

Time for some spring cleaning?



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Kathy Gates	Terry Neiswonger	

2. PUBLICATION SCHEDULE

Articles, position openings, meeting dates or other items can be submitted to the Editor according to the following publication schedule:

Summer 2006 issue:	articles due May 15
Fall 2006 issue:	articles due August 15
Winter 2007 issue:	articles due November 15
Spring 2007 issue:	articles due February 15

3. IMPORTANT MESSAGE

The opinions by individuals who contribute to the newsletter do not necessarily represent the position of PASFAA.

PASFAA Potpourri

1. MOVING? CHANGING POSITION OR TITLE?

PASFAA membership belongs to the individual, not the institution. All changes in name, address, title, etc. should be submitted to Jean Walker, Financial Aid Office, Butler County Community College, PO Box 1203, College Drive, Oak Hills, Butler, PA 16003 or jean.walker@bc3.edu. For 2005-06, the membership list is maintained at Butler County Community College.

2. 2005-06 PASFAA COMMITTEES

Association Governance	Barbara Schmitt
Finance and Development	Ken Grugel
Financial Aid Awareness	Jamie Kosh
Financial Aid Training (PFAT)	Julianne Louttit
Government Relations	Mary Ellen Duffy
Membership	Barbara Schmitt
Newsletter	Joan Holleran
Strategic Planning	Patty Hladio
Technology Advisory & Electronic Initiatives	Dan Wray
2006 Conference	Joetta Bradica

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Jean Walker, Butler County Community College, for information about 2005-06 PASFAA membership.

4. LETTERS TO THE EDITOR

Readers are invited to express their concerns about PASFAA or any financial aid related issues. Opinions, suggestions, questions, etc. are welcome. Letters must be signed. The Editorial Board reserves the right to condense or edit if necessary.

5. PASFAA HOME PAGE

Visit our World Wide Web site at www.pasfaa.org
ATAC liaison and website contact: Jean Walker at jean.walker@bc3.edu or (724) 287-8711 ext. 243.

Letter from the President



Dear PASFAA Colleagues:

The signs of spring are here! No, I don't mean robins and tulips; the signs of spring that I'm seeing are freshman award letters and verification forms! For PASFAA, spring also means it's time to think about volunteer opportunities in our Association.

In the membership survey we conducted this past fall, many of you indicated that some of your primary challenges to volunteering in PASFAA are the limited hours you have after your work and personal obligations. And despite those challenges, year after year so many of you find some way to support higher education through PASFAA volunteer activities. I applaud all of you who have given to PASFAA through volunteer service, and I personally encourage those of you who are considering volunteering this year to take the plunge!

I remember that I started out tentatively in PASFAA, just dipping my toe into the volunteer "pool" by signing up to be a member of the PFAT Fundamentals Committee. It turned out to be much less daunting and much more rewarding than I expected. The other PASFAA members with whom I served on that first committee experience, many from the other side of the state, continue to be friends and colleagues that I look forward to seeing at each fall conference and working with in new volunteer capacities.



Please turn the pages of this newsletter to the committee reports to read about the current activities of our committees. Also, be sure to read the sector notes to see the activities and issues that your Sector Representatives are dealing with as they represent you in Council activities. I think you'll see that our Association is the dynamic, service organization that we claim to be in our Mission Statement.

Now is the time to fill out the volunteer form if you are interested in volunteering during the 2006-07 year. The committee chairpersons will be forming their committees this summer in preparation for the first committee meetings at the annual conference in Hershey in October.

Volunteering is easy! Whether you want to take on a large or a small role in 2006-07, there is a place for you in our association! If you're unsure which role is best for you, call your sector representative, one of the current committee chairs whose names you'll see in this newsletter, or call me! We'd all be happy to help you find the volunteer opportunity that is the "right fit" for 2006-07. And keep in mind that volunteering for PASFAA doesn't drain your institution's financial budget. The travel and lodging expenses you incur for serving on Council or attending meetings are covered by PASFAA.



Thanks in advance for considering a volunteer role in PASFAA in 2006-07. There is room for everyone, whether new or old, and a role for everyone too! Take the plunge!

Respectfully,

Patty A. Hladio
PASFAA President

Nominations for 2006-07 PASFAA Council due May 15

Submitted by
Patty Hladio
PASFAAPresident



It is time to secure nominations from the PASFAA membership for the 2006-07 elections. The timeline for nominations and voting is as follows:

- **May 15** Last date to secure nominations and biographical information from candidates.
- **July 12** Electronic voting via the PASFAA homepage will open.
- **July 31** Last day to vote.
- **August 15** Notification of election results to the membership.

Officers and Councilpersons of the Association, except for the Institutional Support Services Sector Councilperson, must be active members of the Association. Positions open for the 2006-07 membership year are:

President-Elect	Treasurer	Councilperson-At-Large
Vice-President	Secretary	

Active members only, regardless of sector, may make nominations for these positions. A nomination form can be found at the end of this article or printed off the PASFAA web site (www.pasfaa.org). The completed nomination form must be returned to Barbara Schmitt by May 15. Remember, you cannot nominate an individual without first obtaining his/her permission to do so. Also, the membership is reminded that the **two candidates receiving the most nominations for each office will be placed on the ballot.**

A description of each position can be found on the PASFAA website by going to the site map then clicking on governing documents; Constitution and Bylaws; Article III - Duties of the Officers and Councilpersons. It should be noted that each office has a term of two years, with the exception of President-Elect, which has a term of four years.



PASFAA 2006-07 Nomination Form Due May 15, 2006

President-Elect	Name: _____
	Institution: _____
Vice-President:	Name: _____
	Institution: _____
Treasurer:	Name: _____
	Institution: _____
Secretary:	Name: _____
	Institution: _____
Councilperson-at-Large:	Name: _____
	Institution: _____

I certify that I am an active member of PASFAA for the 2005-06 membership year. I further certify that I have discussed these nominations with the nominees indicated above and each nominee has agreed to serve the Association in the respective office, if elected.

Signature: _____ Printed Name: _____

Institution: _____ Date: _____

Send this form postmarked no later than May 15, 2006 to: Barbara Schmitt, Director of Financial Aid, Mansfield University, 218 Doane Center, Mansfield, PA 16933 or fax to: 570-662-4136.

Volunteers Needed for 2006-07 Committees

Submitted by
Dana R. Suter
Institutional At-Large
Sector Representative



PASFAA is a volunteer organization and its members are the foundation of the programs and services we are able to provide. Without volunteers like you, our Association would not be able to offer all of the benefits that PASFAA members now enjoy. Please consider sharing your time and talents this year by serving on a committee or by volunteering for one of the other service opportunities available. Its fun, rewarding, you get to meet and work alongside new colleagues, and your expenses are reimbursed.

Are you ready to get involved with PASFAA? We've made the process easy. Go to www.pasfaa.org and click on On-Line Forms and then PASFAA Volunteer Form. The instructions will walk you through the process. List your top three preferences indicating your first preference as your first choice and so on.



Detailed descriptions for each committee are also on the website. If you're not sure about your readiness and need a little extra boost of confidence, contact me or any other member of Council or the chair or a member of the committee you are interested in and learn more about volunteering for PASFAA.

PASFAA's committees include:

- Fall 2007 Conference Committee
- Government Relations Committee
- Finance and Development Committee
- Newsletter Committee
- Technology Advisory and Electronic Initiatives
- Pennsylvania Financial Aid Training (PFAT) Subcommittees
 - Business, Trade, & Technical Training
 - Counselor Workshop
 - Don Raley Institute (for beginners)
 - Financial Aid Basics
 - Fundamentals Workshop
 - Intermediate Summer Institute
 - Spring Training
 - Support Staff Workshop
 - Teleconference

Calling All
Volunteers!



Please update your volunteer preferences by the end of **May 2006**. Committee chairs will be reviewing the list of volunteers and setting up next year's committees shortly thereafter. Thank you for your willingness to help PASFAA remain a success and viable organization.

PASFAA Announces New Vice President

Submitted by
Patty Hladio
PASFAA President

On February 13, PASFAA Council approved Mary Ellen Duffy of Albright College as the new Vice President and Chair of the Government Relations Committee (GRC). Carol Handlan, former PASFAA Vice President and Chair of GRC, recently left her role at Susquehanna University in order to start a new position with AES/PHEAA. Because Officers of the Association must be Active members ("persons employed by institutions of post-secondary education..."), Carol was no longer eligible to continue in her role as Vice President.

Council members expressed sincere appreciation to Carol for her strong leadership on the Government Relations Committee which she chaired since October 2004. Carol will continue as a member of GRC.

By serving as PASFAA Vice President, Mary Ellen provides continuity to the leadership of the GRC as she has been actively involved as a member of the committee. She will continue in this position for the remainder of the term which ends in October.



Mary Ellen Duffy

Many thanks to both Carol and Mary Ellen for their commitment and service to PASFAA.

Nominations Sought for Service Awards

Submitted by
Barbara Schmitt
PASFAAPast President



Do you know a PASFAA member that you feel is deserving of some special recognition for their service to the Association? Each year, during the annual conference, members of PASFAA recognize individuals that have given of their time and talents to the association. Please take a moment to think of your colleagues in PASFAA and contact either Patty Hladio at patricia.hladio@sru.edu or Barbara Schmitt at bschmitt@mansfield.edu if you would like to nominate someone.

Nominations will be reviewed at the June Executive Council meeting and service awards will be presented during the membership luncheon at the 2006 conference in Hershey.

Life Membership is the highest award that PASFAA has to bestow upon an individual. The award is given to individuals who have made an outstanding and sustained contribution to student financial aid.

The **Distinguished Service Award** was created to recognize individuals who have made significant contributions to PASFAA through their leadership, activities, and/or research in financial aid. The award recognizes service to the Association over an extended period of professional involvement, not a single event or activity, and is presented to an individual at the annual conference.

The **Leadership Award** was created to recognize an individual who has provided outstanding leadership to the Association.

The **Emerging Leader Award** will be made to an individual who, within approximately five years of entering the profession, has demonstrated consistent service to and involvement in PASFAA and its projects.



The **Retirement Recognition Program** recognizes Active or Associate members who have provided approximately 25 years of service to students and families, colleagues and their institutions in the area of financial assistance or the financing of post secondary education. Persons to be recognized must be current members of PASFAA who are retiring within the year.

Strategic Planning Making Progress on Long-Range Plan

Submitted by
Patty Hladio, Chair
Strategic Planning Committee



plan's objectives.

The Strategic Planning Committee continues to work on PASFAA's first long-range plan. The committee met via conference call several times to discuss and analyze the results of the membership survey. In addition, the committee met in State College in February to begin formalizing the plan. Goals and objectives have been drafted and presented to Council for comments. Following a review of their comments, the committee will finalize the goals and objectives and will begin the process of identifying strategies to support the long-range



The Strategic Planning Committee meet for a work session February 17. Missing from photo is Sheila Checkoway.

The Strategic Planning Committee continues to target May/June as the timeframe for completion of the long-range plan so that this tool can begin to be used by Council and Committee Chairs in 2006-07.

Pennsylvania Financial Aid Training Program

Don Raley Institute

June 12-16, 2006: Dickinson College, Carlisle, PA

Submitted by
Melissa Ibanez, Chair
Don Raley Institute



This will be the 25th anniversary of the Don Raley Institute! There is an excellent opportunity for financial aid administrators with less than two years of experience to benefit from in-depth training materials and basic nuts-and-bolts instruction offered by knowledgeable faculty. Not only do you have a chance to learn a wealth of information but you also have a great opportunity to network and meet new friends and points of contact. This is a week jam-packed with fun along with a lot of learning. Don't miss out! Our faculty this year is:

- Lori Williams, Director of Financial Aid, Cedar Crest College
- Jean Stone, Assistant Director of Financial Aid, Gettysburg College
- Ragan Griffin, Associate Director of Financial Aid, Clarion University of PA
- Tonya Anthony, Pell Grant Coordinator, Millersville University of PA

Financial Aid Basics

June 12-14, 2006: Dickinson College, Carlisle, PA

Submitted by
Chanel Greene, Chair
Financial Aid Basics

Do you know people in other offices on campus that interact with Financial Aid on a regular basis? Do they have questions that a little training might help answer? The Financial Aid Basics (FAB) workshop is the answer! The FAB training was created to assist offices who work with financial aid but do not need the same level or depth of knowledge about the whole process. Offices who might find it helpful include Admissions, Bursar, Registrar, Student Affairs and any other office that interacts with their school's Financial Aid Office as well as individuals who work for lenders. FAB covers everything from how to file the FAFSA to financial aid "lingo" to current interest rate and changes to loans. This year's faculty is:

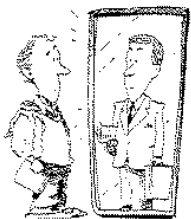
- Holly Kirkpatrick, Director of Undergraduate Financial Aid, Arcadia University
- Jennifer McLaughlin, Account Manager, Citibank



Leadership Development Training Returns for 2006

October 28-29, 2006: Hershey Lodge, Hershey, PA

Submitted by
Julie Salem, Chair
Leadership Development



Plans are underway for the third annual PASFAA Leadership Development Training to be held at Hershey Lodge on Saturday and Sunday, October 28 and 29 in conjunction with PASFAA's annual conference being held October 29 through November 1 at Hershey Lodge.

There will be a limited number of seats available for the training. Twenty participants will be selected based on nominations from the eight sector representatives and with input from current PASFAA officers. The Leadership Development training will focus on individuals with 3-15 years of financial aid experience who have the potential and aspiration to develop as leaders within the association. If this is something that interests you, talk to your sector representative to be nominated.

The Leadership Development Training committee is currently working on the agenda for this program. For additional information about the training, please feel free to contact any of the following committee members:

Julie Salem (Chair)
Lisa Kendi
Wendy Dunlap
Barbara Hapeman
Paul Simenson

AES
Academic Finance Corporation
Slippery Rock University of PA
Lackawanna College
Penn State University





WASHINGTON UPDATE

Budget, Budget and More Budget

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA



Finally, I get to report on something that has happened in addition to things that might happen! On February 8, 2006, President Bush signed into law the Budget Reconciliation Act of 1965. Included in that Act is the Higher Education Reconciliation Act of 2005, which reduces spending on student loan programs by approximately \$12 billion over the next five years.

Just days before that signing, President Bush introduced his proposed Budget for the 2007 Federal Fiscal Year. That Budget lays out the President's plan to trim the federal deficit, primarily by cutting spending on domestic discretionary and entitlement (mandatory) programs.

So as we move towards the 2006-07 academic year, we know some of what has happened, but we are still wondering what will happen next. Let me try to put all that in context for you.

Budget Reconciliation

In an effort to reduce federal spending on mandatory programs, Congress approved the Budget Reconciliation Act of 2005, which is projected to save approximately \$40 billion in mandatory spending over the next five years. The bill includes a number of provisions that impact the federal student loan program and the need analysis formula. These provisions include:

- Increasing freshman Stafford Loan limits to \$3,500, increasing sophomore Stafford Loan limits to \$4,500, and increasing graduate Unsubsidized Stafford Loan limits to \$10,000. All these increases are effective on July 1, 2007.
- Reducing student loan origination fees by 1% as of July 1, 2006 and a series of 0.5% decreases in those fees until the fees are eliminated as of July 1, 2010.
- Returning to fixed interest rates for Stafford loans (6.8%) and PLUS loans (8.5%) for new loans made on or after 7/1/06. The formula for determining the interest rates on Consolidation loans is unchanged.
- Making graduate and professional students eligible for PLUS loans under the same terms and conditions applicable to parent borrowers.
- Increasing the earnings allowance for dependent students to \$3,000, for single independent students and married independent students who are both attending school to \$6,050, and for other married independent students to \$9,700.
- Increasing the ways that students or families can qualify for an "auto-zero" EFC.
- Reinstating the exemptions for low-default rate schools from the delayed disbursement requirement for first-time borrowers and from the need to multiply disburse loans made for a single academic period.
- Placing a moratorium on new school lenders as of 4/1/06 and adding new requirements to school lenders.
- Creating a new program of "Academic Competitiveness Grants" of \$750 and \$1,300 to first- and second-year undergraduate students, respectively.



President Bush delivers his State of the Union address at the Capitol on January 31.



The President pauses for applause during his State of the Union address.

- Creating a new program of "National Science and Mathematics Access to Retain Talent (SMART) Grants" of \$4,000 for third- and fourth-year undergraduate students.



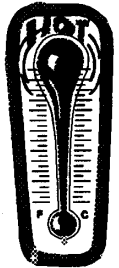
President Bush gestures to the audience at the Economic Club of Chicago, January 6, while discussing the strength of the U.S. economy.

And, this is just the tip of the iceberg – a summary of the bill's provisions is available in the Government Relations section of the PASFAA website.

Reauthorization

So the natural question to ask at this point is, "Was this reauthorization or is there more to come?" There is not a definitive answer to that question. Clearly, this bill dealt with only a subset of items that usually make their way into a Higher Education Act Reauthorization bill – and only some of the items included in the House and Senate version of reauthorization. Most observers believe there is only a slim chance

What's



on the Hill?



Rep. John Boehner (R-OH) (left) was a strong supporter of legislation in the Budget Reconciliation Act.

that a full-fledged reauthorization bill will be approved by Congress this year. What we may see are bits and pieces of reauthorization appearing in other pieces of legislation – but those pieces would most probably be those deemed to be “non-controversial” in nature. It is unlikely that significant changes to the student aid programs would pass this test and be enacted into law. Thus, it may be that no more sweeping changes to the Higher Education Act are in store, at least in the short-term.

In the long-term, though, there is concern that another round of Budget Reconciliation could be in the offing. It will be difficult for that to occur this year in the limited time that this Congress has remaining – especially because they will be trying to get out of DC as soon as possible so that they can campaign for re-election. However, several senior members of Congress have been very public regarding their desire to enact further budget reductions. So, keep your eyes and ears open for developments on this front.

President's Budget Proposal

This brings us to President Bush's FY 2007 Budget request. While the Budget calls for a record \$2.77 trillion in federal spending, it proposes numerous cuts in domestic spending programs. Included in the budget are calls to eliminate the LEAP, Talent Search, and Upward Bound Programs and a proposal to require schools to remit the federal share of Perkins Loan collections directly to the Federal Treasury. Funding levels for federal student assistance programs would remain at current levels if the President's proposals are adopted including holding the maximum Pell Grant at \$4,050.



While many have characterized the President's Budget proposal as “dead on arrival,” it does set the tone for this year's spending decisions. It is clear that with extra funds needed for military and homeland security programs and additional monies being demanded for the continuing efforts to recover from Hurricane Katrina and other natural disasters, this will be a lean year for other federal programs.

This means that it is more important than ever that we ensure that our Members of Congress and Senators understand how important student financial assistance is to our schools, students, and families. I encourage you to contact your representatives and make sure that they know the harm that could result if student aid funding is reduced. As new money becomes harder to find and the competition for scarce federal funds becomes more intense, we will need to work hard just to maintain current funding levels. This is not the time to sit back and expect that our allies in the Congress can support the programs we administer without our help.



Legislators join President Bush February 8 at the signing S. 1932, The Deficit Reduction Act of 2005, in the White House East Room.

Government Relations Looking at Impact of Budget Reconciliation Act

Submitted by
Carol Handlan, Government
Relations Committee



The Government Relations Committee (GRC) is busy summarizing the various provisions of the Deficit Reduction Act of 2005 signed into law by President Bush on February 8. This legislation revises some of the Higher Education Act and will definitely have an impact on our day-to-day operations. In addition, we hope to develop helpful guides that will assist aid offices in providing information on the changes to students and families on specific topics such as loan consolidation and interest rate comparisons.

GRC has made plans for a two-day trip May 16-17 to our nation's Capitol to visit with legislative leaders. The purpose of the trip is to bring awareness to the PASFAA organization and to discuss

“hot topics.”

I left my position at Susquehanna University to accept a position at AES/PHEAA. Council voted to appoint Mary Ellen Duffy, Director of Financial Aid at Albright College, to fill my remaining term of Vice President and Chair of the Government Relations Committee. I have enjoyed serving as a member of GRC since 2002 and as chair since 2004 and look forward to remaining on the committee through the end of this year. Mary Ellen is an excellent choice to fill this vacancy since she has been on GRC and is very familiar with the direction of the committee. Congratulations Mary Ellen, and thank you for stepping up and accepting the leadership role.



Awareness Committee Readies Literature for College Fairs

Submitted by
Jamie Kosh, Chair
Financial Aid Awareness Committee

The Financial Aid Awareness Committee met January 27 at AES/PHEAA. We accomplished many of our objectives as we head into the spring college fair season.

Our first order of business was to review and update our printed materials including "Ten Tips for a Successful College Student" and the "Financial Aid Timeline." Minor changes were made and orders were placed for the spring printing. If anyone would need copies for use in their aid offices please feel free to contact me and I can ship them to you.



Awareness Committee members review outreach literature at their January 27 meeting.

Our second charge this year was to update the content of the guidance personnel Financial Aid Night Presentation in Powerpoint. It was then handed off to Keith New of AES/PHEAA and their graphics area for a visual update. This will be available to you on our PASFAA website. I use it when I do financial aid nights in my area and find it extremely useful.

Our final meeting topic focused on putting together a junior high school presentation for guidance counselors to use. This came as a result of requests made to Awareness Committee members to have an easy to use presentation for this audience. Thanks to Clarke Paine who graciously agreed to create an outline for our committee. If anyone has a presentation for middle school or junior high or even younger audiences, please forward them to me. Any assistance on this would be welcome.

Spring college fairs will be starting May 1. If you would like to volunteer for a fair in your area, please contact me. A big THANK YOU to those already scheduled to help out.

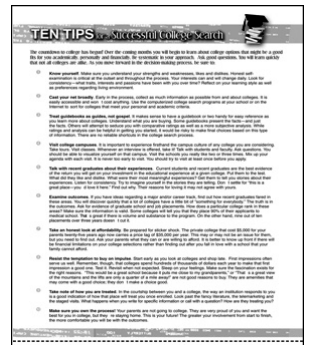
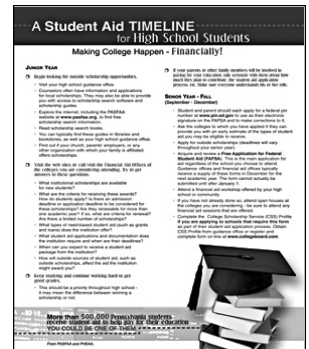
Northeastern Regional Fair
Monday, May 1: 9 am-12 noon and 6-8 pm
Wachovia Arena at Casey Plaza
Wilkes-Barre

Main Line Regional Fair
Tuesday, May 2: 6:30 to 9 pm
Villanova University

Penn State Area Regional Fair
Wednesday, May 3: 6-8:30 pm
Mount Nittany Middle School
State College

Lancaster County Fair
Thursday, May 4: 6:30-8:30 pm
Franklin and Marshall College

If you have any suggestions for the good of our committee, please contact me at jkosh@francis.edu or call me at (814) 472-3945.



EASFAA Update

Submitted by
Barbara Schmitt
EASFAA Liaison



The fall EASFAA council meeting took place on November 30 – December 2 in San Juan, PR and coincided with the PRASFAA conference taking place in Ponce, PR at the same time. EASFAA Council had an interesting bus ride across the island complete with getting side-swiped on the highway while en route to have lunch with our PRASFAA colleagues during their conference. The EASFAA conference is scheduled to take place in Puerto Rico in 2011, so start saving your office budget funds now!

In other news, EASFAA is offering a Graduate Professional Symposium in Washington, DC on March 23-24 and is also planning a spring 2006 web cast, with the topic to be announced shortly. The 40th annual EASFAA Conference will take place in Burlington, VT on May 7-10 so come prepared for a relaxing pace, breathtaking scenery, friendly people and lots of maple syrup!



A Farewell to Diana Sheehan

Submitted by
Holly Kirkpatrick & Kathy Gates
Newsletter Editorial Board

A very special member of the PASFAA and AES family hung up her financial aid hat on January 13 after a total of 23 1/2 years in the business. Diana Sheehan retired as manager of the Pennsylvania Financial Aid Training (PFAT) program at AES after 17 1/2 years with the Agency and the last 15 1/2 years in that position. Prior to joining AES, Diana spent her first five years in financial aid at Luzerne County Community College.

Diana coordinated the AES side of many of the training programs AES and PASFAA provide to the financial aid community. She was the impetus behind the Teleconference jointly presented by PASFAA and AES. First held in 1996 and an annual event ever since, it was Diana who conceived the idea. At the end of the 2005 Teleconference broadcast and Diana's last one as producer, AES, PASFAA, and WITF surprised her with her own well-deserved "Oscar" for "10 years of Television Excellence."



Diana Sheehan (center) preps the 2005 Teleconference panel before the broadcast.



Ed Cunningham, First Vice President of the Education Services Group at AES says of Diana, "She was a pioneer for the Pennsylvania Financial Aid Training (PFAT) program and helped advance the program to where it is today. I was fortunate to have Diana as a part of my team for six years of her tenure. Over the years, Diana worked with over 125 different committees and close to 1000 committee members. For 10 years, she took on the enormous task of producing the annual Teleconference. Her tenacity coupled with her tenderness resulted in success upon success. I wish her the best in her retirement; she will be greatly missed by all."

Alisa DeStefano at IUP, who served as Teleconference chair in 2001, shared these thoughts about working with Diana. "Diana was the consummate professional. She was a great resource of knowledge due to her years and experience in the financial aid field. Her job required her to keep several committees of aid and lender professionals on task, to produce quality training venues, and to meet deadlines, which she did while remaining unflappable."



Diana (left) and Tina Reinhoehl were recognized at the 2002 PASFAA conference for their service to Pennsylvania financial aid training programs by President Gary Means (center).

"I am most grateful for the help and kindness Diana always has shown me in my role as editor of the PASFAA newsletter," says Joan Holleran at Kutztown University. "She was my link to AES, and I could always count on her to quickly respond to my request for dates and locations for the various training programs. Plus, she made sure I got wonderful photos from the Teleconference and Intermediate Summer Institute, Financial Aid Basics and Don Raley. She is a delightful person to work with, and leaves a legacy of outstanding service to the field."

Others who have worked with Diana on different committees and teams often share the same sentiments about Diana, referring to her as knowledgeable,

able, cheerful and helpful. Plus, most everyone knows how much Diana loves to cook and that she willingly shares her scrumptious recipes concocted in her newly remodeled kitchen.



Diana receives an "Oscar" from Ed Cunningham at the close of the 2005 Teleconference.



Ed Cunningham (left) and Vince Racculia express their thanks and deliver well wishes to Diana at her retirement celebration.

At the 2002 PASFAA Conference, then president, Gary Means recognized Diana and her assistant, Tina Reinhoehl, with certificates of appreciation acknowledging their contributions of time and effort to PASFAA. Diana expressed her gratitude later saying, "It was very humbling and I realized then that when you are recognized in front of those with whom you work, it validates what you do and the importance of your work." PFAT also honored Diana at the 2004 PASFAA Conference in State College during the anniversary gala celebrating 25 years of the cooperative training partnership. When introduced, she received a standing ovation from the more than 400 guests at the dinner.

And so, while Diana Sheehan "cooks up" her next adventure enjoying retirement with husband Dan, traveling and spoiling her two grandchildren, her colleagues in PASFAA say thanks for the hard work and service in a job "well done!"

Technology Committee Focuses on Web-Based Training

Submitted by
Dan Wray, Chair
Technology Advisory &
Electronic Initiatives Committee

Hello! Here is the latest from the Technology Advisory and Electronic Initiatives Committee:

The Committee: Dan Wray (chair) with members Melissa Kunes, Matt Williard, Rick Sparks, Melissa Phelps, Jean Walker, Valerie Mockus, Heidi Hunter, Margaret Hynosky and Gary Means. Please feel free to contact us at any time with suggestions!



Dan Wray demonstrates navigating around the PASFAA web-site to 2005 PASFAA conferees.

Web-Based Training (WBT): This is the committee's biggest project, and it will probably dominate much of our time this year. The project's focus is to create a web-based learning environment to assist PASFAA members who are considering a position within the Association (e.g., enable members to scope out the duties and responsibilities of a position before volunteering) and to PASFAA members who are already serving (e.g., to confirm that all assigned duties and responsibilities are being accomplished.) The Committee has already begun drafting a curriculum outline, computer requirements, and user evaluation. We are also researching various web-based training methods to ensure that PASFAA's WBT application is easy to access, easy to navigate, and effective at conveying knowledge. Look for a WBT session at this year's PASFAA conference.

Web Resource Guide: We have begun work on the 2006 Guide, and the color scheme will be black-and-gold (this has nothing to do with any sports team located in western PA). If you have any suggestions regarding the Guide, please let us know asap. We're always looking for great financial aid-related web resources.

Digital Cameras: Gary Means recently put together an excellent summary of key features and considerations for folks who are buying a digital camera and will write up a newsletter article on this topic.

PASFAA Website: Jean Walker is PASFAA's liaison with ATAC, the company that administers www.pasfaa.org. If you have any questions, suggestions, etc., about the website, please contact Jean or another member of this committee.

PASFAA Conference Sessions: The Committee is proposing three sessions for PASFAA Conference 2006: (1) Web-Based Training, (2) the PASFAA Website, and (3) "I Know Nothing about Technology."

To provide input to the committee, please contact Dan Wray at 888.972.6314 (extension 2365) or dwwray@collegeloan.com.



We Saw You at...



Nursing sector members meet December 12 at the Four Points Sheraton, Mars.



Western Private Sector members meet January 31 at Robert Morris University.



Private Sector members from the east meet February 3 at LaSalle University.

Support Staff Workshops Offer Training to Front-Line Staff

Submitted by
Ginger Kline, Chair
Support Staff Workshops

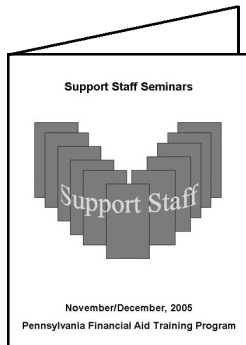


Melissa Ibanez is ready to welcome support staff participants.

Every other year PASFAA holds Support Staff Workshops for those in the aid community who man the front lines. Support Staff Workshops were held in late November and early December at Luzerne County Community College, Gannon University, Delaware County Community College, and Harrisburg Area Community College with 96 people collectively attending. The workshops covered a variety of subjects such as the Application Process, the new serial Perkins MPN, Early Repayment



Vicki Cantrell responds to a question at the HACC-Lancaster site.



Consolidation, Navigating the Electronic World, the Student as a Customer, Staff Development, and Identity Theft & Security.

Support staff attendees received a binder containing copies of the slides to take with them to serve as a handy reference tool back on the job.

The attendees certainly enjoyed the workshops as indicated in their evaluations. The overall commitment to our front-line staff was detailed and our faculty did a fantastic job of delivering the message. The give-away gifts provided by the PELA partners added a nice touch, and we thank PELA members for their generous support.



Ginger Kline covers removal of in-school consolidation.



Participants at the HACC-Lancaster location listen intently and follow along in their binders.

Thanks to the faculty who served as presenters for these workshops: Ellen Taylor, Linda Pacewicz, Maryann Hubick, Melissa Ibanez, Meme Jeffries, Michael Burke, Leslie Ramusack, Ginger Kline, Vicki Cantrell, Heather Kuhn, and Karen Fox.



Attendees at the Delaware County Community College site wait for the program to continue.



University of Pittsburgh at Bradford staff members, Mandy Colosimo (left) and Kristin Morris attend training at the Gannon University site.



Catherine Hook (left), Penn State-Harrisburg, and Deborah Atkins, Lebanon Valley College, review their reference material.



Crystal Ross covers elements of customer service that influence how visitors will perceive us.

The Past President's Club recognizes the achievements of former leaders of PASFAA and appears periodically in the Newsletter.

Past President's Club

featuring

Rachael Lohman, PASFAA President 1989-1990

Submitted by
Sally Treadwell
Newsletter Editorial Board



Rachael L. Lohman

Rachael Lohman was darned difficult to pin down to do this interview – and that may be one of the most telling things about her personality.

Rachael is a very busy woman. Wilkes University has enjoyed a substantial spike in enrollment in the last year, and the challenge of meeting the needs of an unprecedented number of students has kept her and her office staff hopping. But that's not the real reason it was difficult to get Rachael to agree to sit down and talk. Despite the fact that Rachael is a bona fide Pennsylvania financial aid star – Past President of PASFAA, EASFAA, and past NASFAA Chair – Rachael is rather modest. She doesn't like talking about herself and her considerable accomplishments. And that is one of the many charming things about her.

Rachael was born in the foothills of the Pocono mountains – also known as Wilkes-Barre. She strayed once to the Big Apple, but then came home to stay. She received her B.S. in Business Education from Wilkes College and her M.Ed. from Bloomsburg University of Pennsylvania.



As PASFAA president, Rachael confers with conference chair, Sharon Richards, before speaking to 1990 conference attendees at Pocono Manor Resort.

Rachael's first professional position wasn't in financial aid – imagine that! She taught for two years at Wilkes Barre Business College and married David Lohman. The couple moved to New York City where Rachael worked as an administrative assistant in the real estate division of Kidder Peabody for a year.

However, Wilkes-Barre Business College wooed the couple back home by offering Rachael her first taste of financial aid in the position of School Administrator in 1974. Lackawanna Junior College then bought the school, and Rachael stayed on for another 18 months as director of the Wilkes-Barre site. She was then promoted to Director of Student Affairs and Registrar for Lackawanna. She left there in 1980 and started at Wilkes College in 1981 as Director of Financial Aid, a position that she still enjoys 25 years later.

Rachael joined PASFAA as soon as she arrived at Wilkes. Her friends, Lucretia "Lucky" Hill at Keystone Junior College and Catherine Kratzer at Northampton County Area Community College encouraged her to become active. She started by serving on the 1984 Conference Committee at Pocono Hershey Hotel, chaired by Kratzer. Anyone who has served on a PASFAA conference committee knows how demanding the work can be, but it didn't turn her off! She actually served on the Conference Committee through 1988. Rachael was elected Treasurer in 1985, and back then, the treasurer served on Conference Committee. She was elected President in 1988 and served her term in 1989-1990.

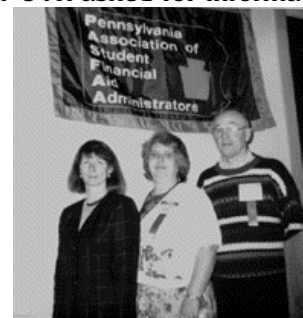
Rachael doesn't believe her goals as President differed much from any of her predecessors. "I wanted to help all of us in the profession to do our jobs well by providing training and by working with policy makers to establish procedures to administrate programs that were reasonable and that benefited the students." She's most proud that during her term, PASFAA reached the first agreement with Pennsylvania's Office of Vocation Rehabilitation for standardization in reporting to them. Prior to 1989, regional offices of OVR asked for information various ways with the potential for students across the state to be treated differently. The standardization of this process meant that financial aid professionals could ensure that everyone was treated equitably.

When asked, "What was the best thing about being President?" she just giggles that infectious Rachael giggle that everyone who knows her has come to love. "It was fun just working with everybody. The best thing about being President of PASFAA is the great people that you get to work with."

When asked how she believes participation in PASFAA helped her career, Rachael replies, "Volunteerism at the state level and the support that I received in everything that I attempted – whether it was training, conference committee, being treasurer, support from all around – all made it possible. The collegiality of everyone and their support helped me to gain the confidence necessary for me to move into the other roles. By volunteering you gain a knowledge base, then you go onto expand that knowledge base, and by gaining knowledge you also help the students at your school."

Rachael chaired EASFAA's annual conference in Puerto Rico in 1991-92 when her friend and colleague, Bill Irwin, was EASFAA President. She was elected EASFAA President and served her term in 1994-95 and followed that as NASFAA Chair in 2000-01.

**SUCCESS
STORY.**



1995 was a "triple crown" year for PASFAA. (l to r) Serving as president for PASFAA, Chris Zuzack; for EASFAA, Rachael Lohman; and as NASFAA National Chair, Bill Irwin.



PASFAA's R2T4 expert, Rachael, explains the federal refund policy at the 1997 conference at the Sheraton at Station Square, Pittsburgh.



As NASFAA National Chair, Rachael Lohman addresses attendees at the 2001 NASFAA conference in Nashville.

She believes that those seeking leadership positions should get involved and serve. "If you serve the profession and not yourself in those roles, people will see what you have done as a whole, and not as an individual. At least that's what I would hope! I guess what I'm trying to say is that you have to do it for the right reasons. You also have to follow through. Following through in volunteerism is very, very important. A lot of people like to volunteer, but because it's naturally a secondary responsibility to their position, our 'real jobs' obviously have to take precedence over our volunteer roles. It can be easy to have the best volunteer intentions and then lose sight of that commitment. You have to get a real sense of the time and the effort that's going to be involved and to honor that commitment."

Rachael concluded, "It has been a real honor and a real privilege to serve PASFAA and the other organizations. I am thankful to my employer and to my staff for their time and their support. It may sound a little corny, but I truly feel that."

While Rachael may be a little reluctant to sing her praises, it's not hard to find colleagues and friends who will. Lucky Hill says, "Rachael is not only an excellent, excellent financial aid professional, she's also an extremely kind and loyal person. She's one of my favorite people."

Chris Zuzack, a friend, colleague, and co-member of the legendary FAASBL group (ask if you don't already know!) says, "Rachael always makes time to help a colleague, serve as a mentor, or participate in a training activity. She is generous with her personal time and professional expertise. Of course, I have never known anyone who could say no to Rachael when she asks for your assistance on a committee. She just charms you into volunteering."

One can easily see that where Rachael Lohman is involved – leading or following – it's all about service. Service to her students, to her friends, and to her profession. What better thing can you say about a person?



(l to r) Mary Miller, Chris Zuzack, Rachael Lohman and Bill Irwin discuss leadership opportunities in our professional associations at PASFAA's Leadership Development Training in 2003.



At the 2004 PASFAA conference, the mysteries of financial aid are revealed by international sleuths (l to r) Rachael "Mrs. Peacock" Lohman, Chris "Miss Scarlett" Zuzack and Bill "Professor Plum" Irwin.

Loan Repayment Tips for Seniors Entering the "Real World"

Submitted by
Kathy Gates
AES



According to the U.S. Department of Education's National Postsecondary Student Aid Study, student loan debt has almost doubled over the past decade, averaging approximately \$19,300 per student. There are a few bright spots, however, for students going into loan repayment. Interest rates on student loans have been reasonably low and many lenders offer further reductions on rates for on-time payments and automatic debit programs. A variety of repayment alternatives are also available, including loan consolidation to help ease loan repayment and the interest may be tax deductible.

Here are some other tips for graduates to help ensure a worry-free repayment period:

- Avoid credit card debt and its high interest rates.
- Set a reasonable budget and stick to it.
- If economically possible, make payments on subsidized Stafford loans during the six-month grace period following graduation. Payments during the grace period are applied directly toward the principle, thereby lowering the amount of interest the borrower must pay during the life of the loan.
- Enroll in an automatic debit program. Some servicers offer borrowers an additional .25% interest rate savings when their loan payment is automatically debited from a savings or checking account.
- Make payments on time. This will save students interest, protect their credit and possibly qualify them for interest rate reduction programs, if their loan program offers it.
- Look for value added benefits such as the Upromise program where borrowers can have a percentage of their everyday purchases go towards saving for or paying back their student loan.

To learn more about student loans and available debt management tools, check with lending institutions or guarantee agencies.



How to Pitch Ideas So People Will Listen

Submitted by
Kathy Gates
Newsletter Editorial Board



Do you ever wonder if people really listen to what you are saying? Most studies indicate that there are three common methods to effectively communicate – your delivery, audience involvement, and body language.

A good delivery needs to be clear and concise, grabbing the attention of your audience. It isn't so much what you say but how you say it. Involving your audience is another helpful tool to make the listener feel connected, engaged and a valuable part of the conversation or presentation. Body language acts very much in the same way as audience involvement. By focusing upon the investment of your audience and engaging them in the idea that what you are saying can somehow improve their life will enhance their responsiveness and body language. Understanding and reading your audience's body language allows you to determine if they are interested and comprehending your message. Their posture, eye contact, mannerisms and participation will express whether they are buying into your message or not.

Another critical component is to emotionally invest your audience. Emotional investment results from providing your audience with an improvement to their lives on either a short term or long term basis. A short term emotional investment could be something as simple as improving workflow. Emotional investment on a long term basis might be a joint relationship between two companies. Whether the relationship is short or long term, the end result is an improved emotional benefit between all parties. People are always looking for ways to solve their problems, improve their current situation and make their lives more productive and less stressful. Be prepared to answer the listener's question of "What's in it for me?"



To hold your listeners' interest, base your delivery on emotional investment and not so much specific content but rather the principal of improving the lives of your audience. Providing too many details will bog down your idea. For example, if you are trying to sell a car to a potential buyer, you won't want to tell them about every bell and whistle the car has to offer. Simply state the key points about the car and how the car is going to improve their commute or cause less hassles than their previous car. Too many details can kill your listener's interest.

By emotionally investing the audience in the presentation, you are naturally creating audience involvement. If the listener feels they are disconnected from the situation, they will have no feeling either way about the topic and will walk away with nothing. For example, if you are fundraising and need to get donors, you would want to express how much better the potential giver will feel about themselves by making a contribution and supporting a cause. Everyone deep down inside wants to feel like they are making a difference by helping others.

Audiovisuals are helpful, but slick Powerpoint presentations and glossy handouts won't hold your audience's attention for long if they don't feel emotionally connected to what you are saying. By tuning into your listener's emotions and maintaining a focus on the well-being of your listener, you will have created a captive audience. Emotional investment is the key to making a connection to your audience and having them more receptive and agreeable to your ideas.



Resources:

- Association for Psychological Type (1997). Myers-Briggs Type Indicator Qualifying Training Program. Palo Alto, CA: Consulting Psychologists Press, Inc.
- Bone, Diane. The Business of Listening, A Practical Guide to Effective Listening. Crisp Publications, 1994.
- Brainstorm Dynamics, Inc. 1998.



Millersville University student, Bethany Geib, receives a scholarship from AES/PHEAA reps, Ed Cunningham and Mike Nolan and Dwight Horsey, DFA at Millersville University, who won the scholarship at the 2005 PASFAA conference.



Get ready as NASFAA celebrates "opening doors of educational opportunity for 40 years."

This continues the occasional series of articles examining a typical day on the job of individuals who work in fields related to higher education.

A Day in the Life of a Customer Service Representative

Submitted by
Lisa Coholich, Kathy Gates & James Jackson
Newsletter Editorial Board

As the saying goes, "Variety is the spice of life." Observe any student loan customer service representative in one day, and you'll realize that no two tasks are the same. They are our front lines – the folks who work to support borrowers through their repayment years. A typical day would certainly include processing a payment over the phone or consulting a borrower on the various repayment options. But as we all very well know, days in the student loan industry are far from typical.

One call
does it all!



Similar to old folk lore passed down from generation to generation, borrower repayment stories spring up from time to time, detailing the most amazing circumstances. They spread through the call center like rumors in high school with added twists and turns from tellers of the tale.

One such story surfaced of a doctor who insisted upon skydiving into the servicer's parking lot to personally deliver his final student loan payment. He even called the local airport to hire a pilot to help him make the jump. After many months of discouraging the doctor, the customer service rep was finally able to convince him not to risk his life for a payment. So instead, the doctor resorted to riding his motorcycle from Connecticut all the way down to Pennsylvania. He arrived at the center in full leather apparel and motorcycle gear to meet his representative and write his final check.



Ronnie Paul logs in his conversation with a caller.

If you ask a service representative what they enjoy most about their job, they will tell you it's the feeling they get when helping a borrower who is truly in need. As we all know, there can be many challenges and unforeseen obstacles when leaving college and entering into repayment. The customer service representative always looks to excel in supporting the borrower with whatever issues are preventing them from managing their student loan debt.

Take, for instance, a borrower who decided to live in a remote, wooded area in order to study for the Bar exam. No phone, no TV, no computer and no mail delivery service – just his books and himself. With a 40-minute drive down a mountain to reach the nearest post office, it was no surprise that his past due bills never made it to their final destination. He was a 21st century lawyer living in a place where time stood still. Being removed from on-line access and electronic processes, specialized support was required. When he was finally able to connect with the borrower call center, it was only a matter of time before the deferment was processed and the borrower could free himself of the "monthly mountain drive." He was now free to concentrate on more important things like his studies.



A borrower's PLUS loan MPN is stamped "approved."

Whether funny or serious, every customer connection reinforces to the representatives the importance of making each customer their number one priority. One story, in particular, affirms this point. A borrower called to request a Total and Permanent Disability Discharge for his loans. He explained his condition and reasoning behind his request. However, assuming that the representative did not believe him, the customer became very defensive, attempting to convince the representative that he wasn't lying. The experienced representative waited until the borrower calmed down and then explained to the customer that he could relate to the situation, because his father suffered from the same condition. Once the borrower had gained trust in the representative, the representative was able to assist the borrower and send his request to the Department of Education for a three-year conditional discharge period. The borrower expressed many times how much he appreciated the representative's help.

Every communication with a customer is unique, and a representative's job is to determine how best to handle each situation, whether that means on the phone or within the service center. Most importantly, though, a customer service representative must listen intently to every customer's needs and respond appropriately. From the examples above, it is clear that a representative's role is vital to keeping customers happy and building lasting relationships with them. And, besides, without customer service representatives, who would prevent borrowers from skydiving?



Bernie Flanigan files customer credit reports.



Nicole Smith helps Nicola Quaglia enter a new on-line PLUS loan application.

This article continues the occasional "Dusting Off the Shelf" series of suggested reading for those in the student aid profession.

Financial Literacy

Submitted by
David R. Smedley
Newsletter Editorial Board

Financial literacy has been coming more and more in vogue as public policy leaders focus on globalization and its impact on finance and investment with individuals more empowered than ever. With savings rates in the United States lower than in other countries and the emergence of electronic cash while printed/minted currency becomes more of the past, the need to focus on financial literacy is more critical than ever. Some members of Congress have been focusing on this issue as a by-product of the debate on the reauthorization of the Higher Education Act, and indeed, one of the bills put forth for consideration in the reauthorization process contemplated the development of a program. The concept of financial literacy is being given greater attention as part of student aid administration and as part of early awareness programs as well.



As financial aid has morphed into paradigms such as student financial services – with the field no longer just a place for scholarships, grants, and loans – financial literacy may be the next big trend. Consider the regulatory requirement for entrance and exit counseling for borrowers of Federal Stafford Loans and Federal Perkins Loans. Plus, the controversy of credit card and financial services firms having unrestricted access to campuses has highlighted the need as well. And like it or not, the debate which emanated from Congressman McKeon's comments about the rising costs of college has placed this issue as a marker within the context of the policy debate on higher education subsidies.

Some schools have adopted freshman seminars to educate new students about the need to manage money while in school. Many firms in the finance industry have also developed tailored resources aimed at students to educate about the need for financial literacy. In some cases, such firms have developed relationships, as part of their lender partnerships with schools, to develop tailored programming along these lines.



A new book addresses the issue head on. In *Financial Basics: A Money Management Guide for Students* (The Ohio State University Press, 2004), author Susan Knox (a CPA and former university administrator) puts forth an intelligently presented primer on all sorts of financial related matters to help the college student who may be "on their own" for the first time. Knox covers topics as simple as how to write a check and balance a checkbook, developing and analyzing a monthly and annual budget, overcoming the "seduction" of credit cards, and the development of a credit history. The chapter "First in the Family" outlines financial aid and the kinds of student aid available to pursue, but the discussion is not especially detailed in that annual and aggregate loan limits is not mentioned, nor is there any discussion of alternative loans. In "How Much Did You Say I Owed?," Knox addresses debt management issues we are familiar with from entrance and exit counseling responsibilities. Knox's book is an excellent publication that could serve a very useful purpose for those in the student aid business to develop intelligent approaches to the promotion of financial literacy.



There are other resources available as well. The National Endowment for Financial Education (NEFE) has developed an excellent program aimed at high school students, the "High School Financial Planning Program." The materials for the program can be downloaded from their web-site, <http://www.nefe.org/pages/educational.html>. The strength of the NEFE offering comes from its web-based training program.

A similar program has been developed by the Jump\$tart Coalition for Personal Financial Literacy, which they call "Financial Smarts for Students." See <http://www.jumpstart.org>.



Other resources of potential interest include



- AES/PHEAA's debt management campaign – <http://www.youcandealwithit.com>
- The College Board Education Loan Program created "Financial Tipsheets for Students and their Parents," with sections on preparing for college, understanding financial aid, money management and personal finance, tax tips, after graduation, financial aid tips, and investment options. See http://www.collegeboard.com/highered/res/cc_tips/cc_tips.html.
- The Pennsylvania Education Lenders Association (PELA) has brochures on how to be a wise borrower and on credit scoring – <http://www.pelalenders.org>



"PASFAA Voyage 2006" to Stop at Ports of Call

Submitted by
Crystal Ross
2006 Conference Committee



The 2006 Conference Committee is planning an exciting itinerary for you! (Not pictured: Joetta Bradica)

Get ready to pack your bags for a "PASFAA Voyage" you won't forget October 29-November 1, 2006. The journey to our exciting ports of call will begin at The Hershey Lodge, "the Sweetest Port on Earth." We depart land and travel to the Caribbean (bring your beach attire) docking for a Captain's dinner and gala (bring your finery). Then it's off to Mexico for a costume party and finally, we end the voyage in beautiful San Juan. Plus, there will be many other excursions worth exploring!



The conference committee is looking for session ideas, presenters and moderators. Watch your e-mail and visit the PASFAA website for updated travel plans. Conference registration will be completed online as it has been done previously.

Your PASFAA Voyage itinerary:

Sunday, October 29

Monday, October 30

Tuesday, October 31

Wednesday, November 1

Caribbean Beach Party

Captain's Dinner and Gala

Costume Party in Mexico

Closing Business Meeting in San Juan

The 2006 Conference Committee is working very hard on charting your PASFAA Voyage. Watch for more exciting updates in future newsletters as we continue to plan your conference. Please contact any 2006 Conference Committee members with suggestions or to volunteer:



Joetta Bradica (Chair)
Doug Vore (Chair Designee)
Connie Hake
Stephen Helfrich
Maryann Hubick
Kimberly McCurdy
Cate McIntyre
Leslie Ramusack
Judith Rile
Crystal Ross

PSU-College of Medicine
Montgomery County Community College
Lancaster Institute for Health Education
York Technical Institute
PSU-Lehigh Valley Campus
Bank of America
PA School Services, AES
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PHEAA Funds Boost State Grant Awards

Submitted by
Kathy Gates
AES



PHEAA announced that the purchasing power of the average State Grant award will see an unprecedented increase of \$490 as a result of the funding provided by PHEAA for the 2006-07 academic year bringing the average award up to \$3,035. PHEAA will supplement the program with a total of \$72.5 million in additional grant funding without any taxpayer support.

This increase in State Grant funding is the direct result of two recent PHEAA initiatives. The PHEAA Board of Directors established the State Grant Task Force, under the leadership of Representative Jess Stairs, which evaluated the purchasing power of the State Grant Program. Following numerous public hearings and exhaustive research and evaluation, the Task Force proposed a new State Grant awarding formula, which was accepted by the Board of Directors.



Representative Jess Stairs (R-District 59), at microphone, served as Chairman of the State Grant Task Force.

In addition, PHEAA is providing \$25 million of its earnings to directly supplement the State Grant Program during the 2005-06 academic year. This is an addition to the \$15 million that PHEAA spends annually to administer the program on behalf of the Commonwealth. PHEAA's administration of the program ensures that every appropriated dollar goes directly to students.



"There was no doubt that the effectiveness of the Pennsylvania State Grant Program in meeting students' financial need was headed downward," said Representative Elinor Z. Taylor, chairman of the PHEAA Board of Directors. With the funds contributed by PHEAA, we are able to revitalize the program and increase the average State Grant award for next year by \$490 for the nearly 172,000 anticipated recipients."

\$10,000 Second Chance Sweepstakes



American Education Services (AES) is excited to announce the launch of the "\$10,000 Second Chance Scholarship" sweepstakes on YouCanDealWithIt.com, the AES debt management Website. For all those students who didn't get that college scholarship, this is their second chance (and it won't take a Mensa membership card or athletic prowess to qualify).

From February 15 through May 15, students or graduates with an AES-guaranteed student loan will have the opportunity to win up to \$10,000 to be used toward paying off their loan by visiting YouCanDealWithIt.com to register. The winner will be drawn at random.

YouCanDealWithIt.com was launched six years ago in an effort to lower the number of students who default on their loans. The nationally recognized campaign has led to an all-time low AES' cohort default rate of 3.5% in fiscal year 2003. YouCanDealWithIt.com offers college students and recent graduates the real story on money, student loans and life.



National Student Employment Week April 9-16, 2006

Remember to recognize your student employees!

PASFAA Website Update

Submitted by
Jean Walker
ATAC Liaison

Have you been visiting the PASFAA website (www.pasfaa.org) on a regular basis? If not, come on in and see what's new. The website has tons of information available and has up-to-the-minute news about the Association and its activities.



Make sure your member profile is current and up-to-date so you don't miss any important e-mail announcements. The member profile is accessed through the Member's Services tab. If you haven't renewed your PASFAA membership for 2005-06, now is the time. Click the Member's Services tab on the home page to access the Renewal Membership Application and then just follow the instructions.

While you're on the site, be sure to check out the government relations page for current reauthorization information. Approved Council meeting minutes are posted for your review on the Executive Council page. And if you've missed any of the PASFAA newsletters, you can find all of this year's issues on the website as well.



The PASFAA website is a 24/7 resource for financial aid administrators.

Are you interested in finding new employment opportunities within the financial aid community or do you have an open position in your office that you would like to advertise? Check out the Employment Section on the website. Employment listings are provided as a benefit of membership in PASFAA and are posted for 30 days. Almost 200 jobs have been posted to date using this quick, free and user-friendly service.

If you have trouble accessing something or you can't find your way around the website, feel free to contact me at jean.walker@bc3.edu or by phone at 724-287-8711, ext. 8243. I am serving as the ATAC Liaison again this year, and I will be happy to assist you.

If you have an announcement or an issue that you would like to bring to the attention of the PASFAA membership, please contact me with the information. Items suitable for distribution can be sent out to all PASFAA members through the listserv. Individual members cannot directly post and circulate items through the listserv, but I will be happy to assist you with this activity.

While much has been added to the website since its unveiling, there is still much more to be added. It is a work-in-progress, and we want to hear from you with your suggestions and comments. Dan Wray, chair of PASFAA's Technology & Electronic Initiatives Committee, has the committee working on several projects this year to enhance the website.

Here's wishing you all a lovely spring, and as always, I am available to answer any website questions you might have.



Have you been to **www.pasfaa.org** today?



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PELA News

Submitted by
Jim Jackson
Sallie Mae



Pennsylvania Education
Lenders Association

As warmer weather finds its way here once more, we find ourselves refreshed and energized from the change of seasons. It's a time of reorganizing and refocusing as an academic year comes to an end, and a new one springs quickly into existence. The Pennsylvania Education Lenders Association has been working closely over the past year to evaluate the core competency of our institution. With frequent visits to our By-Laws and open forum discussions on our purpose of existence, we have taken the final step towards identifying PELA's future direction.

Every good plan requires commitment and execution. To help facilitate the next steps, we called in an expert. During our first meeting of 2006, we had the opportunity and privilege to hear David Smedley speak on Robert's Rules of Order. We to thank David for taking the time to enlighten us on the various principles embedded in the timeless parliamentary procedure. Now equipped with our future goals and a better understanding, we look forward to continuing our commitment of providing collective support to all PASFAA members from the education lending community.



David Smedley explains how Robert's Rule of Order are used to govern a meeting.

Congratulations again to all of our scholarship winners from the 2005 PASFAA Conference. Some are pictured here:



Finance & Development Collects Committee Budget Requests

Submitted by
Ken Grugel, Chair
Finance & Development



The focus of this year's Finance and Development Committee is to review new venues for sponsorship, review the current PASFAA investment policies, and make recommendations to Council of committee requests for the 2006-07 year.

We had a record year in sponsorship donations and hope to improve yet again as we begin the new year's solicitation process. We will continue to discuss the merits of communicating with PASFAA members electronically, but will also continue with the well-read paper version of the PASFAA Newsletter.

Since the sponsorship commitment time line has been moved to spring, rather than summer, our Conference Committee will have an excellent indication of how much they will have to invest in our annual conference in October in Hershey.

Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2005-06 fiscal year. It is because of this support that PASFAA is thriving as an organization and able to create new initiatives for our members. We look forward to continued close work with each of these sponsors in the year to come.

Platinum (\$9,000 and Above): American Education Services, Citizens Bank, Key Education Resources, M&T Bank Educational Lending, National City, PNC Bank, Sallie Mae

Gold (\$7,000): Citibank, College Loan Corporation, Edamerica, Educaid/Wachovia, Nellie Mae, SunTrust Education Loans

Silver (\$3,500): Academic Finance Corporation, AMS/Academic Management Services, Bank of America, Bank One, Beneficial Savings Bank, Campus Door, EDFUND, First Marblehead, New Jersey Higher Education Student Assistance, Sovereign Bank, Sallie Mae Education Trust, Student Capital Corporation, Student Loan Xpress, USA Funds, Wells Fargo Bank



STATE-RELATED SECTOR

Submitted by
Bernard L. McCree
State-Related
Sector Representative

I would like to invite State Related constituents to submit ideas for a sector Roundtable discussion concerning issues that we have as institutions. Though we differ in size and mission, we share common issues. Please e-mail me with your suggestions to mccree@stevenscollege.edu.

INSTITUTIONAL SUPPORT SERVICES SECTOR

Submitted by
Lesa A. Angell
Institutional Support
Services Sector
Representative

Hello Fellow ISS members! Although I'm writing this when the temperature is in the single digits, by the time we read this, I'm praying we are enjoying much warmer weather and that we are all off to a good spring!

During the February Council meeting, much discussion that involves our sector transpired. For years, there has been a perception among many in our sector that AES/PHEAA receives preferential treatment within PASFAA. One example is the extra booth space (although it has been clarified that AES/PHEAA does purchase the extra spaces). It was explained at the Council meeting that AES/PHEAA is recognized by PASFAA as the state guarantor and state grant agency, and as such they are a necessary and beneficial partner in outreach to students and families. From many perspectives in the ISS this becomes somewhat muddled because AES is also a lender. In short, AES/PHEAA has partnered with PASFAA since the association organized, and PASFAA will continue to partner with AES/PHEAA in the future. I did express that at future conference sites, if vendor space is an issue (such as it was in State College in 2004), extra spaces should not be available for purchase until every vendor gets at least one space in the same room.

Another topic that impacts the ISS meetings is that Council voted to change the policies and procedures that had in the past recognized PELA meetings as ISS sector meetings. Because PELA no longer constitutes a meeting for our sector, I will try to get a meeting together during August (when the majority of our school partners are not available for lender visits) to have an annual representational meeting of our sector. Keep in mind that we also have a meeting at each annual conference, and I would encourage all members to try to attend.

As always, please contact me at any time with any issues you would like for me to take to Council. I can be reached at 570-759-7137 or at langell@college-loan.com. Thanks and happy spring!

PRIVATE SECTOR

Submitted by
Shari L. Payne
Private Sector
Representative

Thanks to all who attended the sector meetings in the east and west. We had two very productive discussions about the impact of the state grant formula changes. Special thanks to Eleanor Alspaugh, Assistant Vice President for Eligibility Review at PHEAA, for participating in our meetings. In addition to being a great resource, she also diligently collected our feedback to share with the appropriate personnel at the state grant agency.

For those who were not able to attend either meeting, I would be happy to provide a brief recap to you. Just contact me at (412) 262-8545 or payne@rmu.edu.

I also wanted to take a moment to acknowledge Ruth Cramer, Dickinson College, for collecting feedback from our sector for the State Grant Advisory Committee. With several issues yet to be worked out on the implementation of the new formula, it is comforting to know that our suggestions and concerns are being passed on to the Advisory Committee.

I will continue to update you as I receive new information from the agency. In the meantime, have a great spring packaging season!

NURSING SECTOR

Submitted by
Annmarie Weisman
Nursing Sector
Representative

Hello to the Nursing Sector! The holidays have come and gone; spring semester is well underway. The year 2006 has been a very busy one already!

My goal is to get everyone together in the central part of the state for a Nursing Sector meeting in late spring. Harrisburg has been suggested as a location for this meeting. Your input on what you would like to cover at this meeting is needed. If you have suggestions for guest speakers, let me know that, too.

As your sector rep, please also contact me with any concerns you have related to PASFAA so that I may take them to the next council meeting. My email address is annmarie.weisman@tuhs.temple.edu.

INSTITUTIONAL AT-LARGE SECTOR

Submitted by
Dana R. Suter
Institutional At-Large
Sector Representative

Included in this edition of the newsletter is information on volunteering for PASFAA committees and other service opportunities for the upcoming 2006-07 year. Please consider offering your time and talents for a PASFAA committee. All levels of expertise and experience are welcome to give committees a balanced perspective and to be sure we are meeting the needs of our members and those whom we serve. If you have any questions about volunteer opportunities in PASFAA, you can reach me at (570) 320-2400 ext 7371 or e-mail me at dsuter@pct.edu.

BUSINESS, TRADE & TECHNICAL SECTOR

Submitted by
Kimberly A. Reilly
Business, Trade
& Technical
Sector Representative

Greetings to everyone in the Business, Trade and Technical sector! With a new year comes new resolutions and the energy and vigor needed to get things accomplished. That's what we're hoping to do this year with the B,T&T sector!

I am looking to get agenda items and ideas lined up as well as dates and times finalized for our sector meetings. Please contact me at 610-646-8651 if you would like to help with one of the sub-sector meetings. These meetings are designed to assist those in the B,T&T sector with staying current on developing issues as well as serving as a way in which members can network and share best practices.

Please consider offering your time and talents for a PASFAA committee. PASFAA is always looking for strong volunteers in a number of crucial areas. Remember that PASFAA is a volunteer organization, so our success is dependent upon the commitment of our members.

I look forward to hearing from any and all within the B,T&T sector who may need assistance with special issues or who would like to see specific issues addressed that are unique to our sector. Remember that I am here to represent you and your campus's needs, so be sure to share your thoughts, concerns or issues with me as they arise. You can reach me at kreilly@uticorp.com or 610-646-8651. Thanks and have a great Spring!

PA STATE SYSTEM of HIGHER EDUCATION SECTOR

Submitted by
Diane G. Fegely
PASSHE Sector
Representative

Hi PASSHE friends! I hope you have been enjoying our mild winter into spring. But with this time of the year also comes aid packaging for our incoming freshman class. Is it my imagination or are these students looking younger and younger? No! I'm not getting older and older!

April means the annual sector meeting. Our meeting this year will be held Thursday and Friday, April 27-28 at the Ramada Inn, State College. For those of you who have never attended the Sector meeting, it is our time to share ideas, discuss current changes/updates and just "hang out" together. We always end up talking shop but that's okay as there is always a lot to talk about! Guests for our meeting will be the folks from AES, Lois Johnson from the Chancellor's Office and hopefully someone from Sytec to bring us up to date on the shared administrative system. Please refer any agenda items to me at fegely@kutztown.edu.

Enjoy spring and I hope to see all of you at the Ramada Inn.

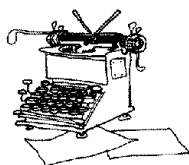
PUBLIC TWO-YEAR SECTOR

Submitted by
Cheri L. Kramer
Public Two-Year
Sector Representative

Greetings all! Spring is here and we know what that means. I'm sure everyone is planning, organizing, and gearing up for the new packaging season. With that in mind, don't forget to mark your calendar for the next sector meeting Thursday, April 20 and Friday, April 21. Harrisburg Area Community College-Lancaster campus will be graciously hosting our upcoming spring sector meeting. Please plan to attend.

While I have your attention, I'd like to mention the word "volunteer," which is the cornerstone of the PASFAA organization. Success depends on you and me. If you need a challenging and rewarding spark in your life this year, look into volunteering. PASFAA offers many areas to explore, and you won't be disappointed.

Please contact me with any concerns, issues or news that you may have or would like to share with the Public Two-Year Sector or Council. You can reach me at (724) 925-4215 or kramerc@wccc-pa.edu.



From the Editor's Desk

This year marks some important milestones in the Pennsylvania Financial Aid Training (PFAT) Program. The Spring Training program just celebrated a "Decade of Grand Slams" commemorating 10 years of the one-day seminars covering current financial aid issues, grant and loan updates and the latest news from Washington. June 2006 will be the 25th year of the intensive one-week Don Raley Institute for beginning financial aid administrators and for those with less than two years of experience. And looking back to 2004, the entire PFAT program celebrated 40 years of cooperative training between PASFAA and AES/PHEAA. What a wonderful testament to PASFAA and AES' commitment to ensuring that those of us who work in aid are well equipped with a sound knowledge base to do our jobs. Happy anniversary Spring Training, Don Raley Institute and PFAT!

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA Bulletin Board



By Members

Tracey Wyrwas, formerly at the University of Pittsburgh at Johnstown, joined the Montgomery County Community College financial aid staff in November as a Financial Aid and Enrollment Generalist.

Condolences to **Chris Zuzack**, AES, whose mother passed away in December and to Jim Zuzack, M&T Bank, whose mother passed away in January.

Cindy Haney, Montgomery County Community College, and husband, Paul Fort, welcomed their second son, Devin Robert, on January 5. The new baby weighed in at 8 lbs 3 oz and was 19 in long and joins big brother, Logan.

Congratulations to **Darcie Stephens**, currently with Bank of America and former DFA at Mansfield University, and husband, Alan, who announced the arrival of new baby Amanda Jean on January 9. Amanda weighed in at 6 lbs 4 oz and was 19 inches long.

Carol Handlan, formerly at Susquehanna University, accepted a position at AES/PHEAA as Assistant Vice President of Marketing. Carol also was appointed Selinsgrove borough council president in January.

Ron Laszewski has joined NextStudent as Regional School Relations Representative working with schools in Pennsylvania, Maryland, New Jersey, Delaware, and the District of Columbia. Ron was formerly an Assistant VP at PHEAA and prior to that was the DFA at Bucknell University.

Joan Hock, Delaware Valley College, earned a Master of Science degree in Educational Leadership in May 2005 graduating summa cum laude.

Krista and Brian **Weibley** had a baby girl, Madelyn Grace, on January 3. Madelyn weighed in at 9 lbs, 3.8 oz and was 22" long. Krista is Director of Special Programs in the State Grant and Special Programs department at AES/PHEAA.

Condolences to **Helen Nunn**, Susquehanna University, whose mother passed away in January.

Stacy Hopkins, formerly at IUP, joined Key Bank's Northeast Pennsylvania Regional Sales Team as a Key Relationship Manager covering schools in western PA.

Nancy Chalker, formerly at Citizen's Bank, has joined Student Loan Xpress as VP for Regional Accounts filling the position vacated by **Ken Shutter** who has rejoined AES in their Marketing/Client Relations department.

Michael DeGroot, Thaddeus Stevens College of Technology, completed course work for his bachelor's degree from Elizabethtown College in March and will graduate in May.

Lucille Huffman, Bucknell University, became a grandmother on December 9. Her son Michael's first child is Malia Lyn Huffman.

Holly Blubaugh, Shippensburg University, had a baby boy on January 25. Garrett Matthew Blubaugh joins big brother, Dalton.

Linda Lawer, formerly at Harrisburg Institute of Trade and Technology, is now working for Thompson Institute, Harrisburg campus.

Condolences to **Sandy Schmelz**, State Grants and Special Programs at AES/PHEAA, whose mother passed away February 25.

Kim Adamson, formerly at Cedar Crest College, accepted a position as Enrollment Counselor/Financial Aid Specialist at East Stroudsburg University.



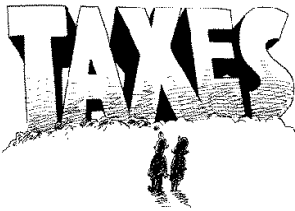
About Members

A Letter to the IRS

Dear IRS,

Enclosed is my 2005 tax return showing that I owe \$3,407.00 in taxes. Please note the attached article from USA Today, wherein you will see the Pentagon is paying \$171.50 for hammers and NASA has paid \$600.00 for a toilet seat.

I am enclosing four toilet seats (value \$2400) and six hammers (value \$1029), bringing my total remitted to \$3429.00. Please apply the overpayment of \$22.00 to the "Presidential Election Fund" as noted on my return. You can do this inexpensively by sending them one 1.5" Phillips Head screw (article from USA Today detailing how HUD pays \$22.00 each for 1.5" Phillips Head Screws is enclosed for your convenience.)



It has been a pleasure to pay my tax bill this year, and I look forward to paying it again next year.

Sincerely,

A Satisfied Taxpayer

12 Step Recovery Program for Web Addicts

Submitted by
Dan Wray, Funny Guy on the
Technology & Electronic
Initiatives Committee

- Step 1** I will have a cup of coffee in the morning and read my paper newspaper like I used to – back in the “old days.”
- Step 2** I will eat breakfast with silverware and not with one hand typing.
- Step 3** I will get up and get dressed sometime before “the Crack of Lunch,” and I will dress in real clothes – not sweats.
- Step 4** I will make an attempt to clean the house, wash clothes, and maybe even have a short conversation with someone before I log onto the Web.
- Step 5** I will sit down and write a letter to those unfortunate few friends and family who are Web-deprived.
- Step 6** I will call someone on the phone who I cannot contact via the Web.
- Step 7** I will read a book (after I contact someone to provide refresher training on how to do that.)
- Step 8** I will occasionally look away from the computer and listen for a moment to see if someone may be talking to me.
- Step 9** I will watch television with loved ones and not be tempted to check e-mail during commercials.
- Step 10** I will make a trip outside the house at least once a week, whether I need to or not.
- Step 11** I will remember that purchasing things on-line depletes my check-book just as quickly as if I write a paper check – that electronic debits are still debits.
- Step 12** Last, but not least, I will remember that I must go to bed sometime... that the Web will always be there tomorrow...



Coming Events:

May 7-10, 2006

EASFAA 2006 Conference, Burlington, VT

June 12-14, 2006

Financial Aid Basics (for Non-Financial Aid Personnel), Dickinson College, Carlisle

June 12-16, 2006

Don Raley Institute (for New Aid Administrators), Dickinson College, Carlisle

July 5-8, 2006

NASFAA 2006 Conference, Seattle, WA

Oct 29 – Nov 1, 2006

PASFAA 2006 Conference, Hershey Lodge
Fundamentals Workshop, prior to PASFAA Conference
Leadership Development Training, Hershey Lodge

Oct 28-29

Oct – Dec 2006

Electronic Access Conferences

Oct 30 – Nov 2
Nov 28 – Dec 1

Royal Pacific Resort, Orlando, FL
Paris Las Vegas, Las Vegas, NV



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