

Life in the Business of Financial Aid...

35th Annual Conference
October 19-22, 2003



SEVEN SPRINGS
MOUNTAIN RESORT

FEATURES

- President's Letter
- Award Nominations Sought
- Herschok Honored
- President's Budget Proposal
- Meet Kathleen Smith
- BT&T Call-In & Chat
- Marketing Yourself
- Web Portals
- Guidance Counselor Perspective
- Sector and Committee Reports

2002-03 PASFAA EXECUTIVE COUNCIL

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Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 2002-03

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2. PUBLICATION SCHEDULE

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

Summer 2003 issue:	articles due May 15
Fall 2003 issue:	articles due July 15
Winter 2004 issue:	articles due November 15
Spring 2004 issue:	articles due February 15

3. IMPORTANT MESSAGE

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

PASFAA Potpourri

1. MOVING? CHANGING POSITION OR TITLE?

PASFAA membership belongs to the individual, not the institution. All changes in name, address, title, etc. should be submitted to Gary Means, Financial Aid Office, Westmoreland County Community College, 400 Armbrust Road, Youngwood, PA 15697 or meansga@wccc.westmoreland.cc.pa.us. For 2002-03, the membership list is maintained at Westmoreland County Community College.

2. 2002-03 PASFAA COMMITTEES

Government Relations	David Smedley
Membership	Gary Means
Association Governance	Gary Means
Public and Professional Information	Kimberly McCurdy
Technology Advisory Group	Ginny Kopko
2003 Conference	Sheree Fetcho
Financial Aid Training	Donna Cerza
Financial Aid Awareness	Brian Blackburn
Finance and Development	Barbara Schmitt

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Gary Means, Westmoreland County Community College, for information about 2002-03 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.pasfaa.org>
Webmaster, Mary Miller, mmiller3@aesSuccess.org or PH12038.

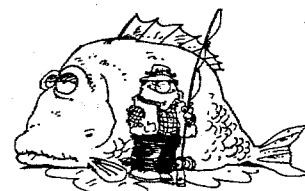
LETTER FROM THE PRESIDENT



Greetings PASFAA Members:

Well... it appears our own Punxsutawney Phil's forecast for six more weeks of winter held true this year. At times it seemed like spring was never going to arrive, but it did and so arrives one of my favorite times of the year... trout season! I am personally looking forward to spending a few hours casting my fly line on my favorite mountain stream (location is a secret) and forgetting for just a few hours the work piling up on my desk.

Fly Fishing and our profession actually have much in common. Each demands effort, lots of patience, a willingness to accept that you will not know everything, and one of the most important similarities, a teachable spirit. During the spring season, PASFAA, as well as AES, undertake a number of training events intended to make us better "fishermen/women" and even to help us relearn the basics that we may have forgotten. In March, PASFAA and AES collaborated in offering our eighth annual Teleconference. This year's theme was "Eyes on the I's" which included topics on IRS tax issues, an update on current international student regulations, 529 savings plans, Student and Exchange Visitor Information System (SEVIS), and a current federal update out of Washington by Scott Miller, AES' Federal Relations Director. If you were not able to view the broadcast, you still have time because AES will maintain the teleconference broadcast at the AES website until mid-April via video streaming technology. I personally want to thank the PFAT and teleconference committee, AES staff, and the many volunteers who helped make this unique and important training initiative possible.



Other upcoming training events include our annual Spring Training Workshops that will be held April 9 at the Sheraton in Warrendale and in the east on April 16 at Drexelbrook Catering & Corporate Conference Center in Drexel Hill. As always, our spring training seminars will be both informative and timely in delivering relevant topics of interest to all of us. These training events would not be possible without the hard work and dedication of many volunteers who served as committee members, site registrars, presenters, moderators, packet stuffers, and other behind-the-scene roles that are performed with little fanfare or acknowledgement. Yet, each role is vitally important in making these events a success. To improve the volunteer process within PASFAA, we are going to move our timeline for soliciting the 2003-2004 volunteer forms to early May (after Spring Training). By doing so, we can begin compiling our volunteer database earlier to give our committee co-chairs adequate time to contact interested volunteers and to select their committees prior to the annual conference. As our organization continues to grow in numbers and diversity, so does our need for more volunteers. If you are willing to serve PASFAA, we will do our best to ensure that you get the opportunity to serve PASFAA in some capacity. The 2003-2004 Volunteer Form will be posted on the PASFAA homepage in early May. For your convenience, a complete listing of upcoming training events, workshops and conferences at the state, regional, and national level are listed on the back of this newsletter. In addition to the newsletter, please check the PASFAA and AES websites periodically for updated information regarding these events.

EASFAA is coming to Pennsylvania! The EASFAA conference will be held in Hershey at the Hershey Lodge (site of 2002 PASFAA Conference) from May 14-17. I would like to encourage as many of our members as possible to attend what promises to be an outstanding conference and to lend our support to Chris Zuzak, Director of Financial Aid at IUP, as she assumes the role as EASFAA President.

I hope to see many of you at one of our training events or at the EASFAA Conference in Hershey. Please contact me if you have suggestions, comments, or questions regarding PASFAA. Winston Churchill said, "We make a living by what we get... we make a life by what we give." I trust each of you will decide to give back to our organization by volunteering this year. Have a wonderful spring!

Sincerely,

Robert J. Thorn

Bob Thorn
PASFAA President

Nominations Requested for PASFAA Awards

Submitted by
Gary Means
Past President

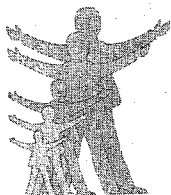
Nominations are being sought from the membership for PASFAA's Distinguished Service Award, Honorary Life Membership, and Emerging Leader Award. Nominations must be received by May 2, 2003.

The **Distinguished Service Award** is presented to those individuals who have made significant contributions to the Association through leadership, activities, and/or research in financial aid. This award recognizes service to PASFAA over a period of time in the profession of financial aid and is not recognition for any single event or activity. The 2002 recipient was P. Vincent Racculia of AES/PHEAA. A committee of past recipients and PASFAA President will review nominations and recommend to Council their choice.



Honorary Life Membership is given to individuals who have made outstanding and sustained contributions to the financial aid profession. This honor is not necessarily awarded each year and is not restricted to PASFAA members. PASFAA Council is responsible for the final selection. In February 2003, this award was given to Michael Herschok of AES/PHEAA in recognition of his many years of service to the financial aid community.

The **Emerging Leader Award** is given to those individuals who, within about five years of entering the financial aid profession, have demonstrated concern, service and commitment to the needs of PASFAA and its projects. Nominations for this award must be current regular or associate members. Nominees will be contacted to complete a form to provide information concerning their involvement in PASFAA. Council will review the nominees and select the recipient at the June meeting. Last year's recipient was Brian Blackburn from Widener University.



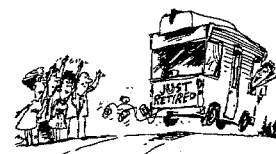
Nominations for the above listed awards should be submitted by email to meansga@westmoreland.cc.pa.us or by mail to Gary Means, Director of Financial Aid, Westmoreland County Community College, 400 Armbrust Road, Youngwood, PA 15697.

Retirement Recognition Program

Submitted by
Bob Thorn
PASFAA President

PASFAA implemented the Retirement Recognition Program to acknowledge those individuals who have served our profession for many years. This special recognition is awarded to current (regular or associate) PASFAA members who have given 25 years or more of service to students and families, their colleagues and their institutions in the area of financial assistance or worked in the area of financing of post-secondary education.

I need your help to make this program successful. If you or one of your colleagues with 25 years of service or more has retired during the 2002-2003 school year or plans to retire this year, please notify Bob Thorn, PASFAA President, before June 30 at thorn@cup.edu. PASFAA will formally recognize those individuals who qualify for this special recognition at the 2003 annual conference at Seven Springs.



National Student Employment Week April 13-19, 2003

Remember to recognize your student employees!

Pennsylvania Financial Aid

Training Program

Submitted by
Donna Cerza
Chair, Training Committee

Spring Training

April 9, 2003: Sheraton North, Mars
April 16, 2003: Drexelbrook, Drexel Hill



The Spring Training Committee has captured the true nature of our financial aid world with this year's zoo theme. Plan to break out of your habitat and attend PASFAA's annual Spring Training. The events are scheduled for the west on April 9 at the Sheraton North, Mars and for the east on April 16 at Drexelbrook Catering Conference Center in Drexel Hill.

Session topics will include: One Stop Portal systems, 529 plans, an IRS session, Professional Judgment, Third Party Programs, COD, Campus Safety/Security and Alternative loans vs. PLUS loans just to name a few. And of course, federal, loan and state grant updates will be offered. With experienced presenters from our profession as well as USDE staffers, Field Staff Coordinators from PA Tax Programs, AES/PHEAA staff, and a PELA panel, the seminars will provide a plethora of useful information.

Don Raley Institute

June 16-20, 2003: Dickinson College, Carlisle, PA

If you are fairly new to our profession (less than two years experience), you will want to take advantage of this week-long, intensive training program. The Institute guarantees to provide you with a comprehensive foundation for administration of student financial aid. You will also have the chance to meet new people and develop some invaluable friendships. Our faculty for this year are Ken Grugel, Clarion University of PA; Carolyn Julian, Pennsylvania State University; and David Smedley, Valley Forge Military Academy & College. All registration materials will be mailed to your institutions.



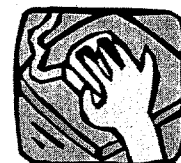
Intermediate Summer Institute

June 16-18, 2003: Dickinson College, Carlisle, PA



The Intermediate Summer Institute is designed for FAO's with two or more years of experience. This year's topics will include E-Signatures and Electronic Office, COD, Loan Consolidation, Program Reviews and Audits, NPRMs/Reauthorization, Withdrawals/Refunds, Special Circumstances, and Marketing your Campus. Our faculty members are Jennifer Liedtka, Lebanon Valley College and Raymond Toole, Delaware County Community College. Watch for registration materials in your campus mail and plan to sign up early for this excellent offering!

Have you been to www.pasfaa.org today?





WASHINGTON UPDATE

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA

Better Late than Never - Congress Completes Work on FY 03 Funding

FY 03 Appropriations

More than four months after the start of the 2003 Federal Fiscal Year (FY 03), Congress completed work on FY 03 funding. The Omnibus Appropriations bill provided a record level of funding for the federal government and some modest increases for student financial assistance programs. With the exception of Defense and Homeland Security, education was the only federal spending priority that received a meaningful increase in funding. The following chart compares FY 03 funding with last year's levels:

SFA PROGRAM	FY 2002	FY 2003 APPROVED
Pell (maximum award)	\$4,000	\$4,050
SEOG	\$725 million	\$760 million
FWS	\$1,011 million	\$1,004.4 million
Perkins Loans Capital Contributions	\$100 million	\$99.4 million
LEAP	\$67 million	\$66.6 million
Gear-UP	\$285 million	\$293.1 million
TRIO	\$802 million	\$827.1 million

**BUDGET
NEWS**

What's



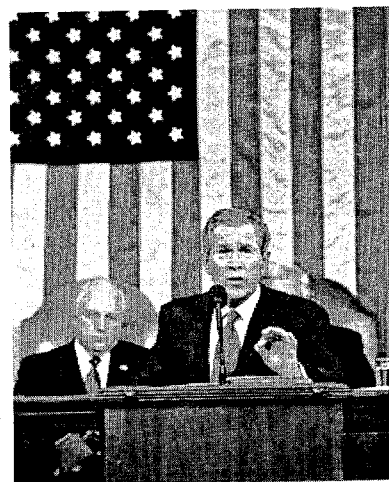
**on the
Hill?**

Language included in the Omnibus Appropriations bill provided for most FY 2003 funding numbers to be reduced by .065%. The Office of Management and Budget has made its final determination as to which programs are subject to this reduction. The numbers in the above chart reflect this reduction.

President's Budget Proposal

On February 3, 2003, President Bush introduced his FY 2004 Budget Proposal. The \$2.23 trillion budget plan emphasizes Defense and Homeland Security (sound familiar?) and tries to hold the line on almost all other federal spending.

While the chart below indicates that the President is looking to reduce funding for some aid programs, his goal was to provide no increases. Because Congress had not wrapped up the FY 03 budget before the President's proposal was released, the President's numbers had to be based on the FY 02 appropriations. However, the President has proposed some real reductions, including eliminating funding for the LEAP program and for new Federal Capital Contributions under the Perkins Loan program.

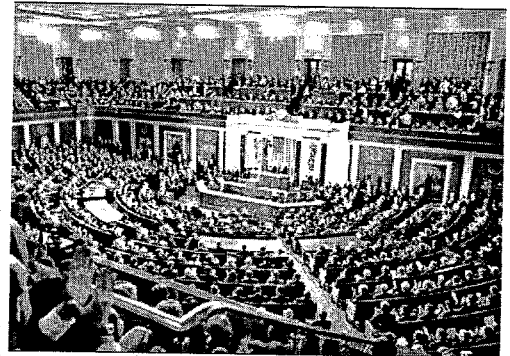


President Bush makes a point during his State of the Union address while Vice President Cheney looks on.



SFA PROGRAM	FY 2003 APPROVED	FY 2004 Proposed by the President
Pell (maximum award)	\$4,050	\$4,000
SEOG	\$76 million	\$725 million
FWS	\$1,004.4 million	\$1,011 million
Perkins Loans Capital Contributions	\$99.4 million	\$0
LEAP	\$66.6 million	\$0
Gear-UP	\$293.1 million	\$285 million
TRIO	\$827.1 million	\$802 million

The President has also proposed a program to match the data of federal student aid applicants against the data they reported to the Internal Revenue Service. The President's budget assumes that this match will eliminate \$638 million in overawards for the Pell Grant program, alone, in 2003 and 2004. These savings would be used to help pay down the Pell Grant funding shortfall.



A joint session of Congress met in the House Chamber of the U.S. Capitol to hear the State of the Union address.



In addition, the President is proposing to increase the loan forgiveness program for teachers. Under the President's plan, teachers who meet the definition of "highly qualified", as defined in the No Child Left Behind Act, and who serve as math, science, or special education teachers in high-need schools would be eligible for the forgiveness of up to \$17,500 in student loans. This is an increase over the current limit of \$5,000. The proposal is expected to cost \$52 million for loans made in 2004 and \$696 million over ten years.

It is way too early in the process to predict how successful the President will be in achieving his goals to slow down federal spending overall, and spending for student aid specifically. It is not too early, however, to begin to contact your members of Congress and let them know how you feel about the President's proposal.



New NASFAA Review for NCAA Division I Schools

Submitted by
Mindy Kaplan Eline
NASFAA



In February 2003, the NASFAA will begin offering a new financial aid review program for schools that compete in NCAA Division I sports. Although violations of NCAA by-laws usually originate in the athletic department, serious infringements can occur in other campus offices. NASFAA's new Financial Aid NCAA Division I Compliance Review focuses on the financial aid office and is designed to evaluate the financial aid office's oversight and administration of NCAA by-laws as they relate to financial aid.

During the review, peer reviewers will examine the institution's:

- o Athletic scholarship notification process,
- o Coordination of athletic and Title IV aid,
- o Compliance with Equity in Athletics Disclosure Act requirements,
- o Submission of athletic aid data,
- o Reporting of athletic program participation rates,
- o Disbursements procedures,
- o Coordination and interpretation of rules procedures,
- o Athletic governance structure,
- o Monitoring, reporting, and certification steps, and
- o Program evaluation and documentation efforts.

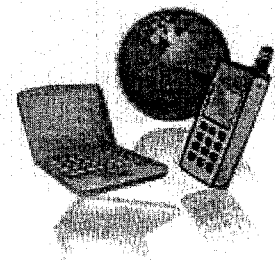


The Financial Aid NCAA Division I Compliance Review is being offered as the newest module in NASFAA's Standards of Excellence (SOE) Review Program – a peer review program developed in 1999 to promote the highest standards in the administration of student financial aid.

For more information, contact Vernetta P. Fairley, Program Director at 202-785-0453, ext. 141 or fairleyv@nasfaa.org, or visit www.NASFAA.org/SOE.asp.

Business, Trade & Technical School Telephone Conference Call & Chat Session

Submitted by
Danell Schoemaker
Newsletter Editorial Board

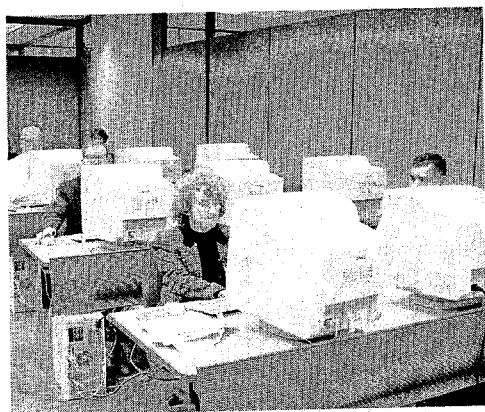


On December 9, Bill Hoyt, Consolidated School of Business, and Danell Schoemaker, Berks Technical Institute, along with the professional staff of PHEAA, facilitated the "Business, Trade and Technical Conference Call" followed by questions via the "Business, Trade and Technical Chat Room." The training session was held at PHEAA headquarters but gave all the financial aid folks from business, trade and technical schools a chance to participate, while having the luxury of staying in their own offices and participating at the same time. Isn't technology a wonderful thing?

Diana Sheehan of PHEAA orchestrated the training event and guided us through the process. Many thanks goes to Diana for putting so much time into making this a success. We had 54 people pre-registered for the conference call and 35 people participated in the chat session. Participants were instructed to call in at a specific time, turn off the ringers on their telephones, and sit back to learn a little bit about areas of financial aid, then follow up with questions to everyone via the chat room.

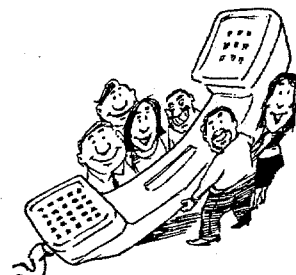


Danell Schoemaker responds to one of the topics covered in the chat.



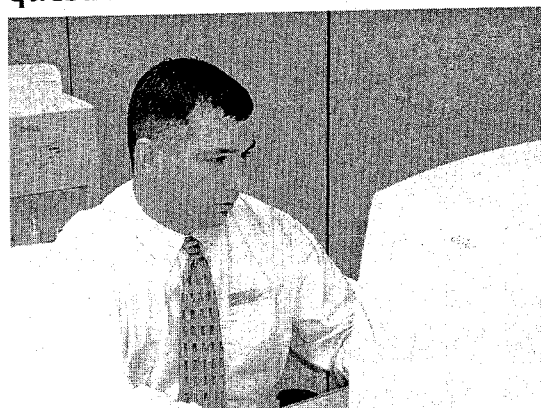
Chat room volunteers field participants questions and comments.

Some of the topics we covered included regulatory changes, entrance/exit counseling, figuring cost of attendance, record documentation, importance of having a policy and procedures manual as well as keeping it updated, maintaining audit reports, and improper retention or disbursement of funds. After the conference call, participants were instructed to go to the chat session and post any questions or comments that they may have had for any of us.

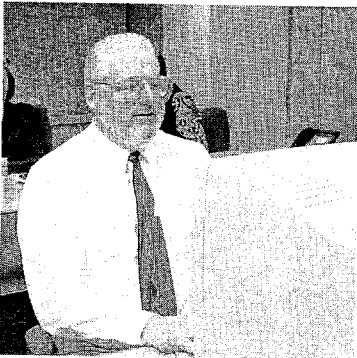


There were many good questions and for those questions whose answers were not readily known, staff members were assigned to do some research. For those folks who could not participate, the questions and answers have been posted on the PHEAA website for reference and as a training tool.

As many of us know, it becomes harder and harder to get away from the office. Being able to have access to this form



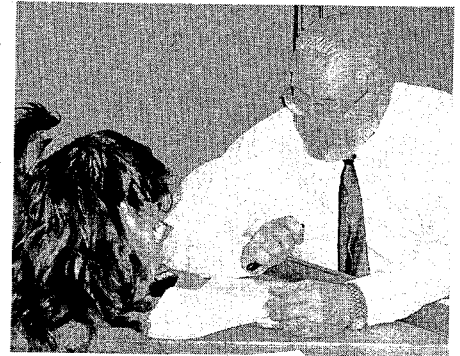
Matt Williard, AES/PHEAA, responds to a loan question during the chat.



Bill Hoyt takes a question during the chat portion.

of unique training is ideal. You get the opportunity to learn and interact with your colleagues and you never have to leave your office. The "virtual" session affords participants the opportunity to view training materials later and archive them in your own personal "learning files." For those of you who are in one-person offices or from small offices, you know that this type of training definitely fits the ticket as far as "need." Also, it is always good to

participate with folks in your own sector who are facing some of the same dilemmas as you do on a daily basis.



Bill Hoyt and Danell Schoemaker facilitate the BT&T conference call.

Finance and Development Committee

*Submitted by
Barbara Schmitt
Chair, Finance & Development Committee*



The Finance and Development Committee met January 31 at the Dixon University Center in Harrisburg. The major topic of discussion at this meeting was the PASFAA Investment Policy. Our investment policy was last reviewed in 1998-99 and the committee felt it was time for the policy to be re-examined. Mr. Jack Spahr, from Prudential Securities, met with the group and discussed several viable options. Since the amount of funds invested depends heavily upon the operating budget, we have tabled the discussion pending further information from the Treasurer. The committee will finalize a suggested investment policy at our next meeting, and submit to Council for approval.

The next F&D meeting is March 21 with the focus on finalizing the investment policy and conference and budget preparation.

Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2002-03 fiscal year. It is because of this support that PASFAA is thriving as an organization and able to create new initiatives for the benefit of all. We look forward to continuing working together.

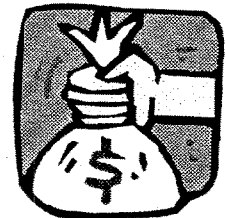
Platinum (\$8,000 and Above): AES/PHEAA, Citizens, Fleet, Key Education Resources, M&T Bank, National City, PNC Bank, Sallie Mae

Gold (\$6,000 - \$7,999): Academic Management Services, Citibank Student Loan Corporation

Silver (\$4,000 - \$5,999): Beneficial Savings Bank, Chase, Educaid-a First Union Company, Nellie Mae, Sovereign Bank, USA Funds

Bronze (\$3,000 - \$3,999): College Board, EdAmerica, Suntrust Education Loans, Wells Fargo EFS

General (Up to \$3000): Allfirst Bank, College Loan Corporation



PASFAA Honors Michael Hershock

Submitted by
Mary Miller & Kathy Myers
AES/PHEAA



Bob Thorn, PASFAA President, (with microphone) presents Michael Hershock a plaque and life membership to PASFAA upon his retirement. Also in photo are Richard Willey, new CEO at AES/PHEAA, Elinor Taylor, chair of AES/PHEAA Board of Directors, and Lieutenant Governor, Catherine Baker Knoll.

Michael Hershock, former CEO and President of AES/PHEAA was recognized by PASFAA at a retirement reception on February 5, 2003. Bob Thorn, PASFAA President, presented Mr. Hershock with a plaque for his service to higher education and also presented him with life membership to PASFAA. The highest award that PASFAA has to bestow upon an individual is that of life membership and is given to individuals who have made an outstanding and sustained contribution to student financial aid. Mr. Hershock is the eighth recipient of the PASFAA Life Membership award.

Mr. Hershock retired after more than eight years as head of AES/PHEAA and more than 30 years of public service. With his guidance, the organization experienced its most remarkable period of growth in its nearly 40 year history becoming

America's second largest student loan guarantor, third largest student loan servicer, ninth largest student loan holder and largest non-bank lender.

Since joining AES, Mr. Hershock managed to stabilize and enhanced all business lines while generating sufficient earnings to fund \$80 million dollars annually in "free" public service benefits without any additional burden to taxpayers.



(l to r) Gary Means, Jean Walker and Bob Thorn, past, future and current PASFAA presidents relax after attending Michael Hershock's retirement tribute.

New CEO at AES/PHEAA Pledges to Continue Partnership

Dear PASFAA Members:

As you may know, Michael Hershock recently retired from his position as President and CEO of American Education Services (AES) and the Pennsylvania Higher Education Assistance Agency (PHEAA). We wish him the best in his future endeavors, especially his work with the newly created Pennsylvania Higher Education Foundation.

It is my honor to have been named by the AES/PHEAA Board of Directors as Mike's successor. Through my previous work as AES' Chief Operating Officer, I have worked closely with our management team and partners in the higher education community to help make post-secondary school an affordable reality for all students. While there has been a change in our leadership, be assured that our common spirit of initiative and innovation will form a solid foundation for continued success.

Mr. P. Vincent Racculia, Executive Vice President for State and Federal Programs, and his staff will continue to provide schools with industry-leading products, services and customer support – all of which are designed to streamline every step of the financial aid process for your school and students.

I look forward to working closely with you as we work toward our common goal of creating access to higher education for every student who has the desire to achieve it.

Sincerely,

Richard "Dick" Willey
Chief Executive Officer



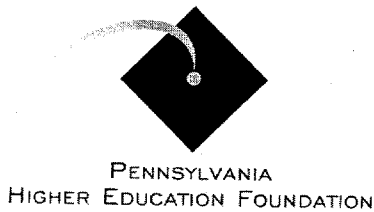
Mr. Richard "Dick" Willey

Higher Education Foundations Established

Submitted by
Kathy Myers
AES/PHEAA

In 2001, the Higher Education Foundation and the Pennsylvania Higher Education Foundation were established to provide students and families access to higher education. The Foundations are independent non-government organizations working closely with the Pennsylvania Higher Education Assistance Agency (PHEAA).

Higher Education Foundation



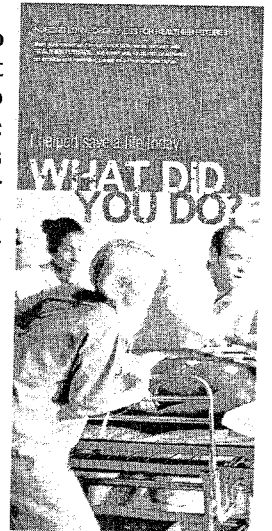
The Foundations' mission are to expand and enhance affordable options for postsecondary education by identifying key areas of education in need of financial assistance and creating innovative programs and services. The Foundations will reach out to students and families to promote the importance of education, the affordability of a quality higher education, and the career opportunities that exist with continued education. To stimulate and sustain public interest and support, the Foundations also will solicit donations from the community and other charitable organizations, including foundations, corporations, and private donors.

Nursing Education Assistance is First Initiative

The Pennsylvania Higher Education Foundation's first charitable initiative involves a comprehensive nursing education financial assistance effort with the goal of providing affordable access to nurse education programs. Pursuant to this endeavor, the Foundation supports innovative grant and loan forgiveness programs, the Nursing Education Grants program and "Nursing Loan Forgiveness for Healthier Futures," thereby reducing the critical need for nurses in the Commonwealth.

Nursing Education Grants offered by the Pennsylvania Higher Education Foundation help alleviate the state's nursing shortage by generating new avenues to financial aid, otherwise not available to schools – and ultimately students. The Foundation provides grant funds to Pennsylvania nursing schools who will then use the funds to increase enrollment and improve student retention and licensure pass rates. "Nursing Loan Forgiveness for Healthier Futures" is a program self-funded by PHEAA and jointly administered with the Pennsylvania Higher Education Foundation with no taxpayer support. "Healthier Futures" provides loan forgiveness to eligible direct care nurses or nurse educators over three years of qualified employment after graduation with a participating employer.

Supplement to this initiative, the Foundation supports a state-wide public service awareness campaign, "Futures in Nursing... Feel the Rush." The campaign takes the traditional understanding of a nursing career to the next level by explaining the diverse opportunities and unique career paths available to nurses through higher and continuing education. "Futures in Nursing" is comprised of an interactive Website, FuturesInNursing.org and an ongoing advertising campaign in Pennsylvania schools, hospitals and health organizations.



Council Minutes on PASFAA Website

The newsletter will no longer carry minutes from recent Executive Council meetings. You can access the complete minutes of the February 10, 2003 meeting on the PASFAA website at www.pasfaa.org or by contacting the PASFAA secretary, Kim McCurdy, at kmccurdy@mnsfld.edu.



Government Relations Committee Report

Submitted by
David Smedley
PASFAA Vice President

The Government Relations Committee met on Monday, January 27, 2003 on the campus of Valley Forge Military Academy and College. On the agenda were the following issues and ensuing discussion:

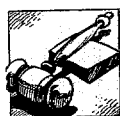


• HEA Reauthorization

The Committee discussed HEA Reauthorization issues, drawing upon recent articles from *The Chronicle of Higher Education* outlining various issues of contention – notably, annual and aggregate loan limits, Pell Grant levels and funding, and loan consolidation. The Committee also reviewed draft proposals being worked on for by AES/PHEAA. After a considerable discussion, the Committee moved to recommend to PASFAA Council that a position statement on these issues be prepared for submission to the House Education and the Workforce Committee; however, the Committee felt that it should remain general, at this time, in order to see how the process moves along. PASFAA could then offer additional position statements later in the year, in reaction to how the process moves along. The Committee also recommended that Council consider submitting its proposals in conjunction with the AES/PHEAA proposals.

• Fed Up Bill Reintroduced

The Committee reviewed the details of the Fed Up bill that was reintroduced in Congress in January and moved to recommend to PASFAA Council that a letter of support be sent to members of Congress for the bill, noting specifically support for the use of DOE's "458 accounts" for funding of the bill (which DOE had agreed to last year but which was blocked when the bill failed).



• Pennsylvania Legislative Budget Process

The Committee discussed a proposal for PASFAA to write a letter of support for the Pennsylvania State Grant program to the new Governor and members of the General Assembly, and recommends to PASFAA Council that this be done.

• PASFAA Legislative Guide

The Committee reviewed the NASFAA award-winning Legislative Guide. In an effort to continuously improve it, the Committee recommends that the Guide be published on a bi-annual basis, to also include a list of the Pennsylvania Congressional delegation as well as members of the Pennsylvania General Assembly (such listing also to be available on the PASFAA web-site). Bi-annual publication would dovetail with legislative elections, this ensuring that the lists are current.



• Voter Registration Brochure

The Committee considered a proposal to create a brochure outlining how to register to vote, with listings of County Boards of Election in Pennsylvania, web-address for the Pennsylvania Department of State, and web-address for the Federal Election Commission (for non-PA residents). Such a brochure would be available for schools to link/download from the PASFAA website.



Volunteers Wanted

Seeking Energetic People Who Like to Help Others

Submitted by
Margaret F. Hynosky
Institutional At-Large
Sector Representative

If you want to get involved in PASFAA or maybe further your volunteerism, this is your chance! Included in this issue of the Newsletter is the PASFAA Volunteer Form for 2003-2004 year. Listed on the back of the Volunteer Form are brief descriptions of the PASFAA Committees and Subcommittees. Whether you have an interest in Financial Aid Awareness or Financial Aid Training or whatever area of financial aid appeals to you, this is your chance to get involved. If you are not sure if you can do it and need that little extra push, contact me or any other Council or Committee member and learn more about volunteering for PASFAA.



Volunteers!



Please complete the form and return it to me by May 1, 2003. The Membership Committee will be compiling all the preferences and forwarding the list of volunteers to the Committee Co-Chairs by May 15, 2003.

Who is Kathleen Smith and Why is She So Important?

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA



First, I must tell you that Kathleen will be the first to tell you that she's really not an "important" person. But, this writer disagrees.

Kathleen, whom many of you know from her days working for PHEAA, is a Professional Staff Member for the House Committee on Education and the Workforce. She is a member of the "majority" staff, which means she works for the Republican members of the committee, because the Republicans are currently the majority party in Congress.

Kathleen has held her current position for about a year and a half. She and her colleague, George Conant, are the key staff members for the Committee on issues relating to postsecondary education. In that role, Kathleen reports, primarily, to the Chairman of the Education and the Workforce Committee, currently John Boehner (R, OH) and the Chairman of the Subcommittee on 21st Century Competitiveness, currently Rep. Howard "Buck" McKeon (R, CA). This means that Kathleen will be a focal point for the reauthorization of the Higher Education Act, which is expected to be completed sometime in 2004.

On a typical day, Kathleen could be involved in drafting legislation, meeting with constituents with an interest in postsecondary education policy, drafting statements for Members of Congress to present on the House floor or in committee meetings, working with Members of Congress or their staff on items of interest to them, arranging and helping conduct public hearings, providing background materials on postsecondary education issues, and meeting with colleagues on other committees or in the Senate.




Kathleen Smith, a Professional Staff Member for the House Committee on Education and the Workforce, in her Capitol Hill office.

Kathleen's goal for the upcoming reauthorization is to "ensure an open, collaborative bipartisan process in the development of a postsecondary reauthorization bill". This includes meeting with, and collecting ideas from, various postsecondary education and financial aid associations, individuals with specific concerns, and practitioners. As a former financial aid administrator, Kathleen is especially focused on obtaining the views of FAAs and gauging their reaction to various proposals. She also expects to work very closely with the Democratic members of the Committee and with the Senate as she helps develop the reauthorization bill. This cooperative theme is a carryover from her work to craft the Heroes legislation (which provided relief for those affected by the tragic events of September 11, 2001), her successful efforts to solve the looming interest rate crisis in the student loan program, and in her attempts to enact the "FED-UP" Act, which would have provided significant administrative relief for all those involved in managing the programs under the Higher Education Act.

Kathleen was very disappointed that the FED-UP Act has not yet been enacted by Congress and that the Congress has not extended the provisions that provide administrative relief for schools with low default rates. Despite her valiant efforts, political forces have, to date, conspired against enactment of these two important measures.

Based on her experience in attempting to enact the FED-UP Act, Kathleen offers the following advice to PASFAA members as reauthorization approaches: "Those working most directly with students and their families have a powerful voice that they need to make certain is heard loud and clear. We need to know how ideas we discuss in Congress will affect the day-to-day delivery of aid to students. In making your voice heard, you need to make sure that those whose job it is to in Washington, DC understand your positions on the issues before Congress." Kathleen adds, "Stay close to those Washington groups to be sure they are truly representing your interests."

This writer's advice is for you to take Kathleen's thoughts to heart and make sure that you make your voice heard during the upcoming reauthorization. The more you get involved, the happier you may be with the ultimate outcome. We are very fortunate to have someone with as much experience and knowledge as Kathleen in such an influential position. Those of you who heard her remarks at PASFAA know that Kathleen promised to keep her door open to anyone who wants to discuss issues related to reauthorization. Do yourself a favor; take her up on this offer.



Kathleen also wanted to remind you that the Committee on Education and the Workforce has established a website to collect ideas for reauthorization. Please check out the Committee's website at <http://edworkforce.house.gov/> for details. Remember, "ya' gotta play to win!"



Second Leadership Development Training Planned

Submitted by
Lisa Kendi
Chair, Leadership Development

Plans are underway for the second annual PASFAA Leadership Development training to be held at Seven Springs Mountain Resort, Champion, PA, on Saturday and Sunday, October 18-19, in conjunction with PASFAA's annual conference being held Oct. 19-22 at Seven Springs.

Once again, there will be a limited number of seats available for the training workshop. Twenty participants will be selected based on recommendations from the eight sector representatives and with input from current PASFAA officers and the committee. The leadership development training workshop will focus on those individuals with 3-15 years of financial aid experience who have the potential and desire to develop as leaders within PASFAA.



The committee is currently working on the agenda and sessions offered for this workshop. For additional information on the leadership development training or to volunteer to serve on this year's committee, please feel free to contact any of the following committee members:

Lisa Kendi, Chair
Valerie Mockus
Bernard McCree
Brian Blackburn

Fleet Education Financing
The College Board
Thaddeus Stevens College of Technology
Widener University

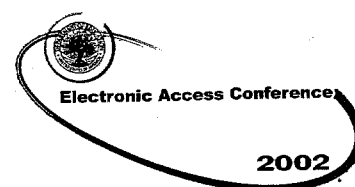


Keep a look out for additional information on the Leadership Development Training throughout this upcoming year.

2002 EAC Conference

Submitted by
Christine Zuzack
Indiana University of PA

This year the ever-popular Electronic Access Conferences (EAC) were held in Orlando, Florida during the first week of November and in Las Vegas, Nevada during the first week of December. Each conference was four days in length which was a departure from last year's three three day conferences. The expanded time frame allowed for much more in-depth coverage of the many topics addressed during the conference.



Some of the EAC Conference participants take time out to relax.

This year's focus was "Back to Basics," and many of the general sessions addressed the fundamentals of financial aid administration. A vast array of concurrent workshops examined the newest in electronic processes offered by the Department of Education. Pennsylvania was well represented with a number of PASFAA members in attendance in Las Vegas, as well as Orlando.

For those who were unable to attend, copies of the handouts from many of the sessions can be obtained by visiting the website:

www.ifap.ed.gov under Tools for Schools. Click on Conference Presentations and Ed Conferences. The 2002 EAC conference presentations are listed.



PASFAA members (l to r) Brian Blackburn, Jean Walker, Gary Means and Bill Irwin met at the Las Vegas EAC Conference

This article continues a series of reflections about the business of financial aid from a variety of viewpoints.

From the Perspective of a School Counselor

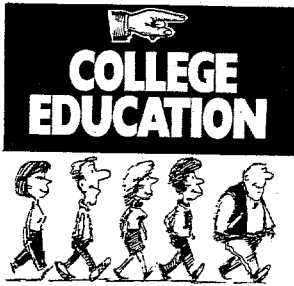
Submitted by
Jennifer Liedtka
Newsletter Editorial Board



They call us with questions about their students. We visit their schools to offer presentations to their families. At our annual Guidance Counselor Workshops, they fill the room. Who are these people, operating on the fringe of our professional worlds?

High school counselors – they are the folks working the "early stages" of the process, attempting to spread the financial aid message and calm panicked families who are just beginning to consider the college scene. So how do these counselors really view the process? What role do they feel they should be assuming in it? And how do they deal with the challenges?

I recently had the opportunity to speak with two school counselors, and while their perspectives were pretty much what I expected them to be, it was a satisfying reminder of the fact that these are people who just want to do well by their students. Helping those students with the financial aid process is therefore a necessary part of their jobs, and so, they are eager to understand as much as they can in order to most effectively provide assistance. Granted, I spoke with some rather high achieving counselors, so their sentiments might not be shared by all, but I feel fairly safe in saying the majority are with us.



Peggy Woods, current president of the Pennsylvania School Counselors Association (PSCA), views herself as a primary financial aid resource for her students while they are in high school. As such, she feels strongly that she needs to be "up on the process, the terminology, and the latest things". Bruce Barner, the PSCA president elect, echoed her sentiments, "I inform people about the process so that they are better armed with what they need. I step in and help them to execute." He tells students, "You need to pick the right school and then think cost. I'll help you try to find ways to make it work." This includes things like offering assistance with forms and applications and helping students with "special circumstances"



Counselors refer to their binders at a High School Counselor training workshop.

to navigate the system. The latter is an area where school counselors are often called in for support. Students with divorced parents or unique family circumstances often seek out counselor guidance, as do families who are first-timers through the process. "Parents often call us with questions, especially parents of first-generation college students," commented Woods.



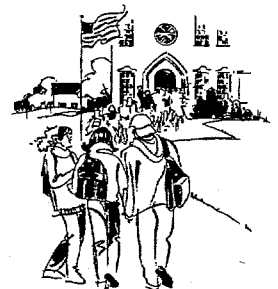
Clarke Paine covers "Applying for Aid" with high school counselors.

To make their families as aware and informed as possible, both Woods and Barner hold financial aid nights, viewing this as an important service that needs to be offered. They also make available forms and printed material throughout the year. These particular counselors have taken some additional steps, as well. Woods visits classrooms to provide information sessions to students about college and financial aid, while Barner has called in a TAP representative to offer families information on saving.

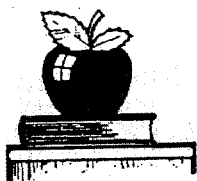
So what do these counselors find to be the toughest part of serving as financial aid liaisons? "Everything requires time," laughed Woods. (Sounds familiar, doesn't it!) "I think it is simply important for us to make our presence known to our students so that they know their counselors are here to help. We need to make ourselves visible." Woods further commented that as counselors, they cannot be afraid to call people (like us) when they don't know the answers. And that happens. "The complexity of the forms," is a challenge Barner noted, one where additional input from a financial aid professional may be welcome. "It's also tough when you have a great student who has worked hard all through school and then they end up with a parent who refuses to help," said Barner. We all know it's situations like these – where the student is caught in the middle – that can be incredibly difficult.

After discussing these in-school areas of assistance, I was curious to hear where the counselors saw professional organizations fitting into this whole process. While they are both familiar with PASFAA, they admitted they've not had much contact with our organization, other than through the guidance counselor workshop. ("I was so disappointed I had to miss it this year due to another commitment," said Woods. "I like to go every year for update purposes.") They both expressed interest in finding ways in which our groups might further interact. "It

(continued on page 16)



From the Perspective of a School Counselor (cont'd)



would be such a natural," said an eager Barner, who views collaboration between professional organizations as a must. "We have strong organizations here in Pennsylvania."

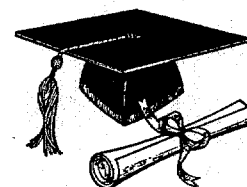
Woods went on to further stress the importance of state organizations for their constituents. "I don't see how anyone who considers themselves a professional wouldn't be involved in their state organizations. It's where the action is and where we get our knowledge base. It's just a fantastic growth tool that prohibits us from becoming isolated."

After interviewing these two vibrant counselors, I was reminded that we really are all in this process together. Whatever our role, we are all working toward the same end – making education affordable for our students. And so it was a nice reminder to hear that there are many folks out there ahead of us, working to prepare families for their ventures into our worlds.

2003 Study Examines Financial Aid for Graduate & Professional Students

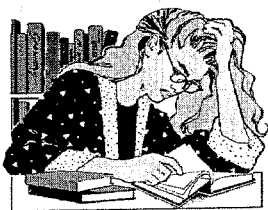
Submitted by
Mindy Kaplan Eline
NASFAA

NASFAA and Access Group, Inc., a nonprofit organization specializing in graduate and professional student lending, announced the launch of the 2003 Survey of Graduate Aid Policies, Practices, and Procedures (SOGAPPP), a research project designed to provide new information on the funding, distribution, and administration of financial aid for graduate and professional students.



While a substantial body of research exists about financial aid for undergraduates, relatively little is understood about the strategies that aid administrators use to package aid for students in law, medicine, and other graduate and professional programs. The SOGAPPP is intended to help bridge this knowledge gap.

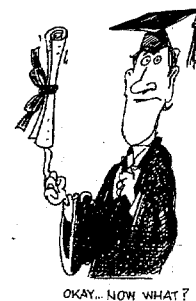
This will be the second SOGAPPP study, the first study was completed in 1999. This new study will provide an update on the policies and practices aid administrators use to help graduate and professional students finance their educational programs.



Daniel R. Lau, president and CEO of Access Group, Inc, said the new study "will provide solid information on current costs of attendance, current levels of aid and where it's coming from, and an overview of the wide range of need analysis, packaging strategies, and processing technologies now in use."

The 2003 SOGAPPP will use a Web-based survey to collect information on a variety of topics of interest to the community that serves graduate or professional students, including:

- Full- and part-time enrollments in graduate and professional programs;
- Tuition and fee charges by program;
- Proportion of students who receive financial aid and amounts received;
- Use of additional aid applications, need analysis methodologies, professional judgment, and other strategies for determining student aid eligibility;
- Loan packaging policies and use of private or alternative loans;
- Proportion of total costs covered by financial aid and strategies used by students to cover their "unmet" financial need;
- The effects of cumulative student loan debt and debt burden on students' career choices;
- Use of processing technologies in the aid offices that serve graduate or professional students; and
- Demographic characteristics of aid administrators who serve graduate and professional students.



OKAY... NOW WHAT?

"In addition to providing useful information for financial aid administrators who serve graduate and professional students, the results of the survey will be helpful and timely to members of Congress as they embark upon the reauthorization of the Higher Education Act," said NASFAA president, Dallas Martin. The SOGAPPP project began officially in January 2003 and is scheduled to be completed by November 2003.

This is the first of a three-part series on preparing for a job change or a new career path.

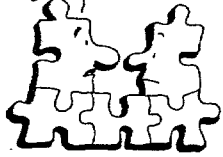
Marketing Yourself: Life Beyond Your Current Job

Phase One: Introspection & Effective Planning

Submitted by
Sally Treadwell
Newsletter Editorial Board

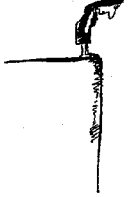
So you're unhappy with your current situation? Do you feel like there's more fulfillment out there... somewhere? But you're unsure of where to start? Here are a few steps to helping you get the most out of the job search and to promote your worth!

Ever get the feeling something's missing?

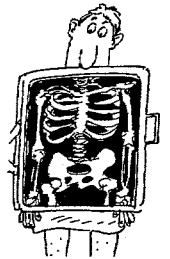


Step One: Decide IF you want to make a change. Everyone enjoys carping about work from time to time. After all, it's work! Nevertheless, if you find that you're increasingly dissatisfied with work conditions, salary, institutional culture, or management styles, it might be time for a change. Keep in mind; *thinking about making a change is not the same as committing to one.* You may be dissatisfied and still not be ready to leave. But once the discomfort of remaining outweighs the discomfort of changing your work environment, it's time. Commit to it, and commit to putting some energy into the next step.

REACHED
YOUR
LIMIT?



Step Two: Self-examination. Don't just job-hop because it's convenient! You spend so many of your waking hours at work that it's worth the time to really reflect on what's important to you. Think about what you've enjoyed the most about your current position and previous ones. Think about what you enjoyed the least. Make lists. Ask your friends (not co-workers), your parents, and your spouse about any special talents they think you possess, but of which you may be unaware. If, for example, if you've been told that you excel at party planning, ask yourself, how could I use that talent in a future position?



A tool I've found very valuable over the years is the book *What Color is Your Parachute? A Practical Manual for Job-Hunters and Career-Changers* by Richard Nelson Bolles. A new 2003 version is available from your local retailer.

Step Three: Turn those interests into a skill set and find possible "fits". So you really enjoy working with numbers? Or do you find the counseling portion of your job rewarding? Utilize the book referenced above, or one like it, to match those skills to professions that require them. Referring back to the party planning example, you might consider turning your talent for planning parties into being a Special Events Coordinator or a Wedding Planner.

BRIGHT
IDEAS



The Internet is a huge and valuable tool as well. Monster.com has volumes of great free advice, and for a fee, they have a "premium" membership that includes such services as a "Career Fit Indicator" and a "Résumé Enhancer." A three-month membership is \$9.95 and a six-month membership is \$14.95.

Step Four: Know your limitations before you conduct your search further. So far, we've limited our topic to what your preferences are. Now, think about what you won't do. What is the minimum amount of salary you can accept? Is this commensurate with industry averages? You can once again find that information on monster.com or salary.com. How many hours are you willing to work? Are you willing to work the occasional evening or weekend but not habitually? How do you regard solitary work versus working with the public? How much traveling are you willing to do? There is a huge difference between attending the occasional conference and being away from home every Monday through Thursday night.

Let's go back to the party planning example that morphed into a wedding planner. Most weddings are held on weekends and that is the time that you choose to spend with your spouse. So you can scratch that possibility off the list, and continue to search in a direction that would be a better fit. Perhaps searching for a job that affords you occasional event planning would better suit you instead.



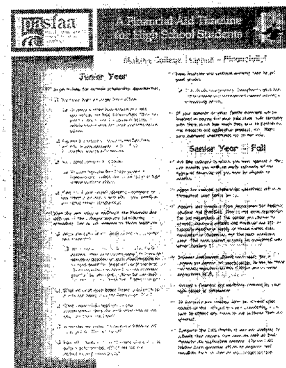
Next: The Dilemma of Re-education & Building a Millennium-Worthy Resume

Financial Aid Awareness

Submitted by
Brian Blackburn
Chair, Financial Aid
Awareness Committee



The Financial Aid Awareness Committee met on January 24, 2003 at PHEAA. The meeting centered on publications and initiatives for the 2003-2004 year. The PASFAA Timeline handout will remain the same and Brian has reordered 6000 for use at college fairs across the state. In 2001-2002, the committee started to put together a handout for Transfer Students to be used at college fairs. Kathryn Blaisdell has agreed to redesign the layout and will submit it back to the committee for approval. Also discussed was the possibility of adding an "Ask the Expert" button to the PASFAA website. This initiative must still be approved by PASFAA Council. PHEAA and PASFAA are going to partner on book covers to be sent to high schools that will provide financial aid information while still being "cool". The last major initiative discussed was a possible financial aid chat to be held in January or February of 2004 to help students/families with any questions regarding the FAFSA.



R.A.I.D. Meets at Messiah College

Submitted by
Greg Gearhart
Messiah College



R.A.I.D. members meet to discuss financial aid issues recently at Messiah College.

The members of the Regional Aid Issues Discussion group (R.A.I.D.) met on January 24 in the Oakes Museum at Messiah College. Aside from enjoying the unique setting among hundreds of animal mounts displayed in various dioramas, they discussed a wide range of topics including, Direct Loans vs FFELP, elimination of the exception allowing low default schools to make only one disbursement for a one-semester loan, electronic award notifications, consortium and contractual agreements for students attending non-affiliated study abroad programs, creative ways to increase the number of student positions on campus, multi year MPN's, and PHEAA cost of attendance adjustments.

A detailed PHEAA Update was provided by Kathy Myers, Education Services Group, AES, and the day ended with a demonstration of how electronic document imaging is used at Messiah College.

The group decided to meet two more times this year in June and September; actual dates will be announced later.

R.A.I.D., the brainchild of Gordon Bateman, former Director of Financial Aid at Elizabethtown College, first met in January of 1986 with the goal of providing a forum for informal discussion of financial aid issues. Member colleges are centered in the south central Pennsylvania area, but include schools further north and west. If you would like to be included on the email list to receive information about upcoming meetings, contact Greg Gearhart at Messiah College at gearhart@messiah.edu.



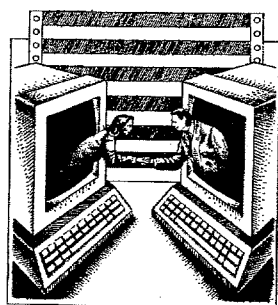
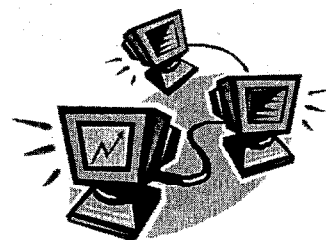
This edition, of a series of recommended readings relevant to financial aid, looks at web portal technology.

Dusting Off the Shelf (The Online Version)

Channeling the Web: Web Portals, Higher Education, and Financial Aid

Submitted by
David R. Smedley
Newsletter Editorial Board

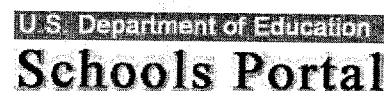
Chances are, if you use the Internet you have come across an Internet web portal – whether you know it or not. It is the new wave in Internet technology – making the Internet surfing experience as tailored as possible for the surfer. You know what these things are, the "MyWeb" features on so many websites have become virtually ubiquitous (no pun intended). By selecting the "My" feature, you can customize the particular web site for specific options that you want to always see when you access your "My" account. If your school uses one of the major integrated database system vendors, or vendors involved with web delivery of teaching, then it is apt to be at least experimenting with the portal concept.



Believe it or not, higher education institutions, lenders, guarantors, and even governmental agencies have jumped onto the portal bandwagon. The monograph by Richard N. Katz and Associates, *Web Portals and Higher Education: Technologies to Make IT Personal* – a joint publication by EDUCAUSE and NACUBO – (Jossey-Bass, 2002 ISBN: 0-7879-6171-x) is an interesting overview of how many higher education institutions are tailoring their web sites so that their many customers have customized online experiences. Schools and colleges develop specific portals for students, parents, faculty and staff, friends (benefactors), and, of course, alumni. Each section is different because the needs of each customer category are quite different. Although the obvious benefit of creating instantaneous access to information is inherent, the idea is especially potent for two reasons: 1) for larger schools, it allows access to common administrative documents needed for process transactions; and 2) it creates synergistic avenues for lifelong relationships with the institution, particularly for benefactors and alumni. In a world where

the realities of globalization are ever-increasing, with transparency required, a web portal allows an institution to remain open 24/7, in virtual reality, but with the added benefits of user customization. Ideally, it allows a user uniform access – with one user ID and password – to all integrated and interlinked systems within your institution (imagine that!)

The portal concept is a powerful paradigm for the delivery of student consumer information and presents potential and real benefits for financial aid counseling and service delivery. Options abound – a section for undergraduates only, graduates only, professional students only, international students only, and for parents/non-legal guardians – and I'm sure many more could be contemplated. The same is certainly true for lender websites dealing with loans and debt management issues, and many lender websites already do so.



On the administrative side of financial aid, the portal concept is just as powerful. For instance, my default web page is the "Federal Student Aid" Schools Portal of the US Department of Education, available at <http://sfa4schools.sfa.ed.gov>. Although I created my own "My FSA" in order to customize it for myself, I rarely invoke it; the generic portal page developed by the Department suits my purposes just fine. But imagine if you could create your very own web page that would be a true portal to information for all student aid programs administered at your school, with links to your preferred lenders and guarantor, as well as PASFAA information, and there you would have a very powerful tool – a true portal that serves as your administrative gateway to information to help you administer financial aid at your institution.



The recent edition of the NASFAA Student Aid Transcript (Vol 13, No. 2, 2002) features an article on the application of web portals to financial aid. See Julie Berg-Mattson and Craig Cornell's "How Portal Technology Can Improve Your Web Presence" (pp. 22-26). See also a presentation from the 2002 NASFAA Conference on the subject by Bernard Gleason of Boston College (one of the chapter authors in the Katz and Associates monograph) entitled, "Portals and Web Services", available on the NASFAA website: <http://www.nasfaa.org/SubHomes/AnnualConference2002/Handouts/PortalsandWeb.ppt>.

EASFAA News

Submitted by
Gary Means, EASFAA Liaison
& Kristi Dunn, EASFAA



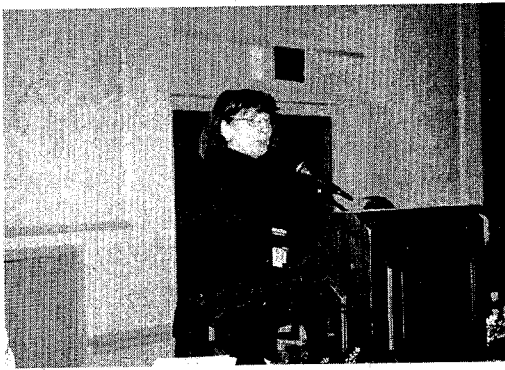
The EASFAA Executive Council met at the Hershey Lodge & Convention Center on February 16-18. Also at the meeting was about 24 inches of snow, which did cause some problems with people getting there, as well as problems in leaving the area.

Cheryl Lyons from SWASFAA was present on an inter-regional visit. She is the President-Elect of the SWASFAA region and is from Arkansas.

Discussion was held on the NASFAA Spring Training activities being conducted by EASFAA. In the Pennsylvania area, the training was held on March 18 at Westmoreland County Community College and on March 21 at Cedar Crest College. The topics for the NASFAA Spring Training were Consortium Agreements, Debt Management Strategies and the Community Service part of the Federal Work/Study Program. EASFAA offered the training at 14 different sites from February through April 2003.

A Graduate/Professional Symposium will be held October 8-10, 2003 in Washington, DC.

EASFAA Conference 2003 Ready to "Raise the Bar"



Chris Zuzack, EASFAA President-Elect, invites 2002 PASFAA conferees to EASFAA in Hershey for 2003.

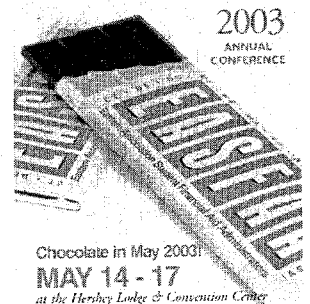
Come join your PASFAA colleagues, as well as those from the entire EASFAA region, from Wednesday, May 14 to Saturday, May 17 at the Hershey Lodge and Convention Center. PASFAA Council encourages all PASFAA members to attend the EASFAA conference, especially since it is in our state this year.

Check out the EASFAA website at www.easfaa.org for the latest in conference news – including the conference agenda, online conference registration form, and hotel registration information. Conference Chair, Tom Dalton, and his committee have worked very hard in making this conference worth attending. In keeping with the "Raising the Bar" theme, extra sessions have been added to the conference, and "multicultural diversity" and "graduate concerns"

tracks have been added to the agenda. Be sure to take note of the first class speakers and entertainment planned!

- Training Opportunities: 38 conference sessions
- National Speakers, such as Dallas Martin and William Goodling
- A Multi-Cultural Diversity track of sessions
- A Graduate/Professional track of sessions
- Federal Update
- Entertainment with, of course, Hershey Park

EASFAA is also pleased to be passing the gavel to Christine Zuzack, Director of Financial Aid at Indiana University of Pennsylvania and EASFAA President Elect, who will assume the EASFAA presidency on the final day of the conference at Hershey. For this, and so much more, register today on line at www.easfaa.org and be a part of all that EASFAA has to offer!



PASFAA Odyssey 2003

35 Years of Adventure

Submitted by
Cindy Hall
2003 Conference Committee



The PASFAA Conference crew is currently selecting orbital flight plans for the gala 35th anniversary celebration this fall. The launch pad site is in the heart of the Laurel Highlands of Pennsylvania at the Seven Springs Mountain Resort. Launch date is T minus 202 days, 13 hours and counting (that's October 19-22, 2003 for you non technical folks!).

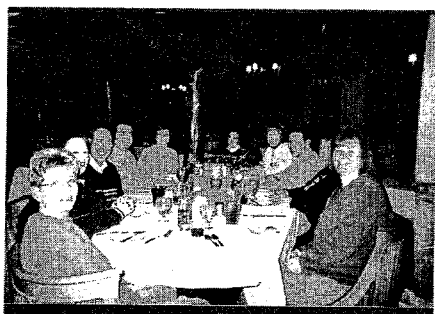
Since PASFAA will be commemorating a milestone this year, we would like to take a look at our journey from a past, present and future perspective. Any data/bit of trivia you might have to contribute to the **PAST** data banks will be much appreciated. Contact Sheree Fetcho at fetcho@cup.edu with any memorabilia you want to share. We've already contacted Johnny Angel and the Halos for our trip down memory lane.

To help chart our **PRESENT** course, we invite any and all presenters to join our already impressive list of financial aid professionals willing to unleash that stockpile of knowledge gained by experience. Please contact Patti McCarthy at mccarthy@iup.edu to add to the collection of data for this important journey and help educate your colleagues.

Homer Hickman will help us plot our trajectory into the **FUTURE**. An expert in rocketry and a former employee of NASA, his inspiration will surely encourage all of us to reach for the stars in our lives.

Some necessary statistics to help you secure your spot for the voyage are room rates quoted per night below:

- \$162.00 per person, single occupancy
- \$135.00 per person, double occupancy
- \$124.00 per person, triple or quad occupancy



The 2003 Conference Committee meet in Seven Springs as planning continues.

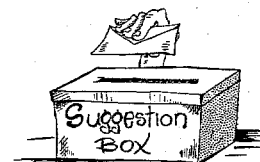
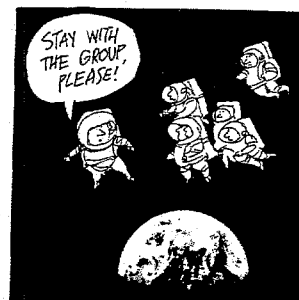
All rates are based on the Full American Plan, which includes, on a daily basis, dinner the night of arrival, lodging, the breakfast buffet and lunch the following day. Rate is inclusive of gratuity for food service and all taxes.

Come and help to navigate this exciting adventure to destinations unknown! Please send any session ideas or suggestions for next year's conference to any of the following 2003 Conference Committee members:

Sheree Fetcho, Chair
Donna Wilkoski, Co-Chair
Cindy Hall
Bonnie Lack
Vickie Lewis
Elena Lubimtsev
Linda Malchano
Patti McCarthy
George Santucci
Doug Vore

California University of PA
Bucks Cty. Comm. College
Point Park College
Carnegie Mellon University
PNC Bank
Edamerica
Duff's Business Institute
Indiana University of PA
CCAC - Boyce
Drexel University

fetcho@cup.edu
wilkoski@bucks.edu
chall@ppc.edu
bonniel@andrew.cmu.edu
vickie.lewis@pnc.com
elubimtsev@edamerica.org
lmalchan@cci.edu
mccarthy@iup.edu
gsantucci@ccac.edu
dvore@drexel.edu



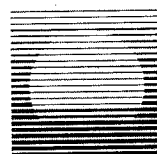
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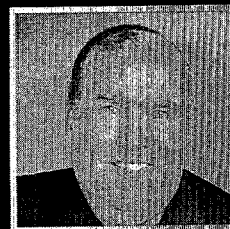
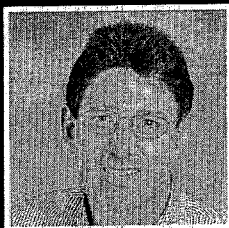
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PELA News

Submitted by
Kerry Paoletta
National City



Pennsylvania Education
Lenders Association

PELA members traveled to the western side of the state this time for a meeting in Pittsburgh. Many topics were discussed, but the most critical issue was our website. We have been experiencing some problems with the website recently. Some were administrative problems and another was caused by one of the recent internet viruses. These problems are being corrected and you will find the site up and running soon. Our Alternative Loan section was badly affected by the virus and we are rebuilding that entire section. The section will now display alternative loan information for the active members of our group. Further changes to the site are always being discussed and we hope to have PELA news available on the site in the future.

Many of our members will be participating in the Northeast College Fair in Wilkes-Barre. This newest fair in May is progressing with 148 colleges signed up to exhibit and 14 school districts bringing in their students.



The checks for our annual scholarships have been handed out to the winning schools. Congratulations again to all the winning recipients.

PELA members will present a session at Spring Training again this year. Our topic will be PLUS loans vs. Alternative loans. Hope to see you at one of the sites!



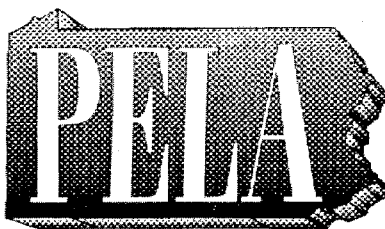
PELA members plan their "PLUS loans vs. Alternative loans" session for PASFAA's Spring Training.

More Scholarship Winners & Students

At the 2002 PASFAA Conference, both PASFAA and PELA presented scholarships to randomly selected PASFAA members and their schools. PASFAA selected 10 schools who won \$1000 each, and PELA chose five PASFAA members who were presented \$1000 each. Here are some more of the winners.



Jim Trieber, DFA at Gannon University, presents his PELA scholarship to incoming freshman, Scott Shaffer.



Mona Chylack, Assistant Director of Student Financial Services at Ursinus College, poses with Maurice McCord, who was named a PELA scholarship recipient.



Bill Hoyt, DFA at Consolidated School of Business, presents a PASFAA scholarship to Tamara Hake at the Lancaster campus.



Pennsylvania Association of
Student Financial Aid
Administrators



Ginger Wolf (left) receives a PASFAA scholarship from Gail Dougherty, Bursar, at the York campus of Consolidated School of Business.

PRIVATE SECTOR

*Submitted by
M. Clarke Paine
Private Sector
Representative*

The Private Sector held a meeting in Harrisburg at AES/PHEAA December 19 with 25 members attending representing 16 different colleges. P. Vincent Racculia provided various updates on behalf of PHEAA. AICUP, represented by Don Francis and Mary Young, promised to provide talking points for colleges to provide to their students regarding the PHEAA Grant Program. These talking points would provide the framework from which our students could communicate to Governor Rendell the importance of the grant program to them. We would be requesting a 10% increase in funding for the PHEAA Grant program. Concerns were also expressed to AICUP regarding the surveys they send to us. A request was made of AICUP for a financial aid professional to be part of the research committee. Next Kathleen McGrath from the Tuition Account Plan (TAP) discussed all of the new investment options that TAP now offers.

Richard E. Willey was introduced to us as the new President and CEO of AES/PHEAA, effective December 27, 2002. Mr. Willey thanked us for our efforts and expressed his vision of continuing the effective partnership between AES/PHEAA and the financial aid community. Next, Terrance Maloney discussed how the UPROMISE program works and its relationship with AES/PHEAA. Students in repayment may use their UPROMISE funds to pay down their student loan debt. The final presenter of the day was Jeff Graziano representing the Student Loan Servicing Center. Jeff described some of the new ways students may pay their debt and services provided by AES/PHEAA to those individuals in repayment.

The final hour of the day was dedicated to a general group discussion with the main topic on how to effectively award or 'swap' endowed scholarships with institutional grants. The majority of the institutions represented 'swapped' their dollars in the fall semester since there was greater control over the process.

Student Lobbying Day takes place this year on Tuesday, March 11. Sponsored by AICUP, this is a day where our students will be organized to lobby their state legislators in Harrisburg.

**INSTITUTIONAL
AT-LARGE SECTOR**

*Submitted by
Margaret Hynosky
Institutional At-Large
Sector Representative*

Included in this edition of the Newsletter is the PASFAA 2003-04 Volunteer Form. Check it out! Council is trying to make the volunteer process more streamlined and effective. Some committees are on different calendars and need to be formed earlier than others. The new timetable for volunteering will ensure that volunteers are considered to coincide with these cycles. If you have any questions you can reach me at (570) 941-5925 or e-mail me at hynoskym1@scranton.edu.

**STATE SYSTEM of
HIGHER EDUCATION
SECTOR**

*Submitted by
Patty Hladio
SSHE Sector
Representative*

Greetings! After this long, cold winter I know we're all looking forward to Spring. Please mark your calendars for May 1-2 for our next sector meeting. Like last year we'll meet at the Heritage Hills Conference Center in York. Please send me agenda items and discussion topics. Once again, Lois Johnson from the System office has accepted our invitation to join us, as has Neil Renaldi and our colleagues from PHEAA. If you have any specific questions or concerns for our invited guests, I can forward your questions to them in advance so they can have time to prepare their responses.

Please remember that the EASFAA conference is being held in Hershey this year on May 14-17; the EASFAA local arrangements committee is looking for volunteers to assist. Any help will be appreciated.

I look forward to seeing many of you at Spring Training and at our sector meeting in May. Till then, good luck with bringing up the 2003-2004 year!

**INSTITUTIONAL
SUPPORT SERVICES
SECTOR**

*Submitted by
John McKenna
Institutional Support
Services Sector
Representative*

First and foremost, our apologies for any inconvenience in using the PELA website these past few weeks. A virus attacked our site and it was unknown until some financial aid officers brought it to our attention. You could not access the alternative loan section for many of our members. This information has been passed along to our web-master for correction. We are seriously considering a news page on the site that would include PELA and Scholarship pictures and articles affecting the industry as a whole.

PELA will compare PLUS Loans vs. Alternative Loans in five key areas for the Spring Training presentation. The committee members are preparing this presentation that should prove to be quite informative.

PELA President, Judy McKenna, is working hard with members of PACAC to insure success at the first Northeastern PA College Fair to be held May 5. As of February 14, 148 colleges and universities have registered to attend the event at the First Union Arena in Wilkes Barre. We are anticipating that over 10,000 students and parents will attend.

In the future, we will attempt to provide industry news as it is developing. The hot topics with Reauthorization appear to be loan limits, consolidation loan rules, and school as lender debates. If any schools want the lenders of PELA to research a particular topic, let us know by e-mailing an officer of PELA.

NURSING SECTOR

*Submitted by
Tracey Wassel
Nursing Sector
Representative*

Happy Spring to all in the Nursing Sector! The birds are singing, the sun is shining and the students are beating down our doors as we get ready for the upcoming academic year.

At the February Executive Council Meeting, Joe Manotti from AES/PHEAA briefed us on the Healthy Futures Loan Forgiveness Program. Employers should have received their information on matching and responsibilities around March 7. Students must file their application by August of this year. If you need detailed information, check out the PHEAA website or call Joe at AES/PHEAA.

Volunteerism and reauthorization should be a part of all of our professional focus. As you are all aware, Pell charts are delayed this year due to basic politics over funding.

My term as sector representative will end this October. Please consider volunteering your time and talents to PASFAA. If you have any questions regarding the responsibilities or the position please contact me at wasselta@msx.upmc.edu or at 412-784-4993.

BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by
Stephen Helfrich
Business, Trade
& Technical
Sector Representative*

Greetings to all members of the B, T & T Sector. I hope that you have taken advantage of the Need Analysis Workshops that were offered in February and March. They prove to be not only informative but a great way to network with your fellow sector members.

The Central PA sector held their first meeting of the year on April 3, 2003. Once again the meeting proved to be beneficial for all who attended. The next meeting will most likely be held in August or September. Please contact me if you are interested in attending; everyone is welcome. For those who are limited by time and travel constraints, I again encourage you to form your own regional sector, schedule some meetings and discuss your issues and concerns, and convey the same to me so I may present our ideas to the Executive Council. Please remember that I am here to represent you, and your individual comments, questions, issues, and concerns are welcomed. I can be reached by phone at (717) 757-1100 ext. 356 or by e-mail at helfs@yti.edu.

The Spring Training Seminars are right around the corner scheduled for April 9 and April 16. The EASFAA conference is also rapidly approaching and will be held in Hershey from May 14-17. I look forward to hearing from you and seeing you at Spring Training.

PUBLIC TWO-YEAR SECTOR

*Submitted by
Mary Kosin
Public Two-Year
Sector Representative*

Greetings! I hope this finds you rested and reenergized! Our next sector meeting will be held on April 3 and 4 at the Best Western in Harrisburg. Members of our sector expressed an interest in a tour of PHEAA headquarters. Educational Services has graciously offered a tour and a meeting room for Friday's meeting. I hope a large number from our sector can attend the spring meeting. It is a great platform to share information, brainstorm and sometimes just vent!

I would also like to ask all members of our sector to consider volunteering for a PASFAA committee. As you know, we are very well represented on committees and leadership positions but we can always use new people with new ideas. I ask that you consider volunteering when the call goes out! Remember, you are reimbursed for all travel expenses incurred for meetings. However, if you are on the conference committee, all conference expenses are assumed by your institution. If you have questions about any committee or group, please feel free to call me. This organization has done a lot for me personally and I am sincerely grateful. I have made many good friends and established many lifelines through this association. This is essential to maintaining your sanity in the financial aid arena!

I hope to see many of you in April! Please feel free to call or email me with any questions, concerns and agenda items.

STATE-RELATED SECTOR

*Submitted by
Robert Snyder
State-Related
Sector Representative*

Spring has arrived, and we are well underway preparing to bring in another freshmen class. One thing about a job in the student aid profession is that it is never boring and it is always changing. I have to remind myself from time to time that change is a good thing.

Speaking of change, at the 2003 PASFAA Conference in the fall at Seven Springs, we are looking into the possibility of providing each sector with the opportunity to meet for a longer period of time. For those who were fortunate enough to attend the conference this past fall, we had a lively discussion on the issues that we all are facing such as significant increases in tuition and how to help students and families find ways to finance a college education. Please forward any ideas/suggestions on topics that you would like to discuss at the conference this fall.

Interested in getting involved in PASFAA? If so, please do not hesitate to get in touch with me. I would be happy to share with you how much I have enjoyed getting involved. PASFAA is a great organization to get involved in and you will be amazed at how much you can learn from your colleagues throughout the state. It does not matter what size of school you are from, you can always learn something from others that you meet during committee work, workshops, etc.

Please forward any comments, suggestions or concerns you have with respect to the state-related sector to me via e-mail at rms5@psu.edu or via phone at 814-863-0507. I will take this information forward to the PASFAA Executive Council.



FROM THE EDITOR'S DESK

The spring issue of the newsletter traditionally focuses on governmental influences in the administration of financial aid. This issue includes a potpourri of topics related to the activities in Washington. Scott Miller does double duty as he brings us news from Capitol Hill and the President's budget proposal, and then profiles the day-to-day activities of Kathleen Smith, a Professional Staff Member for the House Committee on Education and the Workforce and former PHEAA staff member and FAA. In the Government Relations Committee article, David Smedley highlights several hot topics including Reauthorization and the Fed Up bill, and, closer to home, the budget process here in Pennsylvania and voter registration. In other areas, PASFAA is working on updating its award-winning Legislative Guide for members to have a handy tool to use when contacting legislators. With Reauthorization looming on the horizon, the Legislative Guide is a timely reference to have around.

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA BULLETIN BOARD



**By
Members**

Michael Burke, formerly at Eastern University, joined the Education Services Group of AES/PHEAA in September as a Regional Manager covering the Philadelphia area schools.

Kelly Ellis-Foultz is the new Director of Financial Aid at Eastern University.

Congratulations to **Janet Weiss**, AES/PHEAA, who married David Ritter on October 19.

Andrea Trosley, Widener University, is engaged to Lee Kuhlberg and is leaving Widener to pursue guidance counseling.

Sherry Youtz, formerly at Thompson Institute, and **Leanne Scheitrum** joined the financial aid staff at Central Pennsylvania College.

Chris Knouse, formerly at Thompson Institute-Chambersburg, is now at Wilson College.

Chandra Elmes steps in as a new Financial Aid Officer at Thompson Institute-Chambersburg.

Bucknell University welcomed **Andrea Leithner** as the new Director of Financial Aid.

Francine Jackson has been promoted to VP of Enrollment at Bradley Academy.

The new Associate Director of Financial Aid at Gettysburg College is **Christina Gormley**.

Congratulations to **Mary Ellen Duffy**, Albright College, and her husband, Joseph, who welcomed a baby girl, Mary Rose, on December 26 at 9 lb. 13 3/4 oz., 21 1/2 inches long.

Mark Kichline, Lafayette College, and his wife Tracy, had a baby boy, Alexander Paul, born January 20 at 8 lbs. 13 oz and 23 inches long.

Jamie Hightower accepted the position of Director of Financial Aid at Harcum College.

Chanel Green stepped into the Associate Director of Financial Aid position at DeSales University.

Mary Kosin, Luzerne County Community College and her husband, David, recently became first time grandparents. Ian Stephan Bernd von Lerch was born January 2, 2003.

Tom Ball, formerly at CCAC-South Campus, is the new Director of Financial Aid at St. Vincent College.

Alison Seagle was recently promoted to Director of Financial Aid at Pittsburgh Technical Institute.

Brian Blackburn, Widener University, was the first recipient of the CSS Financial Aid Fellowship to attend the College Board Middle States Conference in Atlantic City. Also attending the conference were **Bill Burke**, University of Scranton and **Dwight Horsey**, Millersville University of PA.



**About
Members**

PASFAA Membership Statistics

Submitted by
Gary Means
PASFAA Past President

This could be a record year for membership in PASFAA. As of last February 2002, we had about 662 members compared to this year at 748. Membership continues to grow with Spring Training still coming up when we can expect to pick up more at that time. The breakdown by sectors is:

	<u>Regular</u>	<u>Associate</u>	<u>Life</u>	<u>Total</u>
Private	278	15	0	293
Business Trade & Technical	76	11	0	87
State System of Higher Education	52	2	0	54
State Related	50	4	0	54
Two Year Public	41	4	0	45
Nursing	14	0	0	14
Institutional Support Services	0	189	0	189
Miscellaneous	2	4	6	12
Totals	513	229	6	748



We are currently working on a new PASFAA brochure to make the membership more aware of what we do and about our committee structure and need for volunteers. If there are changes in a member's information, please mail the changes to Gary Means at Westmoreland County Community College, 400 Armbrust Road, Youngwood, PA 15697 or fax to 724 925-5802 or email to meansga@westmoreland.cc.pa.us.

Submitted by
Dan Wray
Funny Guy on the Technology Advisory Committee

Notable Quotes

"Computers in the future may weigh no more than 1.5 tons."

Popular Mechanics, forecasting the relentless march of science, 1949

"I think there is a world market for maybe five computers."

Thomas Watson, chairman of IBM, 1943

"I have traveled the length and breadth of this country and talked with the best people, and I can assure you that data processing is a fad that won't last out the year."

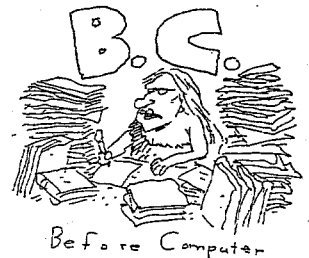
The editor in charge of business books for Prentice Hall, 1957

"But what ... is it good for?"

Engineer at the Advanced Computing Systems Division of IBM, 1968, commenting on the microchip

"There is no reason anyone would want a computer in their home."

Ken Olson, president, chairman and founder of Digital Equipment Corp., 1977



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

Submitted by
Judy Rile
Rosemont College

And then there is the student who could not pay her tuition bill for medical reasons – she said she had to keep the money to pay the surgeon for the breast implant surgery she was scheduled to have over spring break.



Coming Events:

April 2003

Spring Training Seminars
Sheraton North, Mars
April 9
Drexelbrook, Drexel Hill
April 16

May 14-17, 2003

EASFAA 2003 Conference, Hershey, PA

June 16-20, 2003

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

June 16-18, 2003

Intermediate Summer Institute, Dickinson College, Carlisle

July 9-12, 2003

NASFAA 2003 Conference, Salt Lake City, UT

October 19-22, 2003

PASFAA 2003 Conference, Seven Springs
Fundamentals Workshop, prior to PASFAA Conference
October 18-19
Leadership Development Training, Seven Springs

Nov - Dec, 2003

Electronic Access Conferences
Manchester Grand Hyatt, San Diego, CA
November 2-5
Sheraton New Orleans, New Orleans, LA
December 2-5



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Financial Aid Office
Kutztown University
Kutztown, PA 19530

