



## VOLUME XXX / SPRING 1997

## Here We Go Again for 1997-98...



*Collage assembled by Rebecca Fegley '98 and Amy Stauffer '98, Kutztown University Financial Aid Office student employees.*

**29th Annual  
Conference  
Sheraton at  
Station Square  
Pittsburgh, PA  
October 5-8, 1997**

## FEATURES

- President's Letter
- Reauthorization Position Paper
- Washington Update
- Guidance Counselor Workshops
- PELA News
- PASFAA/PHEAA Spring Training
- Summer Institutes
- Council Minutes
- Sector and Committee Reports
- Conference Preparations

## 1996-97 PASFAA EXECUTIVE COUNCIL

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The members of PASFAA's Executive Council have agreed to serve as mentors to all current PASFAA members. Feel free to contact a PASFAA Council member with your financial aid questions.

## Editor Excerpts

### 1. NEWSLETTER EDITORIAL BOARD FOR 1996-97

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#### EDITORIAL BOARD

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Alisa DeStefano Kathy Ruby Sherry Youtz  
Laura Klinitas Ragan Watson

### 2. PUBLICATION SCHEDULE

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

Summer 97 issue:	articles due May 15
Fall 97 issue:	articles due July 15
Winter 97 issue:	articles due November 15
Spring 98 issue:	articles due February 15

### 3. IMPORTANT MESSAGE

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

## PASFAA Potpourri

### 1. MOVING? CHANGING POSITION OR TITLE?

PASFAA membership belongs to the individual and not the institution. All changes in name, address, or title should be submitted to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, PA 18301. The membership list is maintained at ESU.

### 2. 1996-97 PASFAA COMMITTEES

Government Relations ..... Fran McKeown  
Membership and Elections ..... Georgia Prell  
Professional Standards and Training ..... Vali Heist  
Public and Professional Information ..... Bonnie Behm  
1997 Conference ..... Julie Salem  
Financial Aid Training ..... Mary Miller  
Financial Aid Awareness ..... Bonnie Behm  
Technology ..... Christine Zuzack  
Finance and Development ..... Rachael Lohman  
Development Sub-Committee ..... David Shade

### 3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Georgia Prell, East Stroudsburg University, for information about 1996-97 PASFAA membership.

### 4. LETTERS TO THE EDITOR

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

### 5. PASFAA HOME PAGE

Visit our World Wide Web site at: <http://www.sru.edu/pasfaa/>

# LETTER FROM THE PRESIDENT



Dear PASFAA Colleague,

Someone once said that, *"Sometimes it seems like the only thing that is constant is change."* I'm not sure who said this first, but I'm willing to wager that it was probably a financial aid officer.

Like many of you, I find it increasingly difficult to perform the day-to-day operations of my office while attempting to keep up with what sometimes appears to be hourly changes to federal regulations. Through the reauthorization of the Higher Education Act, I believe that our association has the opportunity to send a clear message which can result in change. Among the changes that can be facilitated are a simplification of the aid application process and regulatory relief.

In the last newsletter, I informed you of work that was to be undertaken by the PASFAA Government Relations Committee. This committee was charged with the responsibility of collecting all of the comments made by the membership and preparing a position paper on reauthorization. This issue of the Newsletter contains the first draft of this position paper.

I ask that you carefully review the position paper and provide your comments. Your input is important and will be considered in the formulation of the final document.

You can participate in the formulation of the position paper in a couple of ways. Comments and recommendations regarding the position paper may be submitted to Fran McKeown, Chair of the Government Relations Committee. She will see that these are reviewed and considered when preparing the final document.

In April, training sessions will be presented in the Pittsburgh and Philadelphia areas through the Pennsylvania Financial Aid Training Program. These day-long sessions will provide a comprehensive update on financial aid issues. In addition, a portion of the day will be devoted to a review of the position paper. At that time, you can provide comments or recommendations and these will be considered when the final document is prepared.

I encourage you to participate in the spring training program and to carefully consider the draft of the position paper that is enclosed in this Newsletter. Your participation in the reauthorization process is important. Don't feel that you have to comment on every aspect of aid administration. Address the issues that are important to you.

In advance, thank you for your help and participation in this process.

Sincerely,

A handwritten signature in cursive script that reads "George J. Walter". The signature is written in dark ink and is positioned above the printed name.

George J. Walter  
President

Submitted by  
Fran McKeown  
Government Relations  
Committee Chair

## REAUTHORIZATION POSITION PAPER – First Draft

The Government Relations Committee of PASFAA has been charged with drafting a position paper addressing Reauthorization on behalf of PASFAA. The Government Relations Committee took responses from the survey, which was distributed as well as any input received from PASFAA members through other means of communication, and tried to come up with common topics that should be addressed in Reauthorization. The committee also reviewed material distributed by NASFAA and incorporated some of that information into this paper. It is important to keep in mind that some sectors differed in opinion on various topics. The Government Relations Committee tried to address the most common topics in this paper.

If you plan to attend either one of the April PASFAA training workshops, please read the following information carefully and come to the workshops prepared to discuss the issues addressed in this paper. Please bring this newsletter with you to the workshop so that you can reference issues which are of importance to you. If you do not plan to attend either workshop, you may send any suggestions regarding reauthorization to Fran McKeown at Bucks County Community College through either the regular mail or electronically. My e-mail address is mckeownf@bucks.edu and my PHEAA terminal MSG is CG00514. Any suggestions that are given, either at the workshops or through the mail, will be reviewed by the Government Relations Committee when preparing PASFAA's final position paper on Reauthorization.

### **FFEL and DIRECT LOAN PROGRAMS** **Regulatory Relief**

PASFAA advocates a reduction in regulatory burden for schools, whenever feasible, without compromising the integrity of the loan programs. In light of this, we make the following recommendations:

In conjunction with NASFAA we recommend a \$300 overaward tolerance for the FFEL and Direct Loan Programs. We feel that a modest overaward tolerance for these programs is reasonable and necessary to reduce costly and labor-intensive loan change processes for schools, lenders and guarantors. Additionally loan changes cause much confusion for students and parents and, when the overaward amount is small, there is no rationale for all of the paperwork and inconvenience.

Change late disbursement regulations to allow certification of a FFEL or Direct Loan up to 60 days after the last day of enrollment, and disbursement up to 120 days after the last day of enrollment for students who have outstanding balances for the enrollment period. There are a variety of reasons why a student may not have had a loan certified by the last day of enrollment under the current regulations. Often such as in the case of an unexpected withdrawal for medical or family reasons, the circumstances are out of the student's control. Students who leave owing the institution a balance for the enrollment period are unable to reenter the institution or continue their education at another institution because of the outstanding balance and subsequent holds on the student's academic records. We feel it is reasonable to certify the loan after the end of the loan period for the amount of the outstanding balance or the annual loan limit, whichever is less. Allowing the student to finance the outstanding balance with a student loan is generally preferable to the negative outcomes (e.g. holds on academic records, or an adverse credit history due to the institutional legal activities to collect the balance) caused by the unpaid balance.

Regulatory Burden Relates to Administrative Performance When considering regulatory relief, PASFAA believes that it is reasonable to tie such remedies to an institution's administrative performance as measured by indicators such as the institution's default rate and audit/program review findings. In doing so, it is important to consider the institution's performance as a **whole**. Specifically, the default rate should not be the sole indicator of performance since it may be a reflection of the institution's student population and may not accurately demonstrate its administrative efforts and capabilities.

In keeping with this argument, PASFAA advocates the elimination of certain regulations in the FFEL and Direct Loan programs with the understanding that these regulations may be imposed as sanctions upon schools with poor administrative performance. Specifically, we propose the elimination of the following three requirements:

**\*The 30-day delayed disbursement requirement for first-time, first-year borrowers.** Institutions may be allowed to continue this requirement if they so choose.

**\*Multiple disbursements for loans with short loan periods.** In accord with NASFAA, PASFAA recommends the elimination of multiple disbursements if the loan period is one semester, trimester, quarter, or four months.

**\*The proration of loans for students who complete their program in less than an academic year.** This cumbersome regulation has little or no impact on controlling student borrowing; the school's costs of attendance, cumulative loan limits and satisfactory academic progress regulations are already in place to provide safeguards against excessive borrowing. Proration is simply an administrative burden that should be eliminated.

### **Continuation of Direct Lending and it's Alignment with FFELP**

PASFAA advocates the continuation of the William D. Ford Direct Loan program with no cap and no minimum requirement on the percentage of institutions required to participate. In other words, institutions should have the choice about whether or not to participate. This fosters competition between the two programs which, especially in Pennsylvania, has produced significant enhancements and benefits to students (e.g. electronic funds transfer.)

In addition, in accordance with NASFAA's position, PASFAA supports the alignment of these two programs whenever feasible, specifically with regards to the availability of the Income Contingent Repayment plan for FFELP borrowers and making the Direct Loan interest rate parallel to that provided in current law for FFELP borrowers.

### **Loan Limits/Debt Management**

Once again, in accordance with NASFAA, PASFAA feels that an increase in loan limits is necessary given increases in the cost of attending college and the failure of grant funding to keep up with this inflation. However, our proposed increases differ from NASFAA. They are as follows:

#### **Increase annual loan limits to:**

First and second year: \$5,000

Third and fourth year: \$7,500

Grad/professional: \$12,000

Aggregate loan limits would be \$32,500 for undergraduates and \$92,500 for graduates

For undergraduate students, the two-tiered approach (i.e. grouping first and second year students together as well as third and fourth year students) is taken to simplify the processing of loans. The fewer tiers there are, the simpler it is for students and parents to understand and for schools to process. This will also reduce the number of mid-year loans that are processed when a student advances a grade level in the middle of the year.

Although the increase in annual limits for first year students may seem drastic, the attrition of first-time freshman borrowers was considered. Theoretically, freshmen are at highest risk for not completing their program and entering default due to unmanageable loan payments. However, since the minimum monthly payment for the Stafford Loan is the same whether the student borrows \$2,625 or \$5,000, we feel that the additional funding will help more students attain higher education without much effect on the default rate

### **Provide incentives for schools to provide aggressive debt management programs for their students**

While entrance and exit interviews are burdensome for schools, PASFAA feels that these efforts are worthwhile and may be partially responsible for recent decreases in the national default rate. Although some schools may be reluctant to do so schools should take some responsibility for debt management as they are the student's primary and most knowledgeable contact and can serve as a valuable liaison between the borrower and the lender/servicer.

While we feel that current regulations concerning entrance and exit interviews are sufficient as requirements, schools should be provided with incentives for taking a more aggressive and innovative approach. Examples might be a required debt management seminar prior to graduation, extra services for alumni student loan borrowers, etc. These extra efforts could be rewarded with regulatory relief in related areas.

### **CAMPUS-BASED PROGRAMS**

Allow for 25% transfer of funds between all campus-based programs, including FSEOG. This would permit schools the flexibility to decide how best to award funds based on their student mix.

### **Federal Supplemental Educational Opportunity Grant**

Allow schools to award FSEOG on the basis of exceptional need as opposed to adhering to the requirement that FSEOG be awarded to students with lowest EFC and Pell eligibility. This would allow the cost of attendance, EFC and Pell eligibility to be taken into account which may be a better indicator of need.

### **Federal Work-Study Program**

Specify that support services to students with disabilities qualifies as community service.

Specify that community service jobs be academically relevant to the extent possible, but allow students to work outside of their field of study.

Delete requirement that institutions make their own FWS equivalent program available to the extent of available funds.

Institutions should not be required to provide for non-FWS employment.

### **Federal Pell Grant Program**

Elimination of less than half-time Pell grants. This would direct more grant funds toward both half-time and full-time students with higher costs.

Increase Pell to originally scheduled maximum awards. This would be a step towards decreasing high loan debts for needy students.

Review the rationale for students receiving a minimum Pell award of \$400.

### **DELIVERY SYSTEM MODIFICATIONS**

#### **Application Process**

PASFAA supports using the FAFSA as the means for applying for the FFELP loan as well as other types of financial aid. This would streamline the application process and eliminate roadblocks for students which occur when trying to obtain a separate loan application. This would make things more parallel between the FFEL Program and the Direct Loan Program.

Students should not be required to check "sub" on a loan application. It should be automatically assumed that a student wants to be considered for a subsidized loan. Schools should be held responsible for approving subsidized/unsubsidized loans in the proper amounts.

Review the necessity of many FAFSA data items and their usefulness. Also, can much of the information requested on the FAFSA be collected another way?

### **NEEDS ANALYSIS**

Continue to use one needs analysis for both Pell and other Title IV aid.

Eliminate automatic zero calculation of the federal needs analysis since this calculation does not look at assets, untaxed income and dependent student earnings.

The first \$500 of a dependent student's assets should be automatically protected.

Independent student without dependents needs analysis formula does not seem equitable. A possible solution would be to either increase the income protection allowance or decrease the percentage of income expected towards contribution.

Reinstate the "old method" of adding negative parental contribution to student income contribution if a negative parental contribution exists instead of setting it to zero. This will give a better picture of the family's situation since the dependent student, in this case, is probably helping to support the family.

Eliminate simplified needs analysis. When simplified needs analysis originally came into play, the FAFSA required the reporting of home equity on the primary residence. Since this is no longer a requested piece of information on the FAFSA, it would simplify the application process if everyone was required to complete all FAFSA items, including assets.

Income protection allowance should be reviewed. For example, in the 1997-98 federal needs analysis calculation, the income protection allowance for a family of four and one in college is \$18,070. This seems unreasonable, especially in higher cost of living areas of the country.

Consider the possibility of changing "base year income" to two years prior to the year for which the student is applying for financial aid. For example, if a student is applying for financial aid for 1997-98, 1995 income would be requested on the FAFSA. This would allow a match of income reported on FAFSA against IRS records which would eliminate income verification.

### **VERIFICATION**

Select any dependent student listing parental income of zero or any independent student listing zero income for verification.

Select students with Title IV income exclusions for verification.

Match FAFSA reported income against IRS. This could eliminate the need for income verification and collection of tax returns by institutions which would expedite the delivery of financial aid funds to students.

Allow change to marital status after filing the FAFSA to allow someone to become independent. It does not seem fair to consider a married student as a dependent student for needs analysis purposes.

## **CASH MANAGEMENT**

A credit balance on a student's account should be allowed to be used towards other expenses if a student authorization is obtained. Other expenses might include: day care, books & supplies, parking and library fines, etc.

The requirement to notify a student and/or parent, within thirty days of disbursement, their right to cancel all or a portion of a loan when the loan has been disbursed via EFT payment or master check is cumbersome and redundant.

Increase the amount of time schools have to either disburse FFELP funds or return these funds to a lender if those funds were provided to the school through EFT or master check. Prior to disbursing funds to a student's account, schools must perform numerous eligibility checks. This will be almost impossible to accomplish in such a short period of time.

## **GENERAL**

### **Refunds**

Eliminate pro-rata and federal refund calculations. Allow institutions to use their own refund policy which would have been approved by their accrediting agency. Schools should still adhere to the "refund allocation" portion of the policy when returning funds. Most schools deal with special circumstances for students who withdraw after the refund period through appeal processes.

### **Grant/Loan Imbalance**

The grant/loan imbalance should definitely be addressed. Students are becoming more dependent on loan programs as grant funding remains inadequate.

### **Remedial Education**

Continue eligibility to cover remedial education courses. Many students who begin their college career by taking remedial courses wind up doing much better academically than they would have done otherwise without the remedial courses. Students should not be penalized for not getting the basics in high school.

### **Consortium Agreements Between Schools**

Eliminate the requirement that if a school enters into a consortium agreement with another school, the home school must accept the grade that the student receives at the other school. This requirement has forced schools to refuse to enter into consortium agreements because their policy is that a student has to receive a grade of 'C' or better in order to transfer in a course.

### **Selective Service Registration**

Database matching for Selective Service registration should be eliminated. Use means other than Title IV programs to ensure compliance. The Higher Education Act does not contain actual registration requirement. Since it is contained in a statute outside the HEA, Title IV programs should not be used to enforce.

### **Non-Traditional Programs**

The Financial Aid community needs clear regulations on how to handle financial aid for students who are obtaining their education through non-traditional methods such as distance learning, modular courses, accelerated programs, weekend programs, etc. This method of learning is becoming more popular and must be addressed.

### **Additional Locations/Programs**

The Financial Aid community needs more clear regulations on how to add new locations and new programs (e.g. institution has already gone through recertification and needs to report the addition of a new location or new program.)





## WASHINGTON UPDATE

Submitted by  
Kathleen Smith  
Federal Relations  
Director, PHEAA

### **PRESIDENT CLINTON RELEASES FY 1998 BUDGET**

President Clinton released his FY 1998 budget proposal which substantially increases the Pell grant program. Under this proposal, the maximum Pell grant would increase by \$300 to \$3,000. With that increase is additional money for Federal Work Study, and level funding for Perkins and SEOG. TRIO will see a small increase and once again, SSIG is marked for elimination. This proposal also includes decreases to student fees for both FFELP and FDSLPL borrowers.

The budget includes several tax proposals as well. They are as follows:

America's Hope Scholarship: providing for a tax credit of up to \$1,500 to first-year postsecondary students and to second-year students who earned at least a "B" average in their first year.

The Middle-Class Bill of Rights tax deduction: this proposal would allow all taxpayers - even those who don't itemize their deductions - to deduct payments for postsecondary tuition and fees from their incomes. After a maximum \$5,000 deduction during a two-year phase in period, the maximum deduction would be raised to \$10,000 beginning January 1, 1999. Those eligible for both the tax credit and the deduction could choose between the two.

Expanded use of Individual Retirement Accounts: this proposal would provide a strong incentive to individuals and families to save for college by allowing penalty-free withdrawals after 5 years if used to pay postsecondary education expenses.

Modification of the tax code: this proposal would allow a borrower to exclude from his or her taxable income any unpaid loan balance that remained after 25 years of income contingent repayment in the Department's student loan programs.

(source: The U.S. department of Education's FY 1998 Budget Summary)

It is important to remember when reviewing this information that this is the President's proposal. Congress will develop its own budget resolution and have that voted on by the House and the Senate sometime in April. Negotiations between Congress and the Administration will determine what the final budget looks like. During this time, the appropriations process is taking place for those discretionary spending programs which include the campus-based programs and Pell.

Even during discussions about the budget, field hearings are occurring on reauthorization. As you may be aware, Congressman Goodling and four members of the House Committee on Education and the Workforce held a hearing on York Campus of Penn State on January 28, 1997. The hearing was well attended and provided for a substantive discussion on many issues. Hearings in Washington won't begin until sometime in May. It is expected that a bill will be drafted during the summer of 1997 and have it voted on in each house of Congress by the end of the calendar year. That time frame will allow almost a year to conference the bill between the House and the Senate and have a final vote by the October 1, 1998 deadline.

As you can see, this year will be quite busy with the FY 1998 budget, FY 1998 appropriations, reauthorization and new legislation introduced by various members of Congress. This is the time to let your elected representative know what is important to you and how you feel about these and other proposals.



## PASFAA ELECTIONS

Submitted by  
Georgia Prell  
Membership and Elections Chair

Every October at our annual conference, PASFAA elects a number of new council members. Now is the time for individuals to start thinking about serving PASFAA as one of its leaders. The rewards and satisfaction of assuming a leadership role are many.

This year we will need to elect individuals for the following positions: President-Elect and all Sector Representatives. The President-Elect position is a three year commitment while the sector representatives are two years in length. If you are interested in serving PASFAA, please contact me or any member of Council for more information.

Official requests for nominations for the available offices will be mailed out in early June.



## FINANCIAL AID AWARENESS

Submitted by  
Bonnie Lee Behm  
Financial Aid Awareness  
Committee Chair

The Ad Hoc Committee on Financial Aid Awareness recently met to review the results of a telephone survey to financial aid associations across the country. Given the assignment to explore other state awareness programs, the committee made contact with thirty other state association representatives.

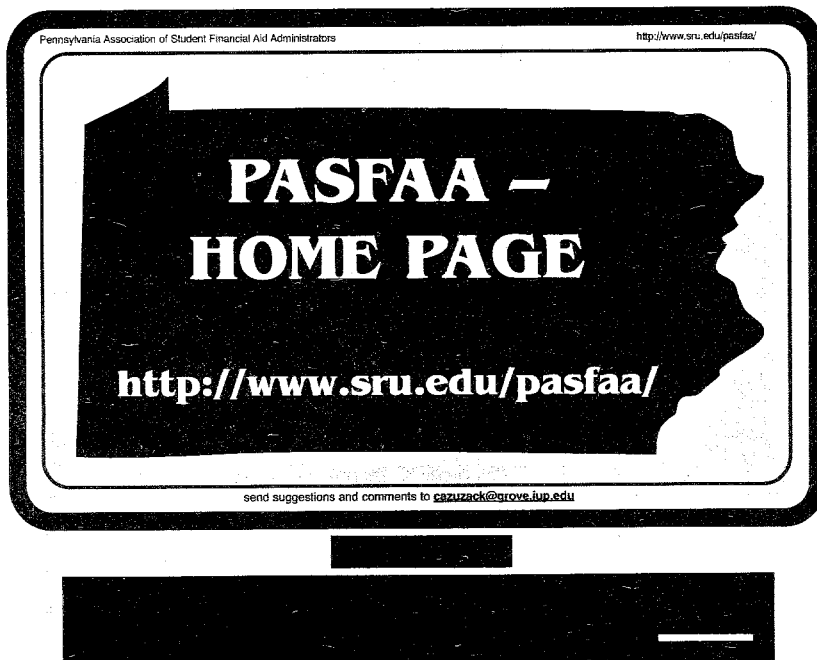
From the conversations with representatives from across the nation, the committee was able to review the various programs that are currently in place. While there were some unique awareness programs, the majority of states did operate a financial aid hotline with different formats depending on the size of the association and willingness of the membership to volunteer.

As a result of our research, the committee has prepared a list of programs that we are presenting to Council for consideration.

## ARE YOU ON THE WEB?

Submitted by  
Christine Zuzack  
Technology Committee Chair

The PASFAA Homepage includes links to all of the homepages of Pennsylvania colleges and universities that the Technology Committee was aware of as of October, 1996. If your school has recently developed an institutional homepage or if your web page address has changed, please contact Chris Zuzack at 412-357-2218 or at [czuzack@grove.iup.edu](mailto:czuzack@grove.iup.edu) so that an update can be made. It is important that all Pennsylvania schools can be accessed through our association's homepage.



# 1996 GUIDANCE COUNSELOR WORKSHOPS

Submitted by  
George Walter  
PASFAA President

During the month of November, PASFAA, in cooperation with the Pennsylvania Higher Education Assistance Agency, conducted training for the high school guidance counseling community. The half-day workshops provided updates regarding federal and state aid programs at both the experienced and novice level. Nine hundred and sixty seven (967) counselors participated in the workshop series at a total of thirty nine (39) sites.

Listed below are those who served as faculty and site registrars. Their willingness to volunteer their time and experience is greatly appreciated.

## Presenters:

John Bieryla	Robert Latte	Ray Randall
Joann Bonfatto	Kate Lockhart	Rob Reddy
Cheryl Browning	Tom Lyons	Judith Rile
Henry Chance	Linda Malchano	Kathy Ruby
Arlina DeNardo	Sandra Malone	Julie Salem
Maryann Dudas	Marykay McCaughan	Stanley Skrutski
Cynthia Farrell	Cate McIntyre	Bob Thorn
Greg Gearhart	Wendy McLaughlin	Jim Treiber
Ken Grugel	Gary Means	Leanne Yunetz
Carol Hawley	Mary Andrews Miller	Christopher Vaughn
Joan Hock	Clark Paine	Ragan Watson
Dwight Horsey	Jennifer Peters	Christine Zuzack
Beth Kochel	Vicky Pingie	

## Registrars:

Joyce Ballaban	Pat Markham	Jill Thiel
Anna Hatch	Elizabeth McCloud	Joan Willertz
Patty Hladic		

## PARTICIPANTS' ATTENDANCE

Region: Northwest	Regional Director-Daniel Johnston	Number Present
#1 University of Pittsburgh at Bradford	11/4/96	14
#2 Clearfield High School	11/6/96	13
#3 Warren County Vo-Tech	11/7/96	11
#4 Crawford County Vo-Tech	11/8/96	12
#5 Mercyhurst College	11/12/96	13
#6 Midwestern I.U. #4	11/14/96	29
#7 Riverview I.U. #6	11/18/96	22
<b>TOTAL WORKSHOPS = 7</b>		<b>Total 114</b>

Region: Southwest	Regional Director-Jim Cardinale	Number Present
#8 Somerset Area Vo-Tech	11/4/96	7
#9 Penn State - Fayette Campus	11/5/96	16
#10 Comm. Coll. of Beaver County	11/6/96	25
#11 Arin I.U. #28	11/7/96	28
#12 CCAC - North Campus	11/8/96	58
#13 CCAC - South Campus	11/12/96	22
#14 Hollidaysburg High School	11/13/96	28
#15 Washington & Jefferson College	11/18/96	30
#16 Univ. of Pittsburgh at Johnstown	11/20/96	17
#17 Univ. of Pittsburgh at Greensburg	11/22/96	45
<b>TOTAL WORKSHOPS = 10</b>		<b>Total 276</b>

## PARTICIPANTS' ATTENDANCE cont.

<b>Region: North Central    Regional Director-Daniel Hudock</b>		<b>Number Present</b>
#18 Susquehanna University	11/7/96	21
#19 Newport Business Institute	11/8/96	20
#20 Bloomsburg University	11/13/96	16
#21 Mansfield University	11/15/96	13
#22 Northern Tier Area Vo-Tech	11/20/96	8
#23 South Hills Business School	11/22/96	22
<b>TOTAL WORKSHOPS = 6</b>		<b>Total 100</b>

<b>Region: South Central    Regional Director-Bruce Diefenderfer</b>		<b>Number Present</b>
#24 Gettysburg College	11/4/96	23
#25 York Technical Institute	11/6/96	23
#26 Greenwood High School	11/8/96	8
#27 Penn State - Harrisburg	11/12/96	18
#28 Millersville University	11/14/96	37
<b>TOTAL WORKSHOPS = 5</b>		<b>Total 111</b>

<b>Region: Northeast    Regional Director-Thomas O'Donnell</b>		<b>Number Present</b>
#29 Westminster Theological Seminary	11/7/96	21
#30 Penn State - Allentown Campus	11/8/96	32
#31 Bucks County Comm. College	11/13/96	40
#32 Colonial - Northampton I.U.	11/14/96	37
#33 Penn State - Schuylkill Campus	11/15/96	19
#34 Albright College	11/19/96	51
#35 Wilkes-Barre Area Vo-Tech	11/21/96	30
#36 Marywood College	11/22/96	50
<b>TOTAL WORKSHOPS = 8</b>		<b>Total 280</b>

<b>Region: Southeast    Regional Director-C. Mobley-Stimpson</b>		<b>Number Present</b>
#37 Chester County I.U. #24	11/20/96	24
#38 La Salle University	11/21/96	34
#39 Delaware County I.U. #25	11/22/96	28
<b>TOTAL WORKSHOPS = 3</b>		<b>Total 86</b>

## EASFAA IS COMING

Submitted by  
Christine Zuzack  
Indiana University of PA  
Georgia Prell  
East Stroudsburg Univ. of PA



The 31st annual EASFAA conference will be held May 18-21, 1997 in the lovely city of Portland, Maine. The theme of this year's meeting is "Management and Technology... Our Beacon to the Future." In addition to these two important topics, reauthorization, Department of Education presentations, NASFAA updates, and many other informative topics are on the agenda. The Federal Relations and Graduate/Professional Concerns Committee on Reauthorization is planning an activity which will include two sessions. The first session will address the members of the 105th Congress and how their make-up will affect Reauthorization. The session will be presented by government relations personnel from members schools along with vendors. EASFAA has invited congressional staffers to attend as well. The second session will focus on specific graduate/professional issues in Reauthorization. Staff people from graduate associations will facilitate this discussion. Details about this activity will be mailed soon.

The Long-Range plan will be introduced to EASFAA members at this conference. Scheduled to attend are Dallas Martin, President of NASFAA, and Marvin Carmichael, NASFAA Chairperson.

The Holiday Inn by the Bay is the conference hotel and the Portland area offers a wide variety of entertainment, dining, shopping, and recreational activities.

Conference registration materials can be obtained by contacting Rob Shorb, Director of Financial Aid, Skidmore College, Saratoga Springs, New York. Mark your calendar and plan to attend!

**PASFAA EXECUTIVE COUNCIL MEETING  
DECEMBER 8-9, 1996  
SHERATON STATION SQUARE - PITTSBURGH, PA**

*Submitted by  
Bonnie Lee Behm  
PASFAA Secretary*

The meeting was called to order at 3:10 PM

**I. Committee Reports**

- A. Conference 1996 - Fran McKeown
  - 1. Fran submitted a report on the conference sponsorship and a Statement of Revenue and Expenses.
- B. Conference 1997
  - 1. Julie commented that their committee has begun preliminary discussions regarding a riverboat cruise and/or something at Carnegie Science Museum.
- C. Membership and Elections - Georgia Prell
  - 1. We have 567 members to date.
  - 2. Directory will go to print early January. The Finance Committee will be soliciting sponsorship for this project.
- D. Professional Standards and Training - Vali Heist
  - 1. The PS&T committee held their first meeting just prior to this meeting. Their goal is to finish the Policy and Procedure Manual in the next few months.
  - 2. High School Guidance Counselor workshops materials - Four people were assigned to review and update the material.
  - 3. Mentoring - Vali mentioned that she didn't get a large response to the mentor program so all she will do is keep mentioning it in the newsletter. Georgia also could send information to new members regarding mentorship.
  - 4. Two year private sector issue - Barbara Schmitt mentioned that her sector is a very diversified group. Only two schools of the thirteen have come to the sector meetings.

Are we at a point where we should propose a change to the sectors? This kind of change would be a constitutional change. Should we investigate this for this sector only or should we review the constitution to review all sector descriptions?

- a) Should we poll the two-year private sector individually? Who should do it? The past president, being in charge of membership, should contact the two-year private sector.

Georgia Prell made a motion to form a subcommittee to review the Constitution and Bylaws and to assess the membership make-up. Barbara Schmitt seconded the motion. Vote taken. Motion carried. Georgia will be directly contacting the two-year sector to discuss their situation.

- E. Government Relations
  - 1. Fran circulated a report listing her committee representatives.
  - 2. They will hold their first meeting on January 6, 1997.
- F. Public and Professional Information - Bonnie Lee Behm
  - 1. A slate of candidates for the new Editorial Board was approved. The new committee members are: Joan Holleran (editor), Kathy Ruby, Ragan Watson, Karen Pratz, Sally Whiteman, Laura Klinitas, Joyce Ballaban, Sherry Youtz, Alisa DeStefano.
- G. Guidance Counselor Workshops - George Walter
  - 1. There were 39 sites and over 1,000 attendees at the Workshops. He will submit a formal report at a later date.
  - 2. Vali asked that the Guidance Counselor presenters meet at the PASFAA Conference for training.
  - 3. We need to add more professional judgment issues into the agenda.
  - 4. Fran stated that in prior years a list of all colleges and their required financial aid forms were included with the packet for High School Counselors. Can there be a resurrection of this project?
  - 5. What happened to the transparencies for financial aid college nights? Vali will look into this.
- H. Financial Aid Awareness - Bonnie Lee Behm
  - 1. Bonnie circulated a list of names for approval for the Ad Hoc Committee on Financial Aid Awareness. The new committee members are: Ron Dawson, John Hughes, Mary Kay McCaughan, Sherry Youtz, Cindy Haney, John Ebersole, Dwight Horsey, Sally Whiteman, Rebecca Bowlby.
- I. Training - Vali Heist
  - 1. Vali presented a report submitted by Mary Miller.
    - a) Fundamentals - need more clock hour information.
    - b) Basic Microcomputer - six sites were offered, only three actually took place, but feedback was good. However, consistency at workshops wasn't there. Use of ITEC sites is in jeopardy.
    - c) Teleconference - George mentioned that 30 sites were identified and letters were sent from Mr. Hershock and George Walter asking these schools if they would like to host the meetings. Discussions took place regarding availability of sites in Pittsburgh.
    - d) Spring training - Two sites (Valley Forge and Pittsburgh) Workshops will include updates on issues as well as federal loans, state grant updates and reauthorization. Vali questioned if the Treasurer could handle the registration for the Spring training program?

A motion was made by Vali Heist that for any non-PHEAA training program, registration fees be collected by the Treasurer. Arlina DeNardo seconded the motion. Vote taken. Motion carried.

A question was asked what fee would be charged to non-PASFAA members?

*The meeting was suspended at 6:40 pm.*

*The meeting was resumed at 9:20 am on December 9, 1997.*

#### I. Training (continued)

The question still remains, what fee should be charged to non-PASFAA members for our training programs?

Should a financial aid professional be assessed a membership fee? If we are trying to stimulate involvement in the organization, shouldn't we require membership for attendance, or should we institute some graduated scale. Much discussion ensued about this. Perhaps we should have a three-tier approach - member, non-member and people who want to come and use this forum to join PASFAA. As a profession, don't we want to train our people without the benefit of membership.

After much discussion on this issue Dan Wray made a motion to amend the three-tier fee structure for training programs (except for summer institute) to include the following: 1) fee charged to member, 2) fee charged to non-member would be the fee charged to a member plus one-half of that years active membership fee, 3) option for non-member to pay training fee plus appropriate membership fee for their category. Georgia Prell seconded the motion. Vote taken. Motion carried.

#### J. Finance and Development

1. Budget Investment Policy and In-Kind support were discussed at the Finance Committee meeting.

2. The Finance Committee came up with a draft Investment Policy Statement. They also stated that since they needed expert advise they would invite Jack Spahr to meet with the committee in the spring to discuss current investment trends.

3. Vali Heist asked that an ongoing evaluation statement be added to the Investment Policy Statement so that the finance committee will review the investment strategy in light of the on-going expenses of the association and that they may adjust the strategy and report such to Council.

Vali Heist made the motion that the current investment policy statement be approved with the above cited addendum. Jean Walker seconded the motion. Motion carried.

4. In-Kind Support - Ruth Cramer presented an In-Kind support reporting form and asked Council to go back to July 1 and try to fill in this report for any expenses picked up by their institution.

Fran McKeown made a motion to approve the In-Kind support reporting form with adjustments made to mailing cost, if needed, and change the words "committee name" to "purpose." Arlina DeNardo seconded the motion. Motion carried.

It was asked that Rachael Lohman send this to all committee chairs so they are aware of this request.

5. Budget Report - a budget report was submitted for the quarterly period 7/1/96-9/30/96. It was asked that the report be clarified to stipulate the exact dates.

#### K. Technology Committee - George Walter for Chris Zuzack.

1. George circulated a report from Chris Zuzack.

2. Motion was made by Bonnie Behm to approve Chris Zuzack as Chair of Ad Hoc Technology Committee. Vali seconded the motion. Linda Malchano made a motion to accept Chris's recommendations for the committee. Fran McKeown seconded the motion.

#### 3. Future Projects

a) Addition of membership directory - Council's sense was that the membership directory not be included on the Homepage.

b) Digital photographs of conference activities - Council's sense was that Council picture be included but a written permission be obtained at time of running for office and that any other pictures we use must have permission of the individuals before the picture is placed on the Web.

c) On-line PASFAA Newsletter - Council did not recommend putting newsletter on-line since this is a service only to membership.

d) Links to other lenders - Council asked that, in light of the fact that we link to NASFAA homepage and that this page has links to all lenders, we will utilize this mechanism to link to lenders.

e) Technology handbook - Chris has requested an increase in the budget from \$4,000 to \$8,300. Also there has been a request in Budget for \$4,500 in sponsorship.

f) Reporting line - Currently there is no formal reporting structure for this committee. The discussion took place as to whom should this chair report? The reporting mechanism involves presenting the report prepared by the Chair to Council.

Some discussion involved having the At-Large Council person be responsible. Georgia Prell made a motion that for the remainder of the 1996-97 Council year, the reporting of the Chair of the Technology Committee be given to Dan Wray, a member of Technology committee currently serving on Council.

Vali Heist seconded the motion. Vote taken. Motion carried.

## II. Treasurer's Report, FY97 and FY98 Budget Information - Ruth Cramer

1. Georgia Prell made a motion to approve the Treasurer's Report dated Sept. 30, 1996. Bob Thorn seconded the motion. Motion carried.
2. Financial Aid Awareness Budget - original request was \$1,200 but Finance Committee reduced it to \$800. It was requested the original amount of \$1,200 be reinstated.
3. An adjustment to the March 17 & 18 minutes for PS&T should be made. The minutes reflected \$4,500, they should have reflected \$5,500. Also, the minutes reflect a Guidance Counselor Workshop budget of \$4,400 and it should have reflected \$4,500. Conference Committee is now recommended for \$6,000.

A motion was made to accept the budget report with one change to the amount of Financial Aid Awareness. Arlina DeNardo made a motion. Vote taken. Motion carried.

George Walter announced that we need to prepare a budget for committees for the April meeting so that amounts can go to the Finance Committee in May with them reporting back at the June meeting.

Financial Statements - Ruth Cramer circulated the Financial Statements for June 30, 1996 and September 30, 1996.

Ruth Cramer was directed to revisit the issue of our non-profit status. Ruth will contact the auditors.

## III. Updates

### A. EASFAA

1. Easfaa Conference will be held in Portland, Maine, May 18-21, 1997.

### B. NASFAA

1. The names of the newly elected officers were given to NASFAA.
2. Vali Heist and Fran McKeown will be attending the Leadership Program on March 2-4, 1997.
3. Georgia Prell stated that we need to think of an idea for hosting the Executive Board of NASFAA at the NASFAA Conference in Philadelphia.
4. Georgia made a motion to use PASFAA funds to host a reception for the NASFAA board at the National Conference. Cheryl Browning seconded the motion. Vote taken. Motion carried.

### C. Sector Reports

1. Jean Walker - 2 Year-Public
  - a) Sector met November 7 & 8, 1996 at Crown Park Hotel in Harrisburg. Representatives from PHEAA were present. They additionally held a reauthorization workshop.
2. Linda Malchano - Business Trade & Technical
  - a) She sent out a survey to schools to get a sense of whether she needs to go to two meetings or could they hold one meeting.
3. Dan Wray - Institutional Service Sector
  - a) He will be taking some issues to the PELA group in January to see what they see as the role of the ISS. There is also a large group of people who aren't members of PELA that are members of ISS. Dan is going to PELA to try and address how to reach these people.
4. Arlina DeNardo - 4 Year-Private
  - a) She will be holding a meeting on December 13, 1996.
5. Adrienne Miller - Nursing
  - a) Nursing Sector will meet Friday, December 13, 1996.
6. Bob Thorn - SSHE
  - a) He will be sending a newsletter to his group. They may be meeting in April.

## IV. Old Business

### A. Conference 1999 Site - Vali Heist

All conference attendees will not all be able to fit in the Scanticon Center so overflow rooms are scheduled at an adjoining hotel (Nittany Lion Inn).

Mike Bertonaschi asked two questions:

- 1) What hotels in Pennsylvania can currently host a conference our size?
- 2) Seven Springs has us labeled as a semi-annual group with annual groups getting first preference. We need to quickly act on our 2001 booking at Seven Springs if we want to use this site in 2001. Vali made a motion to book the 2001 conference, October 21-24, 2001. Arlina seconded the motion. Vote carried.

Michael Bertonaschi shared the name of an outside group, Beamer & Associates, that would be willing to locate various sites that could hold a group of our size. Since PASFAA has not worked with Beamer & Associates before and no one knew of their abilities, we didn't want to just contract with them. Rather, George asked if we could have Beamer & Associates prepare information on a Western sites and meet us in February to show us what they could do.

Fran McKeown made a motion to adjourn. Mike Bertonaschi seconded the motion.

Meeting Adjourned at 2:05 P.M.

## PASFAA DISTINGUISHED SERVICE AWARD

*Submitted by  
Georgia K. Prell  
Past President*

The PASFAA Distinguished Service Award recognizes individuals who have made significant contributions to PASFAA through their leadership, activities, and/or research in financial aid. The award recognizes service to our association over a period of professional involvement, not a single event or activity. This service may include training, outreach activities, association governance as well as other forms of volunteerism. Members of the association are invited to submit for consideration the names of individuals who are deserving of this honor.

The four most recent Past Presidents of PASFAA, Georgia Prell, Christine Zuzack, Ron Shunk and Betty Davis will review the nominees and recommend a slate of candidates to the PASFAA Council. Please contact any one of the four Past Presidents if you would like to nominate someone for this award.

## PASFAA LUCKS OUT WITH GREAT HISTORIAN

*Submitted by  
Joyce M. Ballaban  
Albright College*



Lucky Hill assumes role as PASFAA Historian.

In December 1995, PASFAA Council approved one of several initiatives which had surfaced during the inaugural PASFAA Retreat. This 'new initiative' was the appointment of a historian for the voluminous PASFAA records. Responding to the call for volunteers, PASFAA is fortunate to have Lucky Hill as our first official Historian of record. In a recent interview, Lucky shared her thoughts, ideas and plans for the future.

According to Lucky, Past President, Georgia Prell, contacted her shortly after the Retreat and told her of the need for this position. "I suppose my name was mentioned by several of my colleagues because I have been around financial aid for some time and have lived through much of the history of our organization." Beginning in July 1970, as Keystone Junior College's director of financial aid, Lucky has experienced more than 25 years of financial aid and PASFAA history.

In agreeing to become Historian, Lucky knew the previous practice of passing records from one elected officer to another could be enhanced by having one central repository of data. Information could then be summarized and accessed as needed. "I remember the work of Art Switzer (formerly of Ursinus and then Villanova) who many years ago, had done an excellent summary of PASFAA events. I want to model this position on the groundwork Art had established at that time."

After agreeing to become the first Historian, Lucky envisioned a 'U-haul truck' pulling into her driveway and dropping off box loads of records. "I thought a lot of time would be spent sorting records and putting years of data together." In reality, a large amount of data was already organized. "Everything was sorted and in order when the boxes arrived at my home. They even fit into the trunk of my car!" PASFAA's history now resides in a small closet in Lucky's home.

Looking towards the future, Lucky plans to contact different types of service organizations to find out what their historians do and how they archive their data. After reviewing all the information on hand, Lucky also hopes to develop a list of PASFAA events that need documentation and summarization on a yearly basis. If any PASFAA member has records or any historic data in their possession, it is Lucky's wish that you contact her.

PASFAA owes a debt of gratitude to Lucky for her enthusiasm and initiative in archiving the history of our association. Lucky's final comment on why she agreed to the historian position was "I am so proud of the PASFAA organization. I do not know of any other financial aid group that has done as well. We succeed because of the activities of the membership. Our group is entirely a voluntary organization and a lot of wonderful people have given to the organization."

Please join me in thanking this wonderful individual as we are fortunate to have our very own lucky charm.



## CELEBRATING NATIONAL STUDENT EMPLOYEE WEEK

Submitted by  
John McKeown  
Kutztown University of PA

It's not long until we will be into the National Student Employee Week observance. Obviously, the more positive the publicity for Student Employee of the Year process, the more likely employers are to submit nominations. Each year, there seems to be at least one department or employer who misses the announcement of Student of the Year and the deadline passes, to everyone's regret.

At Kutztown University, where I work, there are many departments/employers who celebrate the "Student Employee Week" with traditional events. Our university President issues the official decree through the university's public information channels. Many employers offer lunches, receptions, or provide gifts. Last year, our Vice President for Administration and Finance Office staff went the special route. They held a reception, with lots of great refreshments, a beautifully decorated room with banners and paper trappings, etc. They made specially designed lapel buttons that read "...Thanks for going the extra mile!" and "Your hard work has not gone unnoticed!" The lapel buttons had appropriate art work with the message. Also, they had t-shirts made with similar messages screened on them which the students received.

Our athletic director's office staff held a dinner at a staff member's home to which their seven students were invited for great home cooked Chinese food, social activities and a wonderful evening! Our university library staff held a reception for what amounts to a large student employee group, approximately 300 students. This event is always a high point in the year for staff and students and helps the library remain one of the most popular places at the university for students to work. For our own student staff in Financial Aid, we provided a party in the office with ice cream, cake and fixings and gave each student a specially designed certificate - "suitable for framing".

There are many reasons to sustain publicity in support of Student Employment. A new reason is that most colleges will suddenly have a significant increased FWS allocation to spend. The more that students and employers know about work opportunities, the more success we, as the administrators of employment, will have using these increased funds.

Give it some thought. It's not too late to plan a unique way to recognize your own office's vital student employees.



## PROFESSIONAL STANDARDS AND TRAINING COMMITTEE REPORT

Submitted by  
Vail Heist  
Professional Standards &  
Training Committee Chair

The Professional Standards and Training Committee met on Sunday, February 2. The agenda began with the policies and procedures manual of PASFAA. This project has been developing for several years and the final draft will be completed at the end of this academic year. The manual consists of committee responsibilities, policies necessary to run our association and issues that may arise in our association. It will become a growing and living document housed by the Secretary of PASFAA and updated by the Professional Standards and Training Committee. Updated Job Description and Calendars of Activity will become a part of the manual, and will assist new PASFAA members who are seeking positions of leadership within PASFAA in knowing what is involved with each job descriptions and the commitment necessary to perform those duties.

The committee spent a large part of the meeting discussing the updates to the Guidance Counselor Workshops for 1997. The discussion included suggestions from the guidance counselors on ways to improve the workshop and changes to the syllabus and overheads. There will be a session on the first day of the PASFAA conference (Sunday afternoon) for all guidance counselor presenters to collect their materials and receive an update.

Also available at the next conference for all PASFAA members will be the masters (not the actual transparencies) of the overheads used in the guidance counselor workshops for use at financial aid nights. This project was previously done for the membership in 1994.

Last, the committee will be seeking the membership's input through the annual Training Needs Survey being mailed in April. Please take the time to complete and return this important survey so we can serve your training needs.

The next meeting is on Sunday, April 6 in Harrisburg.

# PENNSYLVANIA FINANCIAL AID TRAINING PROGRAM

## SPRING TRAINING SEMINAR

Submitted by  
Mary Miller  
PA Financial Aid  
Training Program Chair

April 8, 1997 - Philadelphia, Vallet Forge Hilton

April 16, 1997 - Pittsburgh, Sheraton at Station Square

# LET'S PLAY BALL!

Join us for the first Pennsylvania Financial Aid Training Program Spring Training Seminar.

Two, one day workshops have been planned which include concurrent sessions and updates by "major league" PHEAA personnel and concluding with a review of the PASFAA position statement on reauthorization. Highlights of this training day include:

### 8:00 - 9:00 Pre-Game Warm-Up, Registration And Refreshments

### 9:00 - 10:15 1st, 2nd and 3rd Innings

- 1st Inning - Alternative Loans
- 2nd Inning - Consortium Agreements, Study Abroad, Distance Education, Weekend College and other Unique Programs of Study
- 3rd Inning - National Student Loan Clearinghouse

### 10:30 - 11:45 4th, 5th and 6th Innings

- 4th Inning - Professional Judgment
- 5th Inning - Summer Financial Aid
- 6th Inning - Update For Lenders; New Regulations and Common Manual Changes

### 11:45 - 12:45 - 7th Inning Stretch - LUNCH

### 12:45 - 2:30 - 8th Inning - The Big Hitters Are Up At Bat!

- Mary Beth Kelly, Vice President, Student Grants, PHEAA
- Rick Irvin, Vice President, Compliance and Development, PHEAA
- Kathleen Smith, Federal Relations Director, PHEAA

### 2:30 - 2:45 - Take A Stretch Before The Final Inning

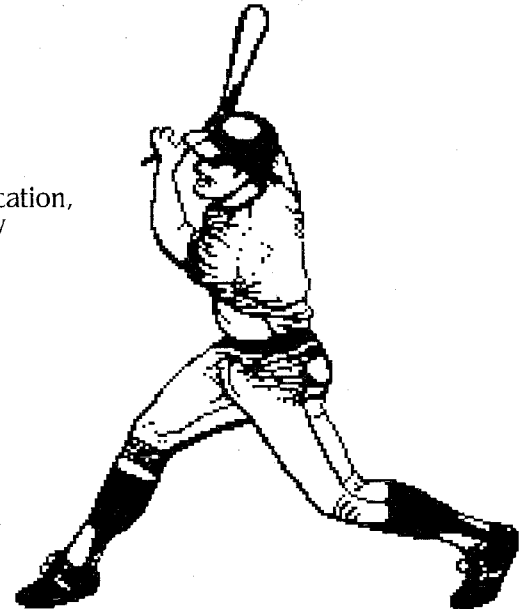
### 2:45 - 3:30 - 9th Inning - Reauthorization Discussion

- Registration fee is \$25 for current PASFAA members, \$45 for non-members and \$65 for those who would like to join PASFAA and attend the seminar. This fee includes lunch and seminar expenses.

- Dress is Casual.

- Registration Deadline is March 28, 1997.

- If you have not received registration materials for this seminar, please contact Diana Miller at 717-720-3600.



# IS THAT UNTAXED INCOME OR AN ASSET

Submitted by  
Alisa DeStefano  
Indiana University of PA

"Now, which taxes paid number do I verify-the one before child credit or the one after? And is a pre-tax retirement considered an asset or untaxed income?" The answers to these questions, and many, many more, can be found at the Summer Institute for New Financial Aid Administrators with 2 years or less experience, sponsored by PASFAA/PHEAA from June 9-13, 1997, and hosted by Dickinson College in Carlisle, PA. And for those who have been working in financial aid for more than 2 years, but feel there is still more information needed than on-the-job training can offer, there is the Summer Institute for Intermediate Financial Aid Administrators from June 9-11, 1997 also at Dickinson College.

## Do you have any questions?

What can you expect to gain from the Summer Institute for New Financial Aid Administrators? For starters, you will learn the elements of the application process, needs analysis, student and institutional eligibility, verification, packaging, disbursements and refunds, cost of attendance, FFELP and state updates, Pell, reporting and reconciliation. Of equal importance is the accepting atmosphere that is created to give you the opportunity to ask those vexing questions that you either had no one to ask before or did not ask because you thought you should already know the answer. The question you are hesitant to ask is often the same question another person is wondering about as well.

The intriguing element of the Intermediate Institute is that it is designed to build on your previous foundation of basics with more in-depth information and program updates through a discussion-oriented atmosphere. So the more questions, the better.

## You mean, I'm not the only one?

One of the most encouraging aspects of both Summer Institutes (New and Intermediate Financial Aid Administrators) is that you realize you are not the one feeling overwhelmed by the financial aid regulations and processes. "Whether you have one year or twenty years of experience," says Mary Miller, Chairperson of the Pennsylvania Financial Aid Training Program, "It is encouraging to know that you're not isolated or the only one experiencing overwhelming feelings. The purpose of the Institute is to provide you with the tools and the references to do your job more effectively."

## Networking - the surprise benefit.

Although the purposes of the Summer Institutes are to lay a strong foundation of financial aid basics for new administrators, and more in-depth information and updates for those with more experience, these are not the only benefits gained at the Summer Institutes, especially if you are a one-person office. "The networking, when you are a one-person office, is vital," states Jeanette Matthews, Registrar and Financial Aid Administrator of the Pittsburgh Institute of Mortuary Science. "I've always relied on others in the financial aid field who are reading the same financial aid literature and have the same financial aid circumstances."

## I can't afford to leave the office.

"If I'm the only one in my office, how can I get away to attend the institute?" The benefit of the information you will gain will help you in two major areas: 1) the knowledge and reference materials will equip you to be more effective in your job, which is more beneficial to you and your employer, and 2) the network of colleagues you will develop will save you time in searching the financial aid manuals for an answer that is only a phone call away to a network colleague. According to Jeannette Matthews, it's actually easier to plan for several days of absence at once from the office, than it is to take a day here and there to attend one-day meetings or workshops. "You can plan ahead for the time that you will out of the office," Matthew says, "And it is more cost effective if you are out of the office all at once instead of attending various workshop opportunities. It is very important for all new people to go (to the Institute)."

## Win/Win/Win Situation

This is a win/win/win situation because you benefit yourself (it's nice to be comfortable with your aid knowledge), you benefit your institution, and you benefit the students. And another thing, Don Raley, Director of Financial Aid at Dickinson College, is a wonderful host. There are fun activities planned in addition to the sessions, and the town of Carlisle is beautifully historic for those that enjoy a good walk. The faculty of the Summer Institute for New Financial Aid Administrators and the Summer Institute for Intermediate Financial Aid Administrators look forward to seeing you in June.

## SUMMER INSTITUTES PLANNED

### 1997 Summer Institute for Financial Aid Administrators June 9-13, 1997-Dickinson College, Carlisle, PA

A full week of basic training for financial aid administrators with less than 2 years experience, including case studies, experienced faculty and presentations from PHEAA staff. The following topics will be presented:

**Application Process**  
**Student & Institution Eligibility**  
**Verification**  
**Packaging**  
**Disbursement/Refunds**  
**Professional Resources**

**Need Analysis**  
**Cost of Attendance**  
**FFELP & State Updates**  
**Pell**  
**Reporting & Reconciliation**

### 1997 Summer Institute for Intermediate Financial Aid Administrators June 9-11, 1997-Dickinson College, Carlisle, PA

This three day institute provides program updates and training for financial aid administrators with three or more years experience. The latest information on program changes and issues confronting the administration of financial aid will be presented through case studies, experienced faculty and updates by PHEAA staff. The following topics will be presented:

**Developing a Tolerance**  
**Professional Judgement**  
**Advanced Verification**  
**NSLDS**  
**Policies and Procedures**

**FM/FFELP/Pell/State Grant/Federal Updates**  
**Withdrawals/Refunds?Overawards**  
**EFT**  
**Professional Growth**  
**Office Procedures & Streamlining the Aid Office**

Registration Materials for both Institutes were mailed out in March.

For additional information, contact Diana Miller at 717-720-3600

## AS APRIL 15 APPROACHES.....

There is one difference  
between a tax collector  
and a taxidermist –  
the taxidermist leaves  
the hide.

–Mortimer Caplan

Psychiatrists say it's not  
good for a man to keep  
too much to himself.  
The Internal Revenue  
Service says the same  
thing.

–Harold Smith

I'm proud to be paying  
taxes in the United  
States. The only thing  
is – I could be just as  
proud for half the  
money.

–Arthur Godfrey

Tax reform means,  
"Don't tax you, don't  
tax me, tax that fellow  
behind the tree."

–Russell B. Long

Taxes, after all, are the  
dues that we pay  
for the privilege of  
membership in an  
organized society.

–Franklin D. Roosevelt

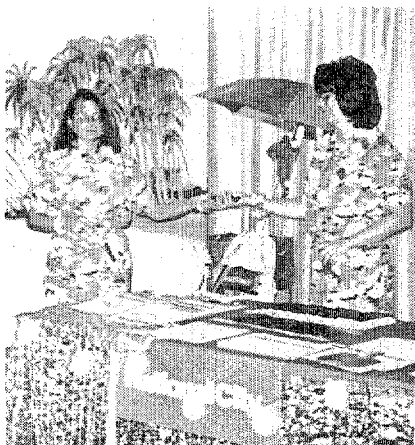
## NEWS FROM PELA

Submitted by  
Lesa Rudnicki  
PELA Communication  
Chair



Pennsylvania Education  
Lenders Association

For the past year and a half, a group of lenders and servicers, who participate in student lending in Pennsylvania, have been meeting to promote the success of the FFEL program. In case some of you are hearing about us for the first time, I would like to share with you our mission statement:



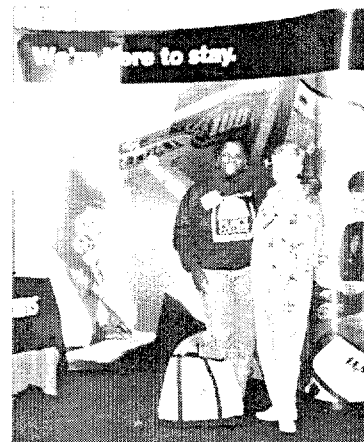
Kerry Paoletta and Deborah Kosannovich represent National City Bank at '96 PASFAA Conference.

*The Pennsylvania Education Lenders Association (PELA) was formed to provide leadership in promoting the success of the Federal Family Education Loan (FFEL) programs by establishing and maintaining an active partnership between all program participants, providing a forum for discussion and resolution of student loan issues and facilitating communication within the financial aid community.*

In a short period of time, PELA members have worked hard to organize our group. Currently we are working under a complete set of by-laws and have become more formally established. We meet on a quarterly basis, rotating around the state in six main quadrants: Northeast, North Central, Northwest, Southeast, South Central and Southwest. Our next meeting will be on April 29, 1997 in Erie, PA.

We establish a core group of schools that we communicate with regularly, but we welcome all of you to attend our meetings. An open line of communication between the financial aid community and our members is our main objective to determine lending needs and smooth processing. Please contact any member, at any time, with an issue you feel we can address.

We accomplish our efforts by creating task forces within PELA and most recently we have completed a wonderful new Debt Management Tool. To assist schools in the task of entrance and exit interviews, our task force has created an entire working piece for any of the PELA members to go to schools and talk directly with students regarding the entrance and exit responsibilities. When first approached about aiding schools in this process, it came to our attention that some lenders conduct these sessions for schools on a regular basis, while other lenders have never participated.



Penny Hyland from Citibank greets Betty Rucker from Peirce Junior College



Key Bank and First Union had plenty of '96 conference visitors.

For the group to offer our assistance to schools across the state, our task force created a presentation for all PELA members so the information is uniform for all presentations by any one member. For you to take advantage of having PELA members conduct your entrance and exit interviews, you only need to call Donna Kotyk, First Union National Bank at (610) 734-5477. Donna will coordinate for a PELA member to help conduct your interviews. **If you have used a particular lender in the past, feel free to contact that representative directly.** This effort was completed to aid those schools who have not taken advantage of utilizing lenders with the interview tasks.

## PELA cont.

The entrance presentation was designed to emphasize the following to students:

- Seriousness of repayment obligation
- Consequences of default
- Need for maintaining satisfactory academic progress
- Review the terms and conditions of various loan programs
- Urge all students to keep good records of loans

The exit presentation was formatted to stress these points:

- Repayment options
- Debt management strategies
- Review entrance counseling obligations
- Default consequences
- General information on staying in touch with lender/servicer

This is just a general summary of what the presentation will include. More details are provided during the actual interview sessions with the students.

Below is a list of all PELA members. Any one of us would be happy to help you in any way possible. We ask for your communication regarding how we can assist you, so that our group is changing right in tune with the financial aid community.



Mellon Bank drew the door prize crowd at '96 PASFAA Conference.

### PELA MEMBERSHIP

Sheila Angst	Key Bank USA	(800) 225-6783	Pat McBeen	Beneficial Savings Bank	(215) 864-6725
Susan Blanchard	Key Bank USA	(518) 436-2290	Charlie Morris	CoreStates Bank	(302) 477-7697
Ben Carey	Signet Bank	(410) 625-6311	Tony Olivero	Sallie Mae	(914) 697-4507
Betty Davis	Comm. Coll. of Allegheny Cty.	(412) 469-6242	Kerry Paoletta	Nat. City Bank of PA	(412) 981-1411
Carol Handlan	PHEAA	(717) 720-3483	Linda Romanak	Dauphin Deposit Corp.	(800) 721-2265
Karen Hanna	EFS Services Inc.	(412) 927-6607	Lesia Rudnicki	Fleet Bank	(717) 759-7137
Mary Ellen Hazel	Mellon Bank	(412) 236-1953	Vince Scalise	AFSA Data Corp.	(315) 738-2291
Penny Hyland	Citibank	(800) 933-9911, ext. 4	Nanette White	AMS Education Loan Trust	(804) 528-5461
Scott Kasper	Bank of Boston	(703) 858-0562	Sally Whiteman	PNC Bank	(215) 585-5507
Donna Kotyk	First Union Nat. Bank	(610) 734-5514	Dan Wray	Education First	(814) 696-6775
John Lockette	Educaid	(609) 835-4439	Christy Scott	US Bank	(800) 242-1200

## FINANCIAL AID FUNNIES

They say you need a good sense of humor to work in Financial Aid. These cartoons need captions to describe what it is like working in the zany field that we do. Send your funniest financial aid captions to the newsletter editor by May 15. (mailing address and fax number are printed on page 2) Look in the next issue for what financial aid folks think is funny.



Note: Please indicate if you do not want to have your name included with your caption(s).



## PUBLIC TWO-YEAR SECTOR

*Submitted by  
Jean M. Walker  
Public Two-Year  
Sector Representative*

Hope this finds you all avoiding the winter blahs and looking forward to spring. I want to remind everyone of our spring meeting scheduled for Thursday, April 17 and Friday, April 18. Please note that the Best Western Crown Park Hotel could not accommodate us so we will be meeting at the Harrisburg Hilton and Towers located at Market Square in Harrisburg. Reservations can be made by calling the Hilton at (717) 233-6000 or by fax at (717) 233-6830. Room rates are \$85 plus tax with a \$2 parking charge. When making your reservation, indicate that you are with Harrisburg Area Community College, Financial Aid Officers. The rate and the rooms are only guaranteed through March 17 so don't delay in making your reservations.

Please contact me with agenda items and speaker suggestions at your earliest convenience. I want to be certain that we are addressing your interests and/or concerns at our meeting. I can be reached at (412) 287-8711, ext. 243 or by MSG at CG01647.

## STATE-RELATED SECTOR

*Submitted by  
Cheryl Browning  
State-Related  
Sector Representative*

This message will serve a two-part purpose. First, to wish each of you a Happy New Year and to hope that this year will be less stressful than the past year. Secondly, to introduce myself as the new sector representative for the 1996-97 academic year. My name is Cheryl Browning. I am the Director of Financial Aid at Lincoln University. I have been in aid for more than 20 years (don't hold that against me), but this is my first time in an elected position and at a four-year institution.

As your sector rep., I will be notifying you of news and happenings from Council and soliciting your input on what you want to change. We are a small group of schools, but we represent a large diversity of students with many concerns. Please let me know your position on Reauthorization. Council has included a position paper in this issue of the Newsletter. Remember, I can only be as effective in representing our sector with your support and input. I will need to hear from you. I can be reached at (610) 932-8300, ext. 3566; CG02817; and fax (610) 932-1298.

## INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by  
Dan Wray  
Institutional Support  
Services Sector  
Representative*

Notes from February 3, 1997 PASFAA Council meeting:

- PHEAA staff announced the elimination of the guaranty fee for Stafford and PLUS loans processed through the Agency, effective with the 97-98 academic year.

- PHEAA staff also announced the elimination of the fee previously charged to lenders for use of the Fund Transfer System.

- Correspondence was sent by the Agency to all schools and lenders to announce the above fee eliminations.

- PASFAA Council members are working on creating job descriptions and workflow calendars, so prospective candidates for PASFAA office will have a better idea of what is expected. This information will be available prior to this year's Conference.

- If you haven't done so already, please contact Don Shade of PA College of Technology about PASFAA sponsorship opportunities for the remainder of 1996-97. There are electronic initiatives and training initiatives planned which require sponsor support.

- It has been determined that PASFAA does not meet the requirements for being tax-exempt under PA state law. If anyone would like to see a copy of the law defining tax-exempt status, I can fax it to you.

Special Note: The PASFAA Government Relations Committee, chaired by PASFAA Vice President Frannie McKeown, is looking for input to PASFAA's Reauthorization position paper (a copy of which has been included with this Newsletter). If you have input to this document, please send it my way, and I'll ensure that it gets where it needs to go. If you'd prefer to send your input directly to a committee member, that's fine, too.

The next PASFAA Council meeting will be on Monday, April 7. If there are any issues you'd like me to bring before Council, just say the word.

## BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by  
Linda J. Malchano  
Business, Trade  
& Technical  
Sector Representative*

Thanks to all of you who responded to my survey. As a result of that survey, a meeting is scheduled for April 25, 1997 at South Hills Business School (thanks to the generosity of Joann Bonfatto and Jill Teel) in State College. Please contact me at (412) 391-4197, or MSG at CG02008 for more information.

Please review the draft of the PASFAA position paper on reauthorization included with this newsletter with particular attention to those issues that are relative to our sector. Bring your comments and/or suggestions to one of the spring training sessions, or forward them to me and I will present them to Council.

I look forward to seeing you at one of the spring training sessions or at our April meeting!



## PRIVATE TWO-YEAR SECTOR REPORT

*Submitted by  
Barbara Schmitt  
Private Two-Year  
Sector Representative*

As some of you may now be aware, Executive Council has initiated a comprehensive study of our sector to take place over the next couple of months. The appraisal of our sector is mostly due in part to the changeover in the Proprietary Sector to a Business, Trade and Technical sector. It may be determined that some of us would actually be better suited in one of the other sectors. All of you should be hearing from Past-President Georgia Prell in the next few weeks, so please make your opinions known to her during this important review of our sector.

I would like to take this opportunity, on behalf of our sector, to offer our deepest sympathies to the Financial Aid Office staff at Lackawanna Junior College on the death of their Director, John Hughes. I am sure I speak for everyone in our group when I extend whatever support and guidance we may be able to offer at this difficult time.

## INSTITUTIONAL AT-LARGE SECTOR

No report available. Please contact Michael Bertonaschi, Institutional At-Large Sector Representative, with your concerns or suggestions.

## SSHE SECTOR REPORT

*Submitted by  
Bob Thorn  
SSHE Sector  
Representative*

The annual spring SSHE sector meeting will be held April 23-25 at Willow Valley Resort and Conference Center, Lancaster. A mailing with registration materials was sent to each of the 14 state schools in mid-February. Agenda items and topics for discussion can be directed to me by calling (412) 938-4415 or by MSG at CQ02027.

## PRIVATE FOUR-YEAR SECTOR REPORT

*Submitted by  
Arlina DeNardo  
Private Four-Year  
Sector Representative*

Our sector met at Dickinson College on December 13. Vince Racculia provided valuable updates regarding early awareness initiatives, new videos, PHEAA's home page, the upcoming teleconference scheduled for March 14 on "How to Prepare for a Program Review" and numerous topics. Rick Irvin discussed the common line functionality offered by PHEAA for the 97-98 year. Rick also noted the automatic sub/unsu reallocations are slated to begin for the 97-98 academic year. Carol Handlan discussed the Keystone "Family of Loans" Program with special focus on the new Keystone Rewards Program. PHEAA staff offered a thorough update and were available throughout the day to address questions from any of the members.

Dan Wray from Education Finance Center, Inc., sponsored a presentation on "Improved Customer Relations for Financial Aid Offices." The presenter offered valuable insights on how aid officers can approach daily interactions in a more positive manner and how to defuse negative confrontations. The afternoon consisted of two on-line demonstrations by Sallie Mae and USA Funds. Representatives Dencil White and Craig Anderson presented the Line SS and Whiz Kid products, respectively, and addressed the functionality, usage and reporting capabilities under each system.

Lastly, I would like to thank the Financial Aid Office at Dickinson College for allowing me to hold the meeting on their campus and providing invaluable assistance for the scheduling/coordination of the program.

## NURSING SECTOR REPORT

*Submitted by  
Adrienne Miller  
Nursing Sector  
Representative*

Greetings to the Nursing Sector PASFAA Members! I imagine that you are all busy as ever with the continuing students and new enrollments. I would like to plan a sector meeting for this spring (March/April) so I will be in touch with all the members to discuss possible dates. In the meantime, feel free to contact me at (412) 623-2353 with questions or concerns.

## GET SMART!

Submitted by  
Christine A. Zuzack  
Technology Committee Chair

Library card, point of sale debit card, long distance phone card, student photo ID, meal plan card, security door access key, bus pass, vending machine cash, campus voting card, sport events concessions, photocopying service, laundry service, admission ticket and . . . Can you imagine one small plastic card enabling your students to access all of the services listed above plus many more? This is all possible through SMART CARD, an emerging technology that is finding its way to many colleges and universities.

These sophisticated cards look like standard plastic credit cards but appearances can be deceiving! The SMART CARD uses a powerful integrated circuit processor in a silicon chip to permit access to a wide array of pre-defined services. The technology involved is called EEPROM which stands for electronically erasable, programmable read-only memory. What this basically means is that the card can function as a mini "computer" with the ability to read and write data specific to an individual student. Access is provided by swiping the card through a card reader and then entering a password or PIN number. This security feature allows for a high level of service but protects the individual against theft or misuse of the card.

An additional feature of most SMART CARDS is the use of a magnetic strip to carry low value transactions where security needs are minimal. For example, the student can feed a twenty dollar bill into an exchange machine which will then add \$20 to the magnetic strip. The student can now use the card in vending machines instead of having to carry cash and the cost of each transaction will be deducted from the \$20. Some services are even provided at a discount for card users due to lower equipment maintenance fees. For example, photocopies may be \$.07 each for card users and \$.10 each for cash. Does your crumpled one dollar bill keep being spit out by the vending machine? No problem! Insert your SMART CARD and have your snack deducted from the cash strip.

SMART CARD technology had its start in the early 70's in France under the leadership of Roland Moreno who has been dubbed the "father" of this technology. The French government first used SMART CARDS for telephone service and then for identification and payment in their videotext system, a forerunner of the Internet. As the advantages of the SMART CARD became apparent, other organizations began to explore its possible uses. For example, the EMX SMART CARD carries medical history, current medications, personal physician names, insurance carriers and other critical health information on an individual.

The convenience of the SMART CARD for students is especially apparent in relationship to financial aid. The student's refunds and work study earnings can be automatically deposited into the student's personal bank account. The student can then purchase needed supplies and services through the use of the point of sale debit card function. This can eliminate long lines for refund checks, lost checks, mailing to bad addresses, and other problems that can occur. Students have more immediate and secure access to their funds.

Institutions can also develop a revenue stream through area businesses that accept the SMART CARD. These fees are similar to those paid by banks to merchants for accepting standard credit card sales. In addition, institutional agreements with long distance carriers for phone service to students may be negotiated.

As we increasingly head towards a cashless society, the SMART CARD is one more step forward. Don't be surprised if this technology finds its way to your institution. For more information, refer to two publications that address the issues of card uses at post-secondary schools, The National Association of Campus Card Users News and The Campus ID Report. Your business office or student activities office may have already received information about the SMART CARD.

# LIBERTY THROUGH EDUCATION: FORGING THE FUTURE

Submitted by  
Bonnie Lee Behm  
NASFAA Conference  
Committee/PASFAA Secretary

This year Philadelphia will host the NASFAA annual conference from July 10-13, 1997. The conference site is the Philadelphia Marriott located in center city Philadelphia. NASFAA recently mailed out the Conference hotel reservation forms. Make your reservations early!

Plans for the conference are well underway and the early plans guarantee a great educational and enriching experience for all conference attendees. In addition to the traditional general and interest sessions, there will also be US Department of Ed. "Chat Rooms" offering opportunities to address your questions to Department of Ed. officials on a one-on-one basis.

*Traveling to the city of brotherly love.* NASFAA has made arrangements for travel discounts on Amtrak, Delta and US Airlines. While hotel and close-by center city parking is readily available, please note that it can be expensive. You may want to look into the train or plan before committing to the drive - the cost might be cheaper.

*Photos - we need photos.* This year NASFAA is designing a special membership recognition luncheon but, to carry out its plans, it is in need of pictures of its membership. If you have any pictures of your friends and colleagues in financial aid, please send them to me so I can forward them on to NASFAA to be incorporated into this special project. Black and white or color, photos or slides are acceptable. NASFAA will make an attempt to return the photos, but you might want to make a copy if you don't want to let go of that special photo. Let's dig out those pictures from past conferences, committee meetings, office shots, etc., and show our colleagues across the nation who we are.

*Volunteer your time.* Since PASFAA is the host state, we will play a large role in local arrangements for the conference. If you have not previously signed up to volunteer your assistance, please contact Fran McKeown or Jerry Rogers. We need approximately 80 volunteers to assist with registration, stuffing conference packets, staffing the information desk and other assorted duties. With ample volunteers, each person would only be needed about 2-4 hours. Here is your chance to meet and greet colleagues from across the country.

*Humanitarian Project.* Once again, NASFAA will be asking members to bring children's books and school supplies to be donated to a Philadelphia agency in need. In addition to asking for new books for children, this is the chance to clean out those closets of old memo pads or pencils that reflect your old phone number and put the supplies to good use. Additional information on the facility that will receive our donation will be in the NASFAA preconference materials.

Look for additional information on the conference in the NASFAA newsletters or feel free to contact me at CG00242 or (215)503-1957.

Looking forward to seeing you at NASFAA.



July 10-13, Thursday-Sunday, Philadelphia, Pennsylvania



## FROM THE EDITOR'S DESK

As you leaf through the pages of this issue, you will see how a strong sense of volunteerism permeates each article. The strength of PASFAA lies in the commitment of its members to serve the organization and the financial aid profession. PASFAA is not a static organization. It continues to grow and change as the profession itself evolves. Reports on training programs, guidance counselor workshops, committee and conference activities and the impending Reauthorization all reflect the diversity of areas PASFAA addresses. There is always a committee that could use another member, a training program looking for a fresh approach, a new aid administrator who could use a mentor. Now is a good time to evaluate your own strengths and areas of interest and to volunteer where they could best be used.

Joan L. Holleran

*Joan L. Holleran*

PASFAA Newsletter Editor

## PASFAA BULLETIN BOARD

### ANNOUNCEMENTS

Janet R. McLaughlin has been hired as Assistant Director of Financial Aid at La Roche College. Her CG# is CG02677. She was previously Financial Aid Coordinator at Robert Morris College.

Mary Frances Waite, Former Director of Financial Aid at Ursinus College gave birth to her second child, January 28. Marisa Nichole joins her sister Emma Claire. Congratulations to Mary Frances and Dad, Joel.

John Hughes, Director of Financial Aid at Lackawanna Junior College died Feb. 6 in the Scranton Community Medical Center emergency room after being stricken ill while playing basketball. Messages of sympathy can be sent to his wife, Romaine and two children, Nicki and Christopher, at 1128 Luzerne Street, Scranton, PA 18504. PASFAA extends its condolences to John's family and co-workers.

### Perkins Repayment Specialist Needed

The Art Institutes International (AII) in Pittsburgh, PA, is seeking a highly self-motivated, flexible individual to assist its institutions with enhancing their Perkins Default Rate Reduction Program. This is a hand-on position which will require extensive travel from Pittsburgh to a number of affiliated institutions which disburse over \$3 million annually from their respective Perkins portfolios.

A Bachelor's degree is required. The ideal candidate will also have at least four (4) years combined experience in collections or in the Perkins program. Additionally, she/he will have experience working in a computerized environment, be an excellent communicator and experienced trainer, have excellent organizational skills, and be detailed oriented.

Prior to April 10, 1997, interested candidates should submit a letter of application and resume to: The Art Institutes International, Attention: Perkins Repayment Specialist, 300 Sixth Avenue, Suite 800, Pittsburgh, PA 15222-2598. NO CALLS PLEASE.

### Share the news with your PASFAA colleagues!

Promotions, job changes and openings, professional achievements, career milestones, marriages, births and any other "newsy" items are welcome. Send news to Joan Holleran, Newsletter Editor, or any member of the Editorial Board.

## THANK YOU

Dear PASFAA Friends:

It has been my privilege to serve as PNC Bank's representative to the colleges, universities, proprietary schools, high school and trade associations, originally in southwestern Pennsylvania, and eventually to the Corporation's market areas.

My goal has always been to render the most professional, courteous and complete service to all I came in contact with during my career at PNC.

As I prepare to embark on a new journey, I want to thank all of the people that assisted me in the journey I am about to complete. No one can do it alone, it takes friends and acquaintances, business and personal, to help one to reach whatever goals they have set and met.

My best wishes to all for success in reaching your goals in your current and future endeavors.

If I can be of any assistance to you, personally or professionally, please consider me at your service.

Thank You.

Sincerely,



Pat Hayes, Retiree



## PASFAA MEMBERSHIP

Submitted by  
Georgia K. Prell  
Membership and Elections Chair

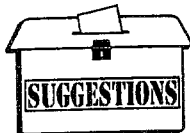
There are four classifications of membership in our Association: 1) Life membership granted to individuals by the Executive Council for lifelong achievement in the financial aid profession; 2) Active membership which is the voting members and includes individuals responsible for the administration of student financial aid and/or having the authority to award aid representing institutions of post-secondary education in the Commonwealth; 3) Associate membership which includes representatives of secondary schools, government agencies, foundations, private and community organizations interested in financial aid matters and representatives of post-secondary education institutions who do not qualify for active membership and 4) Student membership. There are currently 567 members in the association with the following breakdown: 2 Life, 417 Active, 148 Associate and no student members.

PASFAA is an individual membership, not an institutional membership. Remember to keep the association aware of your correct mailing address and information.

## 1997 CONFERENCE PLANNING – CONTINUES

Submitted by  
Brandi Darr  
'97 Conference Committee

### '97 Conference



If you are inclined to get to the point, then this year's PASFAA conference in Pittsburgh will bring "yunz" in touch with a world famous incline and straight to the "Point" at Point State Park. So pack your bags, we're going dawntawn from Sunday, October 5 through Wednesday, October 8.

In the heart of the "steel city" at Station Square, the conference promises an array of Pittsburgh's historic charm, cosmopolitan style, proud fans in gold and black and a Three Rivers cruise aboard Pittsburgh's famous fleet - the Gateway Clipper.

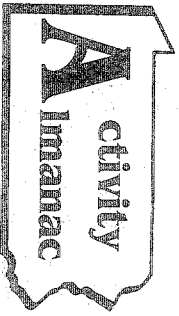
If you have any suggestions or ideas for session topics, please contact any of the committee members. They include: Conference Chair, Julie Salem-University of Pittsburgh at Johnstown, George Walter-Villanova University, Michael Burke-Germantown Hospital and Medical Center School of Nursing, Brandi Darr-Triangle Tech, Monique Davis-Point Park College, John Lockette-Educaid, Ragan Watson-Clarion University and Jim Zuzack-Slippery Rock University.

So join us in the 'burgh this fall. We won't be hangin' ahht under the Kaufmann's clock dawntawn, we'll be at Station Square. See "yunz" there!

## EXECUTIVE COUNCIL TO SERVE AS MENTORS

Submitted by  
Vall Heist  
Professional Standards  
& Training Chair

As part of a Mentoring Initiative through the Professional Standards and Training Committee, all member's of PASFAA's Executive Council have agreed to serve as mentors to all current members of PASFAA. If you have any questions about financial aid and don't know who to call, feel free to access one of PASFAA's council members. They are ready and willing to serve as a resource to PASFAA's membership.



April 8 & 16, 1997

One-day training covering federal issues, loan and state grant updates, reauthorization, plus additional sessions

April 8, 1997

Valley Forge Hilton, Philadelphia

April 16, 1997

Sheraton at Station Square, Pittsburgh

May 18-21, 1997

EASFPA '97 Conference: Portland, Maine

June 9-11, 1997

Training for Intermediate Financial Aid

June 9-14, 1997

Administrators: Dickinson College, Carlisle, PA  
Training for New Financial Aid Administrators:

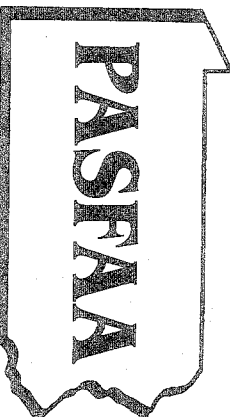
Dickinson College, Carlisle, PA

July 10-13, 1997

NASFPA '97 Conference: Philadelphia, PA

October 5-8, 1997

PASFAA '97 Conference: Pittsburgh, PA



650 PASFAA Newsletter  
Financial Aid Office  
Kutztown University  
Kutztown, PA 19530

