

PASFAA

NEWSLETTER

PENNSYLVANIA ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

VOLUME XX

JANUARY 1987

NUMBER 2

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FROM THE PRESIDENT:

Dear PASFAA Membership:

We have made it halfway through the 86-87 award year. For most of us the first half was bumpy at best, and the second half promises to be confusing and uncertain.

Several major issues will be developing over the next few months which can have major impact on the shape of financial aid work for the next year. The Administration has sent to Congress the FY 1988 budget proposal that eliminates funding in the Campus Based Programs and substantially reduces funding in other programs. Further, rescissions of funds approved for 1987-88 are being requested. While many are calling the budget "dead on arrival," it is too early to rely on such a position. It will be important for all who work in aid to keep aware of the progress of the budget process and to express concerns to congressmen. The PASFAA Legislative Network will also be paying close attention to this important issue.

Meanwhile, the Reauthorization Act still leaves many unanswered questions, as we move into the implementation phase without proposed regulations or clarifications of many unclear requirements. The Government Relations Committee will be closely monitoring the NPRM activity. As has been mentioned before, however, the final regulations will be in part influenced by the number of comments received by the Department of Education. Therefore, all members are urged to take an active interest in the process.

In planning your spring calendar, you should keep May 3-6 open for the PASFAA conference in Buffalo. By that time, some answers to the current questions on verification, budget, and Reauthorization should be available for review and discussion.

Finally, by the time you read this, the 1987 Hotline, in conjunction with Financial Aid Awareness Month, will be over. To all of you who gave time to this project, I offer the thanks of the Executive Council as well as my personal appreciation. I want also to recognize George Walter, who served as chairman of the Hotline Project and by doing so performed a most valuable service for the Association.

Sincerely,



William A. Irwin, President
PASFAA

Reauthorization News
See pages 6 & 7

19th ANNUAL CONFERENCE—SEVEN SPRINGS MOUNTAIN RESORT, OCTOBER 11-14, 1987

EXECUTIVE COUNCIL NOTES

Council will next meet on April 6, 1987 in Harrisburg at PHEAA. Council will discuss various matters and PASFAA members are urged to bring matters of concern to the attention of their sector representatives or the officers.

Highlights of the February 2, 1987 council meeting will appear in the March 1987 issue of the Newsletter.

MEMBERSHIP AND ELECTION COMMITTEE REPORT

*submitted by Don Raley,
Dickinson College*

1986-87 PASFAA membership appears to be headed toward an all-time high. At the end of December, membership statistics were as follows:

Life	3
Active	318
Associate	138
Student	5
Total	464

The next edition of the directory will soon go to the printer. Reminders have been sent to all 1985-86 members whose 1986-87 dues remain unpaid, and prompt action by those reminded will insure inclusion in the new directory.

At its most recent meeting, the PASFAA Council approved initiation of two important projects. First is the establishment of an archival collection for the Association. This project includes an effort to bring to one location many of the Association's important documents and records, organize them into retrievable form, and provide for the addition of significant material and memorabilia in the future.

A budget is available to undertake this project. What is needed is a volunteer who has a special interest and, perhaps, some previous exposure to archival collecting to direct the project and get it under way. Anybody who would like to work on such a project should write to Don Raley at Dickinson College to express interest.

The second project involves writing a history of PASFAA. Increasingly, there are requests for information about the Association's historical characteristics. We have been able to respond with only the most rudimentary facts because current council members are not fully knowledgeable of PASFAA's earlier activities.

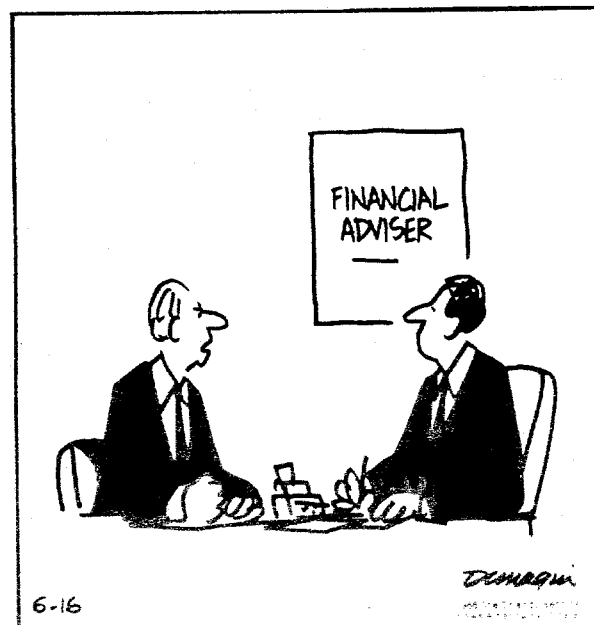
Here, again, volunteers are invited to come forward to launch an interesting project which will remain a lasting testimony to the commitment of the authors. Interested members should write to Don Raley; perhaps including some ideas for the direction this project should take.

POSITION OPENING

Shippensburg University seeks an Assistant Director of Financial Aid to report to the Director of Financial Aid. Duties will include helping to maintain total operation of the aid office, counseling and advising students and their parents about all federal, state, and university financial aid programs, processing of applications and assisting with the packaging function. A primary responsibility will be the review of all applications selected for the federal verification process.

Qualifications: Bachelors Degree is required, Masters in student personnel or related field preferred, and a minimum of one or more years of financial aid experience preferred. The position would be a 12-month, full-time position with a salary range between \$20,400-\$26,523 and excellent fringe benefits.

Send resume and three letters of reference by March 15, 1987 to Mr. Thomas L. Moriarty, Director of Financial Aid and Veterans Affairs, Old Main, Shippensburg University, Shippensburg, PA 17257. Starting date is May 15, 1987. Shippensburg is an equal opportunity/affirmative action employer and is eager to receive applications from all minority candidates.



"CAN THEY WITHHOLD MONEY FROM MY SOCIAL SECURITY PAYMENTS TO PAY OFF MY STUDENT LOAN?"

CONFERENCE

ORNER



NASFAA NEWS

(Reprinted from NASFAA Newsletter)

MARK YOUR CALENDAR!

Plans are underway for the most acclaimed yearly event in student financial aid—NASFAA'S National Conference! Washington, D.C., may be warm in July, but the 1987 NASFAA Conference will be sizzling hot. From July 22 through 25 (Wednesday through Saturday) the hottest news and analysis of financial aid issues will fill the Sheraton Washington Hotel.

Emerging from their first planning session in October, conference committee members promised that the national conference would feature the best and brightest in student aid. "The conference will be full of special surprises," Alonia Sharps, conference committee chair, explained. "The new Financial Aid Bowl will test your mettle and Capitol Hill visits will be more extensive than ever," she added.

Meetings with senators and representatives will be coordinated by Bill Fron. Don't miss this opportunity to confer with those who legislate the laws that affect you on a daily basis.

Interest sessions in the works cover financial aid from A to Z. Expand your knowledge, hone your skills, and build upon your expertise in these information-packed sessions. Between sessions, the exhibition displays, publications exchange, and meetings with colleagues from around the country will keep you stimulated from morning 'til night.

The convenient Sheraton Washington Hotel will accommodate all conference participants. The Sheraton's excellent facilities are located on Connecticut Avenue in northwest Washington, next to the Woodley Park Metro Station which connects to most areas of the city. The Sheraton also features four restaurants, live music for dancing, and plenty of space for exhibitors. Room rates are \$85 single and \$97 double. Parking is available at an additional cost.

(See NASFAA, Page 5)

PASFAA 87 PLANS UNDERWAY!

The conference committee for PASFAA '87 is very excited about this year's conference. The conference is being held on October 11-14, 1987 at Seven Springs Mountain Resort in Champion, Pennsylvania. The Resort will be beautiful in the Fall with all the leaves changing and promises to provide a relaxing atmosphere for professional development.

Some of the conference happenings include "a political figure," a "management theorist," and social events including a grand ball! Seven Springs is presently remodeling its rooms and has expanded its facilities so even if you've already been at Seven Springs, you're in for a treat.

Pat Loughran of St. Francis College is this year's conference chairperson. Please feel free to contact Pat at (814) 472-7000 for further information or to provide ideas or suggestions. Mark your calendars now and look for further conference updates in this Newsletter.

EASFAA CONFERENCE UPDATE

(Reprinted from EASFAA Newsletter)

EASFAA's Annual Conference will be held on May 3-6, 1987 at the Hyatt Regency in Buffalo, New York. YES, BUFFALO!!

Buffalo is a beautiful city located in up-state New York, approximately 45 minutes from Canada, and, of course, Niagara Falls. The city is currently being renovated and offers a beautiful location for the Conference, housing a combination of the old and the new. The Hyatt is located downtown at the edge of the theatre district and offers a trolley ride through town, or for those who prefer to walk, a lovely stroll to the near-by waterfront and shopping malls. The hotel accommodations are very pleasant, complete with large break-out and general session rooms, and the food is delicious.

We are planning an afternoon excursion on Tuesday for those interested in taking a trip to Niagara Falls. Toronto is only a 2-hour drive from Buffalo, and we will be sending you information in the future should you decide to visit Toronto prior to the Conference. Weekend packages are available.

We are currently working on a low-rate airline discount with both USAir and Piedmont, which will reduce your costs for the conference. Information will be available in the near future. The minority Concerns Committee will be sponsoring a pre-conference session in a series of discussions on the special needs of minority students.

A new format will be introduced to conference attendees this year. In addition to the concurrent sessions, we will be having 2½ day seminars on Monday and Tuesday on specific issues for novice aid officers, as well as the "old-timers." Enrollment will be limited; however, there is no extra cost for the seminars.

(See EASFAA, Page 5)

PAATP NEWS

submitted by Debbie Guild, PAATP

PROFESSIONAL DEVELOPMENT SEMINARS SCHEDULED FOR FEBRUARY

The Pennsylvania Aid Administrators Training Program (PAATP) is pleased to present a pair of Professional Development Seminars entitled "Joining Forces: Strengthening Communication Among Secondary Guidance Personnel and Postsecondary Admissions and Financial Aid Administrators in an Effort to Improve Higher Education Participation Rates in Pennsylvania and Enhance Professional Skills." The full-day seminars are scheduled for Thursday, February 19, 1987 at the Valley Forge Hilton and on Friday, February 20, 1987 at the Holiday Inn—Parkway East (Pittsburgh).

The seminars will concentrate upon pilot projects underway and efforts which have proven successful elsewhere in improving participation rates and fostering articulation between Guidance Counselors and Admissions and Financial Aid Personnel. Discussion will be conducted by a panel of experts representing a diversity of professional backgrounds from which each will provide a unique focus on factors that influence a student's decision to matriculate.

We would like to encourage all Counselors, Administrators and others concerned with higher education and improving postsecondary participation rates in Pennsylvania to attend. The fee for seminar enrollment will be \$25.00 per person which includes lunch and all seminar materials. A complete brochure, detailing the seminars, along with official registration materials will be forwarded to you within the month.

PAATP ANNOUNCES SUMMER INSTITUTE DATES

The Sixth Annual PAATP Summer Financial Aid Institute for New Financial Aid Administrators and the Second Annual Summer Institute for New Student Loan Officers will be held concurrently during the week of June 7-12, 1987 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 preregistration 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.

PAATP SEEKS PROPRIETARY/NURSING SCHOOL CONCERNS

The Pennsylvania Aid Administrators Training Program (PAATP) invites members of financial aid office staff at both Proprietary and Nursing Schools to submit specific topics, questions or major concerns which they feel need to be addressed in PAATP workshops.

All recommendations for workshop topics and questions should be typed double-spaced and sent to:

PHEAA/PAATP Staff
660 Boas Street
Harrisburg, PA 17102-1398

This information will be considered in the preparation of future workshops and seminars.

PAATP 1987 Program Year Calendar of Events

February, 1987	Professional Development Seminars
February/March/ April, 1987	College Services/UM Workshops
March, 1987	Lender Services/Remote Terminal Training Workshops
April, 1987	Proprietary and Nursing Workshops for Clock Hour Schools
May, 1987	GSL Workshops
June, 1987	Financial Aid Institute for Financial Aid Administrators
June, 1987	Financial Aid Institute for Student Loan Officers

FINANCIAL AID HOTLINE PRELIMINARY REPORT

The PASFAA Hotline was held in three locations across Pennsylvania from January 12-16. Harrisburg, Pittsburgh, and Philadelphia were the three sites at which close to 1700 calls were answered prior to the last night of the hotline. Hotline Coordinator George Walter said that with Friday's calls, the amount of calls should exceed 2000 state-wide.

George Walter and PASFAA President Bill Irwin went to Philadelphia to receive a proclamation from W. Wilson Goode. This proclamation was presented to them to declare January financial aid awareness month and to stress the importance of postsecondary education and the vital role financial aid plays in the pursuit of education.

Special thanks goes to all of you who offered your time to staff the telephones and to Susan Collings of PHEAA for an outstanding job in helping to coordinate this year's hotline. Also, thanks goes to Gordon Phillips Beauty School and Pittsburgh National Bank (PNB) for providing the toll-free lines in Philadelphia and Pittsburgh. PNB along with Marine Bank, Northeastern Bank, and Fidelity Bank provided advertisements in their area for the hotline and PASFAA thanks them for their support.

Next month's Newsletter will include the analysis of the calls for the week of the hotline and how the hotline could be improved for 1988.

NASFAA

(continued from Page 3)

Do you have great ideas you would like to share with the 1987 Conference Committee? Please feel free to contact committee members listed below:

Alonia Sharps, Chair Prince George's Community College	Tom Patterson Kennesaw College
Mario Hernandez Tarrant County Junior College Northwest Campus	Sheryl Spivey Central Michigan University
Ellen Frishbert Union College	Clarke Paine Pennsylvania School of the Arts
David Levy Occidental College	Joni Som De Cerff University of Maryland
Bill Fron University of Southern Mississippi	Gloria Wright Rocky Mountain College
	Barbara Kay NASFAA

NEWS FROM THE LENDER

submitted by Elizabeth Green,
Hamilton Bank

The law requires, as of July 1, 1986, a loan must be in two disbursements if the loan is for \$1,001 or more and if the period of enrollment is more than six months. The loan would be a single disbursement if the loan is less than \$1,001, the enrollment period is less than six months or the time remaining in the enrollment period is less than six months from the date of the initial disbursement.

Other legislation, affecting loans for enrollment periods beginning on or after January 1, 1987, mandates that the lender must disclose to the borrower, for GSL and PLUS Loans, the borrower's total balance including the loans being disbursed, the projected level of indebtedness on a four year college career and the estimated projected monthly repayment for the level of indebtedness over a four or five year college career. Also, required is a separate disclosure to borrowers of their rights and responsibilities to be given at the time of the first loan disbursement.

Some other major changes affecting lenders, effective, December 26, 1986, are that GSL and PLUS Loans may not be disbursed any earlier than **thirty days** prior to the enrollment period beginning date. Also, the refund of the origination fee by a credit against the borrower's loans continues to be authorized if the GSL check is returned **uncashed** to the lender. Refund of the origination fee is now also permitted if the loan is repaid within 120 days of disbursement or if the loan check has not been cashed within 120 days of disbursement. The same refund policy applies to the GSL insurance premium fee.

If Financial Aid Officers have any questions about disbursements, refunds, origination fees, etc., please do not hesitate to call the Student Loan Servicing Department of the student's lender and they will be more than happy to assist you.

EASFAA

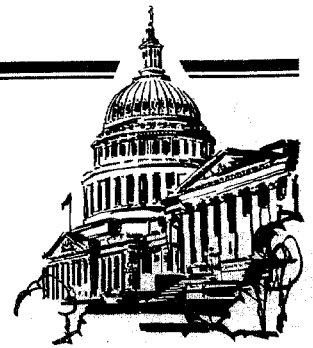
(continued from Page 3)

Included in our panel of guest speakers will be Bruce Johnstone and Donald Stewart, future President of the College Board.

Other activities will include the 2nd annual Financial Aid Bowl (start compiling your team NOW!!), technical updates on Verification and Reauthorization, and a "Pub Crawl" to visit local watering holes and popular spots.

In addition, the Conference Committee has an excellent variety of sessions for you to enjoy and profit from. We feel this will be one of the best, if not THE BEST, conference you have attended to date. **MARK YOUR CALENDARS NOW—May 3-6, 1987. See you in Buffalo!**

REAUTHORIZATION NEWS



GOVERNMENT RELATIONS COMMITTEE REPORT

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

Reauthorization will produce a number of NPRM's and Dear Colleague letters this Spring that will have an impact on financial aid. The only way we can have any influence on the final regulations is to comment to the Department of Education. One letter from a Committee is not enough. A letter representing a State Association is counted as one letter—not a letter representing approximately 300 institutions. Consider that only 180 comments were received by the Department of Education on the Verification NPRM—from the financial aid offices in the country! Your participation is extremely important!

Therefore, the Government Relations Committee has established the following goals for 1987-88:

1. Increase the responses to the NPRM's in the state of Pennsylvania by keeping you better informed on the regulations currently under review.
2. Increase the activity of the legislative network by:
 - a. Direct contact with the congressional aide responsible for higher education issues.
 - b. Increase communication to institutions within the legislative district.
 - c. Additional coordination and contact among network members.
3. Soliciting input from the financial aid subgroups already in existence in Pennsylvania.

These goals can not be reached without your support. We would appreciate your cooperation during the 1987-88 year.

Government Relations Committee:

Mary Andrews Miller, Chairman, Indiana University of PA
William Burke, University of Scranton
Richard McCracken, Community College of Philadelphia
Helen Nunn, Susquehanna University
Charles Olinger, Fidelity Bank
Kathleen Smith, The Boyd School
Bronwen Wagner, Penn State University

LEGISLATIVE ACTION NETWORK

*submitted by Bill Burke,
University of Scranton*

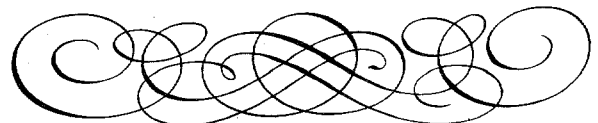
The PASFAA Legislative network for the 100th congress is gearing up for action. Many veteran liaison members have accepted the challenge for yet another year, while new volunteers have been recruited to fill vacant slots. Currently 21 out of 23 Congressional Districts have committed PASFAA liaison representatives.

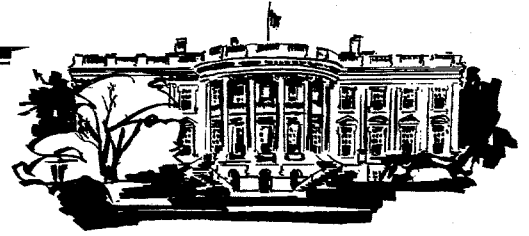
The Districts that need to be covered are Schulze's 5th District and Walker's 16th District. Anyone interested in serving on the Network for these districts is asked to contact Bill Burke at (717) 961-7700.

The passage of the Reauthorization of the Higher Education Act of 1965 has not lessened the role of the network for the 100th congressional session. The Financial Aid Community must be vigilant throughout the entire budget process to ensure that provisions in the Reauthorization Act can come to fruition.

In addition, NPRMs that will be generated as a result of Reauthorization require response to the Department of Education, and in some cases may necessitate communication of our concerns to representatives of Congress. In the event your institution is contacted by your congressional representative, please provide them with immediate feedback regarding the nature of their inquiry.

When the Legislative Network is complete, a listing of the liaison persons will be published in the Newsletter. Please cooperate with them when contacted for data or dissemination of information. With a concerted effort from all PASFAA members, the Legislative Network, which is a standard bearer for the entire nation, will serve its intended purpose, the promotion of financial aid for needy students.





EASFAA REAUTHORIZATION FORUMS

*submitted by Sheila Angst,
Albright College*

"Don't expect federal regulations on Reauthorization for about a year. You'll only receive Dear Colleague Letters and Q&As to work with." That according to John View at EASFAA forums in Pennsylvania January 12 and 13.

John, Director of Financial Aid at SUNY Syracuse, had been briefed in late December in preparation for the forums by Department of Education staff including Bill Moran and Jeanne Saunders. He reviewed what they had to say as well as specific reauthorization changes and effective dates with 120 Pennsylvania aid officers at the EASFAA forums held at Montgomery County Community College and Community College of Allegheny County—South.

John explained that aid officers can expect to receive in January a 76-page Dear Colleague letter on verification for the upcoming year. Dear Colleague letters in addition to those already received and Question and Answer correspondence will probably be the only communication which will be prepared to help aid officers through the interpretation of the new reauthorization laws. Actual regulations on reauthorization should not be expected soon from the department, he said. The aid officers who gathered at the forums questioned John about specific reauthorization items. He responded as best he could from the information he had been given in Washington as well as his best judgment of how things might be handled.

He commented that several of the reauthorization provisions would be very costly for the federal government to implement, and he doubted if they would actually come to pass in light of the current Reagan budget proposals. Those items included: 1) the National Student Loan Data System which was effective immediately upon the signing of reauthorization and was designed to help nationally with research and debt collection. Schools were to begin furnishing information about loan recipients to the data system. 2) Federal Student Aid Report effective July 1, 1987 which would provide each recipient of federal aid with a notice making sure they understand what aid comes from federal funds. With a cost estimate of about \$12 million for these two items alone, John expressed doubt they would actually be put into effect.

He also noted some non-budgetary items which appear in the President's latest budget proposal and suggested that aid officers write their letters of concern to Washington. For example, aid officer professional judgment, which was firm in

FROM ED REGION III

*submitted by Sheila Angst,
Albright College*

Several financial aid officers have been wondering if the immediately effective name change from National Direct Student Loan to Perkins Loan would have any effect on spring semester loan notes. Harry Sweeny of ED Region III recommends that aid officers either add to this year's notes or create a stamp for each note which indicates "Effective October 17, 1986 also known as Perkins Loans."

Harry also indicated that Region III staff have weekly phone conference calls with staff in Washington. He noted that aid officers could present questions to his office and that he would receive a reply the following week.

Comment: REMEMBER, HE SAID "REPLY"—NOT "ANSWER." The reply may be "We don't know."

reauthorization, would be removed under the President's budget proposal.

He also commented on Tax Reform Law provisions which make grant money received over and above cost of tuition, fees and books taxable income. Discussion among the aid officers at the forums commented on the financial burden for schools if they were responsible for providing documentation to all students about their grant aid on a calendar year basis covering the halves of two academic years. He noted that ED officials seemed surprised when he raised this concern, noting that they had not been informed of that provision from IRS. He suggested that aid officers write to their congressmen with copies to IRS and ED about the various fiscal and administrative burdens such provisions would create for schools.

EASFAA conducted 12 forums throughout the region on reauthorization during January. Their effort is a pro-active way to address concerns over federal laws. PASFAA members as well as EASFAA members are urged to write down their questions and submit them to members of the PASFAA government relations committee.

EASFAA and PASFAA wish to thank Rita Ofner of Montgomery County Community College and Betty Davis of Community College of Allegheny County—South for their on-site arrangements for the two forums.

STUDENT LOANS AND THE WITHHOLDING OF TRANSCRIPTS

by Robert G. Bernberg, Esquire
and Richard A. Nicoll, Esquire

Robert G. Bernberg and Richard A. Nicoll are partners in the law firm of Hayt, Hayt & Landau. The firm, on a national basis, represents colleges and universities in the collection and litigation of student loans and tuition accounts.

The withholding of transcripts has been, and continues to be, a successful method utilized by colleges and universities to force students to meet their financial obligations. It is recommended that when confronted with such a situation, the institution's counsel be consulted for guidance. Although the body of existing law in this area is not extensive, there are some definite trends that have emerged.

Bankruptcy Is Not An Issue

Where bankruptcy is not an issue, a private institution may withhold a transcript from a student until such time as the student repays the indebtedness. In the case of a public institution, a student debtor must be afforded constitutional due process. Student catalogues or other publications should include a notice that the institution does reserve the right to withhold transcripts from students who are in debt to the institution. The same notice should advise the student of his or her right to discuss the matter with a representative empowered to resolve such disputes.

Bankruptcy Is An Issue

A recent case concerning a private institution's right to withhold a transcript is **Parham v. Virginia Union University**, decided on January 2, 1986 by the United States Bankruptcy Court, Eastern District of Virginia. Parham filed a Chapter 13 petition while indebted to Virginia Union University in the sum of \$1,977.00. It was the university's policy to withhold transcripts from students with past due accounts. The Court held that the university was not within its rights in retaining Parham's transcript and in doing so violated the automatic stay provision of the Bankruptcy Code contained in 11 U.S.C. § 362.

A Chapter 13 debtor who attended the University of Illinois—Chicago, a public institution, was similarly entitled to the release of his transcript. The United States Bankruptcy Court, Northern District of Illinois, in **Matter of Heath**, decid-

ed on April 7, 1980, that the university violated the automatic stay provision of the Bankruptcy Code in addition to 11 U.S.C. § 525. § 525 protects the individual against discriminatory treatment by governmental units (i.e., state university) on account of insolvency or past status as a debtor or bankrupt. To illustrate this point to an extreme is the case of **In Re Reese**, United States Bankruptcy Court, Northern District of Georgia, decided April 26, 1984. Reese sought the release of her transcript from the University of Georgia. Her Chapter 13 petition proposed to pay only 1% of her unsecured debts, the largest of which was a \$3500 loan to the university. The university was held in violation of § 362 and § 525 and was directed to release Reese's transcript.

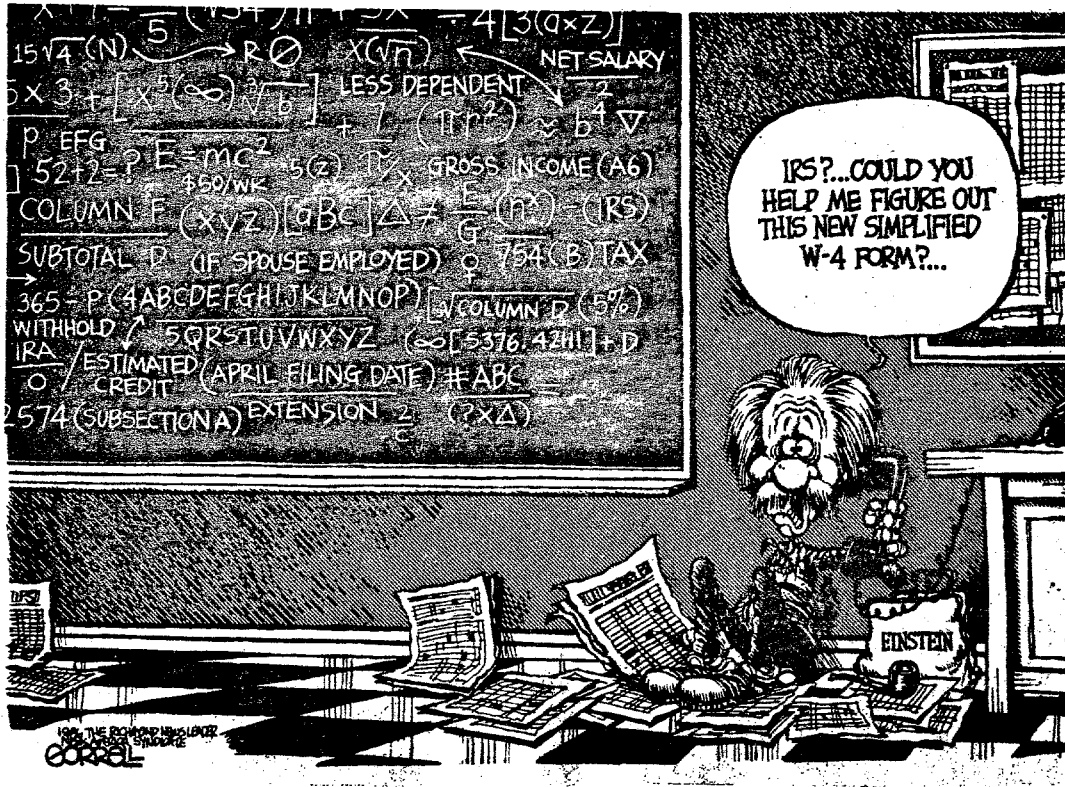
Thus, a public or private college or university may not withhold a bankrupt's transcript in Chapter 13 to enforce collection of a student loan. This is so even though a debtor may not complete a plan of arrangement under Chapter 13, and therefore the student loan might not be discharged.

It is, however, permissible for an institution to withhold a transcript because of non-payment of a student loan when such loan **will not** be discharged in bankruptcy under Chapter 7. The United States Court of Appeals in **Johnson v. Edinboro State College** decided, on February 27, 1984, that the college may withhold the transcript of a student who has filed a Chapter 7 petition in bankruptcy, where the educational loans were held **nondischargeable**. The distinguishing factor in this case, and why the college was allowed to withhold the transcript, was that Johnson's educational loans were, indeed, **not discharged**. The statutory protection against discrimination (§ 525) applies only to individuals whose debts have been or could be discharged. It does not, therefore, violate any section of the Bankruptcy Code for an institution to withhold the transcript of a student loan debtor whose loan has **not** been discharged.

Conversely, a college's refusal to turn over academic transcripts to debtors who received a Chapter 7 discharge has been held to violate the automatic stay provision of the Bankruptcy Code. **Parraway v. Andrews University**, United States District Court, Western District of Michigan, decided January 6, 1984.

On The Lighter Side . . .

THE GOVERNMENT STRIKES AGAIN!



AMIDST THE CRAZINESS OF FINANCIAL AID . . .

LEST WE FORGET:

No one will ever get out of this world alive. Resolve therefore to maintain a sense of values. Take care of yourself. Good health is everybody's major source of wealth. Without it, happiness is difficult indeed. Resolve to be cheerful and helpful. People will repay you in kind. Avoid zealots, they are generally humorless. Resolve to listen more and to talk less. No one ever learns anything by talking. Be leery of giving advice. Wise men don't need it and fools won't heed it. Resolve to be tender with the young, compassionate with the aged, sympathetic with the striving and tolerant with the weak and the wrong. Because some time in your life you will have been all of these.

Select love as your strategy. It's the natural one. Open your arms and you have the power to change the world.

*Quoted from Leo Buscaglia
March 19, 1982*

*submitted by Gordon Bateman,
Elizabethtown College*

NEWSLETTER PUBLICATION SCHEDULE

Editions of the PASFAA newsletter are scheduled for November, January, March, May, and August. Articles, editorials, position openings (printed free-of-charge), and other contributions must be submitted by the first week of the month of publication. All materials and any questions about the Newsletter should be sent to Vali Heist, Alvernia College, Reading, PA 19607.

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 of 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.

NEWSLETTER STAFF

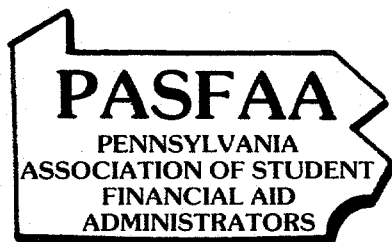
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CONFERENCE DATES TO REMEMBER

EASFAA May 3-6, 1987
Hyatt Regency Hotel, Buffalo, NY

NASFAA July 22-25, 1987
The Sheraton Washington, Washington, D.C.

PASFAA October 11-14, 1987
Seven Springs Mountain Resort, PA



Alvernia College
Financial Aid Office
Reading, PA 19607