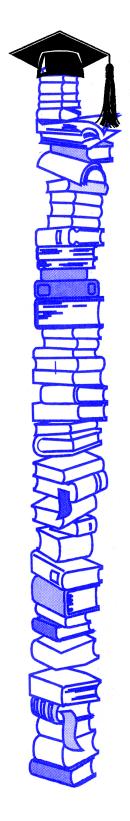
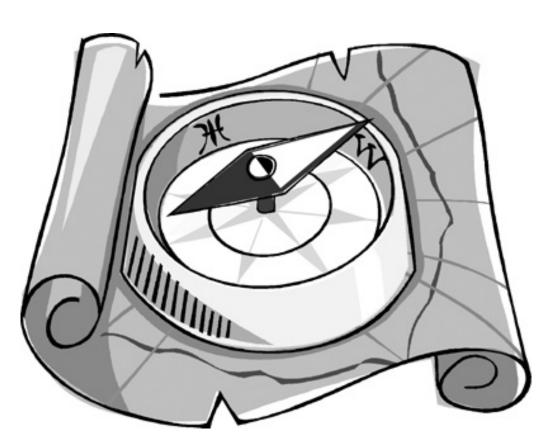


# NEWSLETTER

VOLUME 39, NUMBER 4

**FALL 2006** 





# Chart Your Course for PASFAA Voyage 2006

October 29 - November 1



## **FEATURES**

- · Letter from the President
- · Election Results
- Don Raley & Financial Aid Basics
- 2006 Conference Preview
- · A Day in the Life of Scott Miller
- The New Graduate PLUS Loan
- · Survival Tips for New Aid Directors
- · Feeling "Emo" Lately?
- PASFAA Website Upgrades
- · Sector and Committee Reports

## 2005-06 PASFAA EXECUTIVE COUNCIL

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# Editor xcerpts

### 1. NEWSLETTER EDITORIAL BOARD FOR 2005-06

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Joetta Bradica Jim Jackson David Smedley
Lisa Coholich Holly Kirkpatrick Sally Treadwell
Alisa DeStefano Kimberly McCurdy
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:

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

## 3. IMPORTANT MESSAGE

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

# PASFAA otpourri

#### 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

#### 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. 245.

# **Letter from the President**



Dear PASFAA Colleagues:

As I write my last letter from the President, I want to thank you for giving me the opportunity to serve our Association in this capacity. In just a few weeks many of us will be in Hershey for the PASFAA Voyage 2006. As I look back on my year in office, I realize that the past 12 months has been a voyage in itself.

Over the course of the year, I have had the opportunity to meet so many new people, to appreciate your energy and commitment to our association, and to respect your professionalism and expertise. In case you haven't had the time or opportuni-

ty to learn about the activities and achievements of your peers this year, I am proud to highlight just a few for you:

- The Membership & Association Governance Committee tackled the sizeable project of updating the PASFAA Policy and Procedures Manual.
- The Government Relations Committee is teaming up with the Financial Aid Awareness Committee to provide our Pennsylvania legislative staffers with a financial aid training workshop in Washington D.C.
- The Technology Advisory and Electronic Initiatives Committee has focused this year on creating a
  web-based training program to assist PASFAA members who are considering a position within the
  Association to easily understand the scope of the duties and responsibilities of the volunteer experience.
- The Newsletter Committee enjoyed success with their "Quiet Hero" series in which they featured long-time aid professionals who shun the limelight but steadfastly help students in a quiet way.
- Amidst the numerous training opportunities created for members, the Pennsylvania Financial Aid
  Training (PFAT) Committee celebrated a "Decade of Grand Slams" in recognition of the 10-year
  anniversary of PASFAA's Spring Training program, and also celebrated the Silver Anniversary of
  PASFAA's Don Raley Institute.
- The Finance and Development Committee dedicated energies to producing another banner year in fund raising and also devoted efforts to reviewing PASFAA's investment policies.
- PASFAA's ad-hoc Strategic Planning Committee submitted to Council a five-year plan that will be used as a tool to help keep PASFAA activities focused on our Mission and Goals.
- The 2006 Conference Committee has put forth amazing energy and effort to create for each of you a Voyage to remember in Hershey!

In addition to the highlights above from our 2005-06 committees, many other members volunteered their time and talents in support of higher education. Thanks to all of you! This year has been a most rewarding experience for me, and because of you, I feel that I too was able to contribute to supporting the PASFAA mission. Again, thank you for a wonderful year. It truly has been a journey to remember!

Respectfully,

Patty A. Hladio PASFAA President

a. Hladio

# 2006-07 PASFAA Election Results

Submitted by Barbara Schmitt Past President

PASFAA's 2006 election officially concluded on July 31. The votes are tallied, and it is my privilege to announce the 2006 election results to the membership. Please offer your congratulations and best wishes to the newly-elected Officers and At-Large Representative:

**President-Elect** Dwight G. Horsey Millersville University of PA

**Vice President** Mary Ellen Duffy Albright College

**Secretary** Marguerite Borst Harrisburg Area Community College-Lancaster Campus

**Treasurer** Tonya R. Anthony Millersville University of PA

**At-Large Representative** Marykay Klara Villanova University







Mary Ellen Duffy



Marguerite Borst



Tonya R. Anthony



Marykay Klara

We are truly grateful to all the candidates who agreed to place their names in nomination for PASFAA Council positions. Our Association can only be as strong as the volunteers who are willing to give their time and talents. I would like to thank everyone that ran for PASFAA office this year. It is volunteers like you who are vital to this organization. Regardless of the election outcome, I would encourage all of you to stay involved with PASFAA!

# **Counselor Workshop Training Set for Conference**

Submitted by Carolyn A. Julian, Chair Counselor Workshops

PASFAA and PHEAA are teaming up again to offer Counselor Workshops at 40 sites across Pennsylvania during November 2006. PASFAA volunteers and PHEAA regional directors will present an overview of federal, state, and institutional financial aid procedures, applications and delivery processes. The workshops are pertinent to all Guidance Counselors, OVR Counselors, TRA or WIA representatives whether veteran or novice.

PASFAA will solicit volunteers to serve as presenters or registrars via a blast e-mail.

If you have any questions about the specific assignment, please feel free to contact Carolyn Julian at (717) 948-6307 or via email at czb3@psu.edu.

The workshop materials will be mailed to presenters prior to the PASFAA conference. At the conference on



Ken Grugel answers a counselor's question at a prior year's workshop.

Monday, October 30, a training session will be held to review the format, content, any additional materials, and PowerPoint presentation. Questions will be answered. This series of workshops is very helpful to counselors and volunteering as a presenter or registrar is a great way to get more actively involved in PASFAA.

Many thanks to the Guidance Counselor Workshop Committee, Carolyn Julian (Chair) and Bruce Diefenderfer for his hard work on the syllabus and new format. A special thank you to Joe Alaimo and Patty Hladio for their assistance in proof-reading and keeping the committee updated on current changes.

# **PASFAA Voyage 2006 Ready to Depart**

# October 29 - November 1

Submitted by Crystal Ondrick 2006 Conference Committee

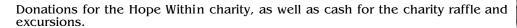


Hello fellow travelers! We hope that you registered online at www.pasfaa.org for the four-day PAS-FAA voyage. Your travel will begin in Hershey, Pennsylvania and will set sail for St. Martins, Mexico

and San Juan with many informative sessions and activities to choose from along the way. Look for Steve Morgan, our keynote speaker, who is accompanying us on this voyage.

## Suggestions to pack for your voyage:

Beach attire for the Caribbean Beach Party on Sunday.



Business cards to trade with fellow "travelers" and for the prize drawings.

Casual clothing for the conference and sneakers for going on the excursions on Monday.

Scheduled keynote speaker, Steve Morgan, gestures to students at his high school alma mater during a motivational speech.



Formal attire (optional) for dinner with the Captain at the "Captain's Gala" in St. Martins on Monday.



Halloween costume (optional) for the Costume Party Tuesday (there will be prizes!).



### **All First-Time Attendees:**

You are invited to the breakfast reception on Monday at 7:00 am to meet the PASFAA President, Council, and Conference Committee. Receive game information at this breakfast and have a chance to win a fabulous prize! First-timers, don't miss this!

## **Conference Fees:**

Active Member: \$215 (\$55 dues, and \$160 conference fee) Associate Member: \$213 (\$53 dues, and \$160 conference fee) Student Member: \$185 (\$25 dues, and \$160 conference fee)

(See website for complete description of membership classifications and refund policy.)



# Rates for staying at the lodge (include dinner upon check-in, breakfast and lunch the next day)

Single rate: \$265 per person per day
Double rate: \$183.50 per person per day

The daily rate is \$80 per day plus meals and PASFAA membership dues. See the PASFAA website for a further description on meals.

The 2006 Conference Committee is ready and waiting to welcome you aboard!



# **New Private Sector Representative Fills Opening**

We are pleased to welcome Patty Cegelka from the University of Scranton as PASFAA's new Private Sector Representative. PASFAA Council approved Patty to replace Shari Payne from Robert Morris University who recently left the financial aid profession to accept a position as Director of Academic Operations at Robert Morris. Good Luck, Shari, in your new endeavors!

Patty Cegelka has been active in the Association in recent years as a member and also as Chairperson of the Financial Aid Awareness Committee. She also received PASFAA's Emerging Leader Award in 2005. You will have the opportunity to personally welcome Patty into her new role at the sector meeting to be held at the PASFAA Conference in Hershey. Welcome to Council, Patty!



Patty Hladio PASFAAPresident

Patty M. Cegelka



# **Don Raley Institute Provides Foundation for Beginners**

Submitted by Melissa Ibañez, Chair Don Raley Institute

**Building Blocks** 

for the Future

The 2006 Don Raley Institute was held on the Dickinson College campus from June 12-16. A total of 36 participants attended - 34 from PA, 1 from MD and 1 from NC. Senior faculty for the week were Lori Williams, Cedar Crest College and Jean Stone, Gettysburg College. Ragan Griffin, Clarion University of PA and Tonya Anthony, Millersville University of PA, joined the institute as new faculty

members. Both Ragan and Tonya will return as faculty for 2007,

and Ragan will serve as co-chair of the committee.

Don Raley arrivals are greeted at the registration table.

The Institute kicked off with several ice breakers including one which required participants to create a new "financial aid" name

for themselves and another in which they lined up by birth month/year using only non-verbal communication. The rest of the morning was spent completing a FAFSA application and the ways to file a FAFSA. This was the first time that several of the participants had actually completed an application themselves. The exercise was a wonderful reminder for participants and instructors of the difficulties that applicants encounter with the FAFSA application process. The rest of the first day covered a brief history of financial aid, lots of acronyms and determining financial aid eligibility.

Tuesday morning participants returned to the FAFSA application process and spent time on Need Analysis/FM. They completed several in-depth case studies related to both topics. The afternoon was spent covering Cost of Attendance and Verification.



(I to r) Machelle Snesavage, Racquel Walmer, and Karla Gurian are ready to start the training.

Wednesday morning addressed Pell Grant Processing and Loan Programs. The group then took a bus to PHEAA. Participants had lunch at PHEAA and Kathie Makowski, DOE, presented information about the legislative process. Mike Nolan, AES/PHEAA, provided an overview of AES/PHEAA services and participants then toured the facility.

Thursday covered Awarding and Packaging and Return of Title IV Funds. Case studies were completed and lots of discussion took place regarding RT24 requirements. The day finished with Reporting and Reconciling and Record Requirements.



2006 Don Raley "class picture."



On Friday morning, instructors provided the most recent information on the two new grant programs, ACG and SMART as well as information about the new PA State Grant formula and fall work-The final topics, Governmental Affairs and Communication Skills, were presented. Instructors also spent some time reviewing the message from the motivational book/film "Who Moved My Cheese?" which addresses the need to be flexible and open to new challenges.

> Instructors spent time each day reviewing the pertinent terms/acronyms and then administering a quiz to review the material covered that day. The final exam was administered on Friday and answers were



Teresa Dows shows off her certificate of completion.

reviewed prior to graduation. Everyone participated in the graduation ceremony and attendees received a certificate as well as a complimentary one-year membership to PAS-FAA.



Scott Miller discusses the legislative process.

This was the 25th year and silver frames with the class picture were given to all participants. The week's activities included a Monday night ghost tour conducted by Don Raley. Tuesday evening participants enjoyed a BBQ picnic including a very popular strawberry shortcake for dessert and movies. Wednesday evening included a taco party and more movies. On Thursday evening, several participants attended an annual street

festival in Mechanicsburg known as "Jubilee Day."

Participants took advantage of the opportunity to network and share information. They received a great deal of information in a short time but also received excellent resources and reference information. All instructors provided their e-mail addresses and report many follow up e-mails from participants with questions.

The committee met several times throughout the year fine tuning and updating the manual, especially the new information from HERA. This year's committee was Melissa

Ibañez (chair), Jean Stone, Lori Williams (chairdesignee), Tonya Anthony, Ragan Griffin, Jim Zuzack, Imogen Rines, Diana Sheehan, Kathryn Griffith and Tina Reinoehl.





Stacie Frederick Lynn Gans Karla Gurian Janelle Heaney Tammy Heim Violet Heness **Shane Himes** Laura Holmes Debra Jackson

Cindy Mann Douglas Marvin Kate McKenzie Tracey Mellor Kim Mincemover Sandra Ogunjobi Jacquelyn Selznick Becky Smith **Sharon Smith** 

**Timothy Smith** Machelle Snesavage Lauren Swett Ethan Waddell Racquel Walmer Pamela Warnick Janice Weaver David Weinerth Erin Wolfe

> Chanel Greene, Chair Financial Aid Basics &



Lori Williams and Tonya Anthony (far right) flank AES staff

members, Bethany Bosha and Kathryn Griffith.

This year's Don Raley participants were:



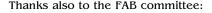
Financial Aid Basics Provides Overview to Non-Financial Aid Personnel Submitted by

There were 23 participants this year at the Financial Aid Basics (FAB) training held June 12-June 14 at Dickinson College, Carlisle. Holly Kirkpatrick, Assistant Director of Enrollment Management at Arcadia University, and Jennifer McLaughlin, Account Manager for Citibank, were presenters. This training program is designed for those individuals who do not work in financial aid but have a need to know how financial aid functions, such as admissions, bursar, registrar, etc.



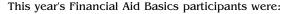
Financial Aid Basics participants discuss an assignment.

The Financial Aid Basics participants are given an overview of basic financial aid processes and information. The instructors discuss the FAFSA, regulations, eligibility, financial aid programs, delivery of aid, reporting requirements as well as communication, professional judgment, enrollment manage-Scott Miller, AES, and Kathy ment and more. Makowski, Department of Education, provided an update on the progress of the Higher Education Reconciliation Act (HERA). The week ended with a special cookout where the class had the opportunity to unwind and socialize. Financial Aid Basics is held every other year with the next three-day workshop scheduled for 2008. Good luck to Keri Neidig who is the next Chair of Financial Aid Basics. Thanks to Kathryn Griffith, Tina Reinoehl and the staff at AES for their efforts.



Chanel Greene (Chair) Holly Kirkpatrick Jennifer McLaughlin

Keri Neidig Kerry Paoletta



Carol Barbarich Kimberly Bowmaster Tammy Chaloux Holly Dunn Matt Galmoff Michael Grover

Cheryl Hahn John Hosev Melissa Ide Barbara Lefevre Juanita Maniscalco Judy Mckenna

Linda Moore Igor Parfeniouk Deborah Pecka Sherry Phillips Linda Pileggi April Rupp

Robert Tallerico Pete Wilson Haley Woods Karen Yanick Jonell Yard



2006 Financial Aid Basics "class picture."



Faculty members for Financial Aid Basics were Holly Kirkpatrick (left) and Jen McLaughlin.

# **WASHINGTON UPDATE**Your Opinions Count

Submitted by Scott Miller Federal Relations Director, AES/PHEAA

In the coming months, the financial aid community will have a chance to provide valuable input to the U.S. Department of Education and to the Congress. It is up to you whether you make the most of these opportunities or whether you let them slip by.

#### **Department of Education**

The U.S. Department of Education will be launching a negotiated rulemaking process for the Academic Competitiveness and SMART Grant Programs. These programs were authorized by Congress as part of the Higher Education Reconciliation Act (HERA), which was signed into law on February 8, 2006. The Department was under great pressure to produce rules for these programs so that students could begin receiving these grants as soon as July 1, 2006. So the Department avoided the lengthy negotiated rulemaking process and, instead opted for issuing several "Dear Colleague" letters and to

issue interim final regulations.

Those interim final regulation

come.

Those interim final regulations, published early in July, provided 45 days for the public at large to comment to the Secretary of Education. A final version of that rule will be published before November 1, 2006. Assuming that the Department meets that November 1 deadline, the rules will be in place for the 2007-2008 academic year. The Department understands, though, that there has not been a full opportunity to receive comments from financial aid administrators and others who have an interest in how these programs operate. In that regard, ED is planning to begin a formal negotiated rulemaking process beginning this fall. Rules developed through this "neg-reg" will be effective for the 2008-2009 academic year and will be in place for a number of years to



#### How Neg-Reg Works

For those of you unfamiliar with the term, negotiated rulemaking (or neg-reg) is a process, required by the Higher Education Act, where the Secretary of Education develops rules in collaboration with the affected community. The process begins with the solicitation of public input. The heart of neg-reg is the actual face-to-face negotiating that takes place over several months. Negotiators are selected by the Secretary, based on nominations made by the affected community and are intended to represent the breadth of those impacted by the forthcoming regulations. In the case of higher education, this generally includes public colleges, independent colleges, community colleges, trade schools, financial aid administrators, students, and the various segments of the student loan community (if the rules impact them).





The most important seat at the neg-reg table is held by the Department of Education, who is a member of the group and must join with the other members of the negotiating team if "consensus" is to be achieved on the proposed regulation. If no consensus is agreed to, then the Secretary is free to draft the proposed rule as he or she pleases. Thus, the neg-reg process involves give and take, compromise, and some arm-twisting. But, in the end, if the Department of Education does not join with the other members of the group, the process will not have a successful finish. The final product of the neg-reg process is a "Notice of Proposed Rulemaking" (NPRM), which is published for public com-

ment. A final rule is issued after the public comment is reviewed and any comments deemed worthy by the Secretary are incorporated into the regulations. The

final rule must be published before November 1, 2007 to be effective for the 2008-09 academic year.

The Department of Education expects to hold public meetings in preparation for neg-reg this fall and to begin the actual negotiating sessions in December. These public forums are an excellent opportunity for financial aid administrators to weigh in on what is and is not working regarding the Academic Competitiveness and SMART Grant Programs. Neg-reg cannot change the underlying legislation meaning that items such as award amounts, eligibility criteria, or award length are generally off limits. Items such as administrative requirements, certification procedures, disbursement rules, and other procedural issues are very appropriate for neg-reg. In fact, one would assume



President Bush talks about keeping America competitive during his visit to Parkland Middle School in Rockville, MD April 18 while Secretary Spellings looks on.

that this neg-reg could be a very productive exercise, given that schools will already have some experience in administering these programs and that experience should form the basis for substantive, realistic recommendations. Please do not miss these opportunities to air your views and address your concerns with the ACG and SMART Grant rules.

#### Congress

While Congress is likely to go home this fall without accomplishing anything more of significance on the higher education front, they may return in January with renewed vigor. After what is likely to be a hard-fought election battle in November, we may find that we are deal-

ing with new leadership on higher education issues, who will need to be educated on the priorities of the higher education community.

the priorities of the higher education community.

As I write this piece, conventional wisdom is that the Democrats will regain control of the U.S. House of Representatives and that Republicans will hold onto a slim majority in the U.S. Senate. At a minimum, the pundits say, Republicans will suffer losses in their majority margins in both Houses. But, conventional wisdom has been known to be wrong in the past, so we must prepare for any potential outcome.

No matter what the outcome, there will be more educating to be done. The Education leadership in the House will be relatively new. On the Republican side, Rep. Howard "Buck" McKeon (R, CA) assumed the chair of the Education and the Workforce Committee this year and Rep. Rick Keller (R, FL) took over the helm of the Subcommittee on 21st Century Competitiveness, which handles most higher education matters. If the Democrats take control, Rep. George Miller (D, CA) will be the full committee chairman and Rep. Dale Kildee (D, MI) is the likely choice to head up the subcommittee. Democrats have already made higher education an important piece of their post-election agenda concentrating on expanding the higher education tax credits. While all four of these Members of Congress have served on the committee for a while, none of them has viewed higher education and student aid issues from their new vantage point. Thus, there is a great opportunity to provide more

national perspective to them on the impact of recent changes and proposals regarding student financial assistance. This is an opportunity that should not be missed either by the various student aid-related associations or by individual members of the student aid community.

As always, I encourage you to work with your local Members of Congress and Senators so that they understand your views on the importance of student financial assistance and so that they can help advocate for you with legislative leaders. But, do not hesitate to contact directly the leaders of the relevant Congressional committees, so that they understand as much about student aid as they can before they begin to make significant decisions. Don't let these opportunities pass you by!



Rep. Rick Keller (R, FL) chairs the Subcommittee on 21st Century Competitiveness.

# Government Relations Committee to Present Financial Aid Briefing

Submitted by Mary Ellen Duffy Vice President



Members of the Government Relations Committee met with Kate Winkler, Senior Legislative Director for Representative Allyson Schwartz during our Capitol Hill visit in May (as reported in the Summer 2006 issue of the Newsletter). After listening to us present an overview of who PASFAA is and what our current concerns are, Kate proposed that PASFAA provide a financial aid briefing for staff members of the PA Congressional delegation.

This briefing will be held on September 19, 2006. It will be cosponsored by Representative Schwartz and Representative Charlie Dent's offices. Mrs. Schwartz and Mr. Dent work together on a regular basis, and we are fortunate to benefit from their bipartisan cooperation on this effort.

Financial Aid Awareness Chair, Jamie Kosh, was invited to assist the Government Relations Committee with this new outreach initiative. Jamie is putting together a PowerPoint presentation, with the assistance of Technology Advisory and Electronic Initiatives Committee Chair, Dan Wray, and will be traveling with Government Relations Committee members to make the presentation. We are very optimistic about the success of this presentation and hope to make it an annual event.



PASFAA President Patty Hladio makes a point to Congressional staffers during the GRC's visit to Washington May 2006.

# **Fall College Fairs Looking for Volunteers**

Submitted by Jamie Kosh, Chair Financial Aid Awareness Committee

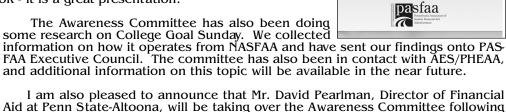
Inside the World of

**Financial Aid** 

pasfaa

The Financial Aid Awareness Committee has been busy at work this summer getting prepared for the fall and spring college fairs and other committee projects.

This summer we updated the content of the Guidance Personnel Financial Aid Night Presentation in PowerPoint. It was handed off to Keith New of AES/PHEAA and their graphics area for a visual update which has been completed. Next, Dan Wray and the Technology Advisory Group will work on it, and it ultimately will be on the PASFAA website. Please be sure to take a look - it is a great presentation.





Bernard McCree talks to the parent of a prospective college student at the Berks County College Fair in October 2005.

our fall conference. David comes to the committee with many new ideas. His love of financial aid and college fairs made him a perfect fit for the committee chair position.

David can be reached at dpp1@psu.edu.

Fall college fairs will be starting September 28. If you are willing to volunteer for a fair in your area, please contact me. Your assistance would be



greatly appreciated.

**Northwest Regional Fair** Mercyhurst College Thursday, Sept. 28, 2006 6:30 pm - 8 pm

**Harrisburg Area Fair** Harrisburg Area Comm. College Wednesday, October 4 6 pm - 8 pm

**Northampton County Fair** Northampton Comm. College Tuesday, October 10 6:30 pm - 8 pm

**Delaware County Fair** Penn State-Delaware Cty Campus Thursday, October 12 6:30 pm - 8:30 pm

**Monroe County Fair** East Stroudsburg University Monday, October 16 7 pm - 8:30 pm

**Montgomery County Fair** Montgomery Cty Comm. College Tuesday, October 17 6:30 pm - 8:30 pm

**Luzerne County Fair** Luzerne County Comm. College Thursday, October 19 7 pm - 8:30pm

**Berks County Fair** Albright College Monday, October 23 6 pm - 8 pm

Luzerne County Fair

## **NACAC College Fair:**

Philadelphia National College Fair Pennsylvania Convention Center Sunday, October 29 11 am - 4 pm



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

# **Strategic Planning Committee Completes its Goal**

Submitted by Patty Hladio PASFAAPresident

PASFAA's Strategic Planning Committee has completed its 18-month project and has presented to Council the results of those efforts. Committee members are pleased with the strategic planning document and look forward to the "unveiling" of the document by Council at the fall conference in Hershey. Many thanks to committee members, Bonnie Behm, Sheila Checkoway, Vali Heist (now retired from higher education), Gary Means and Bob Snyder for their commitment to this project.



# **Technology Committee Sets Initiatives for 2006-07**

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

The Committee welcomes these new members: Jamie Kosh, Brian Beighley, Wendy Dunlap, Julie Salem, and Jaundalyn Haywood.



New Initiatives: Several new ventures are planned in 2006-07. Watch for information from the Committee on these timely topics:

How to make the most of web-based commerce, like eBay, PayPal, and other services. How to buy, sell, and trade, while minimizing any possible negative impact.

Best of the best websites, sorted by subject. Want to surf a few websites devoted to automobile aficionados? Or maybe you're interested in scrapbooking or do-it-yourself home maintenance/repair. The Committee will help you maximize your on-line experience.

Get really slick at using Word, Excel, and other commonly used applications. Tips and tricks to

maximize your output and minimize your keystrokes.

Best of the best freeware and shareware. Want to find a free software application that keeps your home computer safe from viruses and spyware? There are many helpful applications available for low or no cost. The Committee will help you find them, evaluate them, download them, and use them.

Web-Based Training (WBT): We are still working hard on the creation of a web-based learning tool for PASFAA members. The primary focus is to enable PASFAA members who are considering positions within the Association to learn about the duties and responsibilities before volunteering, and it will help those already serving to confirm that all assigned duties and responsibilities are being accomplished. WBT will be conducted via a PowerPoint format, accessible in a members-only section of the pasfaa.org website. Members will simply sign in the website, navigate to the WBT section. advancing through the training at their own pace. Look for important announcements about the release of version 1 of PASFAA's WBT sometime this fall.





Web Resource Guide: The 2006 Guide has been distributed to Guidance Counselor Training, 2000; PASFAA Conference, 600; PACAC college fairs, 2400; New PASFAA members, 100; Summer Institutes and Fundamentals training, 150. If you have any suggestions regarding the 2007 Guide (which will be printed next spring), please let us know. We're always looking for great financial aid-related web resources.

For the 2006-2007 membership year, Patty Hladio, outgoing PASFAA PASFAA Website: President, will be PASFAA's liaison with ATAC, the company that administers www.pasfaa.org.

To provide input to the Technology Advisory and Electronic Initiatives committee, please contact Dan Wray at 888.972.6314 (extension 2365) or dwray@collegeloan.com. Thank you.

# **AES Holds Retreat for Advisory Committee Members**

Kathy Gates & Mary Miller, AES

The Education Services Group of AES held their sixth retreat for financial aid staff on June 22-23 in Gettysburg at the Eisenhower Inn. Financial aid administrators from more than 40 schools were invited to attend this annual event in appreciation for their service on various advisory committees throughout the year. Some of the topics presented at the business meeting were Federal PLUS loans for graduate or professional students, new automated loan products and services, a



Bob Latta (right) is recognized by Vince Racculia for his longtime service to the financial aid community.

new Payment Planner for schools, PA State Grant and Special Programs update and the Nursing Foundation programs. The meeting ended with a round table discussion of all the participants on topics including communication, training, products and services and technology initiatives.



Participants at the ESG retreat listen to AES updates about new products and services.

Special recognition was given to Bob Latta, recently retired Director of Financial Aid at Westminster College. Bob retired in June after working at Westminster College for 28 years. Vince Racculia, Executive Vice President of State and Federal Programs at AES, presented Bob with a certificate of recognition for his service and contribution to AES and to the financial aid profession.

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

# A Day in the Life of Scott Miller

Submitted by David R. Smedley Newsletter Editorial Board

It's the smile and the little chuckle that hooks you. It's a signature, a calling card, if you will. Reactions to almost every presentation that he gives are always punctuated by comments about his ability to weave humor into the otherwise erudite task of explaining just how the heck politics and policy get done in Washington, DC. But here's the dirty little secret - it's a mnemonic device!

Scott Miller serves as the Washington, DC liaison for the Pennsylvania Higher Education Assistance Agency. In this role, he oversees Federal policy developments for the Agency. He serves in a similar role as an adviser on federal policy developments to PASFAA, frequently delivering presentations at PASFAA training and in his service as both a member and staff to the PASFAA Government Relations Committee. His participation in presentations regarding policy developments (internally at PHEAA and exter-

nally within professional associations) routinely attain

strong attendance.



Scott Miller, PHEAA's Federal Relation's Director, keeps his finger on the pulse of Washington.

Scott spends much of his work day communicating with the PA Congressional Staffers or Members and officials at the USDepartment of Education.

Surprisingly, he has never has worked in a student aid office. His work in higher education policy started in the late seventies when he was hired to do research on an area of policy that led to work for the National Commission on Student Financial Assistance (created as part of the 1980 reauthorization process.) As a senior researcher, he was instrumental in the development of the master calendar and the creation of the Advisory Committee on Student Financial Assistance. Miller then moved to the American Council on Education, continuing to do research work, then to SallieMae, working originally in compliance and servicing/loan purchasing, and then going into their government relations unit. He has been in his current position since 1998.



Scott gives last minute advice to Government Relations Committee members before they visit the D.C. offices of Reps. Schwartz & Dent.

A typical day for Scott involves

- scanning news and Congressional-related publications to determine if any there is "any new fire that needs to be put out" or "if there is information that would be of interest to the Pennsylvania Congressional delegation;"
- visiting with staff members of the Pennsylvania Congressional Delegation, or Members themselves;
- communicating with officials from the post-secondary areas of the US Department of Education, usually to inquire as to the status of pending policy guidance;
- answering questions about current law or policy from a variety of sources - fellow colleagues, financial aid administrators, lender partners, Congressional offices, and media sources.

Miller, having just finished a term as the 2005-06 elected chairman of the National Council of Higher Education Loan Programs (NCHELP), emphasizes that "in recent years, I have devoted a good deal of time to meetings that specifically relate to NCHELP, in my role as a member of the association's executive com-

mittee. These may entail discussions of matters internal to NCHELP, or NCHELP's role as a member of a coalition of similar organizations, or pertain to NCHELP's strategies for dealing with matters before Congress or the US Department of Education."

In the course of daily interactions, Miller says, "I will relay PASFAA's views, when appropriate to the Members of Congress, officials at the US Department of Education, and other actors so they are aware of PASFAA and its views on issues."

Strongly committed to principles of higher education and lifelong learning, some of Miller's professional colleagues, in separate interviews conducted for this article, emphasized his personal commitment to



Scott answers a question during the taped segment of the 2006 PASFAA Teleconference.

Scott displays the 2006 NCHELP Jean S. Frohlicher Outstanding Service Award he

received for his contributions to the organiza-

continuous learning and improvement. According to Brett Lief, president of the National Coalition of Higher Education Loan Programs (NCHELP), "Scott is a lifelong student who always asks probing questions. He doesn't always care about answers because he cares about thought processes." Lief emphasized that, "He always knows who he is working for - students and schools."

Miller says that a guiding principle of his is an essential question, "Can you do good with all of the political nonsense going on?" In doing his trademark presentations, he likes to employ as "light a touch as possible," explaining things "without getting too detailed" in order to "give people an opportunity to relate it to real life - more than what they read in the paper." His aim is to empower his audiences to "pay attention" and "to not be intimidated by policy and processes." He wants to unveil the "cloak of mystery" that seemingly surrounds politics and policy.



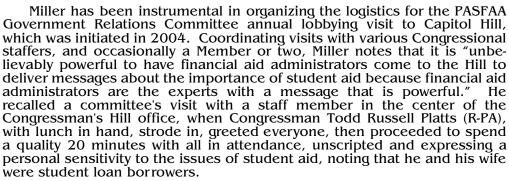
Scott explains how legislative committees operate at the 2005 PASFAA conference.



The 1999 PASFAA Teleconference panel included Scott Miller (3rd from right) who provided federal updates.

According to Kathleen Smith, president of the Education Finance Council (and former Republican Staff to the House Education and the Workforce Committee), Miller's trustworthiness is a particular and unique trait. Smith indicated that it

Workforce Committee), Miller's trustworthiness is a particular and unique trait. Smith indicated that it is a rare and valuable trait to be able to say something to someone in complete confidence in Washington and know that it will not be repeated, and that Miller's complete trustworthiness in this vain is critical in the course of developing relationships within a political environment. "Whether in my role as a Hill staffer or now with EFC, I trust Scott's integrity, his judgment and his commitment to the issues," Smith said.



Among Miller's political heroes are former NJ Senator Bill Bradley, "because he was focused on his values" and Frank Keppel, the "father of need analysis." As the chair of the Keppel Task Force that developed the

original "institutional methodology," "Keppel taught me the right way to work, how to talk to people, and how to get things done - with great manner and perspective. He taught me that politics is not personal, which is so lost in today's shuffle. Most of all, he was a master at using humor in tense situations." Asked about which elected officials he admires today, Miller specifically noted Arlen Specter (R-PA) because Specter "takes care of Pennsylvania and the nation" and former US Senator John Breaux (D-LA), because of his reputation for wanting to get things done.

All of his arrangements for his presentations are dutifully handled by Betsy Adams, his administrative assistant at AES/PHEAA headquarters in Harrisburg. Notably "very focused on his family," according to Brett Lief, he draws upon support from his wife and his precocious daughter, Jessica. He frequently tells a story about Jessica, whom he calls his DC "administrative assistant." In the wind-up to doing an interview with Congressman Howard "Buck" McKeon (R-CA) for a PASFAA Teleconference, McKeon approached his daughter and engaged her in conversation by asking her what she thought of what her father does for a living. Without missing a beat, Jessica indicated proudly to Congressman McKeon that her father "helps kids go to college."



Scott catches up on paperwork in his DCoffice, but he is never more than a phone call or e-mail away from Pennsylvania financial aid folks.

(R-PA), may have said it best, "I can say without hesitation that Scott Miller is one of the sharpest, most knowledgeable, and effective lobbyists I have ever worked with over the course of my career as a Congressional staffer. Scott brings to the table a world of experience and expertise but his greatest strength is that he approaches situations with necessary realism. Where Scott stands out is that he doesn't just come to the Hill to explain the problem - he highlights the problem and then pitches realistic solutions. Scott knows the issues but even more importantly, he knows the process and he knows the politics. He is the consummate professional."



Scott relies on Betsy Adams, his administrative assistant at AES in Harrisburg, to help with his scheduling.

So next time when you hear that chuckle and see that smile, don't laugh. There truly is a method to his madness!

# **Lebanon Valley College Staff Help Katrina Victims**

Submitted by Elena Lubimtsev Edamerica

"It's easy to make a buck. It's a lot tougher to make a difference." - Tom Brokaw



LVC staff before they depart for their good will trip to hurricane-rayaged Louisiana.

When I heard about the 19 people from Lebanon Valley College going to Louisiana for a week to assist in the Hurricane Katrina disaster relief, I was not surprised at all. After working with this school for over five years, I have seen it more than once and have learned to expect it. They always try to make a difference - one step, one student, one life at a time. In this particular case it happened to be one house at a time.

The admissions and financial aid offices were represented by Bill Brown, Dean of Admission and Financial Aid; Sue Sarisky, Director of Admission; Vicki Cantrell, Assistant Director of Financial Aid, and Tami Morgan, Admission Receptionist. They traveled to Meraux, LA, staying May 20-27 in a volunteer tent camp. Bottled water for brushing teeth due to the water contamination in the area was just one of many reality checks this group received upon their arrival.

Meraux is southeast of New Orleans in the St. Bernard Parish that was hit the hardest with floodwater reaching as high as 16 feet and with over 27,000 homes damaged and left in ruins. The overwhelming destruction still remaining in the area nine months after the hurricane hit was pos-

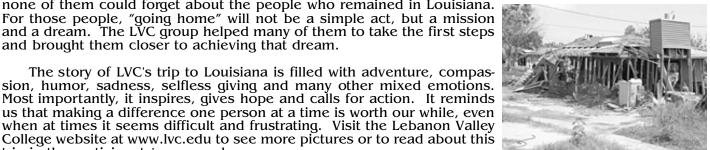
sibly the biggest shock experienced by the group.

Their main job was cleaning out the houses that were submerged under water for many days. The term is "gutting" and the results are pretty amazing. The gutted house gets another chance for a new life. But first, the volunteers had to clear out all of the debris, all of the furniture and all of the personal belongings. Then they would clean out the mold and dirt and lastly gut the house to the frame. Some of the owners were back in the area and the group had a chance to speak with them and hear their stories. It must have been really odd to hear someone thanking you for throwing out all of their worldly possessions and literally tearing their house apart.

After a week of hard manual labor, theirs was a bittersweet homecoming since none of them could forget about the people who remained in Louisiana.

and a dream. The LVC group helped many of them to take the first steps and brought them closer to achieving that dream.

The story of LVC's trip to Louisiana is filled with adventure, compassion, humor, sadness, selfless giving and many other mixed emotions. Most importantly, it inspires, gives hope and calls for action. It reminds us that making a difference one person at a time is worth our while, even when at times it seems difficult and frustrating. Visit the Lebanon Valley College website at www.lvc.edu to see more pictures or to read about this trip in the participants' own words.



The remains of a Louisiana house post-Katrina.

This article continues the "Compliance Comer" series.

# The New Graduate PLUS Loan

Submitted by Kathy Gates AES

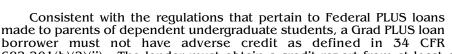


As a result of changes made by the Higher Reconciliation Act of 2005 (HERA), graduate or professional students are eligible to borrow Federal PLUS loans, referred to as Grad PLUS loans. This provision went into effect for loans certified on or after July 1, 2006. The U.S. Department of Education (ED) published Dear Colleague Letters (DCL) GEN-06-02 (FP-06-01) and FP-06-05 to provide sub-regulatory guidance regarding this topic. Both DCLs may be reviewed in their entirety at www.ifap.ed.gov.

A graduate or professional student must complete a Free Application for Federal Student Aid (FAFSA), and the school must determine the student's eligibility for the maximum annual subsidized and/or unsubsidized Stafford loan amount first. However, the student is not required to receive the Stafford loan funds as a condition for receiving a Grad PLUS loan. If the student rejects the Stafford loan funds, the school must document the rejection in the student's file.

The maximum Grad PLUS loan amount that a student may borrow is the cost of attendance (COA) minus other estimated financial assistance (EFA) for the loan period. If the student receives Federal Stafford loan funds for the same loan period, those funds must be included in the EFA. The school or lender (depending on the party that has agreed to perform this function) must collect the requested PLUS loan amount from the graduate or professional student prior to school certification or lender approval. Each school and lender must document the process by which one of the parties will collect the requested loan amount from the Grad PLUS borrower.

The Stafford aggregate loan limit is not impacted by the borrowing of a Grad PLUS loan. If a borrower, however, exceeds an aggregate Stafford loan limit, the borrower is not eligible for any further Title IV aid until the overborrowing has been resolved.



682.201(b)(2)(ii). The lender must obtain a credit report from at least one national credit reporting agency to ensure an accurate representation of the borrower's credit history before the first day of the period of enrollment for which the loan is intended. A Grad PLUS borrower who has adverse credit may receive a PLUS loan if he or she is able to obtain a credit worthy endorser.

Federal Grad PLUS loans disbursed on or after July 1, 2006 have a fixed interest rate of 8.5% in accordance with HERA. Repayment begins on the date that the loan is fully disbursed, and the first payment for a Grad PLUS loan is due within 60 days after the date the loan is fully disbursed. A Grad PLUS borrower enrolled at least a half-time at an eligible school may receive an in-school deferment. Upon dropping to less than half-time, the Grad

PLUS loan borrower is not entitled to a grace period, and there is no authority for lenders to align payments of principal on a Grad PLUS borrower's Stafford and PLUS loans.

Schools that qualify for the multiple disbursement exemption may disburse Grad PLUS in a single disbursement if the loan period is one semester, one trimester, one quarter, or for a non-standard term or non-term program, a 4-month period.

Although entrance and exit counseling are not required for Grad PLUS borrowers, schools are not precluded from including Grad PLUS borrowers in the counseling process. Grad PLUS loans are not included in a school's cohort default rate calculation.

A school may not elect to make Federal PLUS loans available only to parent borrowers or only to its graduate or professional borrowers. The rules for multi-year use and expiration of the PLUS MPN are the same for both parent PLUS and graduate or professional student PLUS borrowers. As with the parent PLUS MPN, a student PLUS borrower may choose to sign a new PLUS MPN for each new loan period even if that would not otherwise be required. A school or lender may also require a new PLUS MPN before making a new PLUS loan to a Grad PLUS borrower. If a parent PLUS borrower or a Grad PLUS borrower uses an endorser, the PLUS MPN becomes a





# NASFAA Brews a Great Conference in Seattle

conference seattle, washington july 5-8, 2006

Submitted by Patty Hladio PASFAAPresident

Seattle. While I expected to enjoy the NAFSAA Conference that was held in Seattle, Washington from July 5-8, I did not expect to enjoy the conference or the city as much as I did. Seattle provided a beautiful backdrop for the annual conference. It was welcoming, warm, and picturesque. You may be familiar with the famous Pike Place Market, the Space Needle, views of Mt. Rainier, the ferry boats to surrounding islands and the coffee lover's Starbucks. These are



only a few of the many tourist opportunities abounding in Seattle.

NAFSAA announced that more than 3,100 members were in attendance at the 2006 Conference. As you would expect, PASFAA was well-represented in Seattle. I'm sure we all found opportunity to network with peers from our state, regional and national associations to be invaluable.

PASFAA members pause for a group photo.

The daytime hours in Seattle were filled with a wide array of conference sessions and presenters. One of the most popular sessions was offered by the U.S. Department of Education and featured Jeff Baker, David Bergeron, and Sue O'Flaherty. Their session, presented

at least four times at the conference, dealt with the ACG and SMART Grant programs. Aid administrators were so interested in the information they had to share, that even a fire alarm ringing half-way through the first presentation could not clear the room! The Department of Education should be congratulated on their efforts to help aid administrators understand the basics and the complexities of these new programs.



Sharon Murray and Carol Handlan.

Whether attendees came to the conference to learn the latest in administering financial aid programs, enrollment management theory, data analysis/reporting, or technology, we surely had a wide variety of sessions to choose from. In fact, it was often difficult to narrow down one's choice to a single topic each time

period. Fortunately, NASFAA has posted session handouts to their website (www.nasfaa.org; click on Conference/Training) for members to download.



David Smedley, Paul Simenson, Michiale Schneider, and George Santucci.

In addition to participating in valuable sessions, NASFAA attendees also enjoyed listening to phenomenal keynote and luncheon Mr. Robert B. Reich, one of the nations' leading thinkers about work and the economy, and former Secretary of Labor, provided thought-provoking insight into the future of our economy and its relationship with higher education. He also emphasized the importance of promoting need-based financial aid. Dr. Bertice Berry, best-selling author, and award-winning entertainer, lecturer and comedienne, inspired us with her enthusiasm and her poignant stories about



Chris Zuzack, Ray Toole, Bob Shorb and Karen Krouse at the Nelnet 5K Run/Walk.

life's challenges and the ability to rise above!

In Seattle, we celebrated NASFAA's 40th anniversary, and as part of that celebration we were able to meet and recognize NASFAA's founding president, Mr. In honor of his lifelong service to the profession, NASFAA announced that their Washington D.C. office conference room has been named the Allen W. Purdy Conference Room. The annual presentation of awards took place during the annual business meeting. To view a list of award winners, go to the NASFAA website and click on "Awards" under NASFAA Shortcuts.

After outgoing National Chair, David Gelinas passed the gavel to Janet Dodson, the 2006-07 incoming National Chair, she reminded us to save the dates of July 8-11, 2007 for next year's conference in Washington D.C. Hope to see you there!



Lisa Cooper, Bonnie Behm, Bill Irwin and Doug Bucher.

# **EASFAA Update**

Submitted by Barbara Schmitt EASFAALiaison



(I to r) Mary Miller (Electronic Initiatives Chair), Jean Walker (Membership Chair) and Barbara Schmitt (PA Liaison) at the

The annual summer retreat for EASFAA Council took place in Philadelphia this year under the leadership of Larry Chambers, EASFAA President. Some of the challenges that Larry laid out for EASFAA Council are increased volunteerism and leadership, diversity within committees, renewal of the mentor scholarship program, the EASFAA Strategic Plan and increased collaboration with our partners in aid administration. As your PASFAA representative to EASFAA Council, please feel free to contact me directly if you have any concerns or suggestions you would like me to take back to EASFAA Council.

Under the direction of Clint Hanson, EASFAA Training Chair, EASFAA will once again be hosting NASFAA fall workshops within the EASFAA region. For the con-

venience of the PASFAA membership, EASFAA

(Membership Chair) and Barbara Schmitt (PA Liaison) at the EASFAACouncil retreat in June. will provide training for three Pennsylvania sites during this year - Villanova University, Westmoreland County Community College and AES/PHEAA. The fall workshop series will focus on leadership issues both within and outside of our respective institutions and companies.

And lest we forget, it's not too early to mark your calendar for the next EASFAA Conference! The 2007 conference is scheduled to take place May 20-23 in Niagara Falls, NY, so remember, save the date!



# **PASFAA Website Upgrades Add Functionality**



Submitted by Jean Walker ATAC Liaison

For a few days in August, the PASFAA Website was off-line so that ATAC, PASFAA's website development firm, could complete an upgrade of the membership database system. Most of the new features benefit the administrative aspect of the system. For example, there is now a feature

that aids in the "comping" of registrations and a new interface that will allow the treasurer to make modifications directly to invoices without involving ATAC. One new feature that directly

benefits the membership is the new username / password retrieval system. The new system requires a member to list a "secret question" in their profile so they can then retrieve their username and password directly online by answering the question with no need to wait for an e-mail response. Another new feature for the full membership includes increased member search options with enhanced results.

As always, it's important that you make sure your member profile is current and up-to-date so you don't miss any important e-mail announcements. Did your title, e-mail address, phone number, fax number, etc. recently change? If so, make those changes to your profile before you forget. Access the member profile area through the Member Services tab on the PASFAA homepage. This is the place where you will list a "secret question" so you can use the new username / password retrieval sys-



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

If you haven't yet renewed your PASFAA membership for 2006-2007, now is the time. That user-friendly process is accessed through the Member Services tab as well. Don't miss out on any of PASFAA's membership benefits by delaying your membership renewal.

Be sure to check out the conference page and the government relations page for conference and current HERA 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.



My two years of service as the PASFAA ATAC Liaison will be ending at the conference. Patty Hladio will be taking over the responsibilities of this position. It has been a pleasure serving the Association in this role. The enhanced website has been active since February 2004 and new features continue to be added. I'm sure everyone agrees that the convenience and ease of all the on-line registrations, the on-line voting, and other features of the membership database have been very worthwhile to the membership. If you have suggestions or comments concerning the website, send them to support@pasfaa.org or directly to Patty at patty.hladio@sru.edu and she will be happy to assist you.

# Feeling "Emo" Lately?

Submitted by Alisa DeStefano Newsletter Editorial Board

The term "emo" I am told, is slang for emotional and is indicative of a range of music and fashion styles, mostly punk, that expresses feelings in a very expressive and, well, emotional way. It basically means that emotions are high and are being highly expressed. So when someone asks how things are going in the Financial Aid Office, we can say, "Things are really "emo," or "We had a really "emo" situation today."



Given the very nature of financial aid, conflict and high emotions are inevitable and we can find ourselves dealing with our own emotions as well as those of students and parents. For those "emo" moments in your office, here are some tips from Kate Lorenz, editor of CareerBuilder.com, on how to handle our emotions on the job.

#### Step Back and Take a Look

Lorenz recommends to "take a step back to identify the issues that made you angry and develop proposed solutions." It is easy to fire off what is making us angry, but coming up with solutions can help diffuse the anger. Many supervisors have expressed frustration about the employee that can point out all the problems but never come up with at least one proposed solution. Going to a supervisor with a problem and a proposed solution (even if it's not utilized at the time) can help your emotions and the office at the same time.



#### **Reading Others' Signals**

If you feel your emotions are starting to run high and others are reacting negatively (i.e. becoming unusually quiet around you, cutting off the conversation at the first possible moment, moving conversation quickly to another person), it could be time to bring it down. Sometimes an emotional dialogue can make a point understood, but it can also cause the listeners to stop listening to avoid the emotionally charged atmosphere.

#### **Listen and Lead**

"One of the best ways to manage other peoples' emotions is to listen to them and show empathy for how they are feeling," says Lorenz. "People want to be listened to and heard, especially in the workplace where they have a lot of time invested." Staff or committee meetings can be especially emotional when people are sharing vested opinions and suggestions. If you start getting fired up, others might as well. Stay calm as much as possible and, if all else fails, suggest a break then reconvene after several minutes. This tends to bring an emotionally charged atmosphere back down.



#### Find a Confidant

"Sometimes just talking to someone who understands office dynamics can do wonders for your emotional outlook," says Lorenz. This could explain why we are so social at financial aid conferences. Talking to someone who understands the type and amount of work in a financial aid office relieves us from explaining what we do in the first place or how much work is involved, and frees us to talk about the real issues at hand and how each other's offices handle these issues.



### **Balancing Act**

A balance between our professional life and personal life is key to maintaining control of our emotions in both of these areas. "If your personal life is full and happy, it's going to show at the office," Lorenz advises. "Your tolerance for emotionally charged situations will be much higher and you are more likely to respond appropriately." A financial aid colleague started leaving work at a reasonable time rather than staying at the office to do "just a few more things" and was surprised how much better she felt. Balance.

One final suggestion: Next time you feel your emotions running on overload, step back, breathe deep, and say to yourself, "Stop being such an "emo!" Just hearing "emo" come out of a financial aid administrator can sound so peculiar that it breaks the tension on the spot.

# **Survival Tips for New Directors of Financial Aid**

Kathy Gates & Kim McCurdy Newsletter Editorial Board

Congratulations on your recent promotion! Whether you were looking for a promotion or it happened sooner than you would have expected, you may be asking yourself, "Now what?" This is a question many financial aid directors ponder as they assume their new responsibilities. Whether you've been in aid for over 25 years or you're relatively new to the field, as with any new position, there are many factors to consider:

• How will I transition into my new position?

Where can I go for help?

Will my coworkers respect me now that I am their boss?

What types of surprises will I come across?



Rich Esposito tackles the paperwork that comes with the director's job.

Okay, take a deep breath. You say to yourself, "I wanted this position, I can handle the responsibility, and I needed to seek a higher level in my career." One major component which will assist and guide you in a smooth transition is a good mentor. Mentors come in many forms. They could be a former boss, your predecessor, or just an old friend you met at the PASFAA conference ages ago.

Rich Esposito, Financial Aid Director at Duquesne University says, "You don't really know what the director does until you are there." During this time you are often reminded of the guidance of your mentor to give you strength. Rich says the previous financial aid director at Duquesne University, Frank Dutkovich was a big help. "He was helpful in my transition before he retired. He gave me good advice and was available for me to ask questions even after he retired." In addition, Rich commented that his staff at the Duquesne University office was very helpful with his transition. "We have always worked very well together, so they made it easy for me."

Patti McCarthy at Indiana University of Pennsylvania agrees that mentors are very important. She has two great mentors who helped her transition to her current position. "One is a technical mentor, who was a great manager, and who I look to for details. The other is a former boss, and friend, whom I can call on for anything.

Many people who are promoted to financial aid director wonder if their co-workers will respect them now that they are the boss. One good piece of advice is to always be a team player and remember that everyone is working toward a common goal. Communication is essential to maintaining trust, respect and a positive work environment. "The key to managing friends and colleagues when you are promoted from within the financial aid office is mutual respect," says Patti. She never asks anyone to do anything she wouldn't do herself. She knows she can depend on her staff to do what needs to be done to get the job accomplished.



There may be lots of surprises that you encounter in your new position. A responsibility that surprised Rich was the degree of institutional reporting. "It is a very time consuming job.

"I was surprised how accessible you need to be," said Patti, "Not only to folks in the financial aid office, but also to folks outside of the office. When someone calls you for a piece of data, you have to be able to get it to them. There are a lot of outside commitments necessary that take a lot of time away from the day to day functions of the financial aid office.'

This is where networking with other financial aid colleagues is very important. Financial aid directors and staff are very fortunate to have a strong state association in PASFAA to build relationships, share ideas, accomplish common goals and communicate knowledge and resources. Rich recommends that new directors should participate as much as possible in the PASFAA, EASFAA and NASFAA organizations.

"You can basically call on any director and they are more that be used they have to help you." "It is never Patti says the network of experts in this business is "comforting and than willing to share what knowledge they have to help you." smooth sailing," said Patti, "But I wouldn't necessarily have changed anything during my transition to director." Her advice to new financial aid directors, or those aspiring to be director someday, "Don't try to do everything yourself. Rely on the awesome people around you."



Patti McCarthy relies on her team of co-workers to help her in the director's role.

Always keep in mind the goal of your office is to help students afford a higher education. Remember, patience is a virtue. Although the job of a financial aid director can be very trying at times, it is also extremely satisfying. You will survive!

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# **Do Your Coworkers Drive You Crazy?**

Ragan Griffin Newsletter Editorial Board



Phones ringing off the hook, lines of impatient students and parents waiting to find out about their financial aid, stacks of mail delivered twice a day... sound familiar? This is how summer "vacation" comes to a screeching halt in most of the financial aid offices across

While most of us spend the majority of our work day dealing with student-related issues and the occasional "crisis," it doesn't help to reduce our stress levels to have coworkers with less than desirable work habits or "problematic" personalities working right along side us. However, human nature being what it is, no doubt at some point in our professional careers, we have encountered a coworker whose personality style or work ethic doesn't mesh well with our own. The fact is, most of us have to "make do" with the personnel that we already have

within our offices. So, to save our sanity, it makes sense to learn how to deal with a variety of personalities, such as the pessimistic "critic" and the overly ambitious, take no prisoner "diva" of the office.

Let's face it, there is a reason that a million dollar industry has evolved around teaching coworkers how to deal with not only their clients but also themselves! Ultimately, we cannot change others' behavior or work habits; we can only adjust and modify our own actions and re-actions within the workplace. Sometimes, just stepping back and identifying the particular behavior that triggers our irritation with someone enables us to adjust our reaction to our coworker's actions.



Once you identify your "triggers," try to talk with the individual who trips them. Even though you may want to throttle the person, emotional conversations that point a finger of blame at another individual are never going to result in a compatible solution. Be careful to engage in a rational conversation during which you focus on your coworker's actions and your resulting reactions, not on their character or personality. "When you do this, I feel..." tells the offender how their action is affecting you without creating a hostile environment.

> Another way to decrease stress and conflict within the workplace is physical exercise. Exercise is a great way to release pent up frustrations from a hard day of work. Most of us have succumbed to the temptation to just "eat a quick bite at our desks." However, studies have proven conclusively that 30 minutes of exercise during the work day (all of us get a lunch break, right?) helps employees function with a higher level of productivity throughout the day. It gives our bodies and minds a much needed break from the daily routine - and sometimes irritating customers and coworkers. You may find that your patience has been replenished by the time you make it back to the office and that interacting with your coworkers is much

You don't have to get permission to attend an expensive all-day conference on dealing with difficult people. With all the free information available on-line and with numerous books and articles published weekly on this subject matter (one of my favorite resources is a book by Katherine Crowley and Kathi Elster entitled, Working with You is Killing Me: Freeing Yourself from Emotional Traps at Work), it is easy to pick up some useful ideas on how best to deal with your less than perfect coworkers.



# **AES Offers One Point of Contact for Schools and Lenders**

Submitted by Kathy Gates AES/PHEAA



easier to do.

American Education Services has adopted one contact number for both schools and lenders to contact AES staff for loans, grants and other AES services. Schools can call 800-443-0646, make their selection on the touch tone system and they will be connected immediately to an AES service representative. The new number allows callers to receive assistance for password resets, Stafford and PLUS guaranty, origination and repayment questions, Pennsylvania State Grants and Special Programs, and system and product support.



# Raising the bar for what schools and borrowers should expect from a lender.

To ensure that we provide the best possible customer service for our schools and families, we invest in leading-edge technology:

- Skills-Based Phone Routing
- Emotion Detection and Phrase-Spotting
- 100% Recording of All Customer Calls
- Screen Sweeps

In addition to offering Stafford and parent PLUS Loan benefits to Pennsylvania students and families, College Loan Corporation is pleased to provide these money-saving benefits' on Grad PLUS Loans:

- 1% cash rebate of the principal balance outstanding after graduating from a graduate program and making one on-time payment (all scheduled, pre-graduation payments must be made on time)<sup>3</sup>
- 3% credit of the principal balance outstanding after making 24 consecutive, scheduled payments on time<sup>2</sup>
- 0.25% interest rate reduction for enrolling in automatic payments
- 0% Federal Default Fee\*

Find out why more than 900 colleges and universities have designated College Loan Corporation as a preferred lender.

"College case Corporation receives the right to receive, in secretary the absolute the contract the contract of the contract of this secretary to the contract of the contract



Dan Wray Director of School Relations



Lesa Angell Director of School Relations 888.972.0852

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# **PELA News**

Submitted by Mike Fancher Sallie Mae



With fall here, it is hard to believe that 2006 is already in the home stretch. While many are sometimes concerned with change, most love the thought of progress. The Pennsylvania Education Lenders Association has been working diligently on revamping our By-Laws to ensure a clearly defined structure and future. Looking ahead to our next meeting, we will be Pennsylvania Education reviewing the final stages of this process.

During our last meeting on July 13, PELA members elected new officers. Congratulations to the following on their PELA appointments:

Sheila Checkoway - Elected President Michael Fancher - Elected Secretary Jennifer McLaughlin - Re-elected as Member at Large Sharon Murray - Returning as Vice President Tony LaRe - Returning as Treasurer

We would also like to thank Judy McKenna as outgoing PELA President for all of her work over the past several years.



2006-07 PELA officers (I to r) Mike Fancher, Sheila Checkoway, Judy McKenna (outgoing president), Jen McLaughlin and Tony LaRe.

In making sure that we have a clear understanding of the many changes brought about through the legislature this year, Dwayne Davis from Sallie Mae Government Relations in Washington D.C. gave PELA Members a birds-eye view of what has been happening on the Hill. Thanks to Dwayne for coming up from our nation's capital!

We look forward to seeing everyone at the PASFAA Conference in October! Remember to stop in and attend the PELA session on "An Overview of the Business of Education Lending." See you there.

# Finance & Development Summarizes its Accomplishments

Submitted by Ken Grugel, Chair Finance &Development



The Finance and Development Committee has had a very good year with many new enhancements and sponsor commitments equaling those of the previous year. Under new procedures implemented by Chair-Designee Greg Gearhart, the solicitation process is now automated allowing for quicker communication and fund raising efforts. Electronic holiday greetings were sent to all pre-

vious PASFAA donors and Executive Council members. Discussions were held on the feasibility of new e-commerce ventures, and a balanced budget was presented to Council in April of this year.

The 2005-06 F&D Committee was comprised of Greg Gearhart, (Chair-Designee), Sherry Proper, (Treasurer), Patty Hladio, (PASFAA President), Mary Kosin, (President-Elect), Bob Snyder, Nancy Chalker, Sally Treadwell, Cate McIntyre, and Ken Grugel (Chair).



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 am excited about our soon approaching conference this year. Executive Council has approved the participants for this year's Leadership Development Training and our sector leads the pack. As an alumnus of the first Leadership training, I urge all of you to consider this option for you or a staff member in your office. The Committee has managed to bring some unique talent together and it has proven to be beneficial to all who were involved.

Get your best costume together, because we want the State Related sector to "represent" at the Costume Party. See you in October!

# INSTITUTIONAL SUPPORT SERVICES SECTOR

Submitted by Lesa A. Angell Institutional Support Services Sector Representative

Hi Gang! Amazingly, we have moved right through summer in a blink of an eye! Since our sector has one of the highest numbers of PASFAA members, I am hoping that our annual meeting slotted during the annual conference, under Sector Meetings on the agenda, is well attended. I realize that many of us still need to "man the booth" and cater to our school colleagues needs, but this is our opportunity to collectively meet with the greatest numbers of our sector. I will send emails out to the members for any agenda items that you would like discussed. If you personally cannot be there, would you please arrange for at least one member from every institution so the institution's voice can be heard.

To quote Henry Ford, "Coming together is a beginning, staying together is progress, and working together is success." As much that our individual organizations put us in direct competition, we have recognized through the years that our common goals need to be reached. PASFAA also recognizes and supports our efforts by having our sector in place. Not only are we a team within Institutional Support Services, but also within the greater membership of PASFAA.

Every voice is important, and every idea should be explored. Let's make success for ISS as well as this great PASFAA organization, by each of us contributing all we can. If there are any questions pertaining to the specifics on how things operate, please do not hesit ate to let me know. I realize there are a lot of new people in our sector, and even though you may be completely familiar with PASFAA, please let me know if you have questions about ISS. Safe travels everyone.

## **PRIVATE SECTOR**

Submitted by Patty M. Cegelka Private Sector Representative

This is my first sector report for the PASFAA Newsletter. I was appointed by Council to serve as your sector representative for the remainder of this term. Shari Payne, who was serving in this role, left the financial aid field to work in academic affairs.

I am the Assistant Director of Financial Aid at The University of Scranton. I have previously served as Chair of the Financial Aid Awareness Committee in 2004-2005 and have been a prior committee member and volunteer at various College Fairs.

I'd like to encourage you to attend the private sector meeting that will be held at the conference in Hershey. This meeting gives us an opportunity to meet and discuss issues relevant to our sector. Please forward any Private Sector agenda items to me at cegelkap2@scranton.edu or call 570-941-5924. I look forward to serving the association in this position.

# PUBLIC TWO-YEAR SECTOR

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

Hello fellow Public Two-Year Sector Members! I'd like to thank everyone for allowing me to represent you this year in a fabulous organization, like PASFAA. I'm looking forward to the upcoming year and encourage anyone who would like to receive an even greater appreciation and understanding of how the organization functions to please consider it in 2007.

Congratulations to Marguerite Borst from HACC-Lancaster, one of our own, on becoming the new PAS-FAA secretary. I am sure she will be an asset to the Executive Council and to the organization as a whole.

Mark your calendars for the 38th PASFAA Conference, October 29-November 1 at the Hershey Lodge. The theme this year is "PASFAA Voyage 2006." I am sure that after a hectic summer's end and fall beginning we will be ready for a voyage of a lifetime. The Conference Committee has been planning some fun journeys for us all.

I hope to see all of you at our sector meeting at the conference; this is the best time to bring questions and concerns before your colleagues. We also have a scheduled meeting for November 29-December 1. If you can't make the conference, hopefully you can attend this meeting. If you ever have something you would like to share or have questions, and would like the input of the sector or council, please email me at kramerc@wccc-pa.edu or call 724-925-4215. See you all on the PASFAA Voyage!

# INSTITUTIONAL AT-LARGE SECTOR Institutional At-Large

Submitted by Patty Hladio for Dana Suter Sector Representative

Hello members. It is hard to believe that another academic year is well under way and that another PAS-FAA conference is upon us. As our Executive Council and our committees experience a transition in members, it seems very appropriate at this time to thank all of you who have volunteered for our Association this past year. In addition to the benefits that our Association, students and families experienced through your time and energy, I also hope that your volunteer experiences have proven worthwhile to you personally and professionally. I hope that through your experiences, you have gained new knowledge, friends, colleagues, and confidence in your abilities to take an active role within our Association. If your volunteerism in PASFAA began as a result of coaxing from a friend or colleague, I hope you will "pay it forward" and over the next year encourage others to volunteer. Our Association thrives because of the commitment and dedication from both the veteran members and the new members. Again, thanks and keep up the great work.

# **BUSINESS, TRADE** & TECHNICAL **SECTOR**

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

Greetings to everyone in the Business, Trade and Technical sector! I hope that everyone had a safe and happy summer. With a new school year comes new challenges and the energy and vigor needed to get things accomplished. That's what we're hoping to do this year with the B, T and T sector!

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

I look forward to hearing from any and all within the B, T and 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 we will have a sector meeting at the PASFAA conference. In the meantime if you have any issues or concerns you can reach me at kreilly@uticorp.com or 610-646-8651. Thanks and I look forward to seeing you all at Hershey.

# PA STATE SYSTEM of HIGHER EDUCATION **SECTOR**

Submitted by Diane G. Fegely PASSHE Sector Representative

Greetings PASSHE members. Summer has flown by and we are now in the throws of another year of C flag discrepancies and the new Academic Competitiveness Grant. Not to mention the PASSHE phase one schools immersed in the shared administrative system implementation. We are told that we "go live" in 2007! It sounds like a political campaign slogan, doesn't it? By the time you receive this edition of the newsletter we will be several weeks into the semester and looking forward to the PASFAA Conference 2006.

Congratulations to two members of our PASSHE group who were elected to office - Dwight Horsey. President-elect and Tonya Anthony, treasurer. As for me, I can't believe that I have nearly completed my first year as your sector rep. I will continue to keep everyone updated on hot topics in the State System.

I look forward to seeing all of you at the PASFAA conference in Hershey. We will have time to discuss the important issues during our sector meeting as well as attend the other very informative sessions being offered. Stay sane and see you in Chocolate Town

### **NURSING SECTOR**

Submitted by Annmarie Weisman **Nursing Sector** Representative

Volunteering with PASFAA can seem out of reach when you work for one of the small offices in our sector. However, the rewards are great! Our sector members often mention feeling isolated, and volunteering can help with that. In addition to giving something back to the organization, the contacts you make when volunteering often give you creative ideas on how to solve problems in your own office. I encourage you to volunteer for a committee if you haven't already. Look for opportunities to get involved that fit your schedule, and don't overlook serving on a committee because of travel. Some committees are using conference calls and online meetings. Or, consider volunteering for one-time events. Working the registration table at a training session, moderating a conference session, or writing a newsletter article, for example, will get you involved without taking too much time.

As your sector rep, please 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.



# From the Editor's Desk

Who would say that you've made a difference in their life? Would it be the confused student who you went out of your way to help? Would it be the parent who lost their job and you walked them through the paperwork to increase their aid? Maybe it would be a coworker who you helped without them asking because you always pitch in. Or perhaps, it's one of your PASFAA colleagues who you've mentored and supported as they have grown in the field.

In this issue, we look at some PASFAA folks who have made a difference in the lives of others. In Survival Tips for New Directors of Financial Aid, those new to the role talk about how they found support from their predecessors and trusted mentors to guide them in their new positions. A Day in the Life of Scott Miller recognizes the tireless efforts of this dedicated supporter of student financial aid. And in Lebanon Valley College Staff Help Katrina Victims, we learn about the volunteers who took time away from work and their families to gut hurricane-ravaged houses in New Orleans so the rebuilding can begin. Thanks to those of you - in big and small ways - who have made a difference.

from L. Holleran

Members

Joan L. Holleran PASFAA Newsletter Editor

# **PASFAA Bulletin Board**

**Melissa Crouse**, Waynesburg College, and her husband Rob, welcomed a baby girl, Logan, on June 4.

Condolences to **Kelli Leonard**, Lutheran Theological Seminary at Gettysburg, whose husband passed

away on June 11 and to **Judy Rile**, Penn State-Berks, whose father passed away June 20.

**Edward Cunningham**, formerly with AES/PHEAA, accepted the position of executive director and CEO of the Kentucky Higher Education Assistance Authority (KHEAA), Kentucky Higher Education Student Loan Corporation (KHESLC) and Kentucky's Affordable Prepaid Tuition Program (KAPT).

Rachael Lohman, formerly at Wilkes University, filled the position of Regional Manager of the Northeastern PA region for AES/PHEAA and Fran McKeown, formerly at Bucks County Community College, will serve as AES/PHEAA Eastern PA Regional Manager for the Philadelphia region.

Crystal Ross, Keystone College, married Bradley James Ondrick on June 24.

**Heidi Linkenhoker**, formerly at Alvernia College, joined the financial aid staff at Eastern University in July. **Lara Roberts**, also formerly at Alvernia College, is now working in financial aid at Cedar Crest College.

**Lora Myers**, Alvernia College, had a baby boy, Aiden Matthew, on July 21. Aiden joins big brother Jonathan in the Myers family.

**Bob Foultz** accepted the position as Assistance Director of Financial Aid at West Chester University of PA. **Shelly Bradley**, formerly at Delaware County Community College, also accepted a position in the financial aid office at West Chester University.

**Caroline (Baker) Siravo**, formerly a PHEAA program reviewer, has accepted the position of Assistant Director of Financial Aid at Neumann College.

Temple University-Main Campus welcomes Amy Hooper who rejoined the financial aid staff.

**Bethany Yenner**, AES/PHEAA, married Dr. John Bosha August 5 in Camp Hill. The new Dr. and Mrs. Bosha honeymooned in the Bahamas.

**Colleen Salvaggio**, AES School Services, delivered Tag Giuseppe Salvaggio on August 12. He weighed in at 7 lbs. 3.8 oz. and was 19.5 inches long.

The new Enrollment Planning Coordinator at Central Pennsylvania College's Lancaster Center is **Tiffany Scott**.

**Ginny Kopko** has been named the Associate Director of Financial Aid at Slippery Rock University of PA.

The new Director of Financial Aid at Mercyhurst College is **Kathy Bialk** who comes from New Jersey Institute of Technology.

Cheri Kramer, Westmoreland County Community College, was promoted to Coordinator of Scholarships/Financial Aid.

**John Schodowski**, Reading Area Community College, and his wife Patty, welcomed their first child, a son, Esteban Angel, who arrived August 26 and was 7 lbs, 20.5 inches long.

Condolences to Rick Ross, M&T Bank, whose father passed away September 12.

Note of thanks from **Joan Holleran**, Kutztown University: Thank you to my many PASFAA friends for your kind expressions of sympathy on the passing of my mother. Your calls, cards, e-mails, flowers, contributions to the church and hugs - in person and long distance - meant the world to me and helped me get through a difficult time.



# We Saw You at...





John Schodowski, RACC, was the among the FAA's at PHEAA's State Grant Certification Workshop July 27.



Sandy Schmelz (left) answers an attendee's question at the State Grant Workshop.



Jennifer Mason and Karin Right-Nolan, chat during a break.



# I thought I'd heard it all until..."

Submitted by Patty Hladio PASFAA President

A student had a discrepancy in family size between his FAFSA and the verification form. We asked for clarification, and so his mother provided a statement detailing each family member and how she mistakenly reported an extra family member on the FAFSA. Apparently, she thought her error caused not only mental stress to us but physical stress as well. Her final sentence read, "I apologize for any incontinence that this may have caused."

# Top 10 Ways to Know if a Redneck has been Working on your Computer

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

From the Technology & Electronic Initiative Committee's purveyor of all things humorous this side of a PC comes the latest installment to tickle your funny bone:

- 10. The monitor is up on blocks.
- 9. The computer is sporting one or more NASCAR stickers.
- 8. The six front keys have rotted out.
- 7. The extra RAM slots have truck parts installed in them.
- 6. The numeric keypad only goes up to six.
- 5. The Windows log-on password is "Huntin."
- 4. The CPU has a gun rack mount.
- 3. There is a Skoal can lid in the CD-ROM drive.
- 2. The keyboard is camouflaged.
- 1. The mouse appears to have been hit by a 22 caliber shotgun shell.





A redneck's keyboard.

# **Coming Events:**

October 2006 AES Fall Workshops
October 11 Best Western Country Cupboard Inn, Lewisburg
October 12 Holiday Inn Lehigh Valley, Fogelsville
October 18 Hilton Valley Forge, King of Prussia

Oct 29 – Nov 1, 2006 PASFAA 2006 Conference, Hershey Lodge
Oct 28-29 Fundamentals Workshop, prior to PASFAA Conference
Leadership Development Training, Hershey Lodge

Oct – Dec 2006 Electronic Access Conferences
Oct 30 – Nov 2 Royal Pacific Resort, Orlando, FL
Nov 28 – Dec 1 Paris Las Vegas, Las Vegas, NV

November 2006 Counselor Workshops

December 2006 Business, Trade & Technical Workshops

December 4 Luzeme County Community College, Nanticoke

December 5 Webinar AFS

December 5 Webinar, AES

December 6 Pittsburgh Technical In

December 6 Pittsburgh Technical Institute, Oakdale
December 7 Universal Technical Institute, Exton

May 20-23, 2007 EASFAA 2007 Conference, Niagara Falls, NY

July 8-11, 2007 NASFAA 2007 Conference, Washington, DC

October 21-24, 2007 PASFAA 2007 Conference, Seven Springs



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