona Campus of the Pennsylvania State University has done extensive research on small group training effectiveness. In addition, a panel of presenters will employ the case study approach to analyze the implications of professional judgement on such issues as independent student status and congressional methodology.

The fee for seminar enrollment is \$30.00 per person which includes lunch and all seminar materials. A complete brochure detailing the seminars along with official registration materials will be distributed in January. If you have not received a brochure, please contact Debbie Guild at PHEAA.

PASFAA HOTLINE '88 HIGHLIGHTS

*submitted by George Walter,
Hotline Coordinator,
LaSalle University*

The third annual Financial Aid Hotline was held during the week of January 11, 1987. The highlight of PASFAA's Financial Aid Awareness Month, the hotline is designed to service residents of the Commonwealth with information concerning financial aid for post-secondary education.

Over one hundred PASFAA members volunteered at four sites (Philadelphia, Harrisburg, Pittsburgh and Erie) to answer the more than 2000 telephone calls received throughout the week. The information requested ranged from general information concerning how to apply for financial aid to specific questions concerning unusual circumstances. Those individuals answering the calls received many comments concerning the important service which the callers felt the hotline provided.

PAATP 1988 Program Year CALENDAR OF EVENTS

February, 1988	Professional Development Seminars
February/March/April, 1988	College Services Workshops
May, 1988	GSL Workshops
June 19-24, 1988	Financial Aid Institutes for New Financial Aid Administrators and Student Loan Officers

PAATP ANNOUNCES SUMMER INSTITUTE DATES

The Seventh Annual PAATP Summer Financial Aid Institute for New Financial Aid Administrators and the Third Annual Summer Institute for New Student Loan Officers will be held concurrently during the week of June 19-24, 1988 at Dickinson College, Carlisle, Pennsylvania. Both Institutes will offer participants with 2 years or less experience detailed student financial aid training in areas appropriate to their job responsibilities. Brochures outlining the highlights of each of the Institutes and explaining the agenda and pre-registration procedures will be mailed in April. In the meantime, prepare to have your staff or yourself attend by reserving the Institute dates and marking the calendar.

Financial Aid Awareness Month received important recognition that helped to make the public aware of its importance. Through a formal proclamation Gov. Casey and the mayors of nine cities (see photo on page 8) declared January as Financial Aid Awareness Month. This recognition combined with the many articles written and television and radio segments devoted to the project contributed to its success.

During the hotline, as well as weeks and months before it, many people were involved in its success. Special thanks to Sue Collings of PHEAA, Pat Hayes and the staff at PNC Educational Loan Center, Juanita Reichel and Marine Bank, Rick Wilson and the people at Gordon Phillips, Debbie Rupert and Helen Nunn who will serve as project chairperson for Hotline '89.

Although another article containing the names of all the volunteers will appear in the next newsletter I want to take this opportunity to say thank you for the hours of work given by all of them. At a time that was not convenient for many, those who could provide this valuable service did so unselfishly. Once again you have my thanks.

Regional and National NEWS

1988 EASFAA TRAINING WORKSHOPS

CM: Policy Opportunities and Responsibilities

The new Congressional Methodology (CM) presents new challenges for the Financial Aid Officer. Effectively implementing CM requires more than learning how to do calculations. The Financial Aid Officer must understand how CM effects existing office policies and how new office policies and procedures must be developed to address new circumstances and situations.

The 1988 EASFAA Training Workshops are designed to help Financial Aid Officers to answer policy questions in three areas: (1) Assessment of Family Contribution, (2) Selection of a Formula and (3) Budget Construction. This workshop is not designed to be a computation workshop. The subject matter and discussion will enhance the NASFAA CM Workshops, but will not duplicate them.

The workshops will be held at the twelve (12) sites listed below. All workshops will run from 9:30 a.m. to 12:30 p.m., except as noted. Registration is free for EASFAA members. Non-EASFAA members are required to pay the membership fee. Pre-registration for all is requested for planning purposes.

If there is inclement weather, the workshop will be cancelled if classes are cancelled at the host institution.

Date	City	Site
Jan. 28	Orono, Maine	University of Maine at Orono Hilltop Conference Center (Part of a full-day state meeting)
Feb. 5	New York, New York	CUNY Graduate Center 42nd Street Between 5th & 6th Ave.
Feb. 9	Corapolis, Pennsylvania	Robert Morris College Patrick Henry Center— Hopwood Hall
Feb. 12	Puerto Rico	American University of Puerto Rico Dorado Campus—A full-day workshop
Feb. 16	Philadelphia, Pennsylvania	Saint Joseph's University Campian Center, North Lounge

Feb. 16	Warwick, Rhode Island	New England Institute of Technology 2518 Post Road
Feb. 17-18	New Brunswick, New Jersey	Rutgers University, Busch Campus, Student Center. A two-day workshop sponsored by NJASFAA. Separate registration required.
Feb. 19	Syracuse, New York	LeMoyne College Reiley Faculty Center
Feb. 19	Burlington, Vermont	University of Vermont Waterman Building, Memorial Lounge
Feb. 24	Towson, Maryland	Goucher College Merrick Lecture Hall
Feb. 24	New Britain, Connecticut	Central Connecticut State University Student Center, Ballroom Annex, Wells St.
Feb. 25	Gardner, Massachusetts	Mount Wachusett Com- munity College Main Building, Room 127

Contact Doug Bucher at Pennsylvania Academy of the Fine Arts for a registration form if you haven't received one.

MINORITY CONCERNS NEEDS YOUR INPUT

*submitted by Georgia Daniel,
Lafayette College*

Georgia Daniel, Assistant Director of Financial Aid at Lafayette College, currently serves as the EASFAA representative on the NASFAA Minority Concerns Committee. Georgia is encouraging all PASFAA members who are NASFAA members to register all minority aid professionals as requested in an article in the December 23, 1987 issue of the NASFAA Newsletter, page 5. The deadline of February 16 has been extended.

Pennsylvania has been challenged to have 100% participation in this effort so please submit minority aid professionals names as soon as possible on the data sheet provided in the NASFAA Newsletter.

Sector Sidelines

ARE STUDENT WORKERS WORTH IT?

*submitted by Ralph Hosterman Jr.,
State-Related Representative*

This article was reprinted from the Administrator, The Management Newsletter for Higher Education, 10/12/87.

What you expect is what you get when it comes to student workers. That's the conclusion reached by several education professionals who entered a recent debate on the effectiveness of work-study employees.

The controversy began when Thomas DiBacco, a business professor at American U., advocated barring students from jobs in departmental offices or other areas where they might "put at risk the serious work of faculty and staff" (**Chronicle of Higher Education**, July 8, 1987). Instead, students "should be allowed to work only in primarily student areas, such as dormitories and cafeterias."

DiBacco says students harm a department when they fail to answer phones or relay messages. And, if students have access to sensitive files, they may threaten faculty privacy.

Administrators and faculty seldom complain when student workers are habitually late or study on the job, because they "cost the institution so little" in terms of the total budget, says DiBacco. Officials are tolerant of students who are immature and bound to make mistakes.

In DiBacco's experience, students aren't great workers. When **Administrator** phoned his office, a student worker said he'd left for the day. But 40 minutes later, DiBacco called back—from his office. "See," he said, "I stand by my editorial . . . People are reluctant to attack students."

Not everyone agrees with DiBacco. Several wrote letters to the editor, arguing against his proposal. Others, including Kathleen Marlowe of Valparaiso U., also disagree, though they didn't respond in writing.

In Marlowe's experience, "student workers are great." Marlowe hires, trains—and occasionally fires—student workers in the dean's office of the College of Engineering. She's worked with employees in other federal job programs, and says, "college students are the cream of the crop. They are capable and intelligent. If you can't work with students, who **can** you work with?" The key, she says, lies in setting clear expectations and accountability.

(See STUDENT WORKERS, Page 11)

COMMUNICATION— Up Front Friend

*submitted by Joyce Frantz,
Nursing Representative*

The scenario: A student enters your office seeking advice. The FAO sits at the desk (amidst a pile of forms, regulations, files and reports) ready to dispense the needed information. The student, seeing you inundated with paperwork, sits on the other side of your desk and waits to hear your words. The student asks, the FAO answers, the student leaves.

Has the FAO performed his or her obligation to the student? On the surface the answer is yes. A businesslike atmosphere was presented and a verbal transaction was completed. Underneath the surface though, the FAO failed. Communication was abruptly halted when the student left your office.

From the student's point of view, the busy FAO was involved in a mass of paperwork and the student felt like an intruder. The line of communication was cut short due to the physical barrier present between you and the student. There are countless occasions that occur when FAO's become too concerned with proper business procedures rather than the concerns of the student.

The scenario: A student enters your office seeking advice. The FAO moves out from behind the desk, greets the student as a friend in need, sits with the student in chairs placed in front of the desk and opens the channel for one-on-one communication. The student feels at ease, asks a question and waits to hear your words. The FAO answers the question and then offers additional information. The student, comfortable in knowing he or she has your full attention (since there is no paperwork physically separating you), either continues the exchange of communication or leaves your office with a positive attitude that you are available to help him or her.

Don't lose the precious opportunities available to guide and help your students by sitting behind your desk dispensing information like a programmed machine. Come up front and communicate with your friend.

UCLA STUDY FINDS DROPOUTS MOST LIKELY TO DEFAULT

*submitted by Frederick Wilson,
Proprietary Representative*

In a 1987 study of more than 6,000 students at 230 community colleges and vocational schools on the West Coast, UCLA professor Wellford Wilms found that 38 percent of students who dropped out later defaulted on loans. By comparison, just 17 percent of students who completed their studies did not pay back what they owed.

"Defaulting is more strongly associated with whether or not the student finished the program of study," said Wilms, assistant

(See DEFAULT, Page 9)

COMMUNITY COLLEGE AID OFFICERS MEET

*submitted by Betty Davis,
Public Two-Year Representative*

The Pennsylvania Community College Financial Aid Officers met on November 12 and 13 at the Harrisburg Marriott. The Community College Financial Aid Officers meet each November and April to provide an opportunity to discuss common issues and concerns. Twenty-three Financial Aid Officers and their staffs attended the Fall meeting, with 13 of the 14 schools represented. The meeting provided the opportunity to discuss recent issues on the high default rate report; techniques used in the entrance and exit interview process; the congressional methodology and the public assistance concerns shared by the group. Dinner followed an afternoon of lively discussion with a continuation of the meeting on Friday morning.

Joyce Lattig, College Services, PHEAA, spoke to the group on Friday morning. Her presentation provided the group with much insight into the manner in which PHEAA will process student's financial aid applications. An update on the 1988 Conference and the Government Relations Committee's activities was also shared.

The Spring meeting is scheduled for April 7 and 8 at the Holiday Inn—Grantsville, Pennsylvania.

STUDENT ENROLLMENT GROWS TO 89,500 IN THE 14 STATE OWNED UNIVERSITIES

*submitted by Kenneth E. Grugel,
SSHE Representative*

This article was reprinted from The Clarion Call.

Harrisburg—There are 3,335 more students attending State System of Higher Education universities this year. Headcount enrollment statistics for the first semester of the 1987-88 academic year show 89,500 students at the 14 state-owned institutions.

The overall enrollment reflects a 3.87 percent increase in students over the 1986-87 total of 86,165. All State System universities reported enrollment increases.

Since the creation of the State System in 1983, enrollment has risen 10,218, with annual increases averaging 2,044 students. In five years, State System enrollment rose 28.88 percent.

"The growth in our enrollment has been spurred by the diverse education opportunities available at System universities," McCormick said. "With the addition of new initiatives, such as

(See STATE OWNED, Page 11)

PRIVATE FOUR-YEAR

*submitted by John A. Pergolin,
Private Four-Year Representative*

As the new year begins many issues and changes are upon the financial aid community. Some of these that are on the minds of aid officers each day are:

1. Determining a student's need for financial assistance under the new Congressional Methodology.
2. The controversial default issue and our reaction to it.
3. Additional requirements to loan counseling and the steps one must take to meet them.
4. The many articles and discussion on Professional Judgement.
5. Current bills that are being introduced; for example, Congressman Ford's Bill HR 3600 which was referred to the Committee on Education and Labor in November. Do you understand this bill? How will it affect your students?
6. Issues that are particular to your institution.

These are important concerns as we work each day to assist students and plan for the months ahead. Each requires special attention and creates additional demands.

We are in a profession that consists of individuals who graciously help one another. We have our regional groups where colleagues meet periodically. As part of PASFAA our sector is the largest and most diversified. As suggested in October we should meet as a group more than just at our annual conference. Plans are being formulated to meet towards the end of March at a college campus near Harrisburg for a one day conference. This location would allow the attendance of key PHEAA official people. A survey will be sent to you asking for your reaction to the time and location. It also will solicit suggestions for our agenda. I hope that you will make every effort to attend as we will strive to make it beneficial for all. Please contact me with any concerns or problems that you are experiencing.

Recent publications that you may find helpful are:

Loan Counseling: Requirements and Good Practice
NASFAA Monograph Series VI
Professional Judgement in Need Analysis
NASFAA Monograph Series VII 11/87
The College Board's **Trends in Student Aid 1980 to 1987**

ATTENTION TWO-YEAR PRIVATE SECTOR!

*submitted by Rose Mary Stelma,
Private Two-Year Representative*

I need your thoughts on the following:

- What should the role of the sector representative be?
- What concerns, specific to our type of institution or applicable across sectors, do we need to examine and address?
- What would you like to get involved with?

Please send your thoughts to me at TMZI or Harcum Junior College, Morris and Montgomery Avenues, Bryn Mawr, PA 19010 or call (215) 525-4100 ext 219.

What's up in Washington

GOVERNMENT RELATIONS COMMITTEE

*submitted by Mary Andrews Miller,
Indiana University of Pennsylvania*

The members of the Government Relations Committee for 1987-88 are:

Mary Andrews Miller, Indiana University of PA
William Burke, University of Scranton
Richard McCracken, Community College of Philadelphia
Helen Nunn, Susquehanna University
Charles Olinger, Fidelity Bank
Georgia Prell, East Stroudsburg University of PA
Kathy Smith, Boyd School
Bronwen Wagner, Penn State University
George Walter, LaSalle University

An issue of great concern to the Committee is the recent FFIS study on GSL defaults. Much attention and controversy has arisen as a result of this study, and the issue of GSL defaults will be with us for some time. In order for PASFAA and the Government Relations Committee to adequately address this issue, a task force to address GSL defaults has been formed. The Task Force, chaired by Richard McCracken of Community College of Philadelphia, will address proposed legislation that deal with default prevention. Other members of the Task Force are:

Sheila Nelson, Peirce Jr. College
Charles Olinger, Fidelity Bank
Dana Parker, West Chester University
John Pergolin, St. Joseph's University
Bronwen Wagner, Penn State University
Frederick Wilson, Gordon Phillips Beauty School

If you have any thoughts or concerns you would like to share, please contact Rich, or any member of the Task Force.



Mayor Wilson Goode proclaims January Financial Aid Awareness Month in Philadelphia. PASFAA Hotline Coordinator George Walter and President Sheila Angst join Mayor Goode for presentation of his proclamation at City Hall in Philadelphia.

POSITION OPENINGS

Financial Aid Assistant to Director—Community College of Philadelphia is seeking an administrator to process Pell Grants, college-based aid, counsel students and present financial aid workshops. Bachelor's degree required. Some financial aid experience preferred. Excellent communication skills and the ability to work with a diversified public essential. Send resume by February 15, 1988 to Richard F. McCracken, Director of Financial Aid, Community College of Philadelphia, 1700 Spring Garden Street, Philadelphia, PA 19130.

Community College of Philadelphia is seeking a **Coordinator for the Guaranteed Student Loan Program**. Requires thorough knowledge of loan regulations and PHEAA computerized system. Will assist in awarding of federal aid. Bachelor's degree required. Salary to 25k with excellent benefits. Send resume and references to Richard F. McCracken, Director of Financial Aid, Community College of Philadelphia, 1700 Spring Garden Street, Philadelphia, PA 19130.

Associate Director of Financial Aid—Philadelphia College of Textiles and Science seeks a skilled professional to assist in the management and operation of a busy office serving more than 2500 undergraduates. Requirements: 3 years financial aid experience, working knowledge of all federal and state programs, good interpersonal/communications skills, some computer and supervisory experience. Excellent benefits/competitive salary. Send cover letter and three references to: Lisa J. Cooper, Philadelphia College of Textiles and Science, School House Lane and Henry Ave., Philadelphia, PA 19144.

Lockhaven University is seeking an **Assistant Director**: responsible for Perkins Loan Program, Guaranteed Student Loan processing and verification. Will assist in overall administration of financial aid, talking with students and parents, and will work with Veterans Affairs. Masters Degree in student personnel or related field and 2-4 years financial aid experience expected. Salary: State University Administrator II starting \$22,201. Send letter of interest, current resume, and names of three references to Dr. William A. Irwin, Director—Student Financial Aid, Lock Haven University, Lock Haven, PA 17745. Review of applications will begin February 15, 1988 and continue until the position is filled.

La Roche College in Pittsburgh is seeking a **Director of Financial Aid**. Requires thorough knowledge of all aspects of financial aid administration including packaging, federal/state programs, GSL program, and projections. Minimum 2 years experience with senior level financial aid experience; master's degree preferred. Competitive salary. Send resume and references to: Director of Personnel, La Roche College, 9000 Babcock Blvd., Pittsburgh, PA 15237.

Financial Aid: Assistant Director to administer state grants and scholarships. Advises students and families about aid programs. Familiarity with computer-assisted office, and PHEAA system desirable, 1-3 years' aid experience. Master's degree in student personnel or business administration required. Salary: State University Administrator I, \$19,521-\$25,272. Letter of application, resume and 3 current letters of recommendation by March 11, 1988 to: Kenneth E. Grugel, Director of Financial Aid, 104 Egbert Hall, Clarion University of Pennsylvania, Clarion, Pennsylvania 16214. AA/EOE.

DEFAULT

(Continued from Page 6)

dean of student services for UCLA's Graduate School of Education.

Wilms also found that those in default are often poor, have little experience with borrowing and have limited earning prospects.

The study also found that dependent students were more likely to default on loans than those that supported themselves. Wilms said 23 percent of dependent students did not make their required loan payments, compared with 17 percent of independent students.

The Study showed that administrative practices designed to curb defaults, while sensible, have had little positive impact. The report also showed that once student characteristics are controlled, no relationship was found in the univariate analysis between type of school and default. The study concluded, however, that student characteristics **were** statistically powerful predictors of student defaults.

Principal Cause of Defaults—Borrowers' Financial Inability to Repay Because of Unemployment Or Underemployment

Says the New York State Higher Education Service Corporation in its study on "Student Loan Payers and Defaulters." The NY Agency's President also said in an October 22, 1987 response in the Wall Street Journal that collections are increasing while default costs are decreasing. "Default claims from lenders in our loan program are currently 25.7% lower than they were during the same period last year, while total default purchases for the same period are 17.5% lower."

The NY response concludes "What is most troubling about the federal government's rhetoric concerning defaults is that it is distracting attention from the current overreliance on loans as a financial aid source. In 1975, grants accounted for 80% of a student's financial aid package. By 1984, they constituted only 47%. This situation has developed because the Reagan administration has emphasized loans over aid grants. Clearly, more students are forced to borrow to pay for their educations and as the loan volume grows, so does the cost of loan defaults."

A VIEW ON PROFESSIONAL JUDGMENT AND THE STUDENT FINANCIAL AID ADMINISTRATOR

by Joseph Sciame

This article was reprinted with permission from the author from The Florida Federal Student Loan Bulletin.

During the course of the past year financial aid administrators all over the country have been discussing and digesting the contents of the Educational Amendments of 1986 and their implications for the students, parents and community at large which financial aid administrators serve. The impact of the Reauthorization of the Higher Education Act has made and will continue to make the lives of all concerned somewhat different than before. Difference implies change, and change does not always make us comfortable. Obviously, then, there will be those with pros and those with cons regarding the issue of professional judgment.

As I have turned my attention to the days of Fall registration 1987, and in essence the first time students and parents could fully experience the repercussions of those changes which affect their lives and those of financial aid administrators, I now wonder whether we all fully comprehended that which was to happen. For example, there are those students and parents who long have looked to the aid administrator to make changes on the needs analysis following the computation of data by the various agencies. And there have been many aid administrators who have long waited to perform changes in accordance with their own respective personal judgments and who previously had abstained from doing so.

One of my own observations, after some twenty years of aid administration this October 1987, is that We, that is, financial aid administrators, have always had the ability to make changes based on sound documentation provided during the entire review process and generally prior to the awarding of student financial assistance. Many of us have had students visit during the school year when adjustments were made. One also must turn to students and parents who have always had the opportunity and ability, as unclear and as unpublicized as it might have been, to bring such matters to the attention of the aid administrator for appropriate review and change.

What is different as of October 1986 is that we all have more responsibility to participate in the partnership which should and must exist in order to provide students the best opportunity for receiving student financial assistance. And indeed, the reaffirmed process, now spelled out in federal law, does provide us each with a challenge. It places great responsibility upon the aid administrator in the decision-making process. In large operations it affords each and every member of the professional staff the opportunity to learn more about the intricacies of financial need analysis, thereby complicating a process which oftentimes had appeared as routine. For smaller-sized operations it affords the aid administrator the opportunity to continue to review in detail the process and to personalize the awarding of financial assistance as never before. However, all of this has long existed for the aid administrator, and what is now before us is whether we will be able to cope with the new *responsibility* and *challenge*.

As with all other professions, financial aid administration requires *EDUCATION* about a body of knowledge which has evolved since the early days of needs analysis. Within the course of the past year, workshops have been held on state, regional and national levels by associations of student financial aid administrators. NASFAA, the National Association of Student Financial Aid Administrators, expended great energy in 1987 during the course of a series of "road shows" throughout the country which were hailed for their timeliness and professionalism. These initiatives will prepare each and every one of us as to how to deal with matters of professional judgment in the days ahead. There will be those who will not want to accept the challenge and who will want to continue in referring students and parents as to what various formal computations put forth. Others, and hopefully, this will comprise the majority of our profession, will "carry the ball" and make even more clear to students and parents the very essence of professional judgment. It is a process of constant evolution and learning about student and family financial strengths and the importance they place on the financing of higher education.

Mr. Sciame is Vice-President for Financial Aid and Student Recruitment Services at St. John's University, New York and was elected as NASFAA Chairman for 1987-88 in August 1987.

to those who wait

*He stood before the Heavenly Gate
his face was worn and old.*

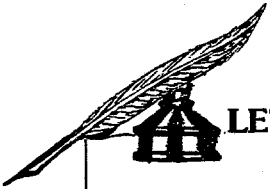
*He stood and waited for his fate,
acceptance to the fold.*

*"What have you done," Saint Peter said,
"to gain admission here?"*

*"I've been a financial aid administrator
for these many years."*

*The Pearly Gates swung open wide,
Saint Peter rang the bell.*

*"Come in and choose your harp my friend,
You've had your share of hell."*



LETTER FROM THE EDITOR...

Dear PASFAA Members:

Having worked on the PASFAA Newsletter for the past years, I appreciate the many comments from members over its content, quality and improvements. Contributions of articles and assistance by members have helped to make it a success.

To many people, the creation of a newsletter is a mystery. Because that "mystery" exists for some, I would like to try to dispel that feeling and urge you to become involved in its production. Valuable skills include writing and editing ability. As aid officers we are often writing letters and perhaps incorrectly underestimate our own abilities to write newsletter articles. Also important in production is design and layout ability. Again, as aid officers, we often design our own forms and already have a sense of what is visually appealing.

As you know, the editorship for the PASFAA newsletter is a responsibility of the elected office of Secretary. My term will be up with the October conference and election. Those interested in being nominated for the position will have to be identified early in the summer.

For any active PASFAA member who would like to learn more about how the newsletter is put together and the inner workings of it, I invite you to please contact me within the next few weeks. Everyone interested in learning more about the newsletter and helping out will be invited as an "apprentice" to an informal workshop. PASFAA will cover travel expenses for any active member interested in coming to a meeting about the newsletter. A date will be selected convenient to those who are interested in participating in this informal workshop.

Won't you consider attending this workshop? It may be the beginning of a rewarding involvement with PASFAA.

STUDENT WORKERS

(Continued from Page 6)

Her office contains several stacks of paperwork—filing, word-processing, and photocopying projects. When students come in, they select a project and begin working immediately, even if Marlowe isn't available. After projects have been completed, the students initial their work. "They know they're accountable," she says.

Marlowe gives training sessions in specific areas to supplement on-the-job learning. "We spell out very clearly what we expect and give lots of feedback," she says. When there's a problem, "we have an honest confrontation."

Of course, there are special problems in working with students who have another priority (academics) and tight schedules. But solid organization and good communication usually solve any difficulties, Marlowe says.

Marlowe thinks high expectations explain her more successful experience. "I have no reason to expect less" from student workers, she says.

Contact: Kathleen Marlowe, College of Engineering, Valparaiso U., Valparaiso, IN 46383-9978; Ph: 219/464-5121.

STATE OWNED

(Continued from Page 7)

the Pennsylvania Academy for the Profession of Teaching and the Rural Partnership Program, the System continues its mission of public service to the citizens of Pennsylvania."

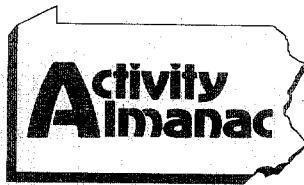
Dr. Kerry L. Moyer, director of System research and planning, noted, "All sectors of our enrollment are up."

"There are basically two overriding factors for the increase in students," Dr. Moyer said. "There is a continuing increase of part-time students, including a sharp rise in non-traditional students. Also, the number of women attending four-year, degree granting institutions has grown considerably in recent years."

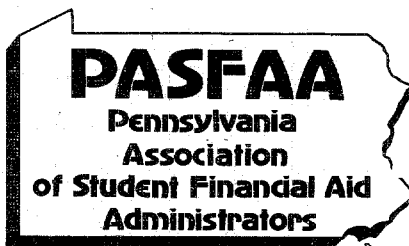
According to State System statistics, there are 17,132 non-traditional students in State System institutions. Non-traditional students commonly are defined as those age 25 and over who are attending a post-secondary school for the first time, or are returning to school to earn a new or different degree.

"Adult students are the fastest growing segment of college enrollments," Dr. Moyer noted.

State System data also shows the number of women attending college increasing at a ratio of approximately 4-to-1 over men.



- February 28, 29 **PASFAA 1988 Conference Committee Meeting**, The Hotel Hershey, PA.
- February 29-March 2 **GAPSFAS National Forum**, Washington Marriott Hotel, Washington, DC.
- March 4,5 **EASFAA 1988 Conference Committee**, Parkview Hilton Hotel, Hartford, CN.
- April 18 **PASFAA Executive Council Meeting**, Harrisburg, PA.
- May 1-4 **EASFAA Annual Conference**, Parkview Hilton Hotel, Hartford, CT.
- July 17-20 **NASFAA Annual Conference**, Denver, CO.



Alvernia College

Financial Aid Office
Reading, PA 19607



**SPRING IS JUST AROUND
THE CORNER FOR:**