What's Hatching in Financial Aid?

FEATURES
- Letter from the President
- Council Nominations Due May 15
- Award Nominations Sought
- FAAs Under the Gun
- How Did You Get Into Financial Aid?
- Quiet Hero - Anna Griswold
- Career Lessons from U.S. Presidents
- Find an Extra Hour in Your Day
- Farewell to Vince & Rick
- Sector and Committee Reports
Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 2006-07

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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 2007 Issue: articles due May 15
   Fall 2007 Issue:   articles due August 15
   Winter 2008 Issue: articles due November 15
   Spring 2008 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.
Letter from the President

Dear PASFAA Colleagues:

Greetings! As yet another semester is well past the halfway point and winter has melted into spring, we are still trying to do too many tasks with not enough hours in the day. I feel your pain! We all have heard the speakers and taken the workshops on stress reduction and time management. Yet sometimes we still feel like we are the only person in the world with so much work and so little time.

Maybe you are new to financial aid or new to your position. Maybe you’ve been doing this financial aid thing for years. Even if you’ve been around long enough to be a member of PASFAA’s illustrious “gray beards,” every once in awhile, a new regulation comes up or another layer gets added to an existing regulation, and you’re stumped. That is when it is time to lean on your friends and colleagues if just for a sounding board or some assistance with yet another new program we need to administer. This association has many resources available to help in the day-to-day operations of your office. Please take the time to go to our website at pasfaa.org to check out the latest on training, workshops and best of all, to look for a member who you can reach out to when the going gets tough!

In my last newsletter article, I said I would address issues raised in our conference evaluation. One issue that seems to come up every year is the issue of charging for meals for the conference. Whenever possible, the site chosen for the conference will give us what is referred to as a Full American Plan or Modified Meal Plan. That means that the meals are included in your per night room charge if you are staying at the conference hotel.

People have said they thought the conference fee was for meals, which is not the case. The conference fee, in conjunction with the generous support of our vendor/sponsors, is used to pay for the expenses incurred before, during and after the conference. Those costs include conference planning, the conference program and materials, keynote speaker and many other expenses. Both PASFAA Council and the Conference Committee work very hard to ensure that costs are contained wherever possible.

PASFAA itself has a very limited revenue stream to support the efforts of our Association throughout the year. It includes membership dues, training fees charged and any sponsorship provided by our vendor/sponsors. We are constantly reviewing our costs and revenues to ensure that we are using your dues and other funds to provide the best available training we can provide. Please feel free to contact any member of Council if you have any questions about this issue. Better yet, volunteer for the Finance and Development Committee which will give you first hand experience with the financial aspect of our Association.

Once again, I remind all our members that we are only as strong as the individuals that make up our Association. Become involved! Whether it is to serve on a committee, run for office or just share a little piece of yourself with another member! Remember, pass it on...

Respectfully,

Mary C. Kosin
PASFAA President
Nominations for 2007-08 PASFAA Council Due May 15

Once again, it's time to secure nominations from the membership for the 2007-08 elections. The timeline for our nomination and voting process is as follows:

- **May 15**: Last date to secure nominations and biographical information from the candidates.
- **July 12**: Electronic voting via the PASFAA homepage will open.
- **July 31**: Last day to vote.
- **August 15**: Notification of election results to membership.

Positions open for the 2007-08 membership year include President-Elect and the seven Sector Representative positions. Active members from any sector may make nominations for the President-Elect positions, but only the Active members from the respective sector may make nominations for their respective Sector Representative. A nomination form can be found below or printed off the PASFAA website (www.pasfaa.org). The completed nomination form must be returned to Patty Hladlo by May 15. Remember, you cannot nominate an individual without first obtaining his/her permission to do so. Also, the membership is reminded that the two candidates receiving the most nominations for each office will be placed on the ballot.

A description of each position can be found on the PASFAA website by going to the site map then clicking on Governing Documents; Constitution and Bylaws; then go to Bylaws Article III – “Duties of the Officers and Councilpersons.” It should be noted that each office has a term of two years, with the exception of President-Elect, which has a term of four years.

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**PASFAA 2007-08 Nomination Form**

**Due May 15, 2007**

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I certify that I am an active member of PASFAA for the 2006-07 membership year. I further certify that I have discussed these nominations with the nominees indicated above and each nominee has agreed to serve the Association in the respective office, if elected.

Signature: ___________________________ Printed Name: ___________________________ Date: ___________________________

Institution: ___________________________

Send this form by May 15, 2007 to Patty Hladlo, Director of Financial Aid, Slippery Rock University of PA, 1 Morrow Way, Slippery Rock, PA 16057 or fax to Patty at 724-738-2922.
Volunteers Needed, Volunteers Appreciated for 2007-08

Submitted by
MaryKay Klara
At-Large Sector Representative

In years past, PASFAA would send each of us a Volunteer Form to complete and return via regular mail. Those days have gone the way of the 29 cent stamp and the wooden ballot box. The Volunteer Form will be available on the PASFAA website from March through June for you to electronically volunteer for a 2007-08 PASFAA committee, indicating your selections in order of preference.

I know, I know, “It’s the same people who volunteer all of the time. You have to know someone to get on a committee.” I was one who had those complaints. We know that it shouldn’t be that way. During my term as Council Member At-Large, I will be coordinating the volunteer efforts for PASFAA.

I have updated the master list of those who completed Volunteer Forms last spring to indicate which committees, if any, they are serving on. There are still several of you who have not been contacted. A few PASFAA committees have reoccurring members in order to guarantee some continuity of knowledgeable persons with past experience. So although we think that volunteering is a guarantee of being placed on a committee, it doesn’t always happen that way.

If you didn’t get selected during this past year to serve, be sure to complete the Volunteer Form this spring. I will be in contact with the chair designees of committees that will be forming and will provide them with the names of those of you who volunteered from which to make their selection. Those of you who volunteered last year but did not get selected will be the first to be given a chance to serve. However, you need to complete the Volunteer Form again. And if called, please respond to the caller as soon as you can to let him or her know if you will accept their offer. Don’t sit back. Please consider giving your time and talent to our association.

PASFAA’s committees include:
- Conference Committee
- Finance and Development Committee
- Government Relations Committee
- Newsletter Committee
- Technology Advisory and Electronic Initiatives Committee
- Pennsylvania Financial Aid Training Committee (PFAT) Subcommittees
- Business, Trade, & Technical Training
- Financial Aid Basics
- Counselor Workshop
- Fundamentals Workshop
- Don Raley Institute (for beginners)
- Intermediate Summer Institute
- Spring Training
- Support Staff Workshop
- Teleconference

Have You Been To Our Website Lately?

New PASFAA members often are not aware of the valuable tool the PASFAA website can be! Even some longtime members forget about all the information just at their fingertips. Whether new or old, here are some tips for getting the most out of our website. Just go to www.pasfaa.org and use the vertical index on the left-hand side to maneuver:

- Did you forget your UserId or Password? Simply go to “Member Services” and click on “Retrieve Forgotten Password.” You’ll be asked to enter your last name. Once you see your name appear, you simply need to answer the secret question that you chose with your secret answer when you first created your user profile. Once answered correctly, your UserId and Password will be displayed to you.

- Looking for another PASFAA member? Select “Member Services” and then choose “Search Membership Directory.” After entering your UserID and Password, hit “Click Here” to begin your search. You can look for someone by name, institution, sector, or other criteria. Once you find the person you’re looking for, just click on their name to see all their contact information. It’s that easy!

- Searching for something specific? Click on the Site Index from the vertical index to quickly see all the valuable links. Whether you want to view your PASFAA Newsletter on-line, review our Strategic Plan, look at the PASFAA Voter Registration Brochure from the “Resources” section of the site index or just check out the history of our Association, you’ll be able to access all that information from this link.

- Keep your Member Profile updated and current. If your e-mail address changes or if you change institutions, this is the place to update your contact information so that others can find you and so that you can continue to receive PASFAA blast e-mails and Newsletters. To update your Member Profile, just choose “Member Services” from the vertical index on the home page.

I hope the tips above make using the website easier for you. Now, click on www.pasfaa.org!
Council Requests Nominations for PASFAA Awards by May 15

It's time again to think about those colleagues who are deserving of recognition for their service to our Association. Each year, during the annual conference, we recognize those members who have given of their time and talents in service to PASFAA and to the financial aid profession.

Nominations are sought for PASFAA's Distinguished Service Award, Life Membership, Leadership Award, Emerging Leader Award and also for PASFAA's Retirement Recognition Program. Nominations must be received no later than May 15, 2007.

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 2006 recipient was Ken Grugel of Clarion University of PA. A committee comprised of past Distinguished Service Award recipients and the current PASFAA President will review the nominations and recommend their choice to Council for the 2007 award.

The **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.

The **Leadership Award** was created to recognize an individual or individuals who provided outstanding leadership to the Association. In 2006, the award was given to Sherry Proper, Director of Financial Aid at Allegheny College.

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. Last year's recipient of this award was Jamie Kosin, who was then Associate Director and now Director of Financial Aid at St. Francis University.

In addition to the awards listed above, the **Retirement Recognition Program** recognizes Active or Associate members who have provided approximately 25 years of service to students and families, colleagues and their institutions in the area of financial assistance or the financing of post secondary education. Persons to be recognized must be current members of PASFAA who are retiring within the year.

If you would like to nominate colleagues for any of the awards or the retirement recognition program, submit the names by e-mail to PASFAA President, Mary Kosin at mkosin@luzerne.edu or PASFAA Past-President, Patty Hladio at patty.hladio@sr.edu no later than May 15, 2007. Nominations will be reviewed at the June Council meeting and awards presented at the annual conference in October.

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**National Student Employment Week**

**April 8-15, 2007**

*Remember to recognize your student employees!*
Pennsylvania Financial Aid
Training Program

Don Raley Institute
June 11-15, 2007 Dickinson College, Carlisle, PA

Don't miss this excellent training opportunity! The Don Raley Institute is designed for individuals who have been in the financial aid field for less than two years. Faculty for the Institute consists of experienced financial aid professionals and course content covers a variety of topics relevant to new aid administrators and those with limited experience. The week is a great chance for in-depth training and valuable networking/contact opportunities.

Serving as faculty this year are:
• Tonya Anthony, Federal Grant Coordinator, Millersville University of PA
• Kagan Griffin, Associate Director of Financial Aid, Clarion University of PA
• Lisa Holland, Associate Director, Eastern University
• Ellen McGuire, Director of Financial Aid, King's College

Intermediate Summer Institute
June 11-13, 2007: Dickinson College, Carlisle, PA

It only comes around every other year! And, this is the year for the Intermediate Summer Institute. This institute is designed for aid administrators with three or more years of experience. Offered over two and a half days, this session is an informal format, designed to create discussion and idea-sharing among participants. Topics will include: HERA updates, Professional Judgment, Web Navigation Tips and Tools, Verification, How to Get Your Students Involved in Your Programs, Common Manual, E-Collections and more. Watch for the registration information! We are pleased to have the following faculty for the Institute:

• Melissa Ibañez, Director of Financial Aid, University of Pittsburgh-Bradford
• Jean Stone, Assistant Director, Financial Aid, Gettysburg College

BT&T Seminars Provide Up-to-Date Info for Small Aid Offices

The Business Trade and Technical Seminars were held December 5-7, 2006 with a total of 69 attendees. The first seminar was offered as a two hour WebEx Internet session broadcast from the board room at AES in Harrisburg. The second seminar took place at Pittsburgh Technical Institute in Oakdale and the final session was held at Universal Technical Institute in Exton. The purpose of these seminars is to provide quality, up-to-date information for those individuals who run a one-man or small office and to assist those individuals in administering financial aid problems which are unique to their schools. The following topics were presented and discussed at this year’s seminars: Regulations 101, R2T4 on the Web, HERA Overview, Academic Competitiveness Grant, & Career Links. The final session on Stress Management was appreciated by all.

This year’s committee members were Cathy Waxter (chair & faculty), Danielle Paul (chair designee for 2007 & faculty), Michelle Jashinski (faculty), Teresa Schuck (faculty), Kathleen Stein (faculty), Diana Stelmack (faculty), Cindy Davis (AES committee member and advisor regarding HERA federal regulatory changes), and Rebecca Brown, Kim Minncemoyer, Sharon Smith, Mike Byers, Jim Shook, & Tena Maurer (AES committee members & faculty.)

Many thanks to the 2006 BT&T Committee for putting together a great curriculum and to the staff at AES for their support and coordination of the PowerPoint presentation and the training manuals that were distributed to all participants.
WASHINGTON UPDATE

Financial Aid Administrators Under the Gun

It has been a rough few months for the financial aid profession. Last year, a student loan company decided that its best business strategy was to take out full-page newspaper ads accusing financial aid administrators of "being on the take." Last fall, a drumbeat began in the U.S. Senate to protect students and parents from evil financial aid administrators who were making decisions based on inducements they were receiving from lenders in the student loan program. And this year, the flood gates have opened. Both the U.S. Department of Education and the Democratic education leadership in the House and Senate (two parties that rarely agree on anything) have proposed specific measures designed to reign in abuses that are seen as being rampant in the financial aid community.

This may sound like hyperbole, but to this writer it seems that financial aid administrators have a big bulls-eye painted on their backs this year.

More specifically, these attacks are aimed at financial aid administrators whose schools participate in the Federal Family Education Loan Program (FFELP). Schisms within the financial aid profession that were first opened in 1993, during the initial debate on Direct Lending, have been re-opened during these most recent discussions. This is an especially unfortunate development.

The Student Loan Sunshine Act

On February 1, 2007, Senator Edward Kennedy (D, MA), Chair of the Senate Committee on Health, Education, Labor and Pensions introduced the Student Loan Sunshine Act (S. 486). This Act is predicated on the belief that FBA's are not providing impartial advice to students seeking to borrow under the FFEL Program. It is symbolic of the types of "remedies" that are being discussed very seriously for the supposed "problems" with the financial aid community. Following are excerpts from Senator Kennedy's statement accompanying the bill's introduction as printed in the Congressional Record:

We need to take immediate steps to stop actions that prevent students from obtaining the best loan agreement possible. That is what the Student Loan Sunshine Act does.

First and foremost, it is a consumer protection measure. It will protect student and parent borrowers by ending... inappropriate lender practices...

It prohibits lenders from offering to a college employee any gift worth more than $10, including free or discounted trips, meals, invitations to entertainment events or other form of hospitality.

It prohibits lenders from offering services to financial aid offices that create a conflict of interest, such as lending staff during peak loan processing times. It also prohibits lenders from "branding" their loans with a college name, emblem, or logo...

If a college creates a "preferred lender" list, the Act requires the college to disclose clearly and fully why it has identified a lender as a preferred lender. Schools must also include at least three nonaffiliated lenders on the list, so that students have a real choice...

Negotiated Rulemaking

Senator Kennedy's proposals are very similar to proposals advanced by the Department of Education as part of the current round of negotiated rulemaking. Details on these proposals and summaries of the discussions can be found at www.ed.gov/policy/highered/reg/hearulemaking/2007(nr.html#loans.

Discussions of these proposed regulations have revealed those fissures among financial aid administrators that I alluded to above. Aid officers from schools participating in Direct Lending have actually said that all of these "problems" would be solved if everyone switched to Direct Lending. This is not helpful behavior and provides an opening for others to impose new, unwieldy restrictions on financial aid professionals. As I write this, negotiators are preparing for the final negotiation session in March. Following that, proposed rules will be published by the Department and public comment will be solicited. Please pay careful attention to this process and weigh in on issues of concern.
Defending Yourself

The only way to prevent these measures from being enacted either via legislation or regulation is for financial aid administrators to stand up for themselves and defend their integrity. Financial aid professionals must make sure that their Congressional Representatives and Senators know what they do, know that they do their job ethically, and that they do not deserve to be characterized in this manner. They also must be sure that their trade associations are representing their interests forcefully in Washington.

It may also be time to make sure that your institution’s president knows that your integrity is being called into question and that over-regulation is not the answer to ensuring that students get the best advice and counsel possible from dedicated financial aid administrators. Urge those institution presidents to contact their Washington-based trade associations to be sure that they will oppose such measures. If you do not stand up for yourselves and your profession now, you will be allowing others to take control of your future.

Government Relations Committee Responds to Sunshine Act

The Government Relations Committee held its first meeting on December 8, 2006 at AES Headquarters in Harrisburg. All nine 2006-07 committee members were present. We were joined by Nate Hench, PHEAA VP for Legislative and Board Affairs, who spoke with us about higher education issues in the State House and his views on how PASFAA can play a role in lobbying on issues of concern to us in Pennsylvania. Carol Handlan, AVP, Marketing & Client Relations at AES, also visited with us to discuss cooperating with the Consumer Affairs Committee on providing information to prospective borrowers about best practices in the private loan programs.

In early February, Negotiated Rulemaking sessions were held at the U.S. Department of Education regarding proposed revisions to student loan regulations. A statement was submitted to NASFAA on behalf of PASFAA, in defense of schools’ ability to develop their own preferred lender lists in the FFELP programs and against stricter regulations prohibiting activities used by lenders or guaranty agencies to secure loan applications. Issues identified in the statement include:

- The level of competition between lenders upon the introduction of the Direct Loan Program has resulted in the development of repayment incentives and deferment options that provide better options for borrowers.
- Financial aid administrators ought to be aware that regulations are already in place allowing a borrower to select a lender other than one on a school’s preferred lender list and that schools must certify loan applications from other lenders without delay. If the Department of Education provided additional education and enforcement of these existing regulations, further regulation would be unnecessary.

- As long as an institution is certifying loan applications for non-preferred lenders without delay, it should not be necessary to mandate the number of lenders on a school’s preferred lender list.
- Proposed provisions would disallow assignment of a borrower’s loan to a particular lender, through packaging or other methods. This would eliminate the ability of schools to pre-certify loan applications and efficiencies gained through pre-certification would be lost.
- Proposed regulations preventing lender marketing representatives from marketing their product using common marketing tools is overly restrictive. Introduction of further regulation on currently allowed activities suggests that professional decisions about creating preferred lender lists are “for sale to the highest bidder” and insults our integrity.

It is likely that legislation will be up for discussion in upcoming months that will address these and similar issues. The Government Relations Committee will be calling upon PASFAA membership to contact your representatives in Washington to voice your concerns when that time comes.
The Mobility of Data Storage

Where do you store and transport your data? As you may have noticed, numerous removable storage options for your computer data are available. The costs for these storage options have also become more affordable and thus, more available to the average computer user.

Removable storage is important to computer users for several reasons. First, it can work to back up important data. Secondly, it helps users transport files between computers. And finally, it can increase your storage capacity beyond your hard drive. In other words, when you see your students wearing a flash drive on a neck chain, they aren’t just doing it as a fashion statement. The portability of data is increasingly important to computer users. Thus, the use of removable storage has really boomed beyond the floppy disk.

Most computer users are familiar with the Zip disk, CD-R/RW, and the floppy disk. The disadvantage of using the Zip, CD-R/RW or the floppy for storage relates to transporting data between computers. A computer must be equipped to use any of these storage devices. This can be a problem if you are transporting data to use on computers other than your own machine. For example, you might save a PowerPoint presentation on a floppy and unbeknownst to you, the machine available for your presentation does not have a floppy drive.

The advantage of other modes of storage over the CD-R/RW, Zip, and floppy disk relates to the availability of USB ports on computers. Now, you can purchase storage devices to simply connect to the USB port of any computer. Most computers that were manufactured after 1995 have USB ports. Windows 95 does not support USB and Windows 98 had limited support for USB. All newer Windows operating systems support USB. Apple and Mac computers also support USB. The universal functionality of the USB port makes it very attractive to use storage devices that connect to it.

A USB Flash drive is sometimes referred to as a pen drive, jump drive, thumb drive, key drive or memory stick. You plug it into your USB port on your computer and instantly you have a new drive to access. The USB Flash drive can retain data for up to 10 years, is portable, and easy to use. In addition, the Flash drive can store comparatively more data than a floppy disk. This allows users to store lengthy documents that may include graphics, pictures and or videos. Users like the small size of this device as well as the ability to use it on just about any computer.

If you want to carry more data than a Flash drive can hold, you may want to invest in a portable external hard drive. Portable hard drives are gaining in popularity with computer users due to their storage capacity, 20 gigabytes to 100 gigabytes, and the slim size of the drive. Users can carry an entire music collection, videos etc. on a device that can be slipped in a pocket or brief case. A portable drive can be used for data storage and retrieval immediately after plugging it into the USB port.

The demand for removable data storage is increasing due to how and what we store. Interest in data storage varies based on the needs of the user. However, all users can benefit from the current portability and ease available in storage solutions. You can find more information about data storage at the following web sites:

www.howstuffworks.com    www.usbflashdrive.org    www.pcmag.com

NEPIC Regional Group Fetes Vince Racculia

At the January 19 meeting, the NEPIC financial aid group (whose members are from Northeastern Pennsylvania) honored Vince Racculia, who retired from AES/PHEAA where he was the Executive Vice President of State and Federal Programs. A presentation was made to Vince to honor his 33 years of dedicated service to aid professionals. Over the years, Vince attended several NEPIC meetings responding to the needs of the day with regard to financial aid processing and how AES/PHEAA could support the aid community. NEPIC is very appreciative of his service as an advocate for postsecondary schools throughout his tenure at AES/PHEAA.

The meeting was held at the Best Western Hotel in Wilkes-Barre. In addition to members of the NEPIC group, Mary Miller, Senior Vice President, Educational Services Group; Chris Zuzack, Vice President, State Grant and Special Programs; and Rachael Lohman, Eastern Regional Manager for AES/PHEAA attended the meeting and luncheon.
FAFSA Completion Day Helps Families

Submitted by
David Pearlman, Chair
Financial Aid Awareness Committee

The Financial Aid Awareness Committee met on December 15, 2006 at AES headquarters in Harrisburg. The committee noted the success of the Fall College Fairs that PASFAA had participated in. The PASFAA financial aid publications that are used at the college fairs were reviewed and updated. The committee will work on updating the list of PASFAA members available to conduct high school student aid nights as some of the members on the list are now employed at other schools. Updating the list will also enable newer members of PASFAA the opportunity to express their interest in conducting student aid nights in the communities they serve.

Despite the cold and snow in some parts of the Commonwealth, the FAFSA Completion Day was a success. At Saint Francis University, Shane Himes, David Pearlman, and Jamie Kosh hosted 10 families. Additional site reports from the East and West have also reported successful programs and participation.

AES/PHEAA is now in the process of coordinating this event for next year. Due to some confusion on the part of both groups, additional site requests will be taken into consideration for the 2007-08 academic year. Additional information and meetings will take place in spring and summer to insure a successful completion program.

The college fair season is still underway. If you are interested in volunteering at one of the spring college fairs that PASFAA participates in, please contact me at (814) 949-5164 or dpp1@psu.edu:

Wilkes-Barre College Fair
Wachovia Arena at Casey Plaza
Monday, April 30
9 am-12 noon, 6-8 pm

Main Line Regional Fair
Villanova University
Tuesday, May 1
6:30-9 pm

Penn State Regional Fair
Mount Nittany Middle School
Wednesday, May 2
6-9 pm

Bienvenido a PASFAA Fiesta 2007

Submitted by
Douglas Vore, Chair
2007 Conference Committee

Hola! We are having a PASFAA Conference Fiesta Style! Please join us “North of the Border” at Seven Springs Mountain Resort October 21-24, 2007 to celebrate our profession, colleagues, and the communities we serve. There is no telling at this point what suggestions you may make through the “call for sessions,” but I know from experience we’ll put a spin on financial aid as we always have at the PASFAA Conference.

We hope our call for sessions inspires great thought, which will be translated into a festive occasion for all! The enthusiasm of a fresh new committee with just the right amount of experience will rock any conference in our history! Our blend of training, commitment, and social networking affords us an opportunity unlike most others in our profession. We hope to have new faces presenting at the conference as well as our familiar friends. Bienvenido a PASFAA Fiesta 2007!

Send your suggestions to the Conference Committee:
Douglas Vore (Chair)
Cheryl DePaoli (Chair Designee)
Charlene Bedillion
Cindy DeLone
Catherine Demchak
Mysti Dinger
Marijo Elias
Jonathan Kirby
George Santucci
Jynhah Tyler

Montgomery County Community College
University of Pittsburgh-Greensburg
Washington and Jefferson College
Sallie Mae
Carnegie Mellon University-Heinz School
IUP-Academy of Culinary Arts
King’s College
University of Scranton
National City
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This occasional series recognizes the achievements and commitment of financial aid professionals whose modest dedication we gratefully acknowledge.

"Southern Charm and a (Nittany) Lion for Student Aid"
featuring
"Quiet Hero" Anna M. Griswold

To have a trusted advisor, a mentor, and someone you call a genuine friend all in one package is a true gift. Someone to guide you and provide you with encouragement when you need it the most, personally or professionally; things that Anna Griswold has done for countless members of the financial aid community. If it weren’t for her dedication to student aid and education, this writer and many others might not be where we are today.

Education and social issues played a large part in Anna’s adolescence. Growing up in the small Arkansas town of Malvern was a real eye opener for this second oldest of seven children. Anna stuck close to home, never venturing more than 150 miles until her early teenage years. Like many of her generation, Anna was highly influenced by what she witnessed first-hand. The assassination of John F. Kennedy and the desegregation of schools in the South were monumental and highly influenced the school curriculum. President Kennedy’s call for service to country and the influence of a high school speech teacher during the days of desegregation sparked Anna’s interest in the value of education, and set the stage for her long running career.

While at Melrose High School, she helped prepare minority students for college and the application and assimilation process. It was through her guidance counselor, Frances Hooks (wife of Benjamin Hooks, who would later serve as President of the NAACP) that Anna received exposure to education and social issues paralleling the Vietnam War and paving the way for her dedication to social activism. Icons of the era, such as Timothy Leary and Martin Luther King, Jr., sparked her interest and influenced Anna’s college days.

The spring of her sophomore year, sanitation workers went on strike in Memphis demanding fair treatment and fair wages. It was April 3, 1968, and Martin Luther King Jr. had come to town to speak in support of the strike. Anna recalls, “I was on the way to hear him speak from the balcony of the Lorraine Hotel. We were running late, on the way there from another activity, and were not aware of what had taken place not an hour earlier. As we approached downtown Memphis, we were turned back by National Guardsmen. We heard on the radio that he had been assassinated and never got to hear him speak.”

From a large family and the first generation to graduate from college, Anna was one of the early recipients of financial aid. Like many of the financial aid community, Anna’s career began as a work study student. After graduating with a degree in Sociology from Siena College, a small, private, Catholic women’s school in Memphis, Anna decided to further her education and her career in financial aid. She continued on to Memphis State University (now the University of Memphis) to earn a master’s degree in Higher Education and Student Services.

She was also working part time in the financial aid office as a counselor. It was here that Anna built a great foundation and background for the next six years, and was presented with an opportunity of a lifetime. Encouraged by her superior to apply for an internship offered by ED, Anna got the job and was off to Washington D.C. to work in the Department of Health Education and Welfare for four months. The internship delved into how federal policy and legislation shaped regulations that guide financial aid programs.

After the internship, Anna decided she wanted more responsibility and to spread her wings. She took a position as director of financial aid at Northern Virginia Community College, Alexandria Campus. There she also became closely involved with NASFAA, and was called upon to meet with various committees on Capitol Hill, giving valued input and testimony as it related to student aid. After five wonderful years in Virginia, Anna reassessed her career. She missed seeing students and working with them on a daily basis so she packed up and took a new position as a financial aid counselor at Washington State University in Pullman. Anna made a
marvelous counselor, but the director at the time had other designs for her career path. Over the next 11 years, Anna moved from counselor, to assistant director, associate director (when her boss became the president of NASFAA), and finally director of financial aid.

Anna’s last move came in 1991 when she accepted a position for Assistant Vice Provost of Student Aid at The Pennsylvania State University. Wanting to be closer to her aging parents, the move was as an opportunity to take the skills and knowledge that she had been collecting for 21 years and that had equipped her to step up to the biggest, most challenging, and most rewarding opportunity of her career.

Now in her sixteenth year at Penn State, Anna is currently the Assistant Vice President for Undergraduate Education/Enrollment Management and Executive Director of Student Aid. Anna oversees a staff of 60, divided into six teams, with six staff directors whose financial aid programs serve 51,000 aid recipients. She explains that her staff shows outstanding leadership, “Staff are our greatest resource to run a student aid office of this scope. Like any valuable resource, I believe that it must be protected and nurtured. They are an asset and you have to protect your assets.”

There are many facets to a complex position such as Anna’s. One of her biggest goals is to “provide exceptional service to students and advocacy for meeting financial needs of the students.” According to Anna, “We do this by trying to keep issues related to our students’ needs in front of the leadership of the University by stressing their importance and providing related data. Staying current on issues and challenges in our profession today is something I spend quite a bit of time on which comes through in participation on committees – internal and external – and staying current on regulations and legislation.”

Another of Anna’s goals is making her organization work while delivering the best service to students. She makes it a point to spend a great deal of time on staff training for skill and professional development, citing the importance of teamwork and that the strength of an organization comes from every member of the team. “Every person has an opportunity to provide leadership, advance ideas, and solve problems, something which I encourage,” says Anna. Heather Kuhn, account executive with Citizen’s Bank and formerly of Penn State’s financial aid office, speaks highly of her experience working with Anna, “I am very fortunate to have worked with Anna for nearly eight years while I was in the Office of Student Aid at Penn State. She is a kind and patient person who was always there to support me during my professional development.”

One thing became apparent when speaking with Anna – the students and their access to affordable education always takes precedent. When asked about what is the biggest challenge in her current position, she remarks, “The cost to deliver high quality education in today’s world results in rising costs at so many of our institutions. I believe in student choice, and I feel that they are best served when they choose a school that is best for them. If access or funds are unavailable, that becomes a real challenge.”

Another vexing challenge for Anna is trying to understand the forces within society whereby many parents have not planned or taken on the role and responsibility to make sure they are prepared to help their students pay for college. With today’s increasing college costs, many financial aid programs cannot take care of the full cost of a student’s education, and Anna is dedicated to raising awareness of financial need to help Penn State University remain accessible and affordable to low and moderate income students.

Along with being a PASFAA member for years and serving on countless committees, Anna also serves as the PASFAA Historian where she has organized decades worth of PASFAA history for easy access. She has also been involved with the State Grant Task Force at PHEAA and showcased her leadership skills as president.
of the Washington Association of Student Financial Aid Administrators (WASFAA) for
two terms during her tenure in that state.

Anna has rightfully earned the trust, affection, and respect by those who have
been touched by her. David Smedley, director of financial aid & registrar for the
Institute of World Politics, speaks highly of Anna and her commitment to financial
aid. "Anna Griswold exhibits the true characteristics of the student aid professional
– a commitment to students and principles of ethics and fairness in student aid
policy. In doing so, she exudes a southern charm that I know is very respected and
appreciated, especially by her very dedicated staff. If student aid administration is
a calling, Anna exhibits the best characteristics of our ministry in service to
students. I admire her professionally and personally a great deal, but most
importantly, I am privileged to call her my friend – a
warm, trusted friend."

When asked if she had any friendly words of advice for the new members to
financial aid, Anna replied softly yet enthusiastically, "Your greatest satisfaction and
reward in this profession is not to focus solely on the rules and regulations or the
delivery of student aid. They are important. But seek to understand what there is
within yourself that makes your work appealing and connect with the more
mundane side of what you do with greater dimension. Ask questions such as 'Why
does student aid exist? Why do we need it? What is the philosophical and political
foundation of what we do and why is it so important?' To do financial aid work is
to serve the country in terms of ensuring an educated citizenry. Student aid will
hopefully continue to serve as an equalizer and an opportunity for post-secondary
education to be available to people, whether rich or poor."

Thank you, Anna, for your 37 years of dedication to the financial aid community,
its students, and families. You are a true pioneer of your time, greatly respected
and admired by everyone that you have touched. We are looking forward to another
wonderful decade of your assiduous efforts and guidance as an activist, educator,
mentor, and friend.

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**EASFAA Prepares for Annual Conference**

Niagara Falls in the springtime! Mark your calendars for the EASFAA Conference
May 20-23. This year's featured speaker is Tim Russert, Managing Editor and Moderator
of Meet the Press and political analyst for NBC Nightly News and the Today Program.

For all of us who enjoyed listening to nationally known motivational speaker, Steve
Morgan at our last PASFAA conference, Steve will be back to visit us at EASFAA. The
EASFAA Leadership Development Committee will be bringing Steve to the annual conference for a session on May
22.

If you are planning a trip to Canada while you are at the conference, and you are
a citizen of the United States, you do not need a passport to
enter Canada. However, you should carry proof of your
citizenship, such as a birth certificate, certificate of citizenship
or naturalization, as well as a photo ID. For more Information
on the attractions in Niagara Falls, visit www.infoniagara.com.

Other EASFAA news is the results of the EASFAA election. Gordon (Dino) Koff is the new President Elect and PASFAA's
Barbara Schmitt is the new Treasurer Elect. Dino is the Director of Financial Aid and
Admissions at the Vermont Law School and Barbara Schmitt is the Director of Financial Aid
at Mansfield University.
Long Time Financial Aid Friends at AES Retire

**Vince Racculia.** AES Executive Vice President of State & Federal Programs retired on January 12 after 33 years of service to the organization, schools, students, and families throughout the Commonwealth. As noted in a tribute written by Mary Kosin, PASFAA President, “His dedication to the students, families, and institutions of this state cannot be matched. His constant efforts to provide new technology and services to schools and families will continue to allow financial aid to grow in the future.”

Vince is lovingly known as the “father” of AES/PHEAA school services. “His innovative support of schools resulted in the creation of the online systems that were used, and continue to be used, not only to access and process PHEAA aid programs but also to administer their own federal and school funding,” explained Mary Beth Kelly, Special Assistant to the Executive Vice President of Public Service and Marketing. “His intimate knowledge of school needs and his response to those needs created and fostered the outstanding relationship that we have with our partners. He was a forward thinker and was definitely in the forefront of activities that have now resulted in our premiere services to schools.”

The Pennsylvania State Grant Task Force was also established under his guidance. This group reviewed the methodology used to calculate state grant eligibility, a process which had not been significantly changed in 40 years. “Vince doesn’t take himself too seriously, but he has taken the needs of the schools and the students that they serve very seriously. Through his efforts, we have developed a variety of new products and services that are used by many schools to assist with the financial aid process,” said Mary Miller, Senior Vice President of the Education Services Group (ESG). “He has been my colleague, my supervisor, my mentor and, most importantly, my friend. His humor, charm and leadership will be greatly missed.” We second Mary’s sentiment and wish him our best in his future endeavors.

**Rick Irvin.** AES Vice President of Development & Regional Services retired on January 5 after 25 years of service. From Mary Kosin, “On behalf of the Pennsylvania Association of Financial Aid Administrators, I would like to congratulate Rick Irvin on his retirement from AES/PHEAA. We will be forever grateful for Rick’s knowledge, expertise and most of all, his wisdom. Rick’s ability to interpret federal regulations and translate them into English will be missed by the financial aid community! Rick’s service to the aid community and PASFAA has provided us with the tools necessary to deliver financial aid resources to the students and families of the Commonwealth. We will miss his updates at the Annual Conference but we know all good things must come to an end!”

Rick has a tremendous memory, which not only helped him to respond immediately to any statutory, regulatory or compliance question, but also ensured that he could answer any trivia question that came up about anything (he won several contests). He is also one of the most calm and collected public speakers around, remaining so even at a PASFAA conference when Bill Burke tested Rick’s lavalliere microphone by speaking into his lapel. He is a great baseball fan and was especially pleased when the Spring training theme allowed him to draw on his extensive knowledge. Rick, always the professional, had difficulty with casual attire and professional presentations. When the baseball shirts were provided to the presenters for Spring Training, Rick was very creative in supporting the theme but also made sure to appear professionally dressed wearing his baseball shirt under a dress shirt which was under a suit jacket topped with a baseball-themed tie!

Gentlemen, enjoy your retirement. You earned it!!!

*Photos courtesy of Bethany Bosha, AES/PHEAA.*
This is the first of a two-part series looking at the origins of the financial aid careers of PASFAA members.

How Did You Get into Financial Aid?

Submitted by
Sherry Yount
Newsletter Committee

Ever been asked, "How did you end up working in financial aid?" I've never heard of anyone with a degree in financial aid, so how do people land in this field related to students and education financing? How did you get started? We posed that question to some PASFAA members whose answers ranged from A to Z, so here is an "ABC" list of how some of us ended up in the financial aid (FA) industry. It's not as simple as ABC, as you'll soon find out!

Always wanting to work in a school setting, Ellen DeFranko drifted away from this original goal after high school. She first began learning about financial aid as her children were going through college, but it would take her even longer to discover this field was meant for her. Ellen worked seven years as a teacher's aide before enrolling as a part-time student for an associate degree in Specialized Business. Her Internship led to a full-time secretarial position at the Schuykill Intermediate Unit. After four years, she found a job opening in the post-secondary part of the school that seemed to fit her - she was hired as the school's Financial Aid Officer. Four years later she now knows the job description doesn't come close to the reality of the job, but feels lucky to have tremendous support from colleagues and the entire FA community.

Business Trade & Technical sector representative Kimberly Reilly wanted to work at a school while she obtained her master's degree hoping there might be free tuition in exchange for work. When she checked into her preferred school, she found the only opening they had was in the financial aid office. She took the position and even changed her degree from MBA to M.Ed. in Higher Education Administration. Ten years later, she’s found a new career path and is currently at Universal Technical Institute. Kim says she loves working with the students and feeling like she makes a difference.

Collections in a one-person office was the beginning of the FA trail for Terri Neiswonger of Grove City College. She didn’t really have a choice in taking the collections job but found great satisfaction when she was able to help keep someone from losing their home. To prevent burnout, she eventually started looking for a new position and heard about a job in the FA office at Grove City College. Now she loves telling prospective students that never again in their life will they write an essay for a scholarship application and get paid for it! She still considers collections and financial aid to go hand in hand. How can that be? She says she delivers good customer service even when the customer is not getting the exact news they want.

Discouraging students from taking out student loans and producing a financial aid guide was Scott Miller’s first step into a career related to FA. He was attending Queen’s College in NYC tuition free until a fiscal crisis hit the city. When his best friend was elected as student body president, he asked Scott to lead a group of students to Albany to lobby against a tuition increase. Despite their efforts, tuition was imposed on the students. At the same time, most FA counseling services were cut back or eliminated so Scott stepped in to help his fellow students. He continues to help students and FAA’s today in his position with AES/PHEAA as Federal Relations Director based in Washington, DC.

Evaluation of several Penn State University FA positions by Dan Wray as a salary administrator in human resources led him into the FA field. While doing the evaluations he found out about an open "Coordinator, QSL" position. Interested, even though he didn't even know what a QSL (Guaranteed Student Loan, the previous name for Stafford) was, he bid on the job and got the position. Having never worked in FA before and never having had FA as a student, he had no idea then that he would eventually certify more than one billion dollars in student loans. Dan is currently with College Loan Corporation.
FISL – has anyone heard that acronym lately? Rachael Lohman, AES/PHEAA, started her career as an instructor at a business college. After two years, she got married and moved to NYC. When she returned to the area she accepted a position at the same business college as the school’s administrator and processed her first Pell Grant and FISL. She eventually took the position of site coordinator when the school was purchased by a local junior college no longer processing financial aid and overseeing the day-to-day operations of the center. She left the junior college and was hired at Wilkes University as Director of FA and remained in that position for 25 years. By the way, FISL stands for Federal Insured Student Loan – the precursor to GSL, now the Stafford Loan.

Guiding students and parents through the student loan process for a bank was the perfect part-time job for Judy McKenna, Wachovia, when she wanted to return to work after the birth of her first child. It was very gratifying to help students obtain the funds they needed to go to college. After a move across the state, she thought about leaving student lending for something a little less stressful, considered her opportunities, and realized she wanted to be back in the FA environment. Judy says she was hooked from that original part-time position in a bank where she met individually with both parents and students, and has spent a total of 24 years in student lending doing both marketing and operations.

"How do you remember all this stuff?" was the question Cheri Kramer asked her daughter who was the work-study student in charge of her training. Cheri began as a secretary in the FA office at Westmoreland County Community College and just two weeks later her daughter left the office. Her daughter told her she would repeat everything so many times that it would just stick with her, and it did. Cheri was bumped out of her new position after only eight months but was able to later return as a Financial Aid Assistant. She recently became the Scholarship/Financial Aid Coordinator for WCCC and loves keeping up with all the changes in her fast-paced office.

"Innocence of my young age, I did not know any better," is Carolyn Julian's reason why she believes she got her very first position in FA at Mansfield University at the age of 21. She worked at Mansfield for nine years before moving to the Harrisburg area where she also worked at PHEAA and Central Pennsylvania College before taking her current position as Student Aid and Veteran's Affairs Coordinator at Penn State-Harrisburg. She predicts she'll be one of the few still standing at the Member's Luncheon at PASFAA this October!

Just a "few months" is how long they needed Judy Rile. At least that's what the Albright College FA office thought when they were facing some staffing changes and hired Judy as a temp employee to get them through the packaging season. Judy did hand IM calculations for months. (IM stands for institutional methodology – she determined need for institutional funds by looking at things in addition to what was in FAFSA data, including a minimum contribution from the student, imputing assets based on interest, etc.) She must have done a great job on those IM calcs because they asked her to join the FA staff full-time and the rest is FA counselor history. Judy is currently the Student Aid Coordinator at Penn State-Berks Campus.

KMart offered Elena McClelland, Citizen's Bank, an assistant manager's position fresh out of college. She decided to wait for something better. After answering a blind ad that turned out to be for a door-to-door vacuum cleaner salesman, she decided a safe, temporary clerical job in the FA office at Rochester Institute of Technology sounded good. The position became permanent after a few months and she was there six plus years before moving over to the student lending side of FA.
Local newspaper ads led Marguerite Borst to be hired as a secretary in the FA office at Albright College. She decided to take advantage of their education benefits and five years later completed her Albright undergraduate degree. She was promoted to Financial Aid Counselor and also held the Assistant Director position before leaving Albright to take a position at HACC-Lancaster.

Remember the movie “Animal House”? Randy Rennell, formerly at Juniata College, started a residence life internship just as this famous movie was released. The internship was the first of two required for his master’s degree. “Animal House” became the affectionate nickname for his hall. Toga parties, food fights and some other things better left unmentioned were all a part of his residence hall director experience. His second internship in the financial aid office was like heaven. There was no traveling (admissions), he didn’t have to live on campus and deal with bad behavior (residence life) and it required only a few late evenings.

Watch for the rest of the ABC’s in the next edition of the newsletter. Want to share your story? E-mail it to this writer at sherryyoutz@centralpenn.edu.

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One Minute Stress Therapies

Submitted by
Elena McClelland
Newsletter Committee

What can be accomplished in 60 seconds? The answer is – a lot! Try waiting a full minute after asking someone to pass you something or place your face in water and hold your breath. The truth is, a minute is a long time, and long enough to calm yourself down if used properly. Try some of the following one minute stress therapies anytime you feel the need.

- **The “Dunker”** Crumple up pieces of scrap paper into balls and using a wastebasket in 60 seconds, make as many “2-pointers” as possible.
- **“And the answer is”** Guess how many steps to a specific location, a filing cabinet, another office, the restroom – take the trip and test your guess.
- **The “Pump You Up”** Do isometrics. Push your hands against each other for 60 seconds.
  - The “Poet” Make up your own ending to “roses are red, violets are blue.”
  - The “Vacation” Keep a picture of your favorite vacation spot – the beach, the mountains, a fishing spot. Stare at the picture and remember happy memories.
  - The “Dreamer” Post a picture of something you really want – a fancy car, a boat, a house and picture yourself having it.
  - The “Exerciser” Take a brisk walk around your office, climb a flight of stairs, go to the cafeteria.
- **The “Napper”** Take a 60 second siesta by closing your eyes and breathing deeply.
- **The “Writer”** Write down as quickly as possible, everything that is bothering you. At the end of 60 seconds, crumple it up and toss in the wastebasket.
- **The “I like me”** Positive self-talk is essential for reducing stress. Go to a mirror, look yourself straight in the eye and tell yourself what you like about yourself.
- **The “Artist”** Draw a picture of how you are feeling.
- **The “Thinker”** Keep a set of brainteasers handy. Try and solve as many as you can in 60 seconds.
- **The “Reminder”** Write positive messages on index cards and place them on your desk, in a file or on a desk calendar. When you least expect it, and when you most need them, they will be there.
  - The “Sensor” Close your eyes and sense a favorite thing such as “taste” a piece of chocolate, “hear” the ocean, “smell” wood burning in a fireplace, “feel” a cool ocean breeze.
  - The “Funnybone” Keep a book of cartoons or jokes nearby. Laughter is the best stress reliever.
  - The “Historian” Name as many presidents as you can in 60 seconds.
  - The “Entertainer” Picture yourself as a comedian entertaining a large audience. Hear the laughter and applause.
Find an Extra Hour in Your Day

We all have at least two things in common. First, we will never have more than 24 hours in a day. Second, we would all like to complete the things we need to do in less time and have more time for the things we want to do. With the emergence of technology, researchers theorized that people of the 21st century would work only one hour a day. What really happened was we became more dependent on technology, work more than ever, and need to complete more tasks in the time that we work.

Ultimately, we strive to get important tasks done in the most efficient way possible for a more productive work day. But do you ever say, “If I only had one more hour a day.” What if it just felt that way? Here are some guidelines to make the most of your working time and help you find that extra hour:

**Divide projects into small pieces.** Break the project into small steps and write a list of tasks that you need to get done in order to complete your project.

**Do your hardest tasks during your best time of the day.** Leave the small and easy tasks for the time when you are tired or have less concentration.

**Use systems and shortcuts.** For example, if you access a few regular websites on a daily basis, put shortcuts to these sites in your desktop. You’ll save a few minutes each day.

**Reward yourself.** Every time you complete a project or even an important part of a project, remember to reward yourself in some way. It may be watching a favorite show, trying that new restaurant or just doing something you enjoy.

More quick tips to save valuable time throughout the day:
- Identify a place to put car keys, gloves, umbrellas, etc., for easy access when you leave the house. (saves 5 minutes a day)
- When opening e-mails, use the FAT system (File-Act-Toss). If you aren’t sure you need it, toss it! (saves 5 minutes a day)
- Create an address book for quick reference. Outlook and Quicken all come with address books or you can create one by hand in a book. (saves 5 minutes a day)
- Put daily grooming and/or make-up in a single container that’s easily accessible. (saves 3 minutes a day)
- Choose clothing and accessories the night before. (saves 5 minutes a day)
- Pack lunches the night before. (saves 5 minutes a day)
- Run errands at non-rush hour times. Try keeping stops sequential to avoid driving in circles. (saves 15-45 minutes a day)

Resources: “Time management guidelines that will help you add 1 more hour a day” by Gill Reese and “Tips to save one hour per day” by Barbara Hemphill

Have you been to [www.pasfaa.org](http://www.pasfaa.org) today?
Six Career Lessons Learned from U.S. Presidents

Submitted by
Kathy Gates
Newsletter Committee

Laura Morsch, in an article from CareerBuilder.com, writes that there are some U.S. presidents who have guided us into great wartime victories and others who have plunged us into economic depression. All of these triumphs and failures can teach us a thing or two about our own careers. Here are six career lessons we can learn from former U.S. leaders.

When Franklin D. Roosevelt uttered, "The only thing we have to fear is fear itself," at his first inaugural address in 1933, the country was at the height of the Great Depression. His risky moves pulled the nation out of economic crisis and provided strong leadership during wartime. The first career lesson we learn is from FDR: Being afraid to take risks can keep you from advancing your own career. Apply for that job you think you're not qualified for, propose that unusual plan to your boss. And most importantly, don't let fear of rejection or change keep you from the career of your dreams.

The second career lesson is to "be flexible and open to change." The Civil War was a turning point in American history, and knowing this, Abraham Lincoln adjusted the presidential role to fit the times by expanding the military, freeing slaves and spending more money. He met with lots of criticism, but he told Congress, "As our case is new, so we must think anew, and act anew." Lincoln's ability to react to the changing times made him widely hailed as one of the greatest presidents in American history. By taking classes, undergoing additional training and staying aware of current events, you can be more prepared for new advances in technology and developments in business models.

The Enron crew and Martha Stewart might have faced different career prospects if they had taken a lesson from Richard Nixon. Similar to recent corporate scandals, an investigation into a 1972 break-in of the Democratic National Committee offices slowly implicated top government staff. Expecting impeachment, Nixon resigned his post, and the Watergate scandal will forever haunt his legacy. The third career lesson is to "keep your nose clean." Always remember that slip-ups and missteps can cost you your job and taint your professional reputation for years to come.

What separates the most successful presidents from the rest was their ability to learn from their errors, own up to them and then move on. The fourth career lesson we learn from John F. Kennedy. "Learn from your mistakes." Shortly after his inauguration, Kennedy approved an invasion into Cuba to topple Dictator Fidel Castro. The Bay of Pigs invasion was a dismal failure, embarrassing the Kennedy administration. But instead of letting the mortification ruin his career, John Kennedy simply assumed responsibility and Americans respected him for it.

If you think you can keep your office fling quiet, think again. The fifth career lesson we learn from Bill Clinton's extramarital affair with a young White House intern. "Be wary of office romance." Secrets aren't usually secret for long. Enough said.

Can you list the accomplishments of President Chester Arthur, John Tyler or James Polk? They are hailed in history books as the "forgotten presidents." In contrast, the accomplishments of George Washington, Abraham Lincoln and Franklin D. Roosevelt are permanently etched into Americans' memories. The sixth career lesson and by far the most important is "stand out from the pack." What separates the remembered presidents from the other is that they weren't afraid to take a stand and change things in our country. Don't be content with mediocrity in your career. Flaunt your greatness, and leave a legacy!

Notable Quotes

If you want to gather honey, don't kick over the beehive.
Dale Carnegie

Most coaches study the films when they lose. I study them when we win to see if I can figure out what I did right.
Paul "Bear" Bryant

I'm a great believer in luck, and I find the harder I work, the more I have of it.
Thomas Jefferson
Bloggig through Financial Aid

By now most of you will have heard about web logs or "blogs" for short. Essentially, a blog is an online journal or diary, where lots of people are online writing about various topics. Bloggers make observations, they rant, they conjecture, they express their frustrations, they talk about areas of interest, etc.

These blog writings are a series of posts arranged in chronological order and are updated on a regular basis. They can include photos or links to make one's point and are often an expression of one's personality. When many people refer to the whole world of web logs, they refer to it as the "blogosphere." A sample blog entry might read as follows:

Blog of a Financial Aid Professional
January – 'It's that Time of Year Again Pep Talk'

Yes, it's that time again. Time to start preparing for the 'rush' – the rush of paperwork and rush of people and the rush of everything that is a new award year. And don't forget, you still have that current semester to keep on track and hey, summer is coming up, too. Do you think students will want aid for summer?

Ah, so many things to do and so little time. No wonder I feel stressed out! You'd think I'd be used to it by now after all these years of working with financial aid, but yet, I am still overwhelmed at times. I guess that's ok. I suppose everyone feels that way at one time or another. I will resolve to multitask to the best of my ability. I will delegate when needed and use my work-study students when possible. I will yet again conquer the trials and tribulations of administering financial aid. And I will do it with a sense of humor, a pinch of style and a touch of finesse. I will remember that student who smiles at me and thanks me for all my help and know it was all worth it because I have made a difference in someone else's life. I will put myself on the back and know that I can do this and do it well. Heck, this place is lucky to have me!

The earliest blogs were maintained by a handful of tech-savvy individuals who used them to show lists of links. It wasn't until the late 1990's that blogging evolved into what we see today. The components of a blog include your blog's title, the content, and a comment section which allows others to take part in a discussion regarding your blog post. Blogs are also usually time and date stamped so that visitors can note the time of post. Blogs can be an important communication tool and a good form of expression. Some people even use blogs to keep in touch with family throughout the world. If you are interested in starting your own blog, such sites as Blogger.com and blogstreamer.com are free and easy ways to get started. So get out there and start blogging!

We Saw You at . . .
The Federal Student Aid (EAC) Conference in Las Vegas, November 28 - December 1, 2006

(T to r) Rachael Lehmus, Mary Miller, Chris Zuzack, all from AES/PHSA.

Tiffany Mol, Slippery Rock University, is at the end of the line for the E2T4 session.
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PELA News

The Pennsylvania Education Lenders Association met in January at the Wilkes-Barre Sallie Mae Servicing Center. Guest speaker Scott Buchanan from Sallie Mae’s government relations discussed the goings-on from Washington on a conference call as things were happening there on various legislation. We discussed several matters including a review of the well-attended PELA session at the PASFAA conference on “how a bank makes money.”

PELA welcomed the opportunity to see many PASFAA members at PASFAA Spring Training and at our session on the topic of online loan processing. Thanks for your participation and valuable discussion.

PELA’s next meeting is a conference call scheduled for Thursday, April 19 so that the folks can attend the ISS Sector meeting on Tuesday, April 17 in Harrisburg. Please be sure to share your thoughts and ideas with PELA members on how we can better assist you in your work.

Time to Return Sponsorship Forms

Submitted by Greg Gearhart, Chair Finance and Development

The Finance and Development Committee is well underway with another year of overseeing the finances of PASFAA. Ginny Kopko, Slippery Rock University of PA, has assumed the role of chair designee for 2006-07 and is responsible for the sponsor solicitation process (for sponsorships for the 2007-08 year) and will assume the position of chair of Finance and Development in 2007-08.

Ginny completed the e-mailing of Sponsorship Information Forms and Sponsorship Commitment Forms to all of our current sponsors in January. Thanks to all of the sponsors who have already returned those forms. If you are a sponsor representative who has not yet returned the forms, please do so as soon as possible. If you are not currently a PASFAA sponsor but would like to become one, please contact Ginny for the necessary forms. Also, if you know of an organization that would like to become a PASFAA sponsor, feel free to refer the organization representatives to Ginny. She can be contacted at 724-758-6031 or ginny.kopko@srp.edu.

The Finance and Development Committee is also responsible for developing the budget outline for PASFAA. Officers and committee chairs who manage a budget should have received the budget requests forms in early March. By now, all of these should have been returned and the budget plan should be in place. If you have any budget related questions, please feel free to contact me.

Lastly, if any PASFAA member has a question about any issue related to the Finance and Development Committee, please contact any member of the Committee. All Committee members are listed under the Finance & Development Committee item in the Financial Aid Administrators — Index section of the PASFAA webpage at http://pasfaa.org/docs/toc_finaladmin.html.

Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2006-07 fiscal year. Because of this support, PASFAA is thriving as an organization and able to create new initiatives for our members. We look forward to working closely with each of these sponsors in the year to come.

Platinum ($9,000 and above): American Education Services, Campus Door, Citizens Bank, KeyBank, M&T Bank Educational Lending, National City Bank, PNC Bank, Sallie Mae Pennsylvania, Wachovia Education Finance

Gold ($7,000): Academic Finance Corporation, Edamerica, Nellie Mae, SunTrust Education Loans

Silver ($3,500): Academic Management Services/AMS, Bank of America, Beneficial Savings Bank, Chase Education Finance, Citibank, College Loan Corporation, Education Finance Partners, Nelnet, NextStudent, New Jersey Higher Education Student Assistance, Student Capital Corporation, TERI, USA Funds Services, Wells Fargo Educational Finance Services
PUBLIC TWO-YEAR SECTOR

Greetings members! As we finish up updating forms, forms and procedures for a new academic year I'd like to think of volunteering for PASFAA committees and run for sector representative. As my time is nearing the end, I encourage everyone to think of experiencing the life of the PASFAA one person on one you. All expenses are paid for by the organization for attending meetings. You get to make new friends and learn from seasoned financial aid professionals. It's like a shopping experience, you don't want to miss. I'd do it again or help anyone who has an interest.

Our sector is a very active one. We hold two meetings during the year and an additional one at conference. We're on call 24/7 to help anyone within the sector with issues and information.

We have an upcoming meeting April 26-27 in Lancaster, so everyone mark their calendars and bring their issues and expertise before the meeting. I will be recruiting so look forward to it. Also, remember spring training coming up soon. Check the PASFAA website for info. See you soon.

INSTITUTIONAL SUPPORT SERVICES SECTOR

Thank you to all who completed the 2007 on-line survey through Survey Monkey. Here are some statistics from the survey that you might find interesting:

- 50% completion rate; 58 of 196 ISS members responded.
- 60% of respondents were Platinum sponsors.
- 38% of respondents are new members to ISS (1-2 years in ISS).
- Overwhelmingly, we are happy with the levels of sponsorship recognition as well as the "package" type of solicitation.
- On-line solicitations are definitely agreeable.
- Booth space at the conference with regards to one or more and if the room cannot handle all vendors in one place was the most split. 49% said one booth space only.
- Over 50% responded that if we could all fit in one room, 51% responded that sponsorship levels should still provide the extra space and have overflow rooms.

Based on the survey, we will definitely be having an ISS meeting in April. I am finalizing the dates and the location will be in Harrisburg (chosen 63% on the survey).

I will be hosting a conference call with past members of Finance and Development as well as past Conference committee who will help draft some "protocol" documents to ensure ideas that have worked in the past on these two committees go forward into the future. This will provide the necessary continuity for our association's efforts to focus on getting new members active and not impact our sector's needs when new ISS members hold positions on these committees. Since these are the two committees that affect us the greatest, we need to plan to make sure that nothing falls by the wayside. These guidelines for our sector members serving to represent our needs would benefit everyone.

One of the PASFAA main objectives is volunteerism and getting those members that do volunteer into positions. We are actively tracking new members and getting new volunteers onto committees. It is my belief that sometimes historical knowledge may not be transferred from one chair to another and past protocol may not occur. It is our responsibility to see what role we play, and that sometimes there will be breakdowns with new initiatives or any other new members to us as a group. I encourage you to continue to share any issues that may arise, or contact me when you have questions, can be reached at langel@collegeofam.com.

INSTITUTIONAL AT-LARGE SECTOR

I am pleased to report that I44 of you have volunteered to assist on PASFAA committees during the 2006-07 period. To date, 78 are serving in some capacity whether it is on Conference Committee, as a Training Committee member, or writing for the Newsletter. We will be contacting the other 66 not on committees to ascertain if you are still interested in committee positions. Become available yet for this year.

In April of each year, the PASFAA Volunteer Form is posted on the web site for "would be" volunteers to complete. If you completed the form for this year but didn't get called to assist in some capacity, please be sure to complete the Volunteer Form again so that we can reconsider you for the 2007-08 cycle. Know that as committee members and chairpersons, we are reminded to select them from those who volunteered.

I am most interested in your questions, concerns or ideas regarding the volunteer recruitment effort and available opportunities. Please contact me via e-mail at mary.klara@villanova.edu or by phone at 310-519-7953 so that you can become more involved in your association.

STATE-RELATED SECTOR

2007 is proving to be quite a year with the snow that finally came, the increase to the Pell grant program and yes, all of the stuff we accept from lenders in order for them to get on our "preferred lender" list.

Seriously, it has been a good year for us as we continue to strive to promote access and provide financial assistance to our students in the face of shrinking budgets. You are to be commended for your tireless efforts. This is my final swansong as your Sector Representative. Nominations will open soon to elect a new sector representative, and I must say that it has been very interesting learning the inner workings of our organization. It's great to be involved and as an organization, we continue to look for opportunities that would allow our membership to grow and develop.

I encourage you to consider "throwing your hat in the ring" to become Sector Rep. It is a chance to hone your leadership ability as well as an opportunity to develop new skills and to work with some outstanding people. I strongly urge the men in aid in our sector to consider it because we are a profession dominated by women and we need to continue to have a presence in the financial aid community.

It has been my pleasure to serve you, and I hope that our sector will continue to be effective, inspiring and committed to the lives of the people, young and old, who seek out education as a means of improving their quality of life.
PRIVATE SECTOR
Submitted by
Patty M. Cegelka
Private Sector Representative

Happy spring to all members of the Private Sector! With spring, comes the completion of the PASFAA volunteer form. Please 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 and new ideas. I ask that you consider volunteering when the call goes out. Get involved, it is fun.

It is also time to think about running for the Private Sector representative position. As a Private Sector representative, you are an officer of the Association serving the views and concerns of the sector and keeping members informed of the actions of PASFAA Executive Council. The position is for two years. Your duties as Private Sector representative are to attend Executive Council meetings, serve as a member of the Membership and Governance Committee (meetings are held the night prior to the Executive Council meeting), conduct a sector meeting at the conference and arrange a sector meeting during the year if warranted. You are also required to write the Private Sector articles for each of the newsletters, submit an annual report and send e-mails to the sector.

I encourage all to give this serious consideration. You will find this to be a rewarding experience. Please contact me if you are interested in running for the position or if you just want to discuss the duties. I can be reached by email at cegelkap2@scranton.edu or at 570-941-5924.

PA STATE SYSTEM of HIGHER EDUCATION SECTOR
Submitted by
Diane G. Figley
PASSHE Sector Representative

Hi PASSHE Sector members! Happy spring to all, even though as I’m writing this we are currently experiencing 20 degree weather and snow and ice.

Have you psyched yourselves for the 2007-08 financial aid packaging? I’m still working out the bumps for the ACG/SMART grants. This year will bring a lot of uncertainties and high anxiety as Kutztown along with Cheyney, East Stroudsburg, and Shippensburg “go live” with the new shared system. I will be happy when I can look back and say, “Oh, that wasn’t as bad as I expected.” Not to mention all the changes in store for financial aid programs projected to be coming from Washington, DC.

I hope everyone took advantage of Spring Training. We can all benefit from the new job the Training Committee does in providing the level of programming to new & seasoned aid administrators.

Sector members, I hope you all received my e-mail in late January seeking potential candidates for the position of PASSHE Sector representative. It is time to vote for a new sector representative as I wrap up my two-year term. Further discussion will take place at the annual sector meeting at the Ramada Inn State College April 26-27. I encourage everyone to attend and look forward to seeing you there.

BUSINESS, TRADE & TECHNICAL SECTOR
Submitted by
Kimberly A. Kelly
Business, Trade & Technical Sector Representative

Greetings to all members of the BT & T sector. Spring has sprung and with it the seeds of a new year in Financial Aid as we all gear up for our fall starts.

Now is the time to consider running for PASFAA Executive Council. Please consider running for the BT & T sector representative position. It is a very rewarding position and our sector could use your input and service. It is important that we continue to have an individual on the Executive Council and you could be that person! Remember that PASFAA is a volunteer service organization and that your sector values your time, energy and input.

I look forward to hearing from any and all within the BT & T sector who may need assistance with special issues or who would like to see specific issues addressed that are unique to our sector. Remember that I am here to represent you and your campuses needs, so be sure to share your concerns with me as they arise. You can reach me at kelly@uflcorpc.com or 610-646-8651. Thanks and have a great Spring.

NURSING SECTOR
Submitted by
Patty Hladik
PASFAA Past President

Although winter came late, we all felt its fury! And now, I’m sure everyone is ready to enjoy the warmer winds and colors of spring!

We want to thank Annmarie Weisman for her service to PASFAA as the nursing sector representative. Annmarie has recently left the Nursing Sector to pursue an opportunity with the U.S. Department of Education in the regional office in Philadelphia. Congratulations Annmarie!

PASFAA offers many opportunities for nursing sector members to get involved. First, you have the chance to represent the sector on Executive Council. The elections this summer include the position of Nursing Sector Representative. Serving on Council is extremely rewarding and provides a true insight into the operations of our Association and the extent of the contributions we make to higher education across the Commonwealth.

In addition to this position, members will also have the opportunity to run for President-elect, and to volunteer for the variety of committees for the 2007-08 year. Because some members from the nursing sector struggle with being away from the office when they manage a one-person shop, know that PASFAA has volunteer opportunities that require little or no travel. If you have questions, feel free to call or e-mail any of the Council members or committee chairs. You’ll find our names in the front of the Newsletter.
From the Editor's Desk

PASFAA is fortunate to have ears to listen to what is going on in Washington and voices to express our opinions about those activities. In this issue, Scott Miller, AES/PHFAA's Federal Relations Director, sounds the alarm about the unsettling implications of the proposed Student Loan Sunshine Act in how it will affect lender/school relationships and loan certification. He urges PASFAA members and the financial aid community at large to be diligent in contacting our legislators to set the record straight about how we - ethically sound, moral FAFAs - really do business.

PASFAA Vice President, Mary Ellen Duffy, and her Government Relations Committee echo Scott's message in a statement sent to NASFAA disputing the need to enact such legislation and presenting the reasons to eliminate this Act from consideration. With a call for more education and better enforcement of existing regulations, there are viable alternatives to consider.

Thanks to Scott and to the Government Relations Committee for their work in keeping us informed and for challenging us to be proactive about what could have a dramatic impact on how we operate.

Joan L. Hollerman
PASFAA Newsletter Editor

PASFAA Bulletin Board

Jennie Kosh, St. Francis University, was promoted to Director of Financial Aid.

Ammarie Weisman, formerly at Episcopal School of Nursing, accepted a position with the U.S. Department of Education in the Philadelphia Region III Office as an Institutional Review Specialist.

Goodbye and good luck to Tim Opgenorth, former Director of Financial Aid at Gettysburg College, who has relocated to Chicago to become the Director of Financial Aid at the University of Illinois.

Christina Gormley has been promoted to Director of Financial Aid at Gettysburg and Jean Stone has been promoted to Associate Director of Financial Aid.

Judith Carter, Director of Financial Aid at Dickinson College, welcomed grandson Grayson Porter Wallace who was born December 29 and joins big brother Nicholas.

Marcy (Gjarich) Ashton, formerly at YTI Career Institute, got married in November and also accepted the Associate Director of Financial Aid position at Millersville University.

Randy Rennell, former Director of Financial Aid at Juniata College for 18 years, is now working for Noel-LeVitz.

Trina Snyder filled the Associate Director of Financial Aid opening at Shippensburg University.

Ginny Bradley, though not leaving Ursinus College, is leaving the financial aid profession. Ginny will serve as Associate Director of Parent and Leadership Giving with the Development Office at Ursinus.

Jassyce Collier is the new financial aid officer at Franklin County Career and Technology Center replacing Kathy Hoos.

Tina Guunt, Mount Aloysius College and her husband, Michael, had a baby girl named Haley Nicole on November 17.

Robert Ritz left Harrisburg Area Community College to work at Liberty University in Lynchburg, VA.

Julienne Lautt has been promoted to Director of Financial Aid at Butler County Community College.

Paula Lehrberger, formerly at the Pennsylvania Academy of Fine Arts, is the new Director of Financial Aid at University of the Sciences in Philadelphia.

Congratulations to Barbara Schmitt, Mansfield University, who married David Morgan February 10.

Janice Contino, formerly at Hofstra University, has accepted the Director of Financial Aid position at YTI Career Institute.

Ben Rosenberger, Reading Area Community College and his wife, Lara, welcomed a new arrival, Kylee Brooke, on February 22. She weighed 7 lbs, 8 oz and was 20 inches long.

Robert Moore, Montgomery County Community College, retired March 2 after 14+ years at MC3. He looks forward to enjoying his retirement along the Delaware in South Jersey and at the shore in Atlantic City.

Anita Faust released from Kutztown University of PA on March 30 after almost 17 years at Kutztown and a total of 30 years in aid. Cate McIntyre is serving as the Interim Director for Financial Aid at Kutztown.

Condolences to Mary Reolin, Luzerne County Community College and to Phyllis Swinson, East Stroudsburg University, whose brother and father respectively each passed away in March.

Note of thanks from Mary Reolin: "I would like to express my heartfelt gratitude to all of my friends and colleagues who sent cards, gifts and prayers during this difficult time for my family."
"Grace Period"

So are you having one of those days? Packaging planning giving you a daze? Gathering up for the verification phase? Is "enrollment management" causing a haze?

Are you having one of those hours? Doused by customer service complaint showers? Or maybe just regulatory sours? Ridiculous rules that stand to overpower.

Take heed and simply embrace, The knowledge of this empowering grace. Your work truly brings a human face. To those seeking the higher education chase.

Without your work, there wouldn't be grant-in-aid, And student loans wouldn't get made. You are crucial to the crusade. You help students to make the grade.

Your work forms the leveraging control, And no one can discount your role. You are recruitment and retention soul, Your work is what makes it whole.

January 20, 2007
Alexandria, Virginia

You Might be a Technophobe if...

10. You're secretly, fervently hoping that computers are just a passing fad. Or you're hoping at least you can avoid using them until you retire!

9. You're disappointed in yourself, because one day you actually thought about buying a computer. How Orwellian!

8. Your family members and co-workers keep your cell phone contact list up to date.

7. Your family members and co-workers keep bugging you to get a cell phone.

6. You think cutting and pasting should always involve scissors and paste.

5. You think it is simply unnatural to have a mouse in your home.

4. You think Blackberries are great for pies ... and nothing else.

3. You think a desktop should involve only the top of a desk. And a laptop should involve only the top of a lap.


1. You have no idea why anyone would want a blue tooth.

2006 PASFAA Conference Memories

5 lb. Hershey chocolate bar................................................................................. $35

PASFAA Conference registration fee.................................................................. $160

One night stay at the Hershey Lodge .................................................................. $256

Kendi in a dress? ............................................................................................... Priceless!