PASFAA GOVERNMENT RELATIONS SURVEY RESPONSE

submitted by Bill Burke,
Chair—Government Relations

In March, PASFAA Government Relations Committee sent a survey to a member from each PASFAA represented school. The purpose of the survey was to assist the Government Relations Committee in identifying key issues that the membership felt were priorities. The survey was broken down into three sections: Federal Issues that dealt with repeal of the Pell Grant linear reduction formula, federal tax changes, national service, reinstatement of professional judgement for Pell Grants, Application and Needs Analysis dealing with changes to Congressional Methodology, and State Issues such as the non-sub loan program, part time program, and tax free savings plans. Respondents were requested to rank each question using a scale from 1 (highest priority) to 10 (least priority).

The response to the survey was very encouraging with 124 schools reporting. The breakdown of respondents is as follows:

- Public Two Year: 12
- Private Four Year: 44
- SSHE: 9
- Nursing: 19
- Private Two Year: 6
- State Related: 5
- Proprietary: 26
- Other: 3

By an overwhelming majority, the number one priority was assigned to the survival of the PHEAA non-subsidized Loan Program. This question received more than 100 responses at the highest priority end of the scale. Other issues scoring on the high end of the priority scale were restoration of tax-exempt status of scholarships and grants and tax deduction for interest paid on educational loans. Although a significant amount of respondents assigned a low priority to reinstatement of professional judgement for Pell Grants, the majority scored it on the higher priority end of the scale. One question, that had a wider distribution in scoring across the board, was the enactment of national service programs which had the single largest response at the least priority end of the scale.

In the Needs Analysis area, the major issue was in support of a change in the dependent student income contribution from 70% to 50%, or some lower percentage. 83 respondents scored it in the highest priority area and only 4 respondents put it at the least priority end of the scale. In this section, a majority supported uniform treatment of veteran benefits and transfer of Displaced Homemaker and Dislocated Worker to professional judgement. More divided were two questions; one concerning elimination of home equity in needs analysis, and the second, total exclusion of non-liquid assets for families with AGI of less than $30,000. Although a majority responded in the higher priority sector for both questions, the elimination of home equity issue received more responses on the lower priority sector than the non-liquid asset issue.
EXECUTIVE COUNCIL HIGHLIGHTS

Barry Appar, U. S. Department of Education, Region III representative, made a presentation at the June 10, 1989 meeting held on the campus of St. Joseph's University. Barry stressed the department's goals for training, some comments about program reviews, and the importance of schools' fiscal officers involvement with the management of federal programs.

The Professional Standards and Training Committee presented ideas for possible development. These recommendations will be investigated and a progress report will be given to PASFAA's President in August.

— A training program for high school guidance counselors.
— A Media Committee to develop means to provide PASFAA information to the public.
— To develop or identify audio visual aids for members' use at college nights.

PASFAA has purchased appropriate liability insurance to cover the organization's activities.

PASFAA CONTINUES TO GROW!!

submitted by Sheila Angst,
Chair—Membership & Elections

PASFAA membership has now reached 555—our highest number ever! The statistics below show the breakdown by type of membership and by type of institution represented.

Membership forms are available for new members through Sheila Angst, Albright College. All current members will receive the Conference Mailing in August. Remember to renew your membership even if you are unable to attend the Conference. Your name and information can then appear in the membership directory which we hope to get out as early as possible after the Conference.

Also remember to submit any changes in name, address, title, institution, etc., to Sheila Angst or Georgia Prill, East Stroudsburg, where the membership file is maintained. PASFAA memberships belong to the individual, not to the institution. We have received several calls asking if a new staff member can take on the PASFAA membership of a person who has left the institution: New persons will have to join themselves to be considered members.

Council has asked that some additional information be gathered from members for next year. The membership form will include a place for a FAX phone number. The growing technical phenomenon makes this important information. Please list that number for your school or office so PASFAA members can contact you in that way when convenient. While it won't be asked on the membership form, congressional district numbers will be coded for each members' institution location. This will permit the membership file to be sorted by congressional district for use by the legislative network and other PASFAA committee work.

Membership Report 6/89

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ONWARD AND UPWARD

Catherine A. McIntyre is now Director of Financial Aid at Allentown College in Center Valley, PA. She had been Assistant Director at Lehigh University.
21ST ANNUAL PASFAA CONFERENCE

submitted by Christine A. Zuzack, Conference Chairman

Planning continues on the 21st annual PASFAA Conference to be held this October 22-25 at the Sheraton Hotel at Station Square in Pittsburgh. In addition to a strong agenda of informative general and concurrent sessions, we are also offering a wide array of social activities. The opportunity to meet informally with colleagues is one of the great features of the Conference.

Sunday night will be spent cruising the Three Rivers on the Gateway Party Liner. In response to popular demand, Don Henderson, the DJ of Seven Springs fame, will be highlighting Monday evening. The Financial Aid Bowl is a great way to test your knowledge while also having a good laugh. I don’t want to give away all of the surprises that we have in store for Conference attendees so you will have to be in Pittsburgh this October to discover the rest.

We will again offer the Financial Aid Forms Fair so be sure to send your brochures, bulletins, special letters, and forms to Sharon Shurok at East Stroudsburg University of Pennsylvania. Your participation is essential in order to make the Forms Fair a success.

In August your conference registration materials will be mailed to you so please be on the look out for them. We want to break the all time attendance record this year. See you at Station Square!

FORMS FAIR—CONFERENCE 1989

submitted by Sharon Shurok, Conference Committee Member

The PASFAA Conference Committee is again sponsoring a Forms Fair at the 1989 Conference in Pittsburgh. Here is your chance to share information and innovative ideas with your colleagues. So, gather those applications, forms, brochures, newsletters, and other resources and mail to:
Sharon Shurok
Office of Student Financial Aid
East Stroudsburg University
East Stroudsburg, PA 18031

A successful Forms Fair depends upon everyone contributing materials!

PASFAA NOMINATIONS SOLICITED

submitted by Sheila Angst, Chair—Membership & Elections

All active PASFAA members should have received the nomination solicitation mailing sent in late June. Deadline for receipt of nomination forms is Monday, July 24.

The membership and elections committee hopes that PASFAA members will carefully consider nominating those interested in serving the organization in positions of president-elect for the 1989-90 year, and as sector representatives for 1989-91.

Please review the mailing for details on duties of each position. Those who currently and formerly held those positions will be most willing to provide you with information about the required service, time commitment and duties.

The two persons receiving the highest nominations for each position will be considered the candidates. They will be asked to complete a resume form and photograph which will be provided by the chair. The results of the nomination process, the resumes and photos will be printed in the next PASFAA newsletter at least 30 days prior to the conference, according to the by-laws and constitution.

The absentee ballot system will again be in place for the 1989 election. Details and the ability to request an absentee ballot will be included with the conference mailing for those active members who know they will be unable to attend the conference.

Persons interested in being nominated for the open positions, whose interest is not received by the July 24th due date, may decide to use the nomination-from-the-floor process at the first business meeting of the annual conference.

The membership and elections committee will be in charge of the balloting at the conference and will tally the votes. The election results will be announced at the final business meeting of the conference.

Membership and Elections Committee:
Marya Woldering, Penn State
Joyce Frantz, Albright College
Mona Lucas, Community College of Allegheny County
Sheila Angst, Chair, Albright College

1988-1989 PASFAA LEGISLATIVE NETWORK

submitted by Georgia K. Frell, Government Relations Committee

Please make these additions to the network.
Biblical Theological Seminary—
5th Congressional District
Grove City College—
21st Congressional District
Cambria-Rowe Business College—
12th Congressional District rather than the 13th.
PASFAA CONSIDERING OFFERING WORKSHOPS FOR H. S. GUIDANCE COUNSELORS

submitted by Rachael Lohman, Wilkes College

In light of the many changes expected for the 1990-91 financial aid delivery system and as part of financial aid awareness month, PASFAA Council has supported the idea of offering a series of workshops for high school guidance counselors across the commonwealth. The professional standards and training committee, comprised of all sector representatives and the president elect, has been charged with developing the concept for implementation in January 1990.

Soon, all active members of PASFAA will receive a letter explaining the project in more detail and asking for volunteers to help present the materials at the workshops, to help with on-site registration and with publicity. In addition, a packet of materials will be prepared to give to the counselors to help them communicate with students. Such items as a glossary of financial aid terms, common myths about financial aid, a list of PASFAA members, etc., will be included in the packet. Any ideas or suggestions you may have on the materials to be covered at the workshops or for items to be included in the packet will be greatly appreciated.

It is our hope to include as many PASFAA members as possible in this project. It can only succeed with the support of us all. Please respond to the volunteer form.

IDEAS FOR GUIDANCE COUNSELOR INFORMATION KIT

submitted by Romy Stelma, Harcum Junior College

PASFAA Council has endorsed the idea of holding Financial Aid Workshops for high school guidance counselors. Participants in the workshop will receive a "Financial Aid Kit" containing various materials about aid programs, the 1990-91 delivery system, conducting a financial aid night, etc. We need your ideas about what should be included in the kit for guidance counselors! Please send suggestions about items to be included—and samples of handouts you have used and found to be helpful and informative—to Rose Mary Stelma, Financial Aid Office, Harcum Junior College, Bryn Mawr, PA 19010 Terminal I-D TMZI, by Friday, August 11, 1989.

We know that many PASFAA members conduct high school financial aid nights and other programs for parents/students/guidance counselors and we hope that you will share your expertise, knowledge, and materials with us so we can produce the best "kit" possible. Also, please remember to volunteer to assist in this project as a presenter, on-site registrar, publicity assistant, etc. If you have any questions about this project, please contact Rachael Lohman (Wilkes College). Thank you.

ADDITIONS AND CHANGES TO THE 1988-89 PASFAA MEMBERSHIP DIRECTORY

(please add this to your directory supplements.)

NEW MEMBERS

Anne Johnson
Financial Aid Director
Cheena's Beauty Academy
10th & Pierce Avenue
Sharpsville, PA 16150
(412) 962-5722

Daniel R. Lau
V.P.—Financial Aid Services
Law School Admission Services
Box 2500
Newtown, PA 18940
(215) 968-1235

Karen A. Lentz
Financial Aid Officer
Clarion Co. Avs.
Practical Nursing Program
R.D. 2, Rt. 66
Shippenville, PA 16254
(814) 226-4391

Susan Longhome
Financial Aid Staff Assistant
East Stroudsburg University
East Stroudsburg, PA 18301
(717) 424-3531

CHANGES

George Walter
Director of Financial Aid
Villanova University
Kennedy Hall
Villanova, PA 19085

Catherine A. McIntyre
Director of Financial Aid
Allentown College
Center Valley, PA 18034

Father Donahue
Retiring from Allentown College

Paula J. Buterbaugh is now
Paula J. Henry
Admissions and Student Aid Counselor
University of Pittsburgh

TITLE CHANGES

Sheila Angst
Director of Student Financial Services

Joyce Frantz
Assistant Director of Student Financial Services
STATE GRANT LEGISLATION
submitted by Bill Burke,
Chair—Government Relations

Two similar bills have been introduced in the state Legislature that would allow an increase to the state grant maximum and allow the state grant program to be extended to a fifth year for students enrolled in an approved five-year program of study. Senate Bill 897 PN 1026 was introduced by Senator Ralph Hess, committee chair on education, on May 8, 1989. The bill has not moved since introduction. House Bill 689 PN 757 was introduced by Representative Ronald Cowell, committee chair on education, on March 7, 1989. A hearing was held on April 18th and the bill was approved by the committee with full consent and sent to the Appropriations Committee. Action on both bills will probably not occur until the budget is resolved which may not be until after the summer recess.

Both bills would allow the state grant maximum to increase from $2100 to $2500 and allow a fifth year of eligibility only for those students enrolled in a formal, approved five-year program of study. Additional funding would have to be appropriated. Currently, the increase in the maximum award is the one component of the PHEAA Grant Program that is restricted by legislation. The PHEAA Board is able to approve adjustments in the PHEAA needs analysis to determine state grant awards but may not exceed the current $2100, legislated, maximum award. Passage of the bills would allow PHEAA to move to a $2200 maximum award for the 1989-90 academic year and allow for future increases in succeeding academic years. As many will recall, the last time legislation was enacted to increase the maximum award, during the 1985-86 academic year, the legislation did not pass until January after the academic year commenced and schools received their spring semester rosters. It is important that schools affected by the increase in maximum award and the fifth year provision contact their state representatives to encourage passage of the bills as soon as possible. Some PASFAA Sector representatives will contact their member schools to encourage response at critical intervals.

COUNCIL RECEIVES GRADUATE SURVEY RESULTS
submitted by Sheila Angst,
Chair, Membership & Elections Committee

FAOs dealing with graduate programs recently presented their views to Council through a survey. Thirty-three responses indicated needs for increased attention to graduate aid concerns in training programs at the PASFAA Conference on topics dealing with student budgets, treatment of stipends and tuition waivers, net-working sessions, developing grant sources instead of more loans. All respondents indicated their attendance at PASFAA conferences and PAATP workshops in recent years.

Council will provide these survey suggestions to the conference committee for future attention to the needs of the PASFAA members who responded from 12 public and 21 private institutions. Only 4 of the responding schools and 6 of the responding FAOs handle only graduate student aid programs. The others handle both graduate and undergraduate programs.

On the matter of whether graduate concerns should be represented formally on PASFAA Council, the majority were not in favor of such a move. However, many hoped that concerns of graduate aid programs would be considered in PASFAA Council discussions. At its recent June meeting, Council vowed to keep such concerns in mind and to find ways of encouraging participation in PASFAA activities by graduate school FAOs.

SEE PENNSYLVANIA SAVINGS, PAGE 7

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The Wizard of ID
submitted by Nettie McKeen,
Beaver Trust Company
Pennsylvania Tuition Savings Plans

Submitted by Bill Burke,
Chair—Government Relations

Currently, there are two separate Tuitions Savings Plan Bills that have been introduced in the Pennsylvania Legislature. Senate Bill No. 2, introduced by Senator Jubelirer on January 20, 1989, which would set up a tuition credit purchase plan for degree granting colleges and universities and administered by the Department of Treasury. House Bill 255, introduced by Representative O'Donnell, which would earmark a percentage of the state's zero coupon bond issue annually to be sold as college savings bonds for colleges and universities located within the Commonwealth and administered jointly by the State Treasurer, the Governor and the Pennsylvania Higher Education Assistance Agency (PHEAA). The Governor was scheduled to release his own plan, but has yet to introduce one. The Senate Bill has passed in that body and the House Bill has passed the House Education Committee. Kevin Altomari, University of Pittsburgh, is the liaison for the Government Relations Committee. Please contact him with any concerns on the pending legislation. The following is a comparison of the College Savings Plans:

Jubelirer's Tuition Assistance Plan Senate Bill 2

Administration

Bureau within Department of Treasury. Advisory Board to recommend details of program and to oversee program.

Basic Features

Anyone can purchase tuition credits for a beneficiary at the average of five tuition levels: 1) state system universities; 2) state-related universities; 3) community colleges; 4) low-cost private colleges; 5) high-cost private colleges. Money is deposited in a fund which is invested by the Bureau to earn a return sufficient to meet the obligations of the tuition contract. The tuition payment is guaranteed at the college level chosen when the beneficiary enrolls. Purchase of contracts can be lump sum or installment.

Cost

Purchase price will be determined by the tuition level chosen and the length to maturity. Tuition credit price will be adjusted annually.

Special Incentives

State tax exempt. Tuition credits not included in family financial data for state grant needs analysis. Tuition is guaranteed at level chosen. Federal tax treatment not determined.

Penalties for Early Withdrawal or for Other Purposes

Tuition credit worth 90 percent of value if used at non-participating colleges. Tuition credit worth 80% if beneficiary does not attend college.

Advantages

Incentive to parents to save for college. Tuition guaranteed at level chosen.

Disadvantages

New board and administrative structure is to be established; complicated enrollment procedure (i.e., choice of tuition level); treatment by IRS not clear but one can assume decision similar to Michigan State to assume risk of investment and meeting shortfalls. Loss of state tax income when used at a participating institution.

O'Donnell's College Bond Program House Bill 255

The State Treasurer, the Governor and the Pennsylvania Higher Education Assistance Agency (PHEAA) will jointly administer the program.

Anyone can purchase general obligation bonds (zero coupon type) designated as college savings bonds. When cashed at maturity, purchaser receives lump sum payment of principle plus interest. Purchase price determined by Treasury based on years to maturity (i.e., age of child) and the bond rate. Further details of the program are to be developed by PHEAA and Treasury.

Purchase price set by market rates and length to maturity.

Federal and state tax exempt. Bonus may be awarded if bond is cashed to pay costs to attend a Pennsylvania college. Up to $25,000 in college bonds will not be included in family financial data for state grant needs analysis.

Early withdrawal means loss of interest.

Incentive to parents to save for college. Flexible, can be used for any college expense. Simple administration. Bond amount not counted for state grant program.

No guarantee that bond proceeds will meet college costs. Loss of tax revenue to state.

(See Savings Plans, Page 11)
**POSITION OPENINGS**

**Financial Aid Counselor**
The Financial Aid Counselor is a member of the Financial Aid Staff and is accountable to the Director of Financial Aid. The Counselor must be able to relate to students in the counseling sessions, on both an individual and group basis. Furthermore, the individual must be able to combine his/her knowledge of financial planning with counseling techniques to aid students in sound financial planning. The Counselor will assist the Assistant Director and the Director in other functions common to managing a comprehensive student financial aid and employment program, which could include supervising other staff.

**Duties and Other Responsibilities**
1. Maintain a general working knowledge of all federal, state, and institutional laws, regulations and policies governing financial programs provided by or through Lincoln University.
2. Respond to student and parent questions concerning eligibility requirements and applications, awarding and disbursement policies; assist students in filling out financial forms; conducting seminars for students during the academic year.
3. Coordinate the Perkins Loan and Supplemental Educational Opportunity Grant Programs.
4. Serve as office liaison to other offices, agencies and organizations as assigned.
5. Contribute to the development of Office policy and procedure—including documentation.
6. Complete other tasks and responsibilities, as assigned by the Director.

**Qualifications**
A bachelor's degree and familiarity with the PHEAA Computer Terminal Preferred. A minimum of one year of financial aid administrative experience is required.

**Salary Range**
$18,000–$20,000 (Based upon level of experience)

**To Apply**
Send letter of application, resume, and three letters of reference on or before July 30, 1989 to Georgia M. Daniel, Director, Office of Student Financial Aid, Lincoln University, Lincoln University, PA 19352. Lincoln University is an equal opportunity/affirmative action employer.

**Financial Aid Associate**, senior level with 3–5 years experience as a Financial Aid Specialist. Bachelor's degree required, Master's preferred. Comprehensive knowledge of federal, state, and institutional financial aid programs expected. Must evaluate, approve, certify and maintain student financial aid records consistent with federal and state regulations. Must be a detail-oriented person with good communication and organizational skills. Competitive benefits and salary package available. Send letter, resume, and three recent, professional references to: Mr. Robert C. Garofola, Peirce Junior College, 1420 Pine Street, Philadelphia, PA 19102.

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**Regional and National NEWS**

**SPECIAL TESTIMONIAL BREAKFAST FOR MEMBERS OF THE 101ST CONGRESS**

submitted by Georgia Prell, Government Relations Committee

NASFAA hosted a special testimonial breakfast for members of the 101st Congress on Thursday, July 13 at the Sheraton-Washington. There was a presentation entitled “The Many Faces of Student Financial Aide,” as well as testimonials from four students who have benefitted from federal financial aid.

The legislative network was activated to personally invite the congressmen from their districts in Pennsylvania to attend the breakfast. Many responded affirmatively. Some who were unable to attend had their legislative aides attend in their behalf.

The congressional breakfast rather than the usual “Hill Visits” was a new twist for NASFAA. I will report the degree of success of the breakfast in the next PASFAA Newsletter.
DO COLLEGES COLLUDE ON FINANCIAL AID?

submitted by Vali Heist, Alvernia College

THE WALL STREET JOURNAL
TUESDAY, MAY 3, 1989
By Gary Putka
Staff Reporter of The Wall Street Journal

When Angela Walton, a Detroit high-school senior, received acceptance letters and financial-aid offers from a group of colleges last month, her mother, Gloria, was surprised that Harvard University and Princeton University expected her to contribute the same amount to her daughter’s education.

After all, in higher education’s quest for student diversity, smarts and leadership, Angela is close to the Holy Grail: female, black, from the Midwest and possessed of a superior academic and extracurricular record. The University of Michigan offered a full four-year scholarship, and Stanford’s terms would mean that Mrs. Walton would pay “several thousand” dollars less than at the two Ivy League schools.

The identical nature of the Ivy offers, however, was no coincidence—as more than 10,000 high-school seniors and their families discovered this year. For the Ivy schools are part of a price-fixing system that OPEC might envy.

Although not widely known outside the tightknit world of college admissions, the price-fixing has existed for some time. The colleges—23 elite Eastern schools—argue that it is the only way to prevent an unseemly bidding war for the best talent and to let students choose a college on the basis of academics.

To many Americans, especially poorer ones, a college education is a ticket to a good job and a better life. For thousands of families, the price of that ticket was set this year on April 4 and 5 at the alumni club of Wellesley College in Wellesley, Mass. There, the financial-aid officers of the 23 colleges met, as a similar group has done regularly for 35 years, to compare notes on their common applicants seeking financial aid.

The schools generally refer to their annual spring meeting at Wellesley as “financial-aid overlap.” Here’s how it works.

Frank Eager, a hypothetical student, has been accepted both at Harvard, where tuition, room and board for next fall total $19,395, and at Penn, whose costs total $19,100. Both schools agree that the Eagers qualify for financial aid, but they differ on how much. Penn figures the Eager family can afford to pay $6,000 a year for Frank’s education, but Harvard arrives at a $7,000 figure. At the meeting, Penn becomes convinced that the Harvard number makes sense and increases its family-contribution amount.

As a result, Frank receives acceptance letters and financial-aid offers that would mean identical $7,000 out-of-pocket expenses for the Eagers at either school. Had the schools awarded aid independently, the Eagers might have saved $1,000 by choosing Penn. With the same family contribution, Harvard will offer a bigger package because its costs are higher. But the burden to the Eagers—their true price of a year’s schooling—would be the same.

The Justice Department and the Federal Trade Commission, which share responsibility for enforcing federal laws against price-fixing, wouldn’t comment on the overlap activities. But several specialists on antitrust laws—unaware of the practice until asked about it—says it raises some legal questions.

Lewis Kaplow, an antitrust-law specialist and Harvard Law School professor, says such activity would be illegal if the parties involved agree to concur on the same family contribution in each case, even if their judgments on the award differ. If, however, they are only agreeing to exchange information to arrive at more informed independent judgments, the activity wouldn’t be illegal.

Joe Case, Amherst’s financial-aid director and chairman of the Pentagonal/Sisters group, argues that without overlap, different family-contribution determinations would result in students’ choosing schools based on economics, not on educational quality. Overlap was started, he says, with that goal in mind in an effort to end a bidding war for good students among selective Eastern colleges in the 1950s.

Overlap also raises questions of compliance with the “Principles of Good Practice” of the National Association of College Admissions Counselors, a self-regulatory group to which most of the 23 overlap schools belong. In its financial-aid section, the group’s code says members agree to “refrain from changing the financial-aid awards to match those of the students’ other college choices.”

Overlap “is at least in violation of the letter of the principle, but perhaps the colleges would argue not in violation of the spirit,” says Scott White, a guidance counselor at Montclair Kimberley Academy, a private high school in Montclair, N.J. Mr. White says the no-match rule is designed mainly to prevent schools from haggling with students after making financial-aid award—a goal the overlap process also facilitates, according to the participating colleges.

“We’re not matching awards,” insists Amherst’s Mr. Case. “We’re coming to common agreement, in most cases, on what we think a family can afford.” A closely similar award “may be the result” of overlap, Mr. Case adds, “but it is not the intent or the purpose.”
PRIVATE TWO-YEAR SECTOR ELECTION

submitted by Romy Stelma,
Harcum Junior College

Attention Aid Administrators from the two-year private colleges! It’s time to think about nominating someone to represent our sector on PASFAA Council for the next two years (October 1989 to October 1991). Representing our sector is a rewarding experience — both professionally and personally and I hope that some of you will give serious consideration to serving the association in this capacity. Watch for nomination information in the mail sometime this summer. Those interested in serving should contact me if they have any questions about the responsibilities and time commitment that is involved.

EIGHT WAYS TO MAKE YOUR OFFICE BETTER FOR YOU

submitted by Cheryl Gallagher,
Pennsylvania State University
(Reprint from, “Working Woman,” May 1987)

You very likely spend more waking hours in your office than you do at home. Why not make it as pleasant as possible?

Do everything you can to customize your office and eliminate minor irritants. Ask yourself these questions:

What shape is your office in? Can you signal easily (without interrupting your phone conversation) to your assistant to come in? If you have to swerve around in your chair and gesture frantically to her across a room, through a door and down a hall, it’s time to rearrange.

Does your desk suit your size? Your house, not your office, is your castle, and your desk chair should not be a throne. The chair should be mobile and small enough that it doesn’t get in the way. You should be able to reach things you need on your desk without stretching or straining. And it’s important to arrange the telephone, the computer and priority file drawers so that they can all be used at the same time if necessary.

Have you tried to add pizzazz? For instance, use a colorfull coffee mug to avoid collecting dismal Styrofoam cups on your desk and conference table. Better yet, bring in a tea or coffee service or even a set of dishes to use when outsiders have lunch with you. And squash your maternal instincts if you must, but give up on dying plants. Don’t wait for the last brown leaf to drop. After a week of consistent drooping, toss it and get a new one— or a framed picture instead.

Is the cupboard bare? Stock your office pantry with juice, mineral water, tea, coffee, instant soup and hot chocolate, fruit, whole-grain crackers, popcorn, water-pack cans of tuna and other snacks for late-day pick-me-ups.

Is your phone your friend? If you’re sensitive to noise, turn the telephone bell down or arrange to have calls indicated by a blinking light only. If you talk on your feet, consider a wall phone instead of or in addition to a desk model. If you’re a pacer—if you walk while you talk—buy an extra-long cord or go cordless. People who spend much of their time on the phone may want to add a support to ease neck and shoulder strain. An intercom is useful, and an index card with a list of phone numbers and extensions of people you call frequently saves time.

Have you set up rules for call screening? Imagine you’re on the phone with a client and another call comes. Your assistant picks it up and buzzes you on the intercom to let you know. If you find this distracting, you may need to set up a system that leaves you free to complete one call before considering another.

Are you freezing or frying? If the radiator is smoldering away right next to your desk, you’re bound to be uncomfortable. Move your desk and get a fan. Or if the mistral whips through the cracks in your windows all winter, have the cracks sealed up and keep a sweater handy. Also try putting a tiny portable heater under your desk.

Are you blinded by the light? Often a desk lamp is much easier on your eyes than glaring overhead fluorescents. If you do have overheads and your desk is shiny or white, try covering it with a blotter or matte-finish paper to avoid glare.

Even in offices where the furnishings are standard corporate issue, attention to details can make your workday more comfortable. It’s worth the effort. — J.C.

by Jane Ciabattari

submitted by
Kenneth Grugel,
Clarion University

"As a matter of fact, we do offer parents an opportunity to help reduce their child's financial obligations."
WHICH OF THE FOLLOWING IS THE BEST REASON TO BE A FINANCIAL AID ADMINISTRATOR?

☐ A. I enjoy working long hours and my evening conversations with custodial staff.

☐ B. I enjoy working in an office cluttered with several thousand pieces of paper.

☐ C. The pay is much better than other positions at my school with similar responsibilities.

☐ D. The job is very structured and routine. I never have to adapt to change.

☐ E. I enjoy developing forms, having them printed, and then cutting them up to use as scratch paper.

☐ F. It's fun giving money away, especially when I have enough to give to every student who wants it, and with no strings attached.

☐ G. When enrollment declines, I don't get blamed, the Admissions Office does.

☐ H. I enjoy reading federal registers and other fiction.

☐ I. I like defending my reason for existence when I have a vacancy in the office.

☐ J. I like to answer every question asked by students with the words, "It depends."

☐ K. I enjoy explaining to auditors the difference between grants and loans.

☐ L. Computerizing my office has made my job so much easier because things run so smoothly.

☐ M. I like to talk in secret code when explaining financial aid to students and parents.

☐ N. None of the above.

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Parting Comments

submitted by Vali Heist, Alvernia College

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SAVINGS PLANS
(Continued from Page 7)

Who Assumes Risk

State is to invest fund to meet tuition obligation. State is to make up any shortfall in tuition credit and actual tuition.

College has pressure to keep tuition low and to admit prepaid students at this tuition level.

Parents risk loss of investment income if child does not attend college.

State assumes risk of bond sale.

Parents risk bond amount not covering college costs. Same risk as savings account.
- September 18  
  PASFAA Executive Council Meeting, Harrisburg, Pa.

- October 18–21  
  NASEA (National Assoc. Student Employment Adms.), Terrace Garden Hotel, Atlanta, Ga.

- October 29–31  
  CEEB National Forum, Marriott Marquis Hotel, Atlanta, Ga.

- February 14–16  

It will be a busy summer for:
• 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:
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(215) 683-4032

Subscription to the PASFAA Newsletter is included in the Membership fee. Contact Sheila Angst, Albright College, for information on PASFAA Membership.

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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 for 1988-89 are financially supported by PNC. 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. New member applications are available from Sheila Angst, Albright College, P.O. Box 15234, Reading, PA 19612.

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