

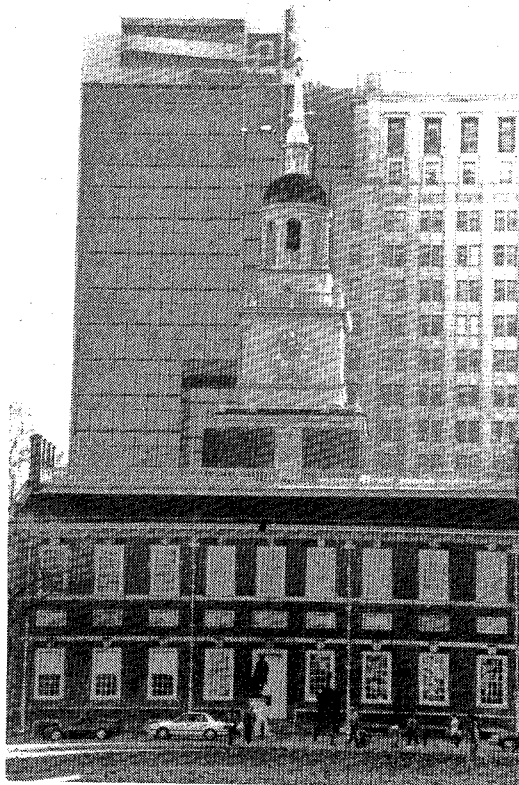
NEWSLETTER

SPRING 1992

VOLUME XXV

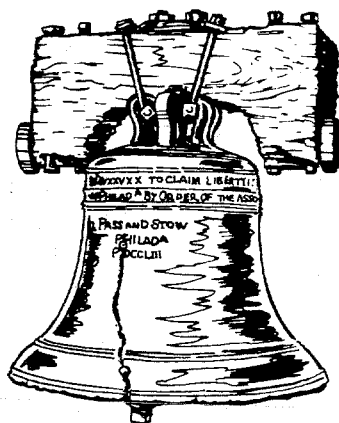
Pennsylvania Association of Student PASFAA Financial Aid Administrators

PASFAA CONFERENCE 1992



24th Annual
Conference
Sheraton Society
Hill Hotel
Philadelphia

October 18-
October 21
1992



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1991-92 PASFAA EXECUTIVE COUNCIL

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CG01489

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CG00525

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CG00594

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School of Nursing
(814) 946-2125
CG00946

Editor Exerpts

The Newsletter publishes financial aid position openings free-of-charge and accepts signed letters to the editor.

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 winter, spring, summer and fall. Articles, editorials, positions available or other contributions must be submitted in the month prior to publication. Please submit materials or questions to:

Joyce M. Frantz
PASFAA Newsletter
Albright College
P.O. Box 15234
Reading, PA 19612-5234
(215) 921-7515

Subscription to the PASFAA Newsletter is included in the Membership fee. Contact Mary Miller, Indiana University of PA, for information on PASFAA Membership.

NEWSLETTER STAFF

Editor	Joyce M. Frantz, Albright College
Editorial Board	Mary Frances Waite, Ursinus John McKeown, Kutztown University Arthur Holst, Episcopal School of Nursing Randall Rennel, Juniata Alisa DeStefano, Indiana Univ. of PA Linda Brittain, Harrisburg Area Comm. Coll. Ernest Junstrom, Great American Fed. S&L Ragan Watson, Clarion University of PA 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.

1991-92 PASFAA COMMITTEES

Committee	Chairperson
Government Relations	Christine A. Zuzack
Membership and Elections	Mary Miller
Professional Standards and Training	Betty L. Davis
Public and Professional Information	Mary Frances Waite
1992 Conference	Bonnie Lee Behm
1992 Hotline	Bonnie Lee Behm

LETTER FROM THE PRESIDENT

Dear PASFAA Member:

How important is student financial aid to Pennsylvanians? The response to the 1992 PASFAA Hotline strongly indicates "more important than ever!" Over 2,500 telephone calls were answered by PASFAA members this year, which is more than a 75% increase over last year. Hotline coordinator Bonnie Behm led this record-breaking effort and shares credit with her site coordinators Ronald Dawson, William Brown, and Cynthia Farrell. To them and all the PASFAA members who volunteered their time and expertise, thank you for an important job well done. I must also add a note of appreciation to PNC, PHEAA, and Thomas Jefferson University for their support and assistance.

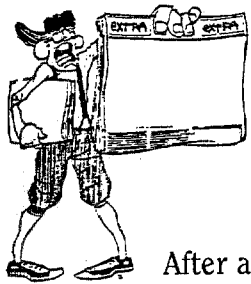
Now that the Hotline calls have been answered and aid applications again begin to filter into our office, perhaps it is a good time to review why we do what we do. At this time of year, I find it worthwhile to re-read the PASFAA "Statement of Good Practices", which you will encounter early on in your recently received PASFAA Directory for 1991-92. The words and their intent seem so straightforward, yet we all know that their implementation is far from simple. These eleven "commandments" should be a guide for us to elevate our professional success. Institutional politics and government regulations sometimes prove a minefield that must be negotiated in order to accomplish these goals. The Statement includes phrases like "ethical manner", "every effort", "primary responsibility", "clear statement", "protect the students' rights of privacy", and "estimate needs honestly and fairly". Such clear and noble words are not easily digested in our present world of unmet needs, economic recession, and societal mistrust. Nonetheless, they are a description of the heart and soul of our profession. I urge you to re-read the Statement not only because it is profound in its simplicity, but also because it reminds us of our responsibilities to the needy students we seek to serve. The Statement helps us understand "why we are important" just as the Hotline demonstrated "how important".

Sincerely,



Ronald Laszewski
President





WHAT OUR PROFESSION HAS BECOME

*Submitted By: Betty Davis
President Elect*

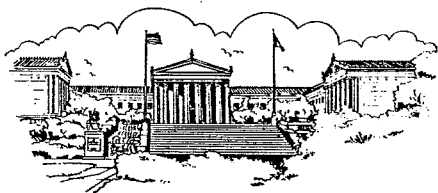
After a week of 12 hour days, short nights, and tired feet, I began to wonder if there's life after financial aid. I began to think that there must be something wrong with what I do (or don't do) and how truly inefficient I must be. I keep thinking that other people have better jobs that pay more, offer more satisfaction, and provide more growth. Then, I think of the chance I gave to a student, who without financial aid, would not even have thought of going to school. I think of the thank you's I received for doing my job - when was the last time, I asked, that I thanked someone who routinely did his or her job. I also think of the many people who don't know what's available to them - who decide to forgo an education for lack of funds - without ever trying. Worse yet, I think of those people who stop trying to get money because they can't muddle through the paperwork we all put them through. Let me give you a real example of just this scenario (but I'm guessing each of you could match this with one of your own).

During this past term, a well-dressed, highly skilled architect came to assist his son in transferring into my school. He shared with me a briefcase full of letters, forms, applications, and whatever else he could fit into the case dealing with financial aid. He kept copies of all his forms - a great help - I didn't think anyone listened to financial aid officers when we told them to do so at all of our financial aid nights! He was aware of the basics, but couldn't understand why everything took so long and caused so much confusion. He didn't understand why the state processed the federal results - I couldn't get him to understand the two processes - so after a while I just stopped trying. Still later, we resolved the paper process and I sent him on to the cashier to pay - yes to pay - he didn't qualify! He wasn't angry; in fact, he seemed relieved that finally it was all over and he didn't have to deal with this until next year (when he would probably decide to try again). His parting comment hit me - he said something to the effect that in all that he knows and does in his profession and with all the responsibility he has - nothing compares to the job we do. At first I felt complimented, then I began to wonder how many others feel the same way. Do most people think of financial aid in the same way that many of us think of social security and medicare - nothing but paper and confusion. All of us should be able to handle these, right?

The moral of this deals with what our profession has become. You and I are proud of what we do, but I bet that every one of us at some time feels the frustration that this parent had. We need to improve our message to families. We need to encourage, not discourage, students to attend post-secondary training. We need to simplify the process, yet provide the necessary edits to assure that the most needy and deserving receive the funds we so sparingly have available. Anyone with the solution is a genius and I would bet that we have some people out there who have thought about it. Reauthorization, I'm afraid, will only complicate the already existing system. Let's think of ways that we as professionals can help families understand this tangled web we so "fondly" call financial aid. Get involved in the profession - volunteer for guidance counselor workshops, training programs, financial aid nights, and school visits. Help train others about our profession and, at the same time, provide a valuable service to our colleagues by sharing your expertise and knowledge. Take the time....it can make a difference.

PASFAA CONFERENCE 1992

October 18-21, 1992



*submitted by:
Bonnie Lee Behm,
1992 Conference Chair*

Believe it or not, the 1992 PASFAA Conference Committee has already met twice to make plans for our association's annual conference. The seven members of the committee have been meeting at the Sheraton Society Hill to plan what is hoped to be a very enjoyable, relaxing and educational four days in the City of Brotherly Love.

Since the first meeting the committee has already made a tentative agenda of sessions, discussed various entertainment options and sampled many of the various restaurants in the vicinity. Philadelphia has been found to be an excellent site to accommodate a wide variety of cultural, historical, educational and culinary tastes for all types of budgets.

Since many of our schools have or will be cutting budgets the committee is trying to remain conscious of cost saving alternatives to help you be able to remain an active conference participant. A few items that may assist you in your planning are listed below:

Room Rates

- Single - \$115 plus 12% tax per night
- Double - \$115 plus 12% tax per room

An excellent way to cut costs is to share your room with another PASFAA member. If you share a double, the cost to you would only be \$57.50 plus tax per night.

For these people new to PASFAA or who did not have to worry about costs in the past, we will be offering a roommate service. If you are interested in sharing a room but do not know who else would be interested, call Fran McKeown at Bucks County Community College or send her a terminal message. Fran will be keeping a list of PASFAA members looking to share expenses and would offer you the name and number of those who contact her.

Commuting

If you were used to driving to the Conference in the privacy of your own car but are looking at the cost of travel these days why not call some colleagues in your area and suggest a van pool. What better way to pass the time and share a few good laughs across the turnpike.

Since Philadelphia has numerous train and bus lines servicing the area, why not look into AMTRAK or the bus service. Using public transportation will prevent the parking charge of \$11.00 per day. Taxi service is very easy to find at the train station or the bus terminal.

Meals

At the present time plans are being made to include in the conference fee two lunches and two dinners. All breakfasts and one dinner will be on your own.

An excellent way to reduce your expenses is to explore the variety of restaurants within walking distance of the hotel. Many small and inexpensive pubs, diners, restaurants or coffee shops are just a block or two away. A list of restaurants will be included in your conference packet to help you select those eateries in your price range.

The members of the committee are excited about the site and hope that you are beginning to make plans now. With the constantly changing things going on about Reauthorization this is a great opportunity to hear what is going on first hand from Department of Education officials, PHEAA staff and colleagues.

Since we are still in the planning stages of our sessions we are still open to suggestions for topics or presenters for our sessions. If you have an idea contact me at CG00242 or any other member of the committee. Members of the conference committee include Bonnie Lee Behm, Conference Chair '92, Sheila Nelson, Conference Chair '93 (Washington and Jefferson College), Lisa Cooper (Phila. College of Textiles and Sciences), Fran McKeown (Bucks County Community College), Nora McFadden (Gordon Phillips Beauty Academy), Clarke Paine (PA School of Art and Design) and Chuck Olinger (Fidelity Bank).

REVIEW OF NATIONAL AID DIRECTORS' SALARIES FROM 1985 TO 1991

submitted by:
Ken Grugal
Clarion University

This article describes the average increase in financial aid directors' salaries from the 1984-85 school year through 1990-91, and compares them to the annual rate of inflation by type of institution. All salaries are national in scope and do not reflect any particular geographic location, degree attainment, or gender of the salary listed.

The median salary for directors of financial aid at colleges and universities for the 1991-92 academic year was \$39,264, a 2.6% increase above the previous year. However, the annual rate of inflation for 1991 was 3.6%, thus a net loss in spendable dollars was realized by most sectors of aid directors.

As can be noted from the chart below, the largest percentage in salary gain occurred in the 1989-90 school year when the average increase was 8.4% coupled with an inflation rate of only 4.8%.

Directors of financial aid make the highest salaries at doctoral institutions and earn the least at baccalaureate degree granting schools. However, if the negative median salary decrease for 2-year institutions becomes a trend, baccalaureate directors will be earning more than their 2-year colleagues in the next several years.

Median salary increases for the student affairs job family, which includes directors of financial aid, were 5.8% in 1990-91, compared with 3.4% in 1989-90, 5.3% in 1988-89, and 2.2% in 1987-88.

How does your institution compare? Some directors may be able to use these statistics as a good defense for a raise, others will quite probably toss them away.

MEDIAN SALARIES OF COLLEGE AND UNIVERSITY FINANCIAL AID DIRECTORS, 1985-86 TO 1991-92

ANNUAL							
YEAR	INFLATION RATE	ALL INSTITUTIONS	DOCTORAL	COMPREHENSIVE	BACCALAUREATE	2-YEAR	
1984-85	4.3%	\$27,328					
1985-86	3.6%	\$29,639 + 7.8%			\$25,570	\$28,889	
1986-87	1.9%	\$30,899 + 4.3%			\$27,300 + 6.8%	\$30,009 + 3.9%	
1987-88	3.6%	\$32,232 + 4.3%			\$28,140 + 3.1%	\$32,000 + 6.6%	
1988-89	4.1%	\$34,032 + 5.6%	\$48,908	\$38,208	\$29,326 + 4.2%	\$32,437 + 1.4%	
1989-90	4.8%	\$36,897 + 8.4%	\$51,108 + 4.5%	\$41,200 + 7.8%	\$31,800 + 8.4%	\$35,306 + 8.8%	
1990-91	5.4%	\$38,256 + 3.7%	\$53,000 + 3.7%	\$42,670 + 3.6%	\$32,635 + 2.6%	\$36,770 + 4.1%	
1991-92	3.6%	\$39,264 + 2.6%	\$54,832 + 3.5%	\$42,673 + .007%	\$34,167 + 4.7%	\$36,593 -.0048%	

Source: The Chronicle of Higher Education annual Fact File:
Median Salaries of College and University Administrators.
Economic Report of the President, 1991.



NOMINATION AND ELECTIONS

*submitted by:
Past President, Mary Andrews Miller*

Now is the time to begin thinking about nominations for PASFAA Executive Council. If you, or others that you may know are interested in running for PASFAA Council, the positions of President-Elect, Vice President, Treasurer and Secretary will be elected this year. The following is a brief description of the duties of each office as outlined in the Association By-Laws:

PRESIDENT-ELECT:

President -Elect shall assist the President and in all ways prepare for the Presidency. In the absence or disability of the President, the President-Elect shall have all the powers and shall perform all the duties of the President. The President -Elect shall nominate an Active member to serve as Annual Conference Chairperson for the subsequent administrative year and shall serve as the Chairperson of the standing committee for Professional Standards and Training.

VICE PRESIDENT:

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

TREASURER:

The Treasurer shall be responsible for the fiscal records of the Association and of the Executive Council and perform such other duties appropriate to the Office as the Executive Council may prescribe. The Treasurer shall be responsible for receiving and disbursing all monies of the Association under policies approved by the Executive Council and shall keep adequate and appropriate records of such receipts and disbursements. The Treasurer shall submit an audited annual report to the Association.

SECRETARY:

The Secretary shall assume the responsibility for coordinating the editing, publishing, and circulating of the Association's newsletter. The Secretary shall serve as the Chairperson of the standing committee for Public and Professional information. The Secretary shall be responsible for the recording of the minutes of the Executive Council and Association meetings.

Information on the nomination process will be mailed in June.



PASFAA COMMITTEE VOLUNTEER FORM

Most of the activities conducted by the Association are dependent upon our members who volunteer their time and expertise to our efforts. Each year we look for volunteers to fulfill the needs of the various PASFAA committees which provide a number of activities over the course of the year. If you are interested in volunteering your time and talent to a PASFAA Committee during the 1992-93 year, please complete the 1992-93 Committee Volunteer Form and return it to **Ronald Laszewski, PASFAA President, Bucknell University, Lewisburg, PA 17837**. These forms will be forwarded to the appropriate committee chairpersons who as need arises, may contact those who express interest. The following is a list of Committees and a brief explanation of the responsibilities associated with each of the Committees:

Public and Professional Information:

Chaired by the Secretary of the Association. This committee has the responsibility for the Association Newsletter and for providing appropriate information distribution to the various publics serviced by the profession.

Government Relations:

Chaired by the Vice President of the Association. This committee has the responsibility of coordinating the Association's interests with governmental authorities. The Legislative Network is a sub-group of this Committee.

Membership and Elections:

Chaired by the Past-President of the Association. This committee is responsible for soliciting new members to the Association and for coordinating the nomination and election process of the Association.

Conference Committee, 1993:

Chaired by a regular member selected by the President and approved by Council. This committee has responsibility for all aspects of the Association's Annual Conference.

Hotline Committee:

Chaired by a regular member and recommended by the previous year hotline chair and approved by Council. This committee is responsible for all aspects of the annual hotline activities conducted in January.

1992-93 COMMITTEE VOLUNTEER FORM

Name and Title

Institution

Address

Telephone Number

Fax Number

PHEAA User ID

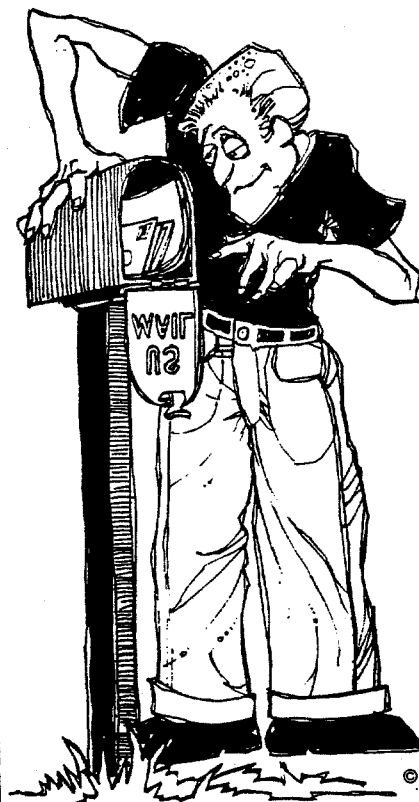
Committee Choice(s) In order of Preference:

1. _____
2. _____
3. _____

Special skills/talents to offer: _____

Return Completed Form to:

Ronald Laszewski
Director of Financial Aid
Bucknell University
Lewisburg, PA 17837



COUNCIL MEETING HIGHLIGHTS FROM THE FEBRUARY 5 AND APRIL 6, 1992 COUNCIL MEETINGS

*Submitted by Mary Frances Waite
PASFAA Secretary*

- Hotline 1992 preliminary statistics were reported and records were broken. Thanks were expressed to everyone who participated in the annual event.
- PASFAA Membership is down. The Membership and Elections Committee has sent mailings to solicit renewal and new members. Also, the committee is developing a Membership Survey to be done sometime this year.
- The Government Relations Bulletin has been published twice. The most recent Bulletin focuses on the House and Senate Bills on Reauthorization.
- Congressman Bill Andrews, NJ, met with Financial Aid administrators in January and again in April.
- Due to redistricting in Pennsylvania, for the PASFAA Legislative Network, schools will need to be reviewed to determine of which new Congressional District they will be a part.
- The February 19 request for immediate responses to a Wofford proposal on Community Service Learning generated a lot of calls to the Senator's office. It appears the calls were effective.
- Christine Zuzack, Chair of the Government Relations Committee will meet with Tom Hassett of PASSUAC regarding development of our government relations liaison with that organization.
- The Government Relations Committee will meet in May and write a response to the reauthorization proposals.
- The Professional Standards and Training Committee has written a revised position statement on Financial Aid Planning and Scholarship Search Companies. Council accepted the statement. It will be mailed to members with a cover letter describing how schools can possibly help their students by looking into the Tuition Fund Strategies Program. Details will be included in the mailing.
- A survey was recently sent to schools regarding a possible professional development workshop on Enrollment Management to determine if schools are interested in participating.
- EASFAA Notes: 1992 Conference in San Juan Puerto Rico May 6-9; Election ballots have been mailed to EASFAA members; EASFAA membership is down; at the end of February there were 880 members vs 1200 at the end of 90-91. The EASFAA membership directory has been delayed due to complications with the new database.
- NASFAA Notes: Ron Laszewski and Betty Davis found the NASFAA Leadership workshop to be very worthwhile; NASFAA is considering a policy about use of its name and logo for commercial purposes, PASFAA is going to look into this also.
- Council approved a Conference Refund Policy which will be published for the membership prior to the 1992 conference.
- Council selected Seven Springs as the 1995 conference site. The dates will be October 22-25, 1995.
- The next council meeting will be Monday, June 1, 1992 in the PHEAA Board Room at 9:30 AM.

EASFAA UPDATE

The 1992 EASFAA Conference will be held at the Sands Hotel in San Juan Puerto Rico on May 6-9, 1992. The Keynote address will be presented by Dr. Yoder on "Humor in the Workplace". Also, throughout the Conference program, the Minority Concerns committee and the Non-Traditional Concerns committee have set up programs addressing the needs that these two committees represent. The Conference mailing has occurred and if anyone needs additional conference packets, they should contact Yvonne Gittens at MIT. The 1992 EASFAA Conference chairperson is Rachel Lohman of Wilkes University.

FAREWELL!

Andy Counts is leaving Reading Area
Community College to go south . . .
south to Baltimore County
Community College.

Good Luck Andy!

1992 HOTLINE A SUCCESS

*submitted by Bonnie Lee Behm
1992 Hotline Coordinator*

The toll free lines across the state were ringing loud and clear from 5 p.m. to 9 p.m. during the week of January 27 - 31, 1992. Over 2,550 phone calls were answered during the Seventh Annual PASFAA Financial Aid Hotline making this the highest record of phone calls received during Hotline Week.

In the next issue of the Newsletter a complete breakdown of the number and type of calls and callers will be provided.

This year, 94 PASFAA volunteers participated in the Hotline either by answering phones, serving as site coordinators, having their pictures taken for a TV spot or responding to radio interviews. Without the help of volunteers, many students, parents and grandparents would still be wondering where to mail the PHEAA form, how to apply for a loan or if there is still money available to go to school. Thanks to all of the efforts of the PASFAA volunteers, at least those families will have a clearer picture of what to do for the 1992-93 academic year.

Since this type of an effort cannot be done without the special talents of many individuals, PASFAA would like to extend special thanks to Michelle Keyser and Arlene Hassinger of PHEAA, Laurie Madson of PNC Education Loan Center and Sally Whiteman of Provident National Bank. Without the financial and personnel support of PHEAA and PNC Education Loan Center, the Hotline would not be able to enjoy the success it has seen.

Thanks also goes out to the site coordinators, Cynthia Farrell of Thiel College (Pittsburgh site), William Brown of Lebanon Valley College (Harrisburg site), and Ronald Dawson of Philadelphia College of Textiles and Sciences (Philadelphia). Cynthia Farrell had the dual responsibility of site coordinator and Assistant Coordinator for the state.

Look for the next issue of the newsletter for more complete details on all of the mayors who signed proclamations, final tallies of the phone calls and lists of places that publicized the Hotline.

In addition to the PASFAA members who volunteered to answer phones, I would be remiss if I didn't thank the many people behind the scene at the three sites who answered the phones during the day to tell the many callers that the Hotline was an evening service. Thanks to all those people at Thomas Jefferson University, PHEAA and PNC Education Loan Center.

Once again THANKS to all who volunteered their time, talent and energy. An event of this nature does not just happen, it only occurs as a result of many people reaching out to help. THANKS!!!!

ADDITIONS TO PASFAA DIRECTORY

Name +/- Title	Institution +/- Address	City +/- User ID	ST	Zip Code	Tele +/- Fax
Barron, Wendy Director of Financial aid	Villanova Law School Garey Hall	Villanova CG00196	PA	19085	215-645-7015 FAX 215-645-6472
Berman, Nanette Assoc. Director of Fin. Aid	Widener University 14th & Chestnut Streets	Chester CG01207	PA	19013	215-499-4174
Boyle, Nora Financial Aid Officer	Mercy Hospital of Pittsburgh School of Nursing 1401 Blvd. of the Allies	Pittsburgh	PA	15219	412-232-8171
Byars, Robert	Lincoln University 101 Lincoln Hall	Lincoln Univ. CG00365	PA	19352	215-932-8300 FAX 215-932-0195
Casee, Joseph Director of Financial Aid	Phila. College of Osteopathic Medicine 4150 City Line Avenue	Philadelphia CG00251	PA	19131	215-871-2180
Catherine, Francis Treasurer/Manager	Erie County School Empl. F.C.U. 4108 Main Street	Erie	PA	16511-1996	814-899-6608 FAX 814-899-6005
Daniel, Georgia Director of Financial Aid	Lincoln University 101 Lincoln Hall	Lincoln Univ. CG00366	PA	19352	215-932-8300 FAX 215-932-0195
De Gregorio, Felix Asst. V.P. of Consumer Loans	Washington Federal Savings Bank 77 South Main Street	Washington	PA	15301	412-222-3120 x-231 FAX 412-225-2085
Forbes, David Student Loan Officer	Defense Activities Federal Credit Union 5275 E. Trindle Rd, P.O. Box 40	Mechanicsburg	PA	17055-0040	717-795-6017 FAX 717-795-6024
Foultz, Robert Asst. Director of Financial Aid	Widener University 14th & Chestnut Streets	Chester CG01373	PA	19013	215-499-4502
Frankford, Kim Asst. V.P. Eligibility Review	PHEAA 660 Boas Street	Harrisburg PH02420	PA	17102-1398	717-257-2800
Halloran, Katherine Financial Aid Officer	Altoona School of Commerce 508 58th Street	Altoona	PA	16602	814-944-6134 FAX 814-944-4684
Hinrichs, David Financial Aid Officer	Brandwine School of Nursing 201 Reeceville Road	Coatesville	PA	19320	215-383-9000
Imler, Trudy Director of Financial Aid	New Castle School of Trades RD 1, Route 422	Pulaski	PA	16143	412-964-8811 412-964-8177
Koopman, John Vice President	PNC Education Loan Center One Oliver Plaza, 33rd Floor	Pittsburgh	PA	15222	412-762-2410 412-762-3475
Layton, T. Brendan Assistant Director	Widener University 14th and Chestnut Streets	Chester CG01294	PA	19013	215-499-4174 FAX 215-876-9751
Mallory, Linda Manager - Student Loan Center	Integra Bank 201 Chestnut Street	Meadville	PA	16335	814-337-1950 814-337-2600
Marrow, Shirley Financial Aid Director	The Career Institute 1825 JFK Blvd.	Philadelphia	PA	19103	215-651-7600 FAX 215-977-8335

ADDITIONS TO PASFAA DIRECTORY

Name /+ Title	Institution /+ Address	City /+ User ID	ST	Zip Code	Tele /+ Fax
McNickle, Gayle Financial Aid Administrator	Bucks County School of Beauty Culture 1761 Bustleton Pike	Feasterville	PA	19053	215-322-0666 215-357-6485
Melear, James Director	Student Loan Servicing Center, PHEAA One Credit Union Place	Harrisburg	PA	17110	717-772-4114 717-772-4404
Messina, Renee Fiscal Officer	South Philadelphia Beauty Academy 1933 W. Passyunk Avenue	Philadelphia	PA	19145	215-334-3030
Misenko, Robert Vice President	Hemar Insurance Corp. of America 85 East 7th Street	St. Paul	MN	55101	612-290-8085 FAX 612-290-8027
Murphy, Ginger Financial Aid Administrator	Lincoln Technical Institute 5151 Tilghman Street	Allentown CG00628	PA	18104	215-398-5320 FAX 215-395-2706
O'Connor, Karen Student Loan Representative	Integra Bank 201 Chestnut Street	Meadville BK00742	PA	16335	814-337-1912 814-337-2600
Quay, Valerie Director of Financial Aid	Mount Aloysius College 1 College Drive	Cresson	PA	16630	814-886-2521
Ravey, Thomas Financial Aid Officer	Computer Tech 107 Sixth Street	Pittsburgh CG01466	PA	15222	412-391-4197
Redelheim, Elyce Financial Aid Counselor	Gordon Phillips Beauty School 7248 Frankford Avenue	Philadelphia	PA	19135	215-331-4444
Ryneski, Maureen Financial Aid Officer	Star Technical Institute 212 Wyoming Avenue	Kingston	PA	18704	717-287-9777 FAX 717-288-9144
Seagle, Alison Financial Aid Officer	Pittsburgh Technical Institute 635 Smithfield Street	Pittsburgh CG00639	PA	15234	412-471-1011 412-471-7501
Schilling, William Director, Student Financial Aid	University of Pennsylvania 212 Franklin Building	Philadelphia	PA	19104-6270	215-898-6784 FAX 215-573-5428
Stein, Ellen Financial Aid Administrator	South Philadelphia Beauty Academy 1933 West Passyunk Avenue	Philadelphia	PA	19145	215-334-3030
Stefanelli, Nancy Financial Assistance Officer	Methodist Hospital School of Nursing 2301 South Broad Street	Philadelphia	PA	19148	215-952-9402 215-952-9966
Westbrook, Claude Financial Aid Director	Pittsburgh Diesel Institute 12330 Perry Highway	Wexford CG00761	PA	15090-8319	412-935-0388 412-935-7520
Zumberge, Laura Assistant Director of Financial Aid	Muhlenberg College 2400 Chew Street	Allentown	PA	18104	215-821-3175 215-821-3234

Changes to PASFAA Directory: Mary Beth Kelly - Title change from Regional Director to Asst. V.P. - Grant Administration. Roseann Rossetti name changed to Roseann Downey



JANICE CONTINO
TEMPLE UNIVERSITY

"Service With a Smile"



BONNIE BEHM
&
MIKE COLAHAN

"Fielding Two of Many Calls"



THERESA POUSSANT

"Good Evening ,
PASFAA Hotline ..."

PASFAA HOTLINE 1992 VOLUNTEERS



Eugene Awot
Philadelphia College of
Osteopathic Medicine

Gordon Bateman
Elizabethtown College

Bonnie Lee Behm
Thomas Jefferson University

Michael Bertonaschi
La Roche College

Karen Bloom
Lycoming College

Aileen Bowman
Indiana University of PA

William Brown
Lebanon Valley College

Carolyn Bryan
Central PA Business School

Madelyn Campbell
Dickinson College

Stephen Cassel
Pinebrook Junior College

Judith Christopher
St. Joseph's University

Michael Colahan
Thomas Jefferson University

Lorna Demprey Cole
PA College of Medicine

Janice Contino
Temple University

Lisa Cooper
Philadelphia College of
Textiles and Sciences

Ruth Cramer
Wilson College

Patricia Curran
La Roche College

Brandi Darr
Triangle Tech

Betty Davis
Community College of
Allegheny County

Ronald Dawson
Philadelphia College of
Textiles and Sciences

Cynthia DiLucia
University of Pittsburgh

Matthew Dobroskey
Reading Hospital School of Nursing

Maryann Dudas
Seton Hill College

Wendy Dunlap
Point Park College

Mary Beth Dunn
Albright College

Kathleen Ebert
American Institute of Design

Nancy Epstein
Philadelphia College of
Podiatric Medicine

Richard Esposito
Pittsburgh Beauty Academy

Cindy Farrell
Thiel College

Patti Flannery
Lebanon Valley College

Bob Foulz
Widener University

Gregory Gearhart
Messiah College

Kristan Harrington
Rosemont College

Joanna Hastings
Waynesburg College

Cynthia Heaton
Lock Haven University

Rick Heckman
Dickinson College

Patty Hladio
Chatham College

Heidi Hunter
Integra Bank/Pittsburgh

Margaret Hynosky
Lackawanna Junior College

Sr. Barbara Kaufmann
Gwynedd-Mercy College

Sue King
Triangle Tech

Ronald Lazewski
Bucknell University

Robert Latta
Westminster College

Pat Leskovac
Thiel College

Rachel Lohmann
Wilkes College

Allison Long
Central Penn Business School

Susan Longyhore
East Stroudsburg University of PA



PASFAA HOTLINE 1992 VOLUNTEERS

Tina Madison ICM School of Business	Georgia Prell East Stroudsburg University of PA	Francine Stefany St. Joseph's Hospital School of Nursing
Teresa Mak Hussian School of Art	Eloise Prescott Moore College of Art and Design	Mike Strite Messiah College
Marykay McCaughan Villanova University	John Reynders Allegheny College	Robin Szitas Allegheny College
Rich McCracken Temple University	Lois Roemmele Beaver College	Laura Talbot Swarthmore College
Nora McFadden Gordon Phillips Beauty School	Martha Rospigliosi University of Scranton	Ray Toole St. Joseph's University
Fran McKeown Bucks County Community College	Julie Salem University of Pittsburgh	Doris Topolski Manor Junior College
John McKeown Kutztown University of PA	Allison Seagle Pittsburgh Technical Institute	Kathy Vanderau Penn State College of Medicine
Theresa McLaughlin Jean Madeline Education Center	Stanley Skrutski Marywood College	Christopher Vaughn Mansfield University of PA
Mary Miller Indiana University of PA	Steve Shandor Art Institute of Philadelphia	Ragan Watson Clarion University of PA
Frances Mosle Median School of Allied Health Career	Elizabeth Shook Pinebrook Junior College	Claude Westbrook Pittsburgh Diesel Institute
Sheila Nelson Washington & Jefferson College	Lynell Shore Lebanon Valley College	Carolyn Wharton Elizabethtown College
Clarke Paine PA School of Art and Design	Ronald Shunk Gettysburg College	Mike Wisniewski Harcum Junior College
Diane Pazzalgia Johnson Technical Institute	Deidre Smith Point Park College	Bryan Zerbe Gettysburg College
John Pergolin St. Joseph's University	Kathleen Smith Boyd School	Chris Zuzack Indiana University of PA
Theresa Poussant Star Technical Institute	Betty Soergel Penn State University, Altoona	
Karen Pratz Waynesburg College	Gerald Sproull Butler County Community College	

PELL GRANT DURATION OF ELIGIBILITY

*submitted by:
Betty Davis, President Elect*

Five years have gone by and do you know where your Pell grant recipients are? As a result of the 1986 reauthorization process, students who received their first Pell grant for periods of enrollment beginning on or after July 1, 1987 are limited to the full-time equivalent of either five or six years of Pell grant. Beginning with the 1992-1993 academic year, some students may be ineligible for Pell grant funds if they used the five years of full-time equivalency of funding. The Department of Education will track this by way of the Pell grant payment system and will report this on SAR's in the 1992-1993 academic year.

Some coursework and some periods of time are exempt from counting in the duration limit. Financial Aid Officers must determine if the information printed on the SAR is accurate and if the student has had any exclusions from the limits on the duration of eligibility. These exclusions include non-credit, remedial and ESL courses for which the student received payment. As a reminder, there is a one year limit on the amount of remedial coursework for which the student may be paid. In addition, students whose studies were interrupted by military service in connection with the Persian Gulf War may also have payment periods excluded from the duration of eligibility, if during that time the student received a Pell grant payment. Care should also be taken on students transferring from one institution to another in that the Pell grant tracking will not have current year payments reported.

The limits are also linked to the equivalent of full-time; therefore, less than full-time payments must be converted to a percentage of a full-time, full year equivalent. Financial Aid Officers must know the number of part-time, three-quarter time awards the student received and determine the percentage of full-time equivalent the student used.

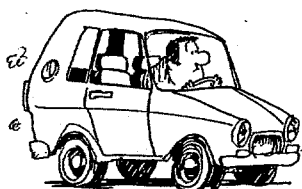
Identification of these students on the SAR will be reflected by a "C" next to the PGI as well as written comments on Part I of the SAR. Training on this was conducted in November through the NASFAA Technical Issues series. It is hoped that additional guidance on this will be forthcoming.

VOLUNTEERS WANTED!!

*submitted by Sheila M. Nelson
1993 Conference Chair*

Are you reading this newsletter and thinking that you have so much time on your hands that you need something else to do? Well, you have come to the right article! I'm looking for Western PA Financial Aid Officers who want a new and exciting challenge, such as serving on the 1993 Conference Committee.

If you are interested and are up to the challenge, then please contact me at Washington & Jefferson College, Washington, PA 15301 or terminal ID CG01492. I promise that there will never be a dull moment.



CATCH THE SPIRIT OF ST. LOUIS

*submitted by:
David L. Green,
University of Tulsa*

St. Louis will be the place to be July 19-22 when the 1992 NASFAA conference convenes in this historic city. The conference theme, "Spirit of Our Past - Gateway to Their Future" recognizes NASFAA's part as well as the need to look forward to the concerns of financially disadvantaged students.

Pre-registration

The conference pre-registration fee will be \$260. Payment does not need to accompany your pre-registration. You may pay at the conference. The pre-registration deadline is June 30. If you register on site, the fee will be \$360.

Facilities

The conference hotel is the Adam's Mark Hotel - right in the heart of St. Louis on the river front. The overflow hotel is the Holiday Inn Downtown/Riverfront and is directly across the street from the Adam's Mark. It offers convenience at a lower cost. Reservations can be made now at the Adam's Mark by calling 314-241-7400. Room rates are \$95.00 for a single, \$105.00 for a double, \$120.00 for a triple, and \$134.00 for a quad. The Adam's Mark also has numerous amenities. Its lobby boasts a three-story atrium and many dining and entertainment options. The hotel has a fully equipped health club, including indoor and outdoor pools. The Holiday Inn's phone number is 314-621-8200. The rates are \$73.00 for a single, \$83.00 for a double, \$93.00 for a triple, and \$103.00 for a quad.

When placing your reservation, be sure to identify yourself as a NASFAA conferee.

Take Me Out to the Ballgame

NASFAA plans to do just that! The St. Louis Cardinals will play the Atlanta Braves on Tuesday night of the conference. All conference attendees will gather to attend the game together. There will be some surprises in store for those attending. Make plans now to join us in an exciting and fun evening.

Show Your Stuff at the Forms Fair

As budget cuts have hit most institutions, now more than ever schools are looking for innovative and inexpensive ways to communicate with students. The Forms Fair is one forum for sharing what works for you. Consider sharing your forms and publications. Contact either Josette Green, Associate Director of Student Financial Affairs, University of Florida, S-103 Criser Hall, Gainesville, FL 32606, or David Gruen, Director of Student Financial Services, The University of Tulsa, 600 S. College Avenue, Tulsa, OK 74104.

Be sure to bring a healthy supply of your business cards to use to request any displayed item.

Attractions Abound

The conference hotels are located in the center of this historic yet modern city. Overlooking the Mississippi River, you are within walking distance of the Gateway Arch, the nation's tallest memorial, and the Lewis and Clark Museum beneath the arch. Visit the riverboat attractions along the Mississippi River and Laclede's Landing with its charming riverfront melange of night clubs, restaurants and galleries. If you are in a shopping mood, St. Louis Centre is a few blocks away with its 125 chic stores and shops. Or, Union Station has been painstakingly restored and contains a festival marketplace complete with shops, restaurants and entertainment. Not far from downtown St. Louis you can visit ancient Native American burial grounds; or, you can board a riverboat casino.

Consider bringing your family as there is much activity for all ages. It's an experience they won't soon forget!

An Exciting Program

The conference committee is now finalizing speakers and presenters. Topics of interest to all sectors will be aired. Legal issues, updates from the feds, reauthorization issues, professional development topics, timely personal concerns, as well as inspiring speakers are planned. Be sure to watch for further details in upcoming state, regional, and national newsletters and in the conference mailing later this spring.

Mark your calendar now to join your colleagues for a relaxed, but mentally invigorating conference. See you there!

FAIR HOTLINE FARE

submitted by Lori M. Norris
Clarion University



"Would you wanna go with me to Pittsburgh for the Hotline? They have really good snacks!"

"What Hotline?"

"The PASFAA Financial Aid Hotline. Oh, come on. You'll have fun. And they have great snacks!"

Well, being a conscientious employee, I always strive to build good relations between financial aid and the general public. So I was more than willing to give an evening to this obviously worthy cause. I do telephone consultations all day. What's another four hours? (Of course, the promise of leaving the office at 2:00 so that we would be at PNC by 5:00 didn't hurt.)

We missed our appointed "launch" time but were soon en route to the big city. The cassette deck poured forth the soundtrack to "Phantom of the Opera". My driver chattered (with an occasional "They have great snacks" for emphasis). I clutched the AAA detailed map of downtown Pittsburgh. I was scared. I have never been in the front seat of a car to Pittsburgh that did not get lost.

To my surprise, we found PNC without major incident. That is not to say that there were no moments of horror. Apparently, my driver is as apprehensive as I about exiting a main thoroughfare on the left side. The decision to "bear left" was no longer a hunting joke. This time, it meant the difference between getting to PNC or ending up--heaven knows where. My heart went out to that poor fellow selling roses from the median on the highway into the city. I'll admit, it's a strange place to set up shop. I did think my companion's yelling, "Get a life" was a bit harsh. I think the stress of city driving was wearing on her nerves.

Having a few minutes to spare, we dropped by the corner candy store to be jostled about by a horde of the most unhappy-looking people on the face of the earth. Returning to PNC, empty-handed, we boarded the elevator for the 33rd floor. Exiting the car, we found ourselves in a huge area under renovation (?). Perhaps the bank ran out of money and never completed the area.

At any rate, we faced a vast sea of cubicles with little half walled-in desks. The station I sat at was not private but it did manage to discourage conversation since you only saw your neighbor's eyes and forehead. That evening, I was particularly grateful for having my own little office at Clarion, complete with ailing plants, painfully bright orange curtains, and Garfield the cat sitting on the heater.

"Dinner" was set out for us. A ham and cheese plate, an assortment of bread, slightly yellow potato salad and cans of Pepsi-Cola looked up at us coldly. The words echoed in my ears, "They have great snacks." Oh well, I made a sandwich and sat down to learn the telephone system.

Six of us worked that Tuesday night answering fifteen phone lines. It was quite exciting trying to snag a call before your neighbor had a chance to get it. It would have been easier if a phone actually rang. Instead, we stared--slack-jawed, eyes glazing as contacts dried out--as the numbers on a small box at the front of the room flashed.

There was a real rush of calls early-on in our shift. Then--nothing. Okay, I started to eat my sandwich. (At this point, I must interject that it is a scientific fact that the half-life of ordinary bread drops considerably when exposed to the over-conditioned, over-purified, over-used air available in structures such as the one PNC is housed in). Having determined that the sandwich was now somewhat less than palatable, I lifted a forkful of potato salad to my lips. It had PICKLES! I decided to convince my driver to stop at a restaurant on the way home.

Oops! There was a line silently ringing...

"Thank you for calling the PASFAA Hotline. How may I help you?"

"I just got my car payment book and (etc)..."

"I'm sorry, I don't work for PNC. We are here tonight to answer financial aid questions."

(click)

"Thank you for calling the (etc)..."

"Yeah, my account is delinquent and (etc)..."

"I'm sorry, I don't work for PNC. (Etc.)..."

(click)

And so it went. Sure, I answered a lot of good financial aid questions but when you hit that button, you took your sanity into your own hands. The phones "rang" right up to 9:00 when we shut the phone system off. We did stop for a fashionably late dinner at Denny's. At midnight, we arrived on campus...finally.

Next January, when someone else who has never worked the Hotline is asked to go, I'll chime in with, "Oh, yeah--They have great snacks!" Heh, heh, heh.



MORE PEOPLE BUYING ANNUITIES, INSURANCE TO HIDE THEIR ASSETS

*submitted by Vali Heist
Alvernia College*

(Reprinted from the Wall Street Journal, Money and Investing. Written by Ellen E. Schultz.)

While most people still buy life insurance to protect their families and annuities to supplement their savings, others buy these products for less orthodox reasons.

Some parents, for instance, are hiding money in annuities and life insurance so their children will appear poorer and will qualify for more financial aid when they apply to a college.

Other individuals are using annuities to shelter assets from creditors when they file for bankruptcy. Some wealthier taxpayers are using annuities as part of a strategy to appear poorer in order to qualify for Medicaid.

Thousands of people are buying life insurance sold to them as "tax-free" retirement plans.

These creative uses of life insurance and annuities are legal. But some insurance executives worry that the practices may draw the ire of Washington lawmakers, who have long sought to impose stricter guidelines on the sale of insurance products. Most recently, the Bush administration sought to take away the tax benefits from most annuities sold to individuals because, it maintains, people buy annuities for "tax avoidance."

Just how much insurance products are being used for nontraditional purposes isn't known. Gene Grabowski, of the American Council of Life Insurers, an industry trade group, says that "it's very rare" that people use annuities to hide assets, and that most people don't use life insurance for tax avoidance.

He and others in the industry concede, however, that such practices do occur.

Insurance products sold as college-savings vehicles are a case in point. Most agents who sell insurance for college savings emphasize the appeal of tax deferral, which allows money to build up faster than if taxes had to be paid each year.

But industry specialists say some insurance sellers are encouraging parents to put college tuition savings into life insurance and annuities because most colleges don't consider life insurance and annuity assets in their financial aid formulas. A family can therefore appear poorer, so their child will qualify for more aid.

Annuities also are used to shelter assets from creditors in some states. "In Florida people buy tens of millions of dollars in annuities to keep their money from creditors," says Scot Dunbar, vice president at M Financial Group, a Portland, Ore., insurance-marketing concern. Insurance also is an excluded asset in bankruptcies in most states.

The fastest-growing use of annuities to shelter assets seems to be in shielding assets to qualify for Medicaid. People worried that nursing-home costs will consume their savings are switching money into annuities as part

of strategies that make them appear sufficiently poor to qualify for Medicaid.

Stephen A. Moses, who studied the practice for the Department of Health and Human Services, says that affluent individuals faced with nursing-home costs can use annuities to retain assets for their heirs, while shifting their medical costs to the taxpayers. Mr. Moses is now a consultant with LTC Inc., a Kirkland, Wash., firm that designs long-term care policies.

Many insurance executives contend that using life insurance or annuities to hide assets is questionable. "Hiding assets from colleges and creditors is not the purpose of annuities," says Kevin Crowe, chairman of Essex Corp., a firm that markets annuities through banks and thrifts.

Another nontraditional use of insurance is as tax-free--not simply tax-deferred--savings plans. Life insurance is popular as a savings vehicle because earnings grow tax-deferred.

But a growing number of policies are being marketed as "tax-free," because policyholders can get their earnings out, by borrowing the money in the contract. There is no tax on such policy loans. The loans don't even have to be repaid, though they do lower the death benefit if not paid back.

One product underwritten by Provident Mutual Life Insurance Co. in Philadelphia is called a "Private Pension Plan" with "income tax-free retirement benefits" and "tax-free policy loans to meet such needs as college education funding."

"It's a legal option right now--we don't see it as a tax shelter," says Jeffrey Jenei, advance sales officer for Provident mutual. "We look at it primarily as a way to save for retirement."

Some life insurance agents and financial planners encourage small business owners to terminate company retirement plans and roll their individual share of the assets into an individual retirement account. The IRA assets are used to purchase an annuity that makes a series of annual distributions (which are taxed) to pay premiums on a life-insurance policy. The policyholder later takes the money out as a loan, thereby getting the earnings tax-free.

People who are encouraged to buy insurance products for non-traditional purposes should be aware of the downside.

Many colleges, for example, are realizing the growing use of annuities and insurance to hide parental assets and they are requiring disclosure on their financial-aid forms. Congress also could impose restrictions, especially as the search for revenue heats up.

NWPFAA CONVENES

submitted by Ragan Watson
Clarion University

The Northwest Pennsylvania Financial Aid Administrators (NWPFAA) held their annual meeting on February 26th. Approximately fifty members participated in the day long program that was held in Sharon.

Following the opening business meeting, several speakers addressed the group on a variety of topics. Mr. Dan Welsh and Mr. John Cunningham led an informational discussion on Veterans' Vocational Rehabilitation Training and VA educational benefits.

Ken Grugel, Director of Financial Aid at Clarion University of PA, spoke briefly to the group about the upcoming "military standown" and its effect on higher education, new exit interview regulations and students' loan portfolio histories.

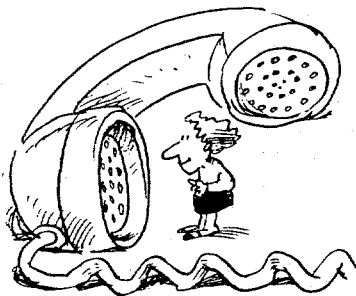
Debbie Paul, a credit counselor at the Consumer Credit Counseling Service of Mercer County, discussed debt management programs. She mentioned the high percentage of college students who incur large debts and are unable, therefore, to repay their student loans.

Segmented meetings were scheduled for the aid administrators and the bank officers. Pat Hayes, Assistant Vice-President of the PNC Education Loan Center, discussed procedures for loan certification with aid personnel. Cathy Marino, Assistant Director of Financial Aid at Gannon University, spoke to the student loan administrators.

The meeting concluded following Dan Johnston's, PHEAA Regional Director, session on reauthorization and updates from PHEAA.

SLSC DEPARTMENT MANAGERS

Account Research and Response	Mandy Cupp	772-4280
Asset Acquisition & Conversions	Larry Snyder	731-7711
Claims	John Farinella	772-4140
Collections	Michael Cibroski	772-4340
Customer Service	Tim Spigelmyer	257-5100
Law Unit	Priscilla Dentler	772-4583
Reinsurance	James Melear	772-4157
Training	James Towsen	772-4113



NOTE: ALL AREA CODES ARE 717

DISTINGUISHED SERVICE AWARD

*submitted by Mary Andrews Miller
Past President, PASFAA*

The Distinguished Service Award was created to recognize the contribution of a particular PASFAA member for service to PASFAA and/or the financial aid profession. A sub-committee of the Membership and Elections Committee, comprised of the four most recent past presidents who are members of PASFAA, will recommend a slate of candidates to the PASFAA Executive Council. PASFAA Council will make the final determination as to the selection of the recipient at the June Council meeting. The formal announcement of the recipient(s) will be made at the annual conference.

Any member of PASFAA who would like to suggest a possible candidate to be honored with the Distinguished Service Award may contact any members of this Committee by May 1, 1992. Current Committee members are:

Sheila Angst	(215) 443-9405
Milosh Mamula	(814) 398-4740
Rachael Lohman	(717) 824-4651 PHEAA User ID: CG00177
Mary Miller	(412) 357-2218 PHEAA User ID: CG00305

MEMBERSHIP AND ELECTIONS COMMITTEE REPORT

*submitted by Mary Andrews Miller
Past President, PASFAA*

MEMBERSHIP COUNT:

	1990-91 (Year end)	1991-92 (as of 3/1/92)
Active Members:	429	372
Associate Members:	151	149
Life Member:	1	1
Student:	1	0
Total membership:	582	522

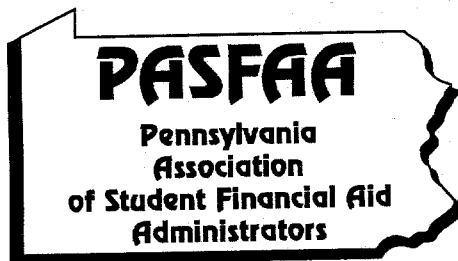
MEMBERSHIP BY SECTOR:

Two Year Public	31	31
Two Year Private	18	14
SSHE	38	36
Four Year Private	169	161
Proprietary	95	65
State Related	46	42
Nursing	48	37
Government Agency	28	38
Private/Social Agency	10	19
Lending Institutions	67	55
Other	32	24
Total	582	522





- May 6-9 EASFAA Annual Conference, San Juan, Puerto Rico
- June 14-19 PAATP Summer Institute, Carlisle, PA
- July 19-22 NASFAA Annual Conference, St. Louis, MO



Albright College

Financial Aid Office
Reading, PA 19612