

PASFAA

Pennsylvania Association of Student Financial Aid Administrators

NEWSLETTER

NUMBER 5

SEPTEMBER 1990

VOLUME XXIII

PASFAA 22ND ANNUAL CONFERENCE

Dear PASFAA Member,

This issue of the newsletter marks the end of another summer and the beginning of another academic year—how time flies when you're having fun. It also means it's time for another PASFAA conference and election.

Sharon Shurow and the Conference committee have been working hard throughout the year to prepare a conference that offers an excellent program as well as some time to relax and enjoy the company with our colleagues. I hope you will be able to join us at the Pocono Manor on October 7-10 to share ideas, gain some insights, and have a good time at our 22nd annual conference.

Once again we have a fine slate of candidates who are willing to serve the Association by running for a PASFAA office. Your support of these candidates by casting your ballot at the annual conference (or by absentee ballot if you are unable to attend the conference) is important to the future success of PASFAA. Thanks to our nominees and good luck in the election.

Finally, I must point out an error in my letter in the June issue of the Newsletter. While I correctly reported that PASFAA Council voted to maintain the membership dues at the same level as last year, I reported the dues structure from several years ago. The correct dues are \$27 active, \$25 associate, and \$10 student member.

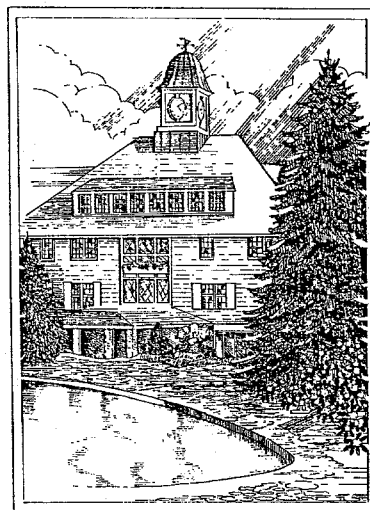
See you at the Conference!!!



Rachael L. Lohman
PASFAA President

Pocono Manor
INN & GOLF RESORT

Pocono Manor, Pennsylvania



A TRADITION of EXCELLENCE

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

FEATURES

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1989-90 PASFAA EXECUTIVE COUNCIL

VICE PRESIDENT
William R. Burke
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(717) 961-7700

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(412) 624-7488

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(717) 327-4766

SSHE
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Gordon Phillips Beauty
School
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Bucknell University
(717) 524-1331

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Lankenau Hospital School
of Nursing
(215) 645-3275

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Wilkes University
(717) 824-4651

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(717) 372-4450

SECRETARY/NEWSLETTER
John McKeown
Kutztown University
(215) 683-4032

PRESIDENT ELECT
Mary Andrews Miller
Indiana University of Pa.
(412) 357-2218

PAST PRESIDENT
Milosh Mamula
Allegheny College
(814) 332-4354

Editor Exerpts

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

PUBLICATION SCHEDULE

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

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

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

NEWSLETTER STAFF

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

Pasfaa Potpourri

MOVING OR CHANGING POSITION?

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

1989-90 PASFAA COMMITTEES

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

CONFERENCE 1990

1990 PASFAA CONFERENCE

*submitted by Sharon Shurow,
Conference Chairman*

The 22nd Annual PASFAA Conference will be held October 7 through October 10 at the Pocono Manor Inn and Golf Resort in Pocono Manor, PA. Our Association's Annual Conference presents the perfect opportunity to meet with colleagues and to attend a wide variety of educational and informative sessions on financial aid and its administration.

Conference registration packets will be mailed during the month of August. If you did not receive one or need additional packets, please contact Sharon Shurow at the Office of Student Financial Aid, East Stroudsburg University, East Stroudsburg, PA 18301, by phone at (717) 424-3340 or by PHEAA Terminal TM12.

This year's conference fee is \$85.00 which includes conference attendance. We will be participating in a full American plan which includes three meals daily, sales tax, and gratuities. The room rate is \$118.74 per person per night for single occupancy and \$93.00 per person per night for double occupancy.

The Pennsylvania Aid Administrators Training Program (PAATP) will again offer a preconference workshop for new aid administrators. This forum will begin on Saturday, October 6 and end at 1:00 pm Sunday, October 7. This program provides training for financial aid administrators with two years or less experience and is designed to complement the Conference workshops.

We are very proud to have PA State Treasurer Catherine Baker Knoll as our keynote speaker at a luncheon on Monday, October 8. Treasurer Knoll is responsible for providing the loan to PHEAA which activated the non-subsidized loan program for the 1990-91 academic year. We all look forward to meeting her and are pleased that she will be present at our Conference. Wednesday morning will be devoted exclusively to the PHEAA Updates. In addition, on Sunday, Monday, and Tuesday there will be a number of concurrent sessions presented by individuals from both inside and outside our organization.

Even though this year's Conference features a packed agenda, there will be time for relaxation. Sunday evening will be "western night", so wear your unique western outfit! A western cookout will be followed by dancing and our DJ will judge your creativity. Monday evening will again feature a DJ, so be sure to bring your dancing shoes.

Due to a decreasing interest and participation, the Fun Run will not be offered. But — due to popular demand — volleyball is back! On Sunday there will be a volleyball clinic. Join in the fun and pick up some "pointers," as there will again be time on Monday to head for the courts.

The Manor also offers a number of other activities including an indoor pool, horseback riding, indoor tennis, hiking trails, and two 18-hole PGA approved golf courses.

The PASFAA Conference provides a great opportunity to learn. Perhaps just as important is the opportunity to meet informally with colleagues and develop new acquaintances. Please plan to join us in October.

"A FAIR TO REMEMBER"

The Forms Fair at the annual PASFAA conference has always been a memorable event! Be sure to participate in this year's activities by providing your forms, brochures, and letters to be displayed for your colleagues.

Send your materials by September 20 to:

Christine A. Zuzack
Financial Aid Office
308 Pratt Hall
Indiana University of Pennsylvania
Indiana, PA 15705

Everyone looks forward to this fine display of creativity by the PASFAA membership.



NOMINATIONS FOR 1990

President — Elect

Ken Grugel, Clarion University of Pennsylvania
Ron Laszewski, Bucknell University

Vice President

Georgia Prell, East Stroudsburg University of Pennsylvania
Christine Zuzack, Indiana University of Pennsylvania

Treasurer

Vali Heist, Albion College

Secretary

Joyce Frantz, Albright College
Mary Frances Woodall, Ursinus College

NOMINATIONS FOR 1990 ELECTION

submitted by John McKeown, Editor

In accordance with the PASFAA By-Laws, the two persons receiving the highest number of nominations will have their names placed on the ballot. Each candidate has been contacted to secure their agreement to run for office, so that the persons below have been duly nominated and have agreed to run.

In accordance with the new procedure instituted by Council, candidates have been requested to complete a nominee resume form and to submit a photograph if available. That information appears in this newsletter and will be posted at the conference registration desk for review by the membership.

Ballots will be placed in the conference packets of all active members who attend the conference. Each active member may vote for the office of President-Elect; active members will receive sector-specific ballots and can only vote for the sector representative from their respective sectors.

At the first session of the annual business meeting on Sunday, October 7, the candidates will be introduced to the membership, and nominations will be received from the floor for any of these positions.

Following that meeting, voting by active members present at the conference will begin, and the ballot box will be available at the Conference Registration Desk at all times that the desk is staffed. The balloting will end at 12:00 noon on Tuesday, October 9 at which time the membership and elections committee will count the ballots. The election results will be announced at the second session of the business meeting later that day.

In keeping with the procedures adopted by PASFAA, absentee balloting will be made available to persons unable to attend the conference. Please refer to the article elsewhere in this newsletter concerning absentee balloting.

ABSENTEE BALLOTING PROCEDURES

At the 1987 Annual Conference, the membership approved an absentee balloting procedure. This was proposed by PASFAA Council to allow individuals who cannot attend the annual conference to vote in PASFAA elections. The 1988 election was the first time that the procedure was implemented.

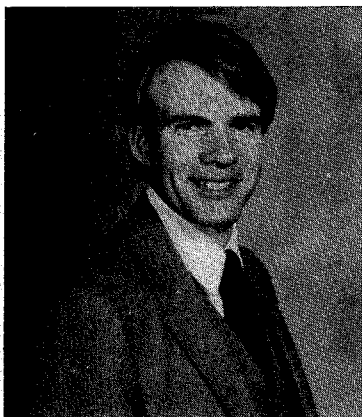
In order to vote by absentee ballot, a person must renew membership for the next fiscal year and request a ballot in writing. On the 1990 conference registration form, there will be a provision for individuals who cannot attend the conference to renew their membership for 1990-91. Also, on that form will be a place to check to request an absentee ballot. Anyone who cannot attend the conference should use the registration form to renew membership and, if they wish, to request an absentee ballot.

Absentee ballots must be requested by September 7, 1990. Ballots will be mailed upon receipt of a request. The voted ballot must be returned to the Chairman of Membership and Elections at least one week prior to the start of the conference, using the double envelope method. The chairman will then bring any such ballots to the conference where they will be opened and counted by the committee prior to the counting of ballots cast at the conference. Individuals who cast absentee ballots will not be able to vote for any candidates who may be nominated at the business meeting. Since write-in votes are only acceptable for nominated candidates, absentee ballots cannot contain write-in votes.

It should be emphasized that absentee ballots are available only to individuals who know in advance that they will be unable to attend the conference. Also, once an absentee ballot is requested, that person cannot receive a ballot at the conference, if they attend. The procedures described above are as contained in the By-Laws of the association. Any questions about the procedure should be addressed to Milosh Mamula, Chairman of the Membership & Elections committee. Telephone (814) 332-4345 or Allegheny College, Meadville, PA 16335 if you have any questions.

THE CANDIDATES

PASFAA Council has asked each nominee for PASFAA office to complete a resume form and to submit a recent photograph, if available. This information is printed here as presented by the candidates for the benefit of the membership and will also be posted at the conference registration desk during balloting.



Ken Grugel

PASFAA Position — President Elect

Ken Grugel, Director of Financial Aid
 Current Employer — Clarion University of PA, Employment Dates — 4/81 to present
 Previous Employment:
 Juniata College, Assistant Dean of Student Services/Director of Financial Aid, 7/76 to 4/81
 College of Wooster, Assistant Director of Financial Aid/Residence Hall Director, 7/74 to 6/76
 Education:
 M. A. Student Personnel, Ohio State University, 1974
 B. Ed., University of Toledo, 1972, Social Science
 Professional Activities:
 National Task Force on Regulatory Relief in Student Aid, U.S. Department of Education, 1981-82
 NASFAA State Membership Coordinator, 1982-84
 PASFAA Fall Conference Committee, 1983 Forms Fair Chairperson
 PHEAA Congressional Methodology Advisory Committee, 1984
 NASFAA Regional Membership Coordinator, 1984-86
 PASFAA Government Relations Committee, 1986
 Pennsylvania Association of College and Universities Special Projects Team, 1986
 PASFAA Executive Council, State-owned sector representative, 1987-1989
 PHEAA Ad Hoc Committee on state grant certification procedures, 1988
 PAATP — Pennsylvania Aid Administrators Training Program 1988-89 Proprietary/Nursing School Committee
 1989-90 Stafford Loan Workshop Faculty
 PASFAA High School Guidance Counselors Workshop Planning Committee, 1989
 The Institute for Enrollment Management, Maguire Associates, Inc., June 1990.

BRIEF statement of your reasons for wanting to serve PASFAA in this position.

I am excited on becoming a candidate for President-Elect of PASFAA. My experience with the Association goes back to 1976 when I first came to Pennsylvania as Director of Financial Aid at Juniata College. Although I had had previous private school experience it was my PASFAA colleagues and the PASFAA Conference, 6 or 7, that truly immersed me into the feeling of belonging to a sound, and professional organization.

I am confident that PASFAA will continue to be a leader in the realm of financial aid and that strong leaders will continue programs to be developed from its ranks. I look forward with great excitement and expectations in serving PASFAA's President-Elect.



Ron Laszewski

PASFAA Position — President-Elect

Ronald T. Laszewski, Director of Financial Aid
 Current Employer—Bucknell University, Employment Dates — 10/79-present
 Previous Employment:
 Vassar College, Assistant Director of Financial Aid 7/75-10/79
 Education:
 BA Colgate University 1971
 M.E.D. University of Vermont 1975
 Professional Activities:
 PAATP Stafford Loan Workshop Series—Planning Committee & Faculty 1987-89
 PAATP Guidance Counselor Program Study Committee 1986-88
 EASFAA Conference Committee 1988-89
 Financial Aid Advisory Council of New York City Urban Core 1978-79
 NASFAA Ethics Committee 1977-78
 PASFAA Executive Council, Private four-year sector 1989-91
 (Candidate was on leave during time to submit statements for Newsletter)



Georgia Prell

PASFAA Position — Vice-President

Georgia K. Prell — Director of Financial Aid
 Current Employer: East Stroudsburg University of PA
 1979-Present
 Previous Employment:
 East Stroudsburg University, Assist. Director of Financial Aid
 7/85 - 1/89
 East Stroudsburg University, Assistant to Director of Financial Aid
 9/82 - 6/85
 East Stroudsburg University, Staff Assistant
 9/79-8/82
 Education:
 East Stroudsburg University of PA — B. A. Economics/Management — 1987
 Professional Activities:
 PASFAA — Government Relations Committee 1987 - Present
 Coordinator of PASFAA Legislative Network 1988 to Present
 PASFAA Liaison, 10th. Congressional District
 PASFAA Legislative Network 1987 - Present
 PAATP Faculty Member — Dickinson Summer Institute 1990
 Membership & Elections Committee 1986 - 1988
 Membership List Maintenance 1980 - Present
 Directory Committee 1980 - Present
 PASFAA Presenter — 1988
 Financial Aid Hot Line 1987 & 1989
 PHEAA — PALS Advisory Committee 1988 - Present
 EASFAA — Development Committee 1988 - 1990
 EASFAA — Directory Chairperson/Membership List Maintenance 1982 - 1989



Chris Zuzack

PASFAA Position — Vice President

Christine A. Zuzack, Assistant Director of Financial Aid
 Current Employer — Indiana University of PA, Employment
 Dates — 6/83-present.
 Previous Employment:
 Community College of Allegheny County, Allegheny, Assist
 Director of Financial Aid 3/82 - 6/83
 Community College of Allegheny County, Center North, Financial
 Aid/Admissions, 6/78 - 9/79

Education:
 M.Ed. Indiana University of PA, 1978 (Student Personnel Services)
 M. A. Indiana University of PA, 1978 (Clinical Psychology)
 B. A. Grove City College, 1973 (Psychology)
 Professional Activities:
 EASFAA Newsletter Editor, 1989 - 1991
 PASFAA Conference Committee Chairman — 1989 (Member 1983,85,87-90)
 PAATP Stafford Workshop Faculty: 1989-1990
 PASFAA Hotline Volunteer 1987,88,89,90
 PASFAA Legislative Network: 1987-88
 PASFAA Conference Presenter: 1984, 1985, 1987
 SSFATP Workshop Faculty: 1979 - 80
 National College Fair, Pittsburgh — Co-Chairman of Fin. Aid Committee, 1979



Joyce Frantz

PASFAA Position — Secretary

Joyce Frantz — Assistant Director of Financial

Current Employer: Albright College

Previous Employment:

Reading Hospital, Coordinator of Financial Aid 4/85 to 11/88
School of Nursing

Pennsylvania National Bank, Student Loan Coordinator, 4/84 to 4/85

Education:

B. A. Business Adm./Management, Alvernia College

A. S. Bus. Adm., Pennsylvania State University

M. Ed. Counseling in Higher Education, Kutztown University,
(Completing requirements)

Professional Activities:

PAATP — Committee/Faculty, 1988-89, 1989-90

PASFAA — Sector Representative, 1987-88

Hotline Volunteer — 1989-1990

PHEAA — State Grant Advisory 1987-88

Mary Frances
Woodall**PASFAA Position — Secretary**

Mary Frances Woodall — Director of Financial Aid

Current Employer: Ursinus College

Previous Employment:

Elizabethtown College, Associate Director of Financial Aid —
8/82 - 8/90

August, 1981 - August, 1982

Walters and Whiteman Family Dentistry

Assistant Office Manager

September, 1977 — June, 1981

New Kensington — Arnold School District

Business Education Teacher

Education:

M.Ed. Vocational Education — Business,

University of Pittsburgh, 1983

B.S. in Ed. Business Education,

Indiana University of Pennsylvania, 1977

Professional Activities:

Coordinator, PASFAA Financial Aid Hotline, 1990

Coordinator, State News, EASFAA Newsletter Committee,
1989-1990, 1990-1991

Assistant Coordinator, PASFAA Financial Aid Hotline, 1989

Site Coordinator (Harrisburg), PASFAA Financial Aid Hotline,
1989

Presenter, PASFAA Conference, 1989

Volunteer, PASFAA Financial Aid Hotline, 1986-1988

Social Secretary, R.A.I.D. (South Central PA Aid Administra-
tors group), 1986-1989

Contributor, PASFAA Newsletter, 1988-1990

Volunteer, Project Startrack, 1990



Vali Heist

PASFAA Position — Treasurer

Vali G. Heist — Director of Financial Aid

Current Employer: Alvernia College — 1982 to present

Education:

B. S. Shippensburg University of PA — 1981

Professional Activities:

Guidance Counselor Workshop — Chairman, Lehigh Valley
Financial Aid Administrators, 1989

PASFAA Membership & Elections Committee — 1983-84

PASFAA Secretary & Newsletter Editor, 1986-1988;

Typesetter — 1984-86

PASFAA Legislative Network Liaison 1984-86

Summer Institute Manual Committee — 1989-90

EASFAA Session Presenter — 1986, Keynote Speaker Bro-
chure 1986.

Sector Sidelines

PRIVATE FOUR-YEAR SECTOR MEETING AGENDA

submitted by Ron Laszewski

I hope all of you can attend the 22nd Annual PASFAA Conference in Pocono Manor from October 7th to October 10th. The Conference promises to be exciting and informative in a relaxed, casual atmosphere.

During our sector meeting, I will review the many activities of the Executive Council over the past year and solicit your advice on our plans for the future. I especially want to discuss:

- 1) the new PASFAA-OVR agreement and its effect on our campuses and our vocational rehabilitation students;
- 2) the operation of PHEAA audits and suggestions for their improvement; and
- 3) treatment of outside awards and the possibility of a guideline procedure.

Please let me know if there are other issues or problems that should be added to this agenda. See you in the Poconos!

Odds and Ends

We spend half our time crying for leaders, and the other half nailing them to the cross.

We herd sheep, we drive cattle, we lead men.

A good leader inspires men to have confidence in him; a great leader inspires them to have confidence in themselves.

Education can't make us all leaders—but it can teach us which leader to follow.

Leaders are born, not made. It is possible to identify salient leadership characteristics early in life and nurture them into fullflower. Leadership is a natural endowment; it cannot be created.

CONGRATULATIONS TO:

William Irwin, Loch Haven University, elected to EASFAA as President-Elect.

Teresa Mak, Hussian School of Art, elected as Chairperson of Membership for EASFAA.

Chris Zuzack, Indiana University of PA, will continue as Editor of EASFAA's Newsletter.

UPWARD & ONWARD

Mary Frances Woodall, Director of Financial Aid at Ursinus College, previously Associate Director of Financial Aid at Elizabethtown College.

Anita Faust, Director of Financial Aid at Kutztown University, previously Associate Director of Financial Aid at West Chester University.



William Irwin

*Photo by Barry Weinberg,
Anne Arundel Community College*

Regional and National NEWS

SALLIE MAE ESTABLISHES TOLL-FREE HOTLINE FOR FINANCIAL AID ADMINIS- TRATORS

Washington, D.C., June 18, 1990 — The Student Loan Marketing Association (Sallie Mae) today announced that it has established a new toll-free hotline exclusively for school financial aid administrators (FAAs) which will provide FAAs with a centralized contact point for information on borrower accounts, Sallie Mae operations and education financing sources and programs.

Sallie Mae, the nation's largest single source of education loan funds, buys education loans from banks and other lenders and provides a variety of other education-related financial products and services to lenders, schools, and students and their parents.

"Sallie Mae is in continuous contact with the financial aid offices of hundreds of schools across the country to provide support for FAAs in counseling student borrowers," said Sallie Mae Senior Vice President Dennis A. Kernahan. "To facilitate the counseling and due diligence processes, the new hotline will enable FAAs to get on-the-spot information about student loan accounts we own or service, and on our products and services, such as loan consolidation and graduated repayment options. We hope that FAAs will also use the hotline as a resource for information about education financing in general."

The FAA hotline is being staffed by a team of Sallie Mae client services representatives headed by Dencil White, manager, client service analysis, at the corporation's headquarters in Washington, D.C. The hotline is in operation from 9:00 am to 6:00 pm (Eastern time), Monday through Friday. The FAA hotline number is 1-800-FAA-SLMA. (In Washington, D.C., 298-2908.)

Information on the FAA hotline will be available at the Sallie Mae exhibit booth at the NASFAA (National Association of Student Financial Aid Administrators) conference, July 18-21 in Boston.

Sallie Mae, a federally chartered, stockholder-owned (NYSE) corporation, is the major financial intermediary serving the education finance market. By buying insured student loans and providing other financial services to financial and educational institutions, Sallie Mae replenishes local supplies of student credit. The corporation owns nearly 30 percent of all guaranteed student loans outstanding today.

WHAT THEY'RE SAYING ABOUT SAVING FOR COLLEGE EXPENSES

*submitted by John McKeown,
Kutztown University*

It is interesting to read or hear the various kinds of advice offered by financial planners or advisors. Such information seems to be part of the weekly media.

In recent months, the following suggestions have been part of either newspapers or television reports.

Whatever you choose for saving, attempt to minimize the effect on the so-called kiddie tax on investment income of children under age 14. The 1986 IRS revisions only allow the first \$500 generated each year by a child's investments to be tax free. The next \$500 is taxed at 15% and anything more is taxed at the highest rate paid highest rate paid by the child's parents.

One of the most popular methods of financing college expenses is through a universal life insurance policy. If properly set up, these policies can generate tax-free interest that can be withdrawn when a child enters college.

Municipal bonds, issued by the state of residence of the student's family, are another frequent, popular investment. Interest generated by these bonds can be tax-free.

A family who owns their own business can put the future student on the business' payroll. His or her wages would be a business expense and up to \$3,000 can be tax free to a child.

Congress has established a special U.S. Savings Bond program. In 1990, interest earned on Series EE bonds issued after Dec. 31, 1989, can be free from federal taxation if they are redeemed to pay for college or vocation school.

Obviously, these examples are but a few of the strategies reported through the media or relayed to Aid Officers from parents or students. Most Aid Officers do not consider themselves qualified to advise families on investments to help pay for future college expenses. However, it is important to be aware that there is a great deal of information out there, some of it understood by the consumer, and in some cases, not so well understood by students and parents!

If you have examples of this kind of information and wish to share with the readers of this newsletter, please pass it along for future editions.



THE FIRST PAATP INTERMEDIATE SEMINAR: AN INSIDE PERSPECTIVE

*submitted by Alisa DeStefano,
Indiana University of PA*

"The more you learn, the less you know". To me this saying epitomizes the process of learning financial aid, especially after the basics have been absorbed and you then realize how much more there really is to learn about financial aid. This is why when I first heard about the PAATP Intermediate Training Seminar for Financial Aid Administrators at Dickinson College, I became very interested. It seemed as if the seminar was tailor-made for someone of my experience level: not too basic yet not too advanced. Many of the session topics were issues I was either working with or gaining an interest in, so the timing seemed ideal for me to attend.

After registration, we assembled in the meeting room. It is worth mentioning here that the room we met in was part of a nineteenth century structure, complete with beautiful woodwork and stained glass windows that extended halfway around the room. In this unique setting, a relaxed atmosphere was created, that encouraged interaction among the participants. The seminar began with an introduction of the presenters, Helen Nunn of Susquehanna University and Mary Miller of Indiana University of Pennsylvania. Representatives of PHEAA presented the following updates: Federal, PHEAA Grant, PHEAA Loan, College Services, and Loan Consolidation. A great steak cookout then topped off the first day.

Day two began with a session on advanced congressional methodology. The next presentation included information on budget construction, budget adjustments (remember: document, document, document), and alternative EFC calculations, followed by an explanation of packaging concepts and strategies. The Pell Grant session included a detailed explanation of the grid at the bottom of the Student Aid Report, something I always wondered about but never seemed to have time to investigate.

A Student Loan Servicing Center update, presented by PHEAA, started off the afternoon sessions. Details regarding withdrawals, refunds, and repayments were reviewed. This easily led into the issue of overawards and overpayments, and the new agreement

between the Office of Vocational Rehabilitation and PASFAA. The importance of records maintenance, how to prepare for an audit or program review, and various required reports dominated the rest of the afternoon.

One of the most interesting and enlightening sessions for me came after the delicious clam bake on Tuesday evening. We had a "Meeting of the Minds" regarding reauthorization. Nine points of reauthorization were discussed and debated at length, and some very interesting observations and solutions were offered. It seemed as if everyone was involved and had information to share. Because of this type of participation, I learned how other offices handle similar situations and how an issue can be viewed from many different perspectives.

Although there was not much time for recreation, the physically disciplined were invited to use the pool and fitness facilities on campus. For those of us not so physically inclined, the recreation room was available with food, drinks, and games.

Along with the physical, the seminar had its spiritual aspects as well. Some of us kept in touch with our "soles" by taking walks through beautiful Carlisle, and we even had our own burning bush incident outside of our residence hall (a flicked cigarette into a bush in front of an air vent can cause some excitement).

The final day seemed to come too quickly. A short session on developing as a professional included such topics as responding to NPRM's, involvement in professional organizations, and how to keep up with all of the reading. This was followed up by a professional development session on self-esteem and priorities. Wrap-up and adjournment were conducted at the final luncheon.

In summary, this seminar was a positive experience for me. I enjoyed meeting and mingling with new and old friends, and the sessions were very informative. But perhaps the most refreshing result of the seminar was that it affirmed in me what I have already learned. It helped me to realize that I am able to make a contribution to my office and to the financial aid profession. My thanks to PAATP for providing this professional development opportunity through the Intermediate Training Seminar.

POSITION OPENINGS

Financial Aid Counselor

Thomas Jefferson University's College of Allied Health Sciences has a part-time opening in a newly created position of Financial Aid Counselor.

Major responsibilities include assisting in financial aid packaging, financial aid counseling, assisting with completion of student financial aid forms and assisting in the management of the CWS program. Applicant should demonstrate PC experience in Lotus and word processing. Applicant must possess a bachelor's degree. Experience in financial aid is a plus but not necessary. Accuracy and attention to detail is necessary. Applicant must be able to work evenings. Some Saturday hours are required.

Send cover letter and resume to:

Bonnie Lee Behm
Director of Financial Aid
Thomas Jefferson University
College of Allied Health Sciences
130 South 9th Street, Suite 707
Philadelphia, PA 19107

Thomas Jefferson University is an Affirmative Action, Equal Opportunity Employer.

Financial Aid Counselor

Great opportunity to develop experience in all financial aid programs. Two-Counselor office. Full responsibility for half of 1100 student population. Counseling, processing, packaging, loan certification, verification.

College degree and 6-12 months aid experience required. Starting salary: \$19,000 - \$21,000

Position available: July 9, 1990. Send letter of application, résumé and names of three references to:

David Schleicher, Director of Admissions and Financial Aid
Peirce Junior College
1420 Pine Street, Philadelphia, PA 19102

Financial Aid Counselor

Responsible for Title IV and institutional aid programs. Organizational ability, attention to detail and good communication skills a must. B.A. degree required. Typing, PHEAA remote terminal and PC experience desired.

Send résumé, three letters of reference and salary requirements to:

Director of Financial Aid
Immaculata College
Immaculata, PA 19345

Financial Aid Counselor

Tenure track position. Responsible for counseling students, processing loan applications, packaging and needs analysis. Knowledgeable about Title IV regulations. Experience with computer systems and nontraditional students helpful.

Emphasis on courteous and timely service to students. Harrisburg Area Community College provides \$4.5 million from all aid sources to 2200 recipients. Minimum requirements include a master degree in counseling, student personnel or related field and at least one year of experience. Interviews beginning early July and will continue until the position is filled.

AA/EOE

Send letter of application and unofficial transcripts to HACC Personnel Office, 3300 Cameron Street Road, Harrisburg, PA 17110-2999.

Assistant Director of Financial Aid

Elizabethtown College is seeking an assistant director of financial aid. The individual will counsel students and parents regarding financial aid and related matters, perform individual reviews of need analysis and package financial aid awards, administer the Pell grant program, administer the student employment program, process Stafford loans, coordinate the awarding of all endowed scholarships and gifts, and other duties as assigned by the director of financial aid. Minimum qualifications; bachelor's degree, one to two years of financial aid experience, familiarity with PHEAA remote terminal is preferable. To apply, submit letter of application and résumé by 8-10-90 to Martha A. Farver-Apgar, Director of Personnel, Elizabethtown College, One Alpha Drive, Elizabethtown, PA 17022-2298

YOUR EXACT ADDRESS, PLEASE.

*submitted by Joan Holleran,
Kutztown University*

A recent letter was sent to a student requesting confirmation of address. A prompt response from the student is printed below.

Attention Financial Aid Office:

I have an apartment located about 9 miles outside of Kutztown toward Allentown on Rt. 222. This letter as per request.

Thank you,

(For What?)

HOTLINE UPDATE

submitted by Mary Frances Woodall,
Elizabethtown College

On Monday, June 18, 1990, the 1991 hotline committee met at PHEAA. Paul Zimmerman, Coordinator, Bonnie Behm, Assistant Coordinator, Michelle Keyser, PHEAA Public Relations Office Liaison, and Mary Frances Woodall, Outgoing Coordinator, met to discuss the evaluations and results of the 1990 hotline and to plan for 1991.

As this is my last official task as Outgoing Coordinator of the 1990 hotline, I want to extend my thanks again to all of the volunteers who helped to make the 1990 hotline such a success. In addition, I would like to take this opportunity to thank those individuals who volunteered to work the 1990 hotline but were not selected because the site work schedules were full. I hope that you, and all of our membership, will continue to be as eager and enthusiastic about volunteering to work on the 1991 hotline. Thanks to: Lois Roemmeli, Beaver College, Sister Barbara Kaufmann, Gwynedd-Mercy College, Nora McFadden, Gordon Phillips Beauty School, Jack Pergolin, St. Joseph's University, Doris Tapolski, Manor Junior College, Judy Christopher, St. Joseph's University, Brother John McLane, St. Joseph's University, Barry McCarty, Lafayette College, and Julian Pawlak, Lycoming College.



MANY VIEWS OF LEADERSHIP

submitted by Arthur Holst,
Episcopal Hospital School of Nursing

Leadership is the privilege to have the responsibility to direct the actions of others in carrying out the purposes of the organization, at varying levels of authority and with accountability for both successful and failed endeavors. It does not constitute a model or system. No model or system of leadership behaviors can anticipate the circumstances, conditions and situations in which the leader must influence the actions of others. —Wess Roberts, *Leadership Secrets of ATTILA THE HUN*

Getting a group of people that you do not control to march in some needed direction is rarely easy. When they are a diverse group in background, perspective and priorities, it is even harder. Yet this is precisely the skill that many jobs demand, even of relatively low-level employees in project management and other roles. —John P. Kotter, *Power & Influence: Beyond Formal Authority*

Leadership is the accomplishment of a goal through the direction of human assistants— accomplishing goals efficiently, cost-effectively and imaginatively, while respecting the lives and welfare of subordinates and advancing the welfare of the broader community. —H. J. Zoffer, President, American Assembly of Collegiate Schools of Business

Leadership as a social ethical practice emerges when persons in communities, grounded in hope, are grasped by unauthentic situations and courageously act in concert with followers to make those situations authentic. —Robert Terry, *Leadership — A Preview of a Seventh View*

Managers are people who do things right and leaders are people who do the right things. —Warren Bennis, *Leaders: The Strategies for Taking Charge*

Leadership is the process by which one individual consistently exerts more impact than others on the nature and direction of group activity. — Barbara Kellerman, *Leadership: Multidisciplinary Perspectives*

Leadership empowers people to do their own work, not the work of "a leader." — Ron Heifetz, John F. Kennedy School of Government

Leadership over human beings is exercised when persons with certain motives and purposes mobilize, in competition or conflict with others, institutional, political, psychological, and other resources, so as to arise, engage, and satisfy the motives of followers. —James MacGregor Burns, *Leadership*

Traits of an Ideal Leader

Clear sense of purpose
Sensitivity to human elements
Understands importance of diversity
A little demanding (but attainable demands)
Sense of humor
Self-reliant, but not selfish or self-centered
Democratic but independent
Communicates well
Intelligent
A little inspirational/charismatic
Sense of historical perspective (past, future)
Generous
Ethical
Compassionate
Wise
Creative
Firm, but not very stubborn
—Paula vanHaagen

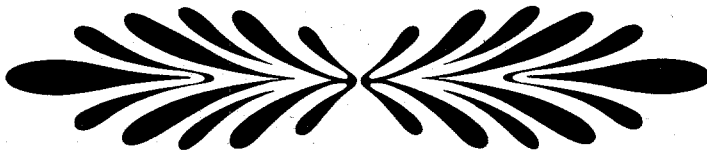
Some men see things as they are and say why, I dream of things that never were and say why not? —Robert Frost

O. V. R. & PASFAA

*submitted by John McKeown,
Secretary, Executive Council*

During the past number of months, PASFAA's President and others have worked with OVR representatives to update an agreement between OVR and the members of PASFAA. OVR had decided to make changes in its own guidelines for eligibility. Prior to making those changes, OVR approached PASFAA to seek input and to be as cooperative as possible.

The following copy is the agreement between OVR & PASFAA. You may want to keep this copy for your future reference. If you have questions, please call your Sector Representative for more information.



MEMORANDUM OF UNDERSTANDING BETWEEN THE PENNSYLVANIA OFFICE OF VOCATIONAL REHABILITATION AND THE PENNSYLVANIA ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

The basis of this memorandum of understanding is founded upon Section 504 of the Rehabilitation Act of 1973 as amended (Nondiscrimination Under Federal Grants and Programs) and further upon regulations promulgated in the Federal Register dated May 4, 1977, Part IV, entitled "Nondiscrimination on Basis of Handicap," Subpart E—Postsecondary Education.

In recognition of the need for a close working relationship between the Office of Vocational Rehabilitation (hereafter referred to as OVR) and the Pennsylvania Association of Student Financial Aid Administrators (hereafter referred to as PASFAA), this proposal is a statement of mutually endorsed procedures and responsibilities for the joint financial support of disabled students within the Commonwealth. It reflects the collective concern of OVR and PASFAA that disabled individuals in the Commonwealth receive fair and equitable treatment in obtaining financial assistance for postsecondary education.

This memorandum has the following three basic components:

1. An OVR client, attending a postsecondary institution in our Commonwealth, shall be required to apply for financial aid by using the Pennsylvania State Grant/Federal Student Aid Applica-

tion and any other needs analysis document required by this postsecondary institution (such as College Scholarships Service's FAF), which will provide a standard measure of the family ability to contribute to the cost of a postsecondary education.

2. OVR clients who submit the necessary application for student assistance may receive financial aid from both the postsecondary institution and the vocational rehabilitation agency. Both agencies will use the same measure of estimated family contribution and costs of attendance in order to calculate their shares of support.

3. Unless otherwise stated, it is agreed that an academic year is defined as two semesters; three quarters or 900 clock hours.

4. If an OVR client's parents absolutely refuse to supply the necessary information to determine a family contribution, the Financial Aid Office (FAO) will so notify the OVR representative.

It is understood that the Financial Aid Officers shall attempt to:

1. Determine the financial need of those OVR clients who wish to be considered for assistance. The Financial Aid Officer shall advise OVR of:

a. The educational expense budget used for the student to include tuition and fees; books and supplies; room and board; and personal costs (clothing, laundry, recreation, transportation, etc.), but not to include additional expenses incurred because of the student's handicap as these expenses may be funded separately by OVR (e.g., attendant care, interpreter, notetaker, etc.).

b. The amount of the expected family contribution according to Congressional Methodology.

c. The amounts of Pell Grant and PHEAA Grant to be awarded to the student.

2. Refund to the OVR client any credit balance caused by the OVR award which is to be used for non-institutionally billed educational expenses.

3. Be sensitive to any unique characteristics or needs of the OVR client.

4. Refer to OVR any student who also may benefit from OVR services.

5. Inform OVR of any changes in the client's status (i.e., change in family contribution, Pell award, etc.) which could affect a client's OVR award.

It is understood that OVR shall attempt to:

1. Determine the client's requirements for support services considering the institution and course of study selected by the client. VR assistance will be first directed toward offsetting the costs of these support services.

2. Determine the amount of financial assistance to be given to the client to help meet the student's unmet need once the institution has supplied the information provided for in l(a), l(b), and l(c) above. For this purpose unmet need is defined as Cost of Attendance as determined in l(a) above minus the expected family contribution, the Pell Grant award, and the PHEAA Grant award. To the extent possible, OVR will award the client a grant equal to the lesser of 80 percent of unmet need or a stated maximum grant to be determined each academic year provided that any such award does not jeopardize a PHEAA or Pell Grant (e.g., an OVR award may not result in a student's gift aid exceeding PHEAA's limits). The maximum award will be calculated by taking into consideration the average tuition, fees, and room and board costs for postsecondary institutions in Pennsylvania, an expected level of support from Pell Grants and PHEAA Grants, and the OVR budget. OVR reserves the right to terminate their financial participation for clients who can adjust to the educational situation or who fail to make satisfactory academic progress (e.g., maintaining a 2.0 grade point average on a 4.0 system).

3. Recognize the need of a Financial Aid Office to know when a client is to receive OVR financial assistance. OVR shall communicate on a timely basis information that will enable the Financial Aid Office and OVR to carry out the financial aid support decisions and arrangements of this document.

4. Inform the Financial Aid Office of any change in a client's status with OVR which could affect a client's financial aid package.

Both OVR and the Financial Aid Office shall:

1. Recognize the importance of communicating with each other when dealing with mutual client/students.

2. Jointly utilize information-sharing methods which would include:

a. Client authorization for OVR and FAO to exchange financial information.

b. Method for institution to note its award package by amount and type of award.

c. Method for OVR to establish level of assistance and estimated costs of special support services.

d. Informational exchanges as needed.

3. Actively involve the client in all negotiations.

4. Periodically conduct training programs and develop technical assistance materials which would educate both parties as to current OVR and institutional policies and practices.

5. Consult with directors of special services programs for disabled students and student organizations, especially organizations of disabled students, in the monitoring and review of this memorandum.

6. Agree to review this proposal annually and determine necessary changes or modifications.

7. Encourage all Pennsylvania postsecondary institutions to review and follow all the provisions of this memorandum.

This memorandum becomes effective once signed by PASFAA and OVR and is to be implemented after that has occurred.

Both PASFAA and OVR recognize that this memorandum of understanding is an endorsement to provide coordination between OVR and postsecondary institutions. Acceptance and adherence by individual institutions is encouraged and anticipated.

Gil Selders

Office of Vocational Rehabilitation

Acting Executive Director

Title

Signature

Date

Rachael L. Lohman
Pennsylvania Association of Student
Financial Aid Administrators

President
Title

Signature

Date

"THE END OF THE ROAD"

*submitted by John McKeown,
Secretary/Editor, PASFAA*

It hardly seems possible that nearly two years have passed since the responsibilities for PASFAA's Newsletter and office of Secretary became mine. At the outset, there were some reservations on my part and a few "stutter-steps" until things got rolling. Clearly, any success for me with the newsletter and the secretary's duties is due to a great deal of assistance from numerous PASFAA members. It was a humbling experience to see the selfless way so many of you gave freely of your time and talents!

The next cycle for the newsletter will soon be underway with a new editor and a continued need for all of our support. Let's join together and submit lots of articles so that future editions of PASFAA's Newsletter will remain as a publication of substantial, interesting, and important information.

My final thoughts as editor and contributor turn to waxing philosophically about educational opportunities and financial support for same.

Recently, while strolling on the campus of Middlebury College, I happened upon some commemorative etchings on historic buildings which reflected the thoughts of those centuries ago about the value of education. At the same moment, I was very much aware of the large number of International Students enrolled there for summer studies in languages. This combination of impressions seemed to bear witness to some specific observations by Alexis de Tocqueville, 19th century French Politician and Writer, who conducted considerable research on the U.S.A.

The concept that all citizens should be educated is one of the singular triumphs of the American people. For the rest of the world, at the time of America's beginnings, there was a fear that common learning for the masses might lead to revolutionaries and disaster. Even in the new world, it was pretty difficult to convince the founding fathers that a free education for all children was a good thing. (It took a long time to get children off the fields and out of the factories not to mention educating blacks, Indians, and women.)

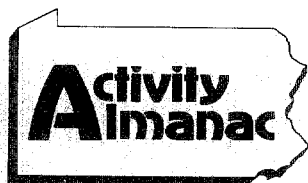
It took a long time and a tremendous struggle to achieve an opportunity for education for everyone. Today, as we look around at matters, it would seem that we are prepared to go back to that period, two hundred years ago, and no longer educate everyone.

Reports have it that Alexis de Tocqueville told friends how impressed he was with the sincere effort made by Americans to give everyone instruction. He described it as remarkable and wondered if it could really work. Clearly, as time passed it did work quite well. This country developed public education for the masses; it created land-grant colleges; there were child-labor laws to help insure that children could attend school; there was the G. I. Bill of Rights, federal aid of various kinds all of which contributed to the progress of giving access to higher education to thousands of Americans.

If Tocqueville were to visit us today, surely he would be convinced that the process has worked rather well. However, he would also observe that there is movement to turn things back to what was the case in Alexis de Tocqueville's day. He might hear that between 1965 and 1980, low-income students increased from 40% to 55% of college student bodies. But that the bad news is that by 1988, that percentage dropped back to the 40% level. To a significant extent, the cause for this decline is the stricter regulations for student loans and the limitations on expansion for other federal aid programs. At a time when we need every educated citizen possible to assume responsibility in an ever-increasingly, competitive world, American is cutting the chances for many students. Yes, we do have some difficult questions to answer about the quality of our educational programs. However, ask the foreign students who are enrolled at our colleges, (Better still, ask those who were not accepted.) what they think about educational opportunities in this country. Education is certainly one product for which America has a very large market in this world!

Do we really have our priorities straight? We spend millions to salvage savings and loans associations rather than make similar investments in the education of our citizens. Apparently, we see projects like the "Star Wars" as more important than educating people so that we will continue to have the human resources that made such scientific dreams possible.

One more utterance we might find of interest from the great Tocqueville. He wrote in, "Democracy in America" ... "The age of blind sacrifice and instinctive virtues is already long past, and I see a time approaching in which freedom, public peace and social stability will not be able to last without public education."

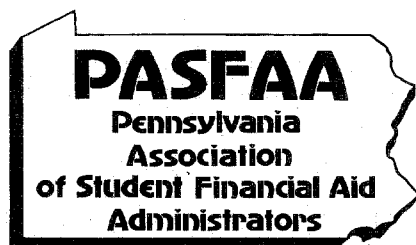


- October 7-10
- Oct. 31-Nov. 2
- February 13-15

PASFAA Annual Conference, Pocono Manor, PA

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

Middle States Regional Assembly, Stauffer Harbor Plaza, Baltimore



Kutztown University

Financial Aid Office
Kutztown, PA 19530

**It's the start of a
new school year for:**

