

PASFAA

Pennsylvania Association of Student Financial Aid Administrators

NEWSLETTER

NUMBER 4**JUNE 1990****VOLUME XXIII**

Dear PASFAA Member,

Another traditional academic year has come to a close as we become more and more involved in the new 1990-91 financial aid year. It is also time to begin thinking about the next PASFAA year as we begin the process of seeking officers for the Association. In this year, four offices will become vacant when terms expire at the annual conference. We will need to choose a President-Elect, Vice-President, Secretary and Treasurer. Nomination information will be sent to all active members soon. However, now is the time for interested persons to consider and to make known their interest in holding office. It is also the time for members to encourage individuals you know are qualified to run for office. The continued strength of the Association is dependent upon the willingness of members to serve in these positions. More information about each position is contained in the Newsletter. Review it carefully as you consider your willingness to participate in PASFAA.

The Executive Council has worked very hard this year to serve the needs of the Association. So far we have had four meetings; each with a complete and lengthy agenda. At our last meeting, Council considered the establishment of the fee structure for the 1990-91 year and for the 1990 Conference. I am pleased to note that the fees for membership in PASFAA will remain the same for the upcoming year: \$22 active, \$20 associate, and \$10 student member.

For many members, the recently finished EASFAA Conference in Philadelphia provided at least a diversion in the hectic pace of late spring. It also provided PASFAA with an opportunity to present testimony for the NASFAA Reauthorization Hearing. I wish to thank Bill Burke, PASFAA Vice-President, and the Government Relations Committee for their efforts in putting together a position statement that considered all sectors which was used as the basis for the testimony.

This year's NASFAA Conference, scheduled in Boston from July 18 to 21, has a theme of "Tradition and Transition." The Boston Marriott Copley Place will be filled with financial aid professionals from across the country. I hope Pennsylvania will have a large delegation in attendance. PASFAA has two entries in the 1990 NASFAA State Awards Competition. We have submitted both the High School Guidance Counselor Workshop series and the Financial Aid Transparency Project. Each is considered to be a strong contest entry which may provide PASFAA with our first NASFAA State Award.

Have a good summer!

Sincerely,



Rachael L. Lohman
President

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

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Editor Exerpts

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

PUBLICATION SCHEDULE

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

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

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

NEWSLETTER STAFF

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

Pasfaa Potpourri

MOVING OR CHANGING POSITION?

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

1989-90 PASFAA COMMITTEES

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

22nd ANNUAL PASFAA CONFERENCE

*submitted by Sharon L. Shurow,
Conference Chairman*

The Conference Committee continues to plan an informative agenda for the 22nd Annual PASFAA Conference to be held October 7-10 at the Pocono Manor Inn and Golf Resort in Pocono Manor.

We have welcomed Michael Lewis of PSFA/Meritor Svgs. as a member of the Conference Committee. He replaces Donna Morris who is leaving PSFS to be a fulltime wife and mom! We wish her our best.

We are again offering the Financial Aid Forms Fair, so be sure to send your brochures, bulletins, special letters and forms to Chris Zuzack at Indiana University of PA.

The Manor is offering us a full American Plan. The room rates for the Conference will be:

Single \$120/night
Double \$ 95/person/night

These rates include all taxes and gratuities. The Conference Fee is \$85. Your conference registration materials will be mailed to you in early August.

Sunday evening is "western night." So plan to bring your "duds" and join the party.

Due to a decreasing interest and participation, the Fun Run will not be offered. But—due to popular demand—VOLLEYBALL IS BACK!!

The Manor, located in the Poconos, offers a relaxed, casual atmosphere. And hopefully Mother Nature will cooperate and provide us with a beautiful foliage! Please plan to join us.

MEMBERSHIP AND ELECTIONS UPDATE

NOMINATIONS FOR PASFAA EXECUTIVE COUNCIL

*submitted by John McKeown,
Secretary*

The time is right to think about nominations for the council offices that will be up for election this year. There may be individuals you will want to ask if they wish to be considered for nomination. You may wish to seek one of the offices yourself? In any event, listed below are the offices that will be open for nomination this year. You may wish to make contact with Milosh Mamula, Allegheny College, for more information on nominations and elections.

The PRESIDENT-ELECT shall assist the President and in all ways prepare for the Presidency. In the absence or disability of the President, the President-Elect shall have all the powers and shall perform all the duties of the President without prejudice to his/her subsequent term of office as President. The President-

Elect shall nominate an Active member to serve as Annual Conference Chairperson for the subsequent administrative year and shall serve as the Chairperson of the standing committee for Professional Standards.

The VICE PRESIDENT shall serve as Chairman of the standing committee on Legislation and Government Relations and shall perform such other duties as are appropriate to the office.

The TREASURER shall be responsible for the fiscal records of the Association and of the Executive Council and perform such other duties appropriate to the office as the Executive Council may prescribe. The Treasurer shall be responsible for receiving and disbursing all monies of the Association under policies approved by the Executive Council and shall keep adequate and appropriate records of such receipts and disbursements. The Treasurer shall be ready whenever required to turn over to the Council all monies, accounts, record books, papers, vouchers, and other records pertaining to the office, and shall turn the same over to a successor when appropriate. The Treasurer shall submit an audited annual report to the Association.

The SECRETARY shall assume the responsibility for coordinating the editing, publishing, and circulation of the Association's newsletter. The Secretary shall also notify the members of any regularly scheduled meetings at least two weeks prior to such meetings, and shall serve as Chairperson of the standing committee for Public and Professional Information. The Secretary shall be responsible for the recording of the minutes of the Executive Council and Association meetings.

THE PASFAA FORMS FAIR NEEDS YOUR SUPPORT!

*submitted by Chris Zuzack,
Indiana University of Pa.*

The Forms Fair has become an annual event at the PASFAA Conference and this year is no exception. If you have an innovative brochure, creative form, or exceptional publication that you would like to share with your PASFAA colleagues, now is the time to act!

All of the submitted forms will be on display at the conference for the membership to review. Individuals may then request that a copy of a particular piece be mailed to them. You will receive a list of these individuals along with the item that they requested after the Conference.

It is understandable in these times of tight office budgets that many publications may be expensive to print or you may have limited quantities available for distribution. If this is the case with an item that you would like to display at the Forms Fair, please indicate that in order for the membership to know that the piece is for review only and no copies will be mailed.

Please submit your items to the following address by September 15, 1990:

Christine A. Zuzack
Financial Aid Office, 308 Pratt Hall, IUP
Indiana, PA 15705

Regional and National NEWS

HEAR YE, HEAR YE

The Boston "T" Party—Tradition and Transition is the theme for the 1990 NASFAA Conference to be held in historic Boston, Massachusetts from July 18 through July 21, 1990.

Although Paul Revere never slept here, the Boston's Marriott Copley Place is surrounded by historic landmarks, many within walking distance of the hotel. You should contact the hotel at (617) 236-5800 for reservations, indicating that you are with the NASFAA Conference. An additional block of rooms is also available at the Westin Copley Place, (617) 262-9600. The Westin and the Marriott are connected by an indoor shopping mall. Room rates at both the Marriott and the Westin are \$108 single, \$123 double and \$138 triple.

In the finest NASFAA tradition, there will be federal updates as well as interest sessions on such various topics as recruitment and retention, professional development, student loans and default, and automation and the future. In an attempt to serve you better, two time slots will be dedicated to the Department of Education program updates; Pell Grants and General Provisions, Stafford, SLS, PLUS, and the Campus-based programs. Each of these will also be repeated a third time to enable everyone to have an opportunity to attend these sessions, and other less technical sessions as well.

Other interesting activities that are planned include an Italian Street Festival and morning and afternoon jogging/walking tours, as well as optional tours to LL Bean, historic Sturbridge, and Nantucket.

The pre-registration fee is \$255 through June 22; \$335 after June 22. A daily fee of \$125 is also available. To qualify for the pre-registration fee, payment does NOT have to accompany your registration form; payment may be made on site when you pick up your registration materials.

As we commemorate the 25th anniversary of the Higher Education Act, the beginning of NASFAA's 25th year, and prepare for another round of reauthorization, let NASFAA help you prepare yourself and your staff for the challenges that await us. Plan now to join your colleagues in Boston July 18-21, 1990. Further information will be mailed to all NASFAA members in early May.

NASFAA TO PUBLISH BOOK ON TRAINING STAFF

(May 1990)—How often have you wished you had the time to write a training manual for new staff members, or for a refresher course for current staff? The answer probably is "frequently." However, the fact is you probably can never find the time.

NASFAA has conceived a solution to this problem: *FACTS: Financial Aid Concepts for Training Staff*. This book is scheduled for publication later this spring and is designed to help you meet the training needs of all levels of new staff, as well as serve as a refresher course for existing staff.

FACTS presents an overview of the financial aid process, with a looseleaf modular design to allow you to incorporate information about your institution and office operation. The book includes:

- An orientation section to acquaint new staff with your office and institution;
- An explanation of the basic Title IV programs;
- A description of the application and need analysis processes;
- A discussion on providing quality service to your students;
- Hints about effective time management;
- Suggested resources; and
- A glossary of terms.

In addition, worksheets are provided to help the reader summarize what has been learned, and for the staff member to retain as working reference tools.

Orders are now being accepted for *FACTS* at a cost of \$21.95 per copy plus \$4 postage and handling per order. Send your check (no purchase orders, please) to: NASFAA, Box H, 1920 L Street, Suite 200, Washington, D.C. 20036. Be sure to indicate your name, institution, street address (no post office box, please), state, zip code, telephone number, and number of books ordered.

Editors: For additional information, please contact Barbara Kay, Director for Professional Development, or Joan Berkes, Associate Director, telephone 202-785-0453.

PEN ANNOUNCES LOWER FEES, NEW FEATURES

(May 1990)—The Postsecondary Education Network (PEN), the information and communications computer network for student aid professionals, announced a money-saving price structure with important new features that take effect July 1. PEN was started 2½ years ago by NASFAA, The College Board/CSS, and ACT. It currently has 640 subscribers at over 400 institutions.

• **The Cost of Using PEN Is Going Down.** The on-line cost of accessing PEN drops to \$14/hour on July 1. With a monthly subscription fee of \$20/month, a subscriber using PEN for one hour a month will save \$72 annually compared to the same usage at the old rates. Higher usage means even greater savings. The monthly fee provides user support exceeding that for a typical network of its size. This includes a full-time PEN Administrator to work with network subscribers, a detailed Users Guide, and the award-winning bimonthly *PENlines* newsletter.

• **BITNET Users Can Receive PEN Information.** Administrators who have access to BITNET on their campus can receive PEN news and information and complete integration with PENmail without paying an on-line fee (the monthly fee still applies).

• **Searchable Databases Are Being Developed.** PEN will have its first keyword searchable database up and running soon. This will be an on-line version of the NASFAA *National Membership Directory*, updated weekly, with school name, address, phone and fax numbers, and the name of NASFAA's main contact at the school. Additional databases are in the research stage.

Another new feature already available on PEN is the ability for users to send a single PENmail message and have it sent to dozens or even hundreds of recipients at a combination of PENmail and BITNET addresses, fax numbers, and even hard copy to postal addresses.

Just about any personal computer with a modem connected to a single-line telephone outlet can connect to PEN. Many work stations and larger computers can be used as well. Communications software for your PC is also required. While most communications software will work, for \$45 PEN offers Professional Connection, developed to make accessing, uploading, and downloading on PEN quick and easy. BITNET subscribers need no special equipment or software.

New subscribers receive a \$14 credit—the equivalent of one hour of free-on-line time—to use while learning about PEN on-line. Billing is sent monthly, and no money is necessary up-front. Just send in a signed subscription form to receive the information and materials you need to start using PEN.

For more information, or to request a subscription form, please contact PEN Administrator Roland Zizer at the NASFAA office, 1920 L Street, N.W., Suite 200, Washington, D.C. 20036, telephone 202-785-0453, fax 202-785-1487. A subscription form is also available in the May 3 *NASFAA Newsletter*.

UPWARD AND ONWARD

Nancy Zacharias, from Widener University, to Assistant Director of Financial Aid at Villanova University, Kennedy Hall, Villanova, PA 19085, (215) 645-4010.

Kim Adamson from Graduate Assistant in Financial Aid to Financial Aid Officer at Kutztown University.

SHARE YOUR ACHIEVEMENTS WITH YOUR COLLEAGUES

(May 1990)—The "Making the Grade" section of NASFAA's *Student Aid Transcript* magazine was created to help student aid professionals learn of the achievements and activities of their colleagues. However, the editors cannot report on events unless they are informed of them.

You are urged to share information about new jobs, promotions, published works, and honors, both for yourself and for your colleagues. Please include your phone number or that of your colleague.

Send information to Susan Bach, the editor for "Making the Grade," at the NASFAA office, 1920 L Street, N.W., Suite 200, Washington, D.C. 20036. You can also call Susan at 202-785-0453, send her a fax at 202-785-1487, or send a PENmail message (her address is BACH.S)

Editors: For additional information, please contact Susan Bach at 202-785-0453.

PASFAA MEMBERS SERVING ON PHEAA COMMITTEES

submitted by Tom Fabian,
PHEAA Executive Deputy Director

1. Sheila E. Angst
Albright College
—1989-90 PAATP Planning and Program Development Committee
2. Gordon M. Bateman
Elizabethtown College
—1990-91 State Grant Certification Procedures Committee
—1989-90 PAATP Committee and Faculty
3. Joann M. Bonfatto
South Hills Business School
—1990-91 State Grant Certification Procedures Committee
4. William R. Burke
University of Scranton
—Lender Advisory Committee
—UM Advisory Committee
—CM Advisory Committee
5. Henry L. Chance
King's College
—UM Advisory Committee
—CM Advisory Committee
6. Judith A. Christopher
St. Joseph's University
—1989-90 PAATP Committee and Faculty

(See PHEAA, Page 7)

FROM THE GOVERNMENT RELATIONS COMMITTEE

GOVERNMENT RELATIONS REPORT

*submitted by William Burke,
Chairman, Government Relations Committee*

In April a Q&A was sent by me to PASFAA schools in an attempt to clarify the situation regarding the PHEAA Help Loan Programs. Much of the publicity on these programs was misleading, even though PHEAA released their own press releases.

As this article is being prepared, the outlook is favorable for continuation of the programs for the 1990-91 academic year. However, the program still needs support so that the required bond issue can be completed. It is vital that the membership support the continuation of these programs.

The Government Relations Committee has also been preoccupied with preparing PASFAA's position statement on the reauthorization of the Higher Education Act. Our objective was not to address each title of the act. Rather, we focused our attention on the Title IV programs. The 1989 spring government relations survey responses were the guide to many of our recommendations. The paper was presented by Rachael Lohman, PASFAA president, on May 9 to the Task Force during the EASFAA Conference held in Philadelphia. Members wishing a copy should contact me at 717-961-7700 or terminal ID TMLF. My sincere thanks go to William Irwin, Georgia Prell, Fran McKeown, and Richard Esposito for their contributions to the paper. I hope that all members will continue to play an active role in reauthorization.

GUIDANCE COUNSELOR WORKSHOPS—1991

*submitted by Mary Andrews Miller,
President Elect*

We are pleased to announce...the Guidance Counselor Workshop Series will be conducted in conjunction with the PHEAA Regional Director Workshops beginning this fall. We will be offering approximately 35 workshops throughout the state. Training for these workshops will be conducted at the PASFAA Conference in October. Additional information regarding dates, sites, format, and participation will be mailed to you later this summer.

LENDING FOR LEARNING

by Joan C. Szabo

At a time when the nation's businesses are stressing the importance of a better-educated work force, federal aid to college students is expected to face further budgetary reductions in the 101st Congress.

To address the growing need for college financial assistance, many business people are launching innovative ways to help educate tomorrow's work force. One highly successful initiative is the private-sector loan program called ConSern. Providing students and their families with low-interest loans that can be paid back over a 15-year period, the program is especially beneficial for middle-income families, who often fail to qualify for many of the federal assistance programs.

"Growth in the 3-year-old program has been phenomenal," says the Rev. John P. Whalen, ConSern's founder and president. To date, nearly 11,000 firms are enrolled, and more than 5 million families are eligible to apply for ConSern loans. The program has disbursed over \$100 million in loans so far.

Whalen expects disbursements to reach \$200 million this year. "We have just scratched the surface," he says. "The cost of college keeps rising, and people are having to look more toward loans to get their kids through college."

Due to its unprecedented growth, the program now is one of the country's top private lenders for supplemental student loans, and it ranks among the top 30 U.S. lenders for student loans of any kind, says Whalen.

ConSern has been designed by leaders in higher education and business, it is backed by major financial institutions, and it is administered by a nonprofit organization.

To offer this loan benefit to employees, companies must maintain membership in the U.S. Chamber of Commerce. Once membership is established, employers can participate in the loan program for as little as \$25 a year, based on the number of employees. The participation fee is tax-deductible as a business expense.

The program is especially easy for employers to offer as a benefit. When a company signs on as a participant in the program, a corporate accounts manager from ConSern provides the employer with informational brochures and application packets to distribute to employees. In addition, ConSern supplies a complete communications package to help companies explain the program to employees.

(See **LENDING**, Page 12)

PHEAA*(Continued from Page 5)*

7. Betty L. Davis
Allegheny Community College—South
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—CM Advisory Committee
—1989-90 PAATP Committee and Faculty
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—1990-91 State Grant Certification Procedures Committee
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PNC Educational Loan Center
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16. Vali G. Heist
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—1989-90 PAATP Committee and Faculty
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18. Margaret F. Hynosky
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19. William A. Irvin
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21. Margaret M. Karl
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—1989-90 PAATP Committee and Faculty
22. John D. Keenan
Pennsylvania State University
—UM Advisory Committee
—CM Advisory Committee
23. Christine A. Koterba
Franklin & Marshall College
—UM Advisory Committee
—CM Advisory Committee
24. Ronald T. Laszewski
Bucknell University
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—1989-90 PAATP Committee and Faculty
25. Michael G. Lewis
PSFS/Meritor Savings
—1989-90 PAATP Committee and Faculty
26. Rachael Lohman
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—1989-90 PAATP Committee and Faculty
27. Patricia A. Loughran
St. Francis College
—UM Advisory Committee
28. Mona L. Lucas
Community College of Allegheny County
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29. Thomas Lyons
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—CM Advisory Committee
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30. Milosh Mamula
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—State Grant Advisory Committee
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31. Terry A. Masch
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32. Barry McCarty
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33. Nora M. McFadden
Gordon Phillips Beauty School
—1989-90 PAATP Committee and Faculty

34. Frances C. McKeown
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36. Thomas L. Moriarty
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—CM Advisory Committee
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38. John Morris
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—State Grant Advisory Committee
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Fidelity Bank
—1989-90 PAATP Committee and Faculty
41. Kerry L. Paoletta
McDowell National Bank
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—CM Advisory Committee
—PHEAA Automated Loan System Advisory Committee
—1990-91 State Grant Certification Procedures Committee
—1989-90 PAATP Committee and Faculty
43. Georgia K. Prell
East Stroudsburg University of PA
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—1989-90 PAATP Committee and Faculty
44. Michael Price
St. Francis College
—CM Advisory Committee
45. Donald Raley
Dickinson College
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46. Juanita F. Reichel
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47. Renee Saleh
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1989-90 PAATP Committee and Faculty
48. Mark Scott
Duff's Business Institute
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—CM Advisory Committee
—1990-91 State Grant Certification Procedures Committee
49. Gary C. Seelye
California University of PA
—1990-91 State Grant Certification Procedures Committee
50. Donald S. Shade
Pennsylvania College of Technology
—UM Advisory Committee
—CM Advisory Committee
—1990-91 State Grant Certification Procedures Committee
51. Ronald L. Shunk
Gettysburg College
—1989-90 PAATP Committee and Faculty
52. Kathleen M. Smith
Boyd School
—1989-90 PAATP Committee and Faculty
53. William M. Srsic
Indiana University of PA
—1989-90 PAATP Committee and Faculty
54. Rose Mary Stelma
Harcum Junior College
—UM Advisory Committee
—CM Advisory Committee
55. James Treiber
Gannon University
—UM Advisory Committee
—CM Advisory Committee
56. George J. Walter
LaSalle University
—UM Advisory Committee
—CM Advisory Committee
—PHEAA Automated Loan System Advisory Committee
—1989-90 PAATP Planning and Program Development Committee
57. Sally G. Whiteman
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—1989-90 PAATP Committee and Faculty
58. Frederick E. Wilson
Gordon Phillips Beauty School
—1989-90 PAATP Committee and Faculty
59. Gene R. Wise
Millersville University of PA
—1990-91 State Grant Certification Procedures Committee

UNIQUE COMPUTER SETUP ESTABLISHED AT CLARION UNIVERSITY

*submitted by Kenneth E. Grugel,
Clarion University*

In 1983, Dan Fenstermaker faced a career crisis.

It was not as simple as a decision about changing jobs or seeking a raise. Fenstermaker liked what he was doing. He was using his education in accounting and business on the job just like he had intended to do. But, the presence of a common piece of office equipment was causing him great physical discomfort.

The computer, or more precisely the visual display terminal (VDT) of the computer, that Fenstermaker started using in 1982 in his position in the student accounting office at Clarion University was causing static-electricity induced dermatitis, one of several forms of electromagnetic radiation given off by VDTs.

It took several years of medical investigation to diagnose the condition and innovative changes to solve the problem which started three weeks after Fenstermaker started working on his VDT. The skin on his hands and arms reddened, accompanied by a feather-like sensation. The hair on his hands and forearms fell out. His hands hurt and at times even cracked and bled.

Until the problem was diagnosed, Fenstermaker's health was in doubt. Once, it was determined, his career became questionable because of the modern office requirements to use a VDT. VDT use in the U.S. had grown from 1 million in 1976 to 15 million by 1988. Thirty to 35 million persons use terminals on a daily basis.

It took doctors nearly two years to diagnose Fenstermaker's problem. Dermatologists were consulted, resulting in a 15-day hospital stay for tests in 1984. The efforts of Dr. Brian Jegasothy, professor and chairman of the department of dermatology, University of Pittsburgh, determined the real cause of the rash to be static-electricity induced dermatitis.

According to Fenstermaker's doctors, VDTs in operation create an electrostatic field believed to be a causative agent of VDT dermatitis. Electrostatic fields are noted around most VDTs at low humidity and tend to disappear at higher humidity.

By the time the ailment was diagnosed, Fenstermaker had transferred to the University's financial aid office, but minimal VDT work was still required.

Ken Grugel, director of financial aid, helped to work out a solution for using a computer without being close to the VDT. Grugel had viewed the classroom use of an overhead projector with a computer and thought it could work in an office setting. Borrowing pieces of equipment from several places on campus, a new type of computer projection device was created.

A liquid crystal display computer screen was placed on top of an overhead projector attached by an adjustable arm to Fenstermaker's office wall. The light from the projector passes through the screen and is projected onto a large wall screen. In this fashion, no VDT is on Fenstermaker's desk.

Other solutions were found for the remaining static electricity problems. A grounded static eliminator mat was placed beneath Fenstermaker's keyboard, calculator, and desk lamp. A sensitive keyboard mechanism (keyboard cover) was installed, and a static bracelet was attached to the mat so Fenstermaker could ground himself while using any equipment.

"I probably would have had to eventually change careers if not for this solution," said Fenstermaker. "My skin is slowly improving, but according to my doctors at Pitt, additional exposure to VDT emissions could have caused skin cancer." The use of medicated creams along with as much avoidance as possible of VDT use have started his dermatitis on the road to recovery.

"I think many other people have this problem, but they don't know it," said Fenstermaker. "It is something doctors don't recognize."

Although Fenstermaker's problem appears to be headed for a happy conclusion, the question of VDT health issues is now one of Grugel's interests.

"This is just part of a national problem caused by constant exposure to computers," said Grugel. "There are very few cases nationally, but the real research on VDT caused problems are being conducted in Scandinavia and Great Britain."

Cases of eye problems, muscle, and back problems, and for pregnant women, birth defects and miscarriages, have been attributed to continuing use of VDTs. In Scandinavia and Great Britain additional filters are required on the VDT screens as a precaution. These countries are also in the forefront of research into VDT health associated problems.

Grugel is attempting to have his office rearranged so that none of his employees have a VDT screen in operation next to them throughout the entire day. He is recommending moderate use of the equipment and 15 minute breaks away from a screen out of every hour worked.

Fenstermaker's perserverance and the innovations added to his office could go a long way toward improving similar situations for other people.

"I think people should know the many possible health problems that can result from VDT use," said Fenstermaker. "I feel guidelines should be established to insure that VDTs are made safe for the millions of people who must work with one each day."

ON WRITING MEMOS

submitted by Arthur M. Holst,
Episcopal Hospital School of Nursing

I teach Business Communications at Temple University in addition to my regular duties as Financial Aid Administrator at The Episcopal Hospital School of Nursing. One of the things that I stress when teaching this subject is the importance of a well-written memo. To assist you, I have listed below some helpful hints for improving your memo writing skills.

- * Memos are meant as a method of communication WITHIN an organization. They should not be sent to persons outside the organization. Memos speak to the reader regardless of how many people read the memo.
- * The headings on a memo TO; FROM; DATE and SUBJECT do not have to occur in the same order each time you write a memo although TO usually precedes FROM as a matter primarily of courtesy.
- * Remember that memos are usually read in a hurry. You as writer should do everything possible to make sure that the reader can understand every message with the least possible effort.
- * To achieve easy understanding, make sure that your flow of thought is logical from the beginning of your message until the end. You should put the focus of your message at the beginning paragraph of the memo to supply the reader with an early understanding of the situation. Recommendations for action should go at the end of the memo.
- * Be sure to write short paragraphs in your memos. Long paragraphs cause the reader to lose the message and tend to distort the emphasis of the memo.
- * Memos should not be written unnecessarily. If no written record is necessary and the message to be conveyed is a simple one—transmit the message orally. Oral communication provides instant feedback.
- * When putting a memo together, remember to be concerned with goodwill, conciseness, readability, proper use of emphasis, clarity and correctness. These items, according to Malra Treese, author of *Successful Business Communications*, are the essence of memo writing.

POSITION OPENINGS

Assistant Director of Financial Aid

To administer Pell and SEOG Programs, perform verification, advise students and families about all Aid Programs. Familiarity with computer assisted office and PHEAA system desirable. One-three years of Aid experience. Master's Degree required in an appropriate field of study. Salary: State University Administration II, \$24,548-\$32,939. Letter of Application, Resume and three current Letters of Recommendation by June 15, 1990 to: Kenneth E. Grugel, Director of Financial Aid, Office of Financial Aid, Clarion University of Pennsylvania, Clarion, PA 16214. Clarion University actively seeks minority and women applicants and is an Affirmative Action/Equal Opportunity Employer.

Debt Counselor

Responsibilities include counseling students regarding their Federal and University obligations. Meet and advise students of sound financial planning for their future development. Conduct group presentations. Assist in long range planning to properly manage loan repayment. Conduct entrance/exit interviews. Qualifications: Associate's Degree required; Bachelor's preferred. Debt Management/Loan Counseling background, experience with microcomputers, demonstrated ability to make group presentations. Submit resume to Temple University, Personnel, University Services Bldg., Attention: Pamela Sherako, Broad and Oxford Streets, Philadelphia, PA 19122.

Financial Aid Director

Ursinus College, a private liberal arts college of 1100 students, invites applications for the position of Director of Financial Aid. Responsibilities include budget determination, need analysis procedures, packaging students, counseling families, management of Title IV programs, completion of Federal, State, & Institutional Reports, and related duties. Supervises a staff of 3. Reports to the Dean of Student Life. Master's degree and at least 4 years of administrative and management experience in financial aid preferred. Salary commensurate with education and experience. Position available August 1, 1990. Submit resume and 3 references by July 1, 1990 to: J. Houghton Kane, Dean of Student Life, Ursinus College, Collegeville, PA 19426. Ursinus College is an EEO/affirmative action employer.

PHEAA

(Continued from Page 8)

60. Robert L. Wisenauer
Point Park College
—UM Advisory Committee
—CM Advisory Committee
61. Christine A. Zuzack
Indiana University of PA
—PHEAA Automated Loan System Advisory Committee
—1989-90 PAATP Committee and Faculty



Sector Sidelines

SSHE SPRING MEETING

*submitted by Gary Seelye,
California University*

The SSHE financial aid officers met on April 25-27 at the Linden Hall Conference and Recreation Center. The annual Spring meeting was hosted by California University of PA. All fourteen SSHE institutions were represented. We were fortunate to have representatives from the SSHE Chancellor's Office and the Pennsylvania Higher Education Assistance Agency as part of our agenda. Everyone seemed encouraged by the recent developments with the non-subsidized Stafford Loan Program. However, feelings of caution were still expressed due to the timing and complexity of the solution.

As we begin to wind down from the 1989-90 year and gear up for the 1990-91 year, the meeting was a welcomed break. The meeting closed with Millersville agreeing to host next Spring's conference.

RULES FOR SUCCESS

*submitted by Cheryl Gallagher,
Penn State University*

Robert A. Beck, chairman emeritus of The Prudential Insurance Company of America, says the best kind of success comes from doing what you like—and being as good as you can be at it. He cites seven principles:

1. *Beat yesterday.* You're paid not just to show up at work, but to get results. Always produce more than you did the day before.
2. *Success is never an accident.* Every good record is built with defined goals and a realistic strategy. It doesn't just happen.
3. *Be a good example.* You don't have to be an extrovert, but you should look like a positive force. . . in the way you walk, dress and meet colleagues.
4. *Get involved.* You have to jump into the action and swim in the mainstream. Reach out for new opportunities; be involved in industry matters, not just in your own company.

5. *Make your career fun.* Convert problems into procedures. Once you master a task you don't like, instead of being a source of irritation, it's easier and also a source of pride and accomplishment.

6. *Let the music out.* Too many people live and die with the music still in them. They never give themselves a chance. Be fully committed; then you will achieve your goals.

7. *Success is easier than failure.* Working hard is not difficult, as long as you're getting the results you want. As you build a record and reputation, you build your self-esteem. It's easier to live with yourself when you can be proud of what you've done, when you respect and like your colleagues, and they respect you.

—From a speech to the Wall Street Seminar

SSHE ANNUAL MEETING

*submitted by Christine A. Zuzack,
Indiana University of Pa.*

The Financial Aid Administrators from the State System of Higher Education (SSHE) held their annual meeting on April 25-27. California University of Pennsylvania played host to this year's gathering which was held at the nearby Linden Hall Conference Center and Resort. Gary Seelye who is the PASFAA Representative for the SSHE Sector coordinated the program.

Linden Hall is a bit off of the beaten track but with the cooperation of the weather and the excellent directions provided by a few area residents out mowing their lawns, a total of 29 FAOs representing all fourteen of the SSHE universities were in attendance. Of course we don't know if others tried to attend but missed Linden Hall by not obtaining explicit directions from the local residents on how to get to the hotel. They may still be driving around those back roads!

After a great dinner and social on Wednesday evening, things got down to business on Thursday morning with an opening welcome from Dr. John Pierce Watkins, president of California University of PA. A number of different topics were then discussed including the Office of Vocational Rehabilitation's new guidelines for awards, PHEAA Gift Aid Budgets, job location and development programs, Campus-Based Aid allocations, and the Department of Education Amnesty Program.

Byron Wiley from the SSHE Chancellor's Office in Harrisburg gave an excellent presentation on the Philadelphia Partnership Program and the Hall Foundation Scholarship. Mr. Wiley enlightened all in attendance with his clear and concise review of these programs and how they operate within the SSHE system.

(See ANNUAL, Page 13)

LENDING

(Continued from Page 6)

What A ConSem Loan Costs

Annual Interest Rate	Monthly Payment* For 15 Years Per \$1,000 Borrowed
10.0%	\$13.81
10.5	14.22
11.0	14.63
11.5	15.04
12.0	15.45
12.5	15.86

*Both principal and interest.

ConSem takes care of loan processing and employee inquiries. Companies offering the program assume absolutely no liability when the loans are made available to employees.

The loans may be used by an employee and his or her family for private secondary schools and for both undergraduate and graduate programs in accredited colleges and universities. The loans are available for many education-related expenses, including tuition, room, board, books, and computers.

Employers who participate in the program say it is extremely worthwhile. "It is an inexpensive way to provide an important benefit to our employees," says Bruce Mindlin, controller of Airoyal Co. Inc., an industrial-parts distributor in Maplewood, N.J. Mindlin says about five of Airoyal's 30 employees currently use the program.

One of ConSem's most attractive features is the size of the loan offered. An employee can borrow up to \$25,000 each year and up to \$100,000 altogether. The average size of a loan now issued is \$6,200 per year.

In addition, it is possible to take up to 15 years to repay the loan. The principal may be deferred while the student is in school, up to a maximum of four years' deferral. Interest payments still must be made. They start approximately 30 days after the loan is disbursed. A ConSem loan may be repaid at any time with no prepayment penalty.

Commercial lenders, on the other hand, typically will lend no more than \$5,000 for an unsecured loan and require repayment—both principal and interest—over three to five years. There generally is no deferral of principal repayment with a commercial lender. Interest rates typically are 4 to 8 percent higher than the interest rate on ConSem loans.

To apply for a loan, the student must be accepted or enrolled in courses leading to a degree or a diploma. In addition, the student or the cosigner must meet ConSem's credit criteria, which consist of an evaluation of credit reports and information on income and debt. The borrower pays a one-time discount fee of 3.5 percent to cover insurance on defaults.

The default rate on the program is extremely low—"less than 1 percent," says Father Whalen. He attributes this to the fact that the loans are made on the basis of credit requirements. Unlike the federal education-loan program, ConSem loans are not made on a family-income test.

Interest rates for ConSem loans are competitive. They are tied to the commercial paper rate, and they fluctuate accordingly. During 1988, the rate for ConSem loans averaged 11.95 percent.

If an employee receives a ConSem loan and later leaves the company, the loan remains in effect even though the borrower no longer may be connected with a participating company.

During 1990, ConSem plans to provide several enhancements to the existing loan program. It will offer a home-equity loan feature, which could allow tax deductibility of interest charges.

Also planned is loan consolidation. With this option, virtually all loans obtained by a student for attending accredited, nonproprietary schools could be combined into a single loan with one monthly payment. A student who still is in school and needs an additional loan for the final semester can simply add the amount to the consolidation loan.

Loan applications are accepted at any time during the year. The borrower pays a nonrefundable \$45 processing fee when applying for the loan. For more information, call 1-800-SOS-LOAN, or write ConSem, 205 Van Buren St., Suite 200, Herndon, Va. 22070.

Adapted by permission, Nation's Business, April 1990.
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1991 FINANCIAL AID HOTLINE

submitted by Mary Frances Woodall,
Elizabethtown University

Mark your calendars now for the 1991 PASFAA Financial Aid Hotline. The Hotline will be held from Monday, January 28 through Friday, February 1, 1991.

Paul Zimmerman of Carnegie Mellon University will coordinate the 1991 Hotline and Bonnie Behm of Thomas Jefferson University will be the Assistant Coordinator.

ANNUAL*(Continued from Page 11)*

Late Thursday afternoon trips to the California campus were available along with guided tours of the Linden Hall Mansion which was built in 1913. The mansion was a showpiece of splendor and innovation for its time and contained many exquisite artifacts. Most spectacular were three original Tiffany glass windows valued at over \$3 million. Volleyball, golf, "attitude adjustment," and Trivial Pursuits helped to round out the day.

A number of PHEAA representatives were present Friday morning to provide an update of events and expectations in Harrisburg. Gary Smith, Bob Pearl, Vince Racculia, and Jim Cardinale all offered current information on the Pennsylvania State Grant, Non-subsidized Stafford Loan Program, PHEAA Colleges Services, and Loan division changes.

This annual meeting provides a great opportunity for the SSHE system personnel to gather together as a group. There is adequate time for both formal and informal discussions on every topic imaginable! All of our thanks go to Gary Seelye, Joyce Spencer, Marcy Boyd, and the other FAO Staff at California for their excellent arrangements for this meeting. We will meet again at the annual PASFAA Conference this October where we will begin planning for our 1991 meeting to be hosted by Millersville University.

DIRECTORY ADDITIONS AND CHANGES**New Members**

Julia K. Young, Asst. Director of Financial Aid, La Roche College, 9000 Babcock Boulevard, Pittsburgh, PA 15237, Phone # (412) 367-9256, FAX # (412) 369-9277, PHEAA Terminal TM46

Daniel R. Lau, V.P. Financial Aid Services, Law School Admission Services, P.O. Box 2500, Newtown, PA 18940, Phone # (215) 968-1235, FAX # (215) 968-1169

Janet E. Griffey, Mellon Bank, 1 Mellon Bank Center, Room 5140, Pittsburgh, PA 15258

Joyce Calamia, Coordinator Recruitment/Financial Aid, Abington Memorial Hospital School of Nursing, 1200 York Road, Abington, PA 19001, (215) 476-2672

Ann Ciak, Director, Louise Suydam McClintic School of Nursing, 4631 Davison Street, Pittsburgh, PA 15201, (412) 622-7075

Caryn F. Frank, Assistant Director of Financial Aid, Susquehanna University, 512 University Avenue, Selinsgrove, PA 17870, (717) 372-4314, PHEAA Terminal # TMR6

Renee Missina, Director, South Philadelphia Beauty Academy, 1933 West Passyunk Avenue, Philadelphia, PA 19145, (no phone given)

Paula Witkowski, Student Loan Manager, Gallatin National Bank, Uniontown, PA 15401, (412) 439-6678

Other Changes

PNC Education Loan Center has moved from 437 Grant Street, Pittsburgh, PA 15219 to One Oliver Plaza, 33rd Floor, Pittsburgh, PA 15265-0001

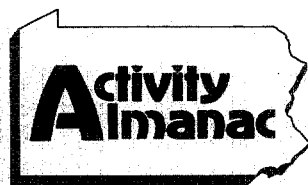
Phone Number Change—Mary Miller should be (412) 357-2218

Jeanette Matthews, from Secretary to Registrar

Lucky Hill has retired from Keystone Junior College.

Dorothy Hoehl has retired from Louise Suydam McClintic School of Nursing.

Simplified 1040		
Latest Revision for:		
1040	Federal Income Tax Form	1989
Department of Internal Revenue Service D7		
Income	Your Social Security Number	
1. How much money did you make last year?	()	()
2. Send it in	()	()



- July 18-21

- August 2-5

- September 17

- October 7-10

- Oct. 31-Nov. 2

- February 13-15

NASFAA Annual Conference, Boston, Ma.

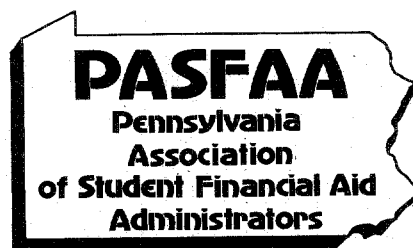
NEASEA Annual Conference, Pittsburgh, PA

PASFAA Executive Council, PHEAA Board Room

PASFAA Annual Conference, Pocono Manor, Pa.

C.E.E.B. National Forum, Boston Sheraton Hotel & Towers

Middle States Regional Assembly, Stauffer Harbor Plaza, Baltimore



Kutztown University

Financial Aid Office
Kutztown, PA 19530



**It will be a busy
summer for:**