

What's the Buzz in Financial Aid?



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2007-08 PASFAA EXECUTIVE COUNCIL

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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 2008 issue:	articles due May 15
Fall 2008 issue:	articles due August 15
Winter 2009 issue:	articles due November 15
Spring 2009 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. MEMBERSHIP IN PASFAA

PASFAA membership belongs to the individual, not the institution. Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Mary Kosin, past PASFAA president, at Luzerne County Community College for information about 2007-08 PASFAA membership.

2. 2007-08 PASFAA COMMITTEES AND CHAIRS

Association Governance	Mary Kosin
Finance and Development	Ginny Kopko
Financial Aid Awareness	Thelma Ross
Financial Aid Training (PFAT)	Paul Simonsen
Government Relations.....	Mary Ellen Duffy
Membership	Mary Kosin
Newsletter	Joan Holleran
Technology	Heidi Hunter-Goldsworthy/Michael DeGroft
2008 Conference	Cheryl De Paolis

3. MOVING? CHANGING POSITION OR TITLE?

Keep your information current by updating your membership profile at www.pasfaa.org. Select "Member Services," then "Update Your Member Profile." Enter your Username and Password, then proceed to update your information.

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 Newsletter Committee reserves the right to condense or edit if necessary.

5. PASFAA HOME PAGE

Visit our World Wide Web site at www.pasfaa.org
ATAC liaison and website contact: Patty Hladio at patty.hladio@sru.edu or (724) 738-2044.

Letter from the President



Dear PASFAA Colleagues:

Where has the time gone? It seems like only yesterday that I was writing the letter for the winter newsletter. During the last few months, I have really learned the value of time. When I was younger, it seemed that I had all the time in the world to do whatever I wanted. There was always tomorrow. Boy, have things changed. Tomorrow now almost seems too late. I'm not sure if it's our culture or the result of the ability for instant contact, but things have changed. Technology has made the world smaller. Information travels almost instantly and at times, it can seem we have too much information.

There are benefits to having information at our fingertips. We can be more informed about issues of importance to how we do our jobs. PASFAA is using technology to provide the membership with timely information to help you keep abreast of the latest issues facing students. The PFAT Teleconference on March 7 focused on issues important to those working with students including financial concerns and related areas from across the campus that we are interested in these days. PASFAA's annual Spring Training will be held on April 2 in the east and on April 10 in the west to provide members with the opportunity to learn more about the changes going on in the industry.

PASFAA committees are busy gathering information and meeting with the goal of keeping you informed and the organization strong and fiscally solvent. I want to especially thank all those members working on committees as well as those who are giving of their time and expertise to those within the profession and to those we serve outside of aid. An example of an outreach effort, on January 24, the Awareness Committee participated in a live broadcast and hotline for NBC 10 Philadelphia's Financial Aid Week. The event was part of a weeklong series of spots on financial aid sponsored by the station and National City. PASFAA member volunteers manned the phones, did web chats and then met with families to address their questions and concerns. I have heard from the organizers who said that the families really appreciated the time and attention they received.

This is just one example of the importance to others of the time we spend doing something that is just part of what we do every day in the office. Time is important, and there will never be enough of it. So I again invite you to think about spending some of your time with PASFAA. Join us for the annual Teleconference; come to Spring Training, volunteer for a committee. It will be time well spent!

Respectfully,

A stylized, handwritten signature in black ink that reads "Dwight Horsey". The signature is fluid and cursive, with the first and last names being more prominent.

Dwight G. Horsey
PASFAA President

Nominations for 2008-09 PASFAA Council Due May 15

Submitted by
Mary Kosin
Past President



Once again, it's time to secure nominations from the membership for the 2008-09 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 14:** 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 2008-09 membership year include **President-Elect, Vice President, Treasurer, Secretary** and **At-Large Representative**. In addition, PASSHE sector members will vote for a **PASSHE sector representative** to fill a one-year opening. Active members from any sector may make nominations for all positions on the ballot for 2008-09. A nomination form can be found at the end of this article or can be printed off the PASFAA web site (www.pasfaa.org). The completed nomination form must be returned to Patty Hladio 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 (year one/president-elect, year two/president, year three/past president, year four/EASFAA liaison or ATAC liaison).

PASFAA 2008-09 Nomination Form Due May 15, 2008

President-Elect	Name: _____
	Institution: _____
Vice President	Name: _____
	Institution: _____
Treasurer	Name: _____
	Institution: _____
Secretary	Name: _____
	Institution: _____
At-Large Representative	Name: _____
	Institution: _____
PASSHE Sector Representative (One Year Term)	Name: _____
	Institution: _____

I certify that I am an active member of PASFAA for the 2007-08 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: _____

Institution: _____

Date: _____

Send this form by May 15, 2008 to Mary Kosin, Director of Financial Aid, Luzerne County Community College, or fax to Mary at (570) 740-0347.

It's Time to Step Up to Volunteer

Submitted by
MaryKay Klara
Council Member At-Large

We know
You're
Out There!



Now through June, those of you who want to volunteer to assist on a PASFAA committee or in some other way will be able to do so electronically. The 2008-09 Volunteer Form is available on the PASFAA website for you to complete 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." How often these comments have been voiced to Council. As Council Member At-Large for the past two years, I have coordinated the volunteer effort for PASFAA with the committee chairpersons. I updated the master list of those who completed Volunteer Forms last spring to indicate which committees, if any, they are serving on and continue to send the list to the chairpersons. They make their selections from this list.

A few PASFAA committees have reoccurring members in order to guarantee some continuity of knowledgeable persons with past experience. So although some 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 2008-09 committees that will be forming and will provide them with the names of those of you who volunteer from which to make their selection. And since this is my final year as Council Member At-Large, my successor will continue with this effort and probably will make this an even more dynamic process.

However, you need to complete that Volunteer Form again. And if called, please respond to the caller as soon as you can to let him or her know that you will accept their request to do so. But make sure you check with your supervisor first. We often have volunteers who have to decline an offer because their supervisor cannot afford to let them out of the office. Why not talk to your supervisor now to let them know of your interest in helping your professional association.

Don't sit back; consider giving your time and talent to our association. PASFAA's committees include:

- Conference Committee
- Government Relations Committee
- Finance and Development Committee
- Newsletter Committee
- Technology Advisory and Electronic Initiatives Committee
- Pennsylvania Financial Aid Training (PFAT) Subcommittees
 - Business, Trade and Technical Training
 - Counselor Workshop
 - Don Raley Institute (for beginners)
 - Financial Aid Basics (for non-financial aid staff)
 - Fundamentals Workshop (for beginners)
 - Intermediate Summer Institute
 - Spring Training
 - Support Staff Training
 - Teleconference

Calling All
Volunteers!



Interim PASSHE Sector Representative Appointed

Submitted by
Dwight Horsey
PASFAA President

I want to make you aware of a change in the sector representative for the Pennsylvania State System of Higher Education (PASSHE). Catherine McIntyre is no longer employed in the State System and is therefore unable to complete her term as the PASSHE sector rep. PASFAA Council voted unanimously on February 4 to approve the appointment of Diane Fegely of Kutztown University who agreed to complete the remainder of the first year of a two-year term. When nominations open in May, PASSHE sector members will be asked to select a representative to serve the final year assuming sector rep responsibilities at the conference in October.

Diane is no stranger to the sector rep role as she was the PASSHE rep for the 2006-07 year. She did a fantastic job and was willing to step up to ensure that nothing fell through the cracks. I thank Cate for being willing to serve and wish her well in whatever the future holds for her. I also thank Diane who, without hesitation, accepted the role. She truly embodied the volunteer spirit of PASFAA in accepting this responsibility.



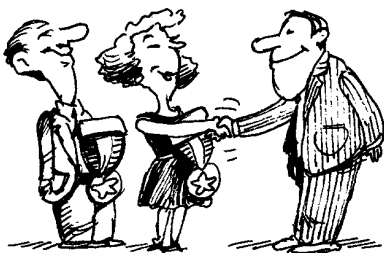
Diane G. Fegely

Council Requests Nominations for PASFAA Awards

Submitted by
Mary Kosin
Past President

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, 2008.



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 2007 recipient was Gary Means of Westmoreland County Community College. The immediate past-president solicits nominations for this award from the current PASFAA membership. Nominations must be submitted to Executive Council for review/approval. Approval by a majority of the Executive Council is necessary for this award.

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 2007, the award was given to Tonya Anthony of Millersville University.

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 Jonathan Kirby of the University of Scranton.



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, Dwight Horsey at horsey@millersville.edu or PASFAA Past-President, Mary Kosin at mkosin@luzerne.edu no later than May 15, 2008. Nominations will be reviewed at the June Council meeting and awards presented at the annual conference in October.



National Student Employment Week

April 13-19, 2008

Remember to recognize your student employees!



Submitted by
Ragan Griffin, Chair
Don Raley Institute

Don Raley Institute

June 9-13, 2008: Dickinson College, Carlisle, PA

Are you new to the rewarding field of financial aid? If you have two or less years of experience in aid and would like to learn more (much more!) about the intricacies of the various federal aid programs, federal regulations and how it all relates to you, then you will want to take advantage of this fantastic training opportunity.

The Don Raley Institute is a week long experience that will provide you with in-depth training materials using NASFAA's CORE curriculum that is specifically geared for new aid administrators. Experienced faculty members will present the materials and engage attendees in discussion of current trends and legislation affecting financial aid practices. Not all of the learning will take place inside the classroom as the Institute also provides ample time for networking and having fun with fellow "students."



This year's faculty includes:

Colleen Coudriet
Ragan Griffin
Melissa Ibanez
Patti McCarthy
Sheryle Proper

Financial Aid Advisor
Associate Director of Financial Aid
Director of Financial Aid
Director of Financial Aid
Director of Financial Aid

DuBois Business College
Clarion University of PA
University of Pittsburgh-Bradford
Indiana University of PA
Allegheny College

Financial Aid Basics

June 9-11, 2008: Dickinson College, Carlisle, PA

Submitted by
Brandi Darr, Chair
Financial Aid Basics

Do you know people in other offices on campus that interact with financial aid on a regular basis? Do they have questions that a little training might help answer? The Financial Aid Basics (FAB) workshop is the answer! The FAB training was created to assist offices who work with financial aid but do not need the same level or depth of knowledge about the whole process. Offices who might find it helpful include Admissions, Bursar, Registrar, Student Affairs and any other office that interacts with their school's Financial Aid Office as well as individuals who work for lenders. FAB covers everything from how to file the FAFSA to financial aid "lingo" to current interest rates to new financial aid programs. This year's faculty members are:



- Mary C. Kosin, Director of Financial Aid, Luzerne County Community College
- Jennifer McLaughlin, Account Manager, Citibank

Leadership Development Training

October 11-12, 2008: The Penn Stater, State College, PA

Submitted by
Tracey Wyrwas, Chair
Leadership Development Training

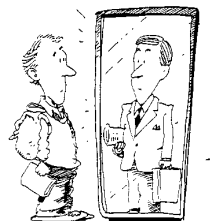
Plans are underway for the fourth PASFAA Leadership Development Training to be held at the Penn Stater on Saturday and Sunday, October 11-12, 2008 in conjunction with PASFAA's annual conference October 12-15 at The Penn Stater.

There will be a limited number of seats available for the training. Twenty participants will be selected by PASFAA Executive Council based on nominations from the eight sector representatives and Council members. The Leadership Development Training will focus on individuals with 3-15 years of financial aid experience who have the potential and aspiration to develop as leaders within the association. If this interests you, talk to your sector representative or any PASFAA Executive Council member to be nominated.

The Leadership Development Training Committee is currently working on the agenda for this program. For additional information about the training, please feel free to contact any of the following committee members:

Tracey Wyrwas (Chair)
Mysti Dinger
Jamie Kosh
Amanda Scheler

Montgomery County Community College
IUP-Academy of Culinary Arts
St. Francis University
PNC Bank



WASHINGTON UPDATE

Reauthorization in Our Time

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA

After years and years (literally) of talking about reauthorizing the Higher Education Act, Congress has finally entered the home stretch towards completion of the legislative process. On February 7, the U.S. House of Representatives overwhelmingly approved its version of reauthorization. As you may recall, the U.S. Senate unanimously approved a reauthorization bill last July. All that's left now is for the House and Senate to form a Conference Committee and to resolve the hundreds of differences between the two bills and agree on a final version. Once the House and Senate approve the "Conference Report," then the President can put pen to paper and sign the reauthorization bill into law. It's not impossible that this process could already have been completed by the time you read this article. If so, PASFAA's Spring Training will be a great time to find out about the details of the final package.

What's



on the Hill?



So, why is this attempt at reauthorization succeeding while others have failed? Primarily because, unlike past years, the reauthorization bills approved by both the House and Senate have received bi-partisan support. While the Democratic leadership has controlled the process, they have allowed Republicans enough input to garner their support and their votes for the final bills. It had been a lack of bi-partisanship that had doomed prior attempts at reauthorization from the start.

What to Expect in the Final Bill

With the understanding that the House and Senate still have to work out the details, let me provide some high level information on what to expect in a final reauthorization bill:

- Preferred Lender Lists and prohibited inducements will get additional definition, some of which may go further than the regulations issued by the Department of Education.
- Provisions providing for additional disclosure of college cost information and relative rankings of schools according to the amounts by which they increase costs will be part of a final package.
- Initiatives to simplify the FAFSA, especially for low-income families, and to facilitate the use of IRS data in FAFSA completion will be adopted in some form.
- Some attempts to bring schools into the process of certifying private loan amounts may be included.



Rep. George Miller, Chair of the Education and Labor Committee, promotes the College Opportunity and Affordability Act, the comprehensive reauthorization of the Higher Education Act. (Reprinted with permission from the Office of Rep. George Miller.)

Perhaps the best news is that the Higher Education Act Programs will be reauthorized through 2013, so there is at least a five-year breather before we have to go through another reauthorization – and if history is any guide, it could be much longer than that. This year's reauthorization came five years after the initial expiration date that had been provided for in the 1998 reauthorization bill.

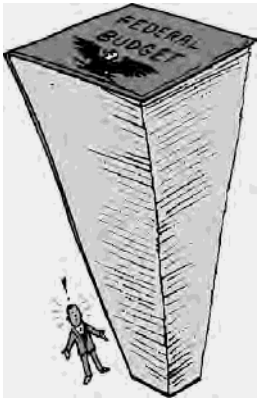
President's Budget

President Bush released his final Federal Budget proposal on February 4, 2008, covering the 2009 Federal Fiscal Year. The Budget contains nothing of major note for higher education or the student financial aid programs. This year, maybe even faster than any other, the President's budget has been declared "dead on arrival" by leaders on both sides of the aisle in the U.S. House and Senate. Given that it is the President's final "lame duck" year in office, his ability to accomplish his budget agenda is severely limited. Senator Kent Conrad (D, ND), Chair of the Senate Budget Committee may have said it best when he introduced the statement on the Budget Proposal by U.S. Office of Management and Budget (OMB) Director Jim Nussle by saying, "You have the pretty difficult task of defending the indefensible, but take a shot at it."



President Bush delivers his 2008 State of the Union Address January 28 at the U.S. Capitol. (White House photo by Eric Draper)

As in past years, the President's Budget recommends eliminating funding for Perkins Loans and the recall of the revolving funds held by schools. Congress has rejected this notion many times, and there is no reason to think they will do otherwise this year. Likewise are the President's proposals to eliminate funding for the SEOG and LEAP Programs.

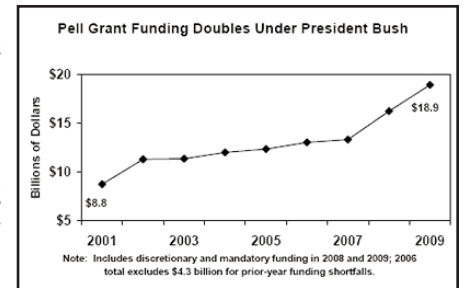


One sliver of good news is that the President is proposing an increase in appropriations for the Pell Grant Program which, when combined with "mandatory" funds set aside for the program, would result in a \$4,800 maximum Pell Grant for the 2009-10 academic year. According to the Budget, this would keep Pell Grants on track towards a \$5,400 maximum grant in the 2012-13 academic year.

The Budget does not propose any significant changes for the FFEL or FDL Programs and proposes to fund the FWS Program, TRIO, and GEAR-UP at the same levels as last year.

One new initiative is the President's proposal to create a "market-oriented" guaranteed loan program designed to provide loans to adults taking short-term re-training courses that lead to an industry credential or certificate or to an employer-endorsed specific skill. The Department estimates this program will provide \$362 million to 377,000 students in 2009-10 (a little under a \$1,000 average loan). In addition, the President proposes to provide a 50% tax credit for amounts up to \$2,000 that low and moderate-income families contribute to 529 college savings accounts.

Of course, this is just the start of the annual Federal Budget process. In the coming months, Congress will begin to put together its own blueprint for the 2009 Federal Fiscal Year and begin crafting appropriations bills that cover all the federal agencies. While this process is scheduled to be completed by September 30, 2008, it is likely that process will drag on past that date.



Snapshot of Pell Grant Recipients in 2009-10 Award Year

- Recipients will total an estimated 5.8 million students.
- 30 percent will receive a maximum Pell award of \$4,800.
- 87 percent have family incomes under \$40,000.
- 46 percent are over the age of 23.
- 20 percent are enrolled on a less-than-full-time basis.
- 35 percent attend 2-year public institutions.

Government Relations Committee Responds to Federal and State Issues

*Submitted by
Mary Ellen Duffy
Vice President*



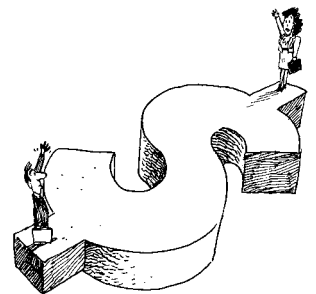
The Government Relations Committee (GRC) held its first meeting on December 18 via conference call. We had a great discussion about the work the Government Relations Committee does in communicating issues to PASFAA membership and on behalf of PASFAA to state and federal legislators.

We discussed current events at the federal level, such as the increases to the Pell Grant awards for the 2008-09 year and the status of the Reauthorization of the Higher Education Act. We spent quite a bit of time discussing the possibility that future legislation may require lenders to obtain school certification of private loan eligibility. We are paying particular attention to this issue and will be sure to provide PASFAA membership with appropriate guidance to ensure compliance, if these requirements are mandated.

The GRC is also paying close attention to issues surrounding the PA State Grant program. We plan to reach out to PASFAA membership to work toward obtaining level funding for the PA State Grant program in the 2008-09 academic year. Since the spring of 2005, PHEAA has been able to use some of its business earnings to supplement the State Grant Program, which resulted in increases in State Grant awards. Changes in federal law last fall (the College Cost Reduction and Access Act) which cut lender subsidies and the current subprime mortgage crisis have reduced PHEAA's business earnings to the point that the Grant Program supplement level cannot be sustained. The Government Relations Committee will be calling upon PASFAA membership to contact your representatives in Harrisburg to voice your concerns.



The Government Relations Committee is currently planning and looking forward to our upcoming trip to Washington, DC in May.



PHEAA Convenes Emergency Loan Summit

Submitted by
Mary Kosin
Past President



The Pennsylvania Higher Education Assistance Agency (PHEAA) convened an emergency Student Loan Financing Summit on February 21, 2008. This summit brought together a diverse group of state and federal government, higher education and financial leaders to discuss the nation's credit crunch and the impact on student loan financing. Representative William Adolph, Chairman, PHEAA Board of Directors and Senator Sean Logan, Vice-Chairman, PHEAA Board of Directors provided the opening remarks on why the summit was taking place. James Preston, Interim President and CEO of PHEAA provided a description of student loan financing and the current challenges that many organizations like PHEAA are facing.

A number of higher education organizations and individuals representing postsecondary education provided statements of concern and support including AICUP, PASSHE, CBA, York Technical Institute, Pennsylvania Highlands Community College and PASFAA.

A statement of action was presented to attendees and all were encouraged to contact the U.S. Secretary of Education and Treasury, the Chairman of the Federal Reserve Board, and the President of the Federal Home Loan Bank of Pittsburgh to provide much needed short-term and long-term financial assistance to ensure the availability of student loan funds for student and parent borrowers. The Pennsylvania Cable Network (PCN) televised the summit.

Mary Kosin's remarks on behalf of PASFAA that were presented at the summit follow:

The Pennsylvania Association of Student Financial Aid Administrators (PASFAA) is a professional organization with over 900 members from nearly 300 different institutions. PASFAA members represent educational institutions from all sectors: public two-year; private; state-related; the PA State System of Higher Education; business, trade and technical; and nursing. Enrollment at these educational institutions ranges in size from several hundred students to tens of thousands of students. Nearly one-third of PASFAA members represent secondary schools, government agencies, foundations, private and community organizations, lenders, and consultants. A primary mission of PASFAA is advocating for access to post-secondary education and to educate the public on financial aid funding opportunities.

There is no doubt that the current financial uncertainty surrounding the federal student loan program is real and may jeopardize future borrowing for our students in Pennsylvania and throughout the country. This is a very serious matter that requires immediate attention by the Members of Congress.

Financial aid administrators are particularly worried about any perception of a loan access problem. They will be the ones who get the calls from the families and they need to provide assurance that the funds our students need will be there when they need them.



Invited financial aid representatives to the loan summit include Mary Kosin, past PASFAA president; Helen Nunn, Susquehanna University; and John Morris, Temple University.



Jim Preston (at podium), Interim CEO and President of AES/PHEAA, provides a review of student loan financing and current challenges.

As the director of financial aid at a community college, we are faced with an alarming increased reliance on student loans, especially to cover living costs. With the current issues in the FFELP program, our students – who are among the neediest, receiving Pell Grants and PA State Grants – will be forced to rely upon alternative financing, which in today's market can mean very high fees and interest rates up to 15% and higher.

What our schools, our students, and our financial aid administrators need is "certainty." We cannot properly counsel students if we don't know for certain that the funds they need will be there for them. The Government Relations Committee of PASFAA will once again bring this message to Washington as we embark on our annual visit to Capital Hill. Our association strongly supports any measures that will provide the affordable financing necessary for our students and families to access higher education.

January Declared Financial Aid Awareness Month

Submitted by
Mary Ellen Duffy
Vice President

On January 15, 2008, the General Assembly of Pennsylvania designated January as "Financial Aid Awareness Month," recognizing the work of PHEAA and PASFAA in our efforts to promote the availability of postsecondary student financial assistance for the residents of the Commonwealth. As far back as anyone can remember – likely as far back as the early 1980's – this declaration has been one of PASFAA's annual events. Past-presidents from the 1990's even recall traveling to Harrisburg to receive the proclamation from the Governor.

During these times when positive reinforcement of the importance of our daily labor has not been highly publicized, we can all be especially thankful for this recognition.

PRINTER'S NO. 3084

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE RESOLUTION

No. 556 Session of 2008

INTRODUCED BY ROEBUCK, O'NEILL, PALLONE, BEYER, BEAR, BIANCUCCI, BISHOP, BRENNAN, CALTAGIRONE, CLYMER, COHEN, CONKLIN, DAILEY, DICICOLAMO, CALLOWAY, CEIST, GEORGE, GIBBONS, GINGRICH, GRUCELA, HELM, HESS, JAMES, MAJOR, MANN, MANTZ, MELIO, MENSCH, MILLARD, MOYER, MURT, MUSTO, M. O'BRIEN, PRESTON, BRICHLEY, ROSS, RUBLEY, SANTONI, SIPTROTU, SONNEY, STURLA, SURRA, THOMAS, VULAKOVICH AND WOJNAROSKI, JANUARY 15, 2008

INTRODUCED AS NONCONTROVERSIAL RESOLUTION UNDER RULE 35, JANUARY 15, 2008

A RESOLUTION

1 Designating the month of January 2008 as "Financial Aid
2 Awareness Month" and commending the work of the Pennsylvania
3 Higher Education Assistance Agency and the Pennsylvania
4 Association of Student Financial Aid Administrators.

5 WHEREAS, January is the first month in which students can
6 apply for student financial aid to help finance their
7 postsecondary education; and
8 WHEREAS, The ability of some college students to attend and
9 pursue a postsecondary education is conditional on the
10 availability of student financial assistance; and
11 WHEREAS, Knowledge of the availability of student financial
12 aid to help finance a postsecondary education has been shown to
13 vary across demographic groupings; and
14 WHEREAS, The Commonwealth, through the Pennsylvania Higher
15 Education Assistance Agency (PHEAA), has been one of the leading
16 states in the nation, providing need-based State grant financial

1 assistance to eligible Pennsylvania residents and providing
2 other State financial assistance programs; and
3 WHEREAS, The Pennsylvania Association of Student Financial
4 Aid Administrators (PASFAA) has been one of the leading state
5 associations of financial aid professionals in the nation,
6 providing cost-effective products and services to schools and
7 students to, as their motto says, "finance tomorrow's dreams";
8 and
9 WHEREAS, The Commonwealth, PHEAA and PASFAA want to promote
10 the availability of student financial assistance to help finance
11 a postsecondary education, in the form of Federal grants, loans
12 and work-study, State grants and other specialized State funding
13 programs, to help eligible Pennsylvanians pursue their
14 postsecondary endeavors; therefore be it
15 RESOLVED, That the House of Representatives designate the
16 month of January 2008 as "Financial Aid Awareness Month," urge
17 all college students seeking financial assistance to apply for
18 assistance and recognize the work of PHEAA and PASFAA in their
19 respective efforts to promote the availability of postsecondary
20 student financial assistance for the residents of this
21 Commonwealth.

The How and Why of Negotiated Rulemaking

A PASFAA Member's First-Hand Experience

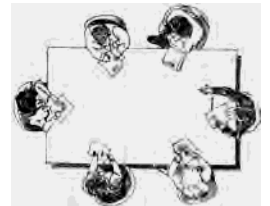
Submitted by
Anna Griswold
Pennsylvania State University



I am pleased to report to my PASFAA colleagues the progress on Negotiated Rulemaking for student loan issues that are in the College Cost Reduction and Access Act. PASFAA leadership nominated me for a role on these negotiations at the end of last year and the Department of Education selected me as an alternate negotiator for the loans committee/team representing four year sector institutions.

Negotiated Rulemaking Mandated in HEA Legislation

The U.S. Department of Education has established this negotiated rulemaking committee to develop proposed student financial assistance regulations pursuant to Sec. 492 of the Higher Education Act of 1965, as amended (HEA). The purpose of Negotiated Rulemaking (NegReg for short) is to assist the Department in developing regulations to implement the College Cost Reduction and Access Act (CCRAA). Thus, the focus is on developing consensus regulatory text for the Department's proposed rules to implement student loan issues associated with the CCRAA. Based on the NegReg process/discussions, the Department develops the Notice of Proposed Rulemaking (NPRM) which is then vetted by the public.



Committee Composition

The committee is comprised of stakeholders in the student loan programs – school aid administrators from all sectors, lenders, servicers, guaranty agencies, associations (such as NASFAA and NACUBO), and various public interest groups. Any person can nominate themselves or someone else for consideration to serve on a NegReg committee when the call is put out by the Department. In addition to the external stake holders, the Department of Education also has a negotiator at the table representing the Department; this is Dan Madzellan from OPE Policy. In total, there are 14 negotiators and 13 alternates.

Role of Negotiators

The role of the negotiators is to:

- Help develop regulations that achieve intended public policy goals while limiting unintended consequences and costs;
- Identify interests, generate options and make decisions about what goes in to the NPRM;
- Articulate opinions and concerns;
- Consent to livable proposals;
- Develop agreements in concept or surface differences;
- Review and revise the draft language as needed to achieve consensus.



Anna Griswold (center) confers with John Curtis (left) of the State University of New York and with George Chin of the City University of New York during a break in the Negotiated Rulemaking process.

Facilitated Negotiations – Decision Making by Consensus

The committee meetings are conducted by two professional facilitators who do an outstanding job in the orderly conduct of the meetings. The committee operates by consensus, meaning that there must be no dissent by any member in order for the committee to be considered to have reached agreement. Thus, no member can be outvoted. Members should not block or withhold consensus unless they have serious reservations about the approach or solution that is proposed. Absence will be equivalent to not dissenting. All consensus agreements reached during the negotiations will be assumed to be tentative agreements until members of the committee reach final agreement on regulatory language. Once final consensus is achieved, committee members may not thereafter withdraw their consensus.

Three Rounds

The Loans Committee was scheduled to meet three times: January 14-15, February 4-6, and March 3-5, 2008. (An additional meeting was added for April 14-15 when negotiators were unable to reach consensus on five issues.) All meetings are held at the Department of Education in Washington, D.C.



The first committee meeting on January 14-15 was an organizing meeting where members reviewed, modified and accepted rules and protocols for the deliberations. Team members participated in in-depth discussions of the issues to be addressed by the committee. Dan Madzellan, who also serves as a vital resource to the committee, did an excellent job outlining the issues for which the Secretary requires community input in proposing new regulations. This meeting set the ground work for the second meeting.



Issues to be Negotiated

The following issues comprise the work of this NegReg Committee:

Package #1 issues relate to implementation of the CCRAA:

1. Income-Based Repayment Plan (IBR),
2. Conforming the Economic Hardship Deferment with IBR,
3. Public Service Loan Forgiveness,
4. Definition of Not-for-Profit Holder, and
5. Harmonizing HEROES waivers with other benefits provided to returning and active duty military

Package #2 issue:

1. Federal Preemption of State Laws related to Improper Inducements and Arrangements between Schools, Lenders and Other Entities in the Student Loans Programs.

The Committee was able to discuss these issues during the first meeting but actual negotiation did not take place. Opinions and concerns were raised. The Department would take these discussions to develop draft text for regulations and give to the committee prior to the second meeting where actual negotiating of this draft language would begin.

Getting to the Heart of the Matter

At the second meeting of the Student Loans Negotiated Rulemaking Committee on February 4-6, the Team began reviewing the draft regulatory text that the Department developed based on the discussion of the issues at the first meeting. It was at this second meeting that the team began to wrestle with the specific language and interpretations that the Department drafted. As we always say in student aid, "the devil is in the details" and that was certainly the case during this session. It is not possible to review here the full details of the discussion around each topic during this meeting. The committee worked its way through the draft regs, section by section, paragraph by paragraph and line by line. Below are a few of the highlights of this second round that will give you a flavor for the negotiations.

A Sample of the Negotiations

Discussion of the Income-Based Repayment Plan authorized in CCRAA centered on use of adjusted gross income to be used in the formula that determines the amount of a borrower's loan payment each year.) Specifically, in the case of a borrower, who files the tax return as 'married-filing-separately,' should the adjusted gross income of the non-borrower spouse also be included in the determination of the loan repayment amount. Similarly, in the case of a married couple filing jointly and both are borrowers, should their loan debt be combined in the formula for determining loan repayment or should their respective incomes be measured against their respective loan debt. And if that is done, how are dependent children attributed to each spouse within the formula?

A second issue related to IBR that was discussed at length was whether there should always be a minimum loan payment expected in the event that the formula produces a zero or near zero payment amount.) The negotiators struggled with this issue voicing two perspectives. One perspective would exact a minimum repayment of \$5 with the thought that this establishes for the borrower, a pattern or habit of making monthly repayments. Further, a positive payment amount would meet the definition of 'repayment' for attribution to the borrower who might subsequently qualify for forgiveness of remaining loan balance after 25 years of making payments. Others believed the law does not provide for a minimum payment and should the IBR formula produce a zero payment, then the borrower would not be required to actually make a payment on their loan. This prompted a debate about whether a calculated payment of zero could actually count as a payment to satisfy the 25 year payment period to qualify for the forgiveness of the loan balance.



Anna Griswold (left) and George Chin look over proposed student loan regulations for Negotiated Rulemaking.



The CCRAA provides for loan forgiveness of a remaining loan after ten years of repayment while employed in a public service area of work. The law specifies that the borrower must be employed full-time. There was much debate and dissension around the definition of 'full-time.' A work group was named to put together a proposal to reconcile the differences and to take this up again in the round three meeting.

Another related issue for the public service loan forgiveness provision was identified. Since military service counts as public service, if a borrower is in deferment on their loan during periods of active duty, can the deferment be looked upon as meeting the repayment requirement for the ten year period of service required for forgiveness? The Department will try to determine whether the Secretary has statutory latitude on this point.

And, a point of clarification was sought by the committee on the definition of 'public service

job' and whether the job must be defined by the nature of the job itself or is it defined by the nature of the employer, organization, or entity in which the borrower is employed. Further clarity may still be forthcoming on this one at the March meeting.

Next Steps

As you can see by touching on only two of the five issues in the Package #1 negotiations, the depth of detailed discussions might seem endless. But, with the skilled work of the facilitators, it was possible to see how we were in fact making progress. So, if you ever wonder where some of the 'weird' Title IV rules come from, now you know. They are actually born out of consensus, or at least an attempt at consensus, by negotiators who work within a framework of prescribed processes for reaching agreement. We all know that a rule that satisfies one need represents a compromise of other needs. Ultimately, it comes down to a question of what we can all live with. The outcome of rulemaking will never feel as good as we would wish regarding the rule itself. However, we can at least recognize that the process is one that attempts to satisfy the goal of "achieving intended public policy while limiting unintended negative consequences and costs."

The April meeting should produce the final language for the NPRM. The preamble portion of the NPRM will contain the various opinions that were voiced during the negotiation and the response of the Secretary to those opinions.

PASFAA Conference to Celebrate 40 Years (1968-2008)

October 12-15, 2008

Submitted by
Cheryl De Paolis, Chair
Conference Committee

This year PASFAA is celebrating its 40th anniversary. Whichever financial aid anniversary it is of yours, you have to agree – it's been an amazing journey! Amazing when you think of the changes in regulation that you've survived, the families you've helped, and the friendships that you've forged. This year's conference will be a true celebration of our amazing journey – a celebration of the past, the present and the future of both our organization and the financial aid industry.



The Conference Committee is hard at work developing another incredible conference experience. This year's journey includes an **Amazing 3K Walk** for charity, an **Amazing Race** and an **Amazing Journey Back to 1968**. To sum it up, it will be amazing!

The committee has selected a charity we also supported a few year's ago, The Second Mile. The Second Mile is a state-wide, non-profit organization founded in State College. Each year, it provides nine prevention, early intervention, and community-based programs and services to over 100,000 Pennsylvania children. The goal is to offer free support which promotes self-confidence, physical, academic, and personal success.

The call for sessions has been posted. The format can be used to offer session suggestions as well as to volunteer. However, we do need your help so please consider presenting a session. If you can't think of a fresh idea, why not teach the basics? Team up with your experienced friends and help guide the next generation so PASFAA's amazing journey can continue for the next 40 years!

Make plans now to be at the Penn Stater in State College October 12-15, 2008 to celebrate 40 years of PASFAA's **Amazing Journey**! Your 2008 Conference Committee welcomes your suggestions:

Cheryl De Paolis (Chair)
Cheri Kramer (Chair Designee)
Kyle Mosley
Mary Jo Phillips
Dana Suter
Julie Salem
Rick Sparks
Matt Stokan
Joni Trovato
Jyhnae Tyler

Pittsburgh Theological Seminary
Westmoreland Community College
Community College of Allegheny County – South
Clarion University of Pennsylvania
Pennsylvania College of Technology
American Education Services
PNC Bank
Waynesburg University
University of Pittsburgh at Johnstown
Community College of Allegheny County – North



The 2008 Conference Committee meets to plan PASFAA's 40th anniversary conference.

So Much to Celebrate – the Past, the Present, and the Future – the Journey

PASFAA Volunteers Rise to the Occasion Once Again for Awareness!

Submitted by
Thelma Ross, Chair
Awareness Committee

NBC 10-Philadelphia Financial Aid Seminar, Chat, and Call-In

The Financial Aid Awareness committee took advantage of an opportunity to partner with NBC 10-Philadelphia and National City on January 24, 2008, to conduct outreach blending the old with the not-so-new technology using telephones, television and the Internet to assist families throughout the region. By all accounts, the effort was a tremendous success.

Financial aid administrators and agency representatives assisted more than 500 callers during a 90 minute period, more than 150 students and families benefited from an in-studio "Financial Aid 101" presentation, and for those "chatty" families, financial aid experts answered questions submitted via the Internet. Our very own PASFAA President Dwight Horsey had his 15 minutes of fame (or was it the 60 second sound bite?) as he shared with viewers the pivotal role financial aid plays in opening doors to a higher education for thousands of Pennsylvania residents.



Bonnie Behm speaks to families at the NBC 10 in-studio financial aid seminar.



(l to r) Lauren Pizzo, Eastern University; Eileen Tucker, St. Joseph's University; and Bob Foltz, West Chester University take financial aid calls.

It was a wonderful opportunity to get much needed financial aid information to students and families as they prepare for the upcoming school year!

A special thank you to the following volunteers for sharing their "smiling" phone voices and financial aid expertise to assist families seeking information about the process:

Kim Anderson
Bonnie Behm
Rose Breslin
Lisa Cooper
Denise Coulter
Melissa Englund
Bob Foltz

Dwight Horsey
Marykay Klara
Elena McClelland
Fran McKeown
Jennifer Miller
Anthonia Nnamani
Denise Nuccio

Lauren Pizzo
Chris Pesotskis
Lauren Pizzo
Elisabeth Reap
Judith Rile
Janice Roberts
Thelma Ross

Al Shaffer
Donna Speranza
Bonnie Tegethoff
Nicola Thompson
Eileen Tucker
Douglas Vore



Dwight Horsey, PASFAA President (left), and Thelma Ross, chair of the Financial Aid Awareness committee, at the NBC 10 combined financial aid seminar, chat, and call-in January 24.



School and lender volunteers man the phones during the call-in portion of NBC 10's financial aid event in Philadelphia.

Submitted by
Jamie Kosh

FAFSA Completion Day

The second year of assisting AES/PHEAA with FAFSA Completion Day 2008 once again demonstrates that families are seeking assistance with the financial aid process. This year we had 15 PASFAA-sponsored sites participate in the completion day. Of the 15 sites, the majority had 10 or more families attend the program. The big winner was Kendra Feigert at Lebanon Valley College who had 128 participants!

I want to thank all of the PASFAA volunteers for taking the time to participate with such an important event. The impact you have made on these families is truly priceless. In addition, I would like to thank all of the AES/PHEAA staff that make this program possible especially Jayeann Harr of the Pittsburgh Regional Office who without her patience and gracious assistance this program would certainly not be the success it has been the past two years! I would also like to thank all of the AES/PHEAA regional representatives that kindly served as contact points for this program. Great job everyone!



PASFAA Newsletter is "Going Green"

Submitted by
Heidi Hunter Goldsworthy
Technology & Electronic
Initiatives Committee

Throughout the 26 years I have been in this profession, I have watched the mail for the arrival of the PASFAA Newsletter. It's always been the best lunchtime reading that I could conjure up in the various offices that I have worked in over the years. The newsletter provided great articles, loads of wonderful pictures and a good way to stay current on the membership.



While the publication is expected to continue, it became apparent that PASFAA needed to revamp the delivery system of our beloved newsletter. Increased costs and the need for more timely circulation of information spurred PASFAA Council to vote to convert the current paper format into an electronic one. The Technology and Electronic Initiatives Committee was tasked to do the legwork and over the last three years has been exploring electronic newsletters of other state associations as well as EASFAA and NASFAA to determine what the PASFAA newsletter will look like when it is unveiled in its new format. That said, if there is one thing that we have all learned in financial aid, it is that change will always meet with resistance. So before anyone sends me a pile of e-mails, let's examine some facts:



By "going green" and delivering the newsletter via e-mail to our membership, we will:

1. Save PASFAA about \$20,000 per year in printing, postage, tape and mileage. The average cost of the each newsletter published and mailed is \$6.28 per issue.
2. Save trees. A pallet of paper equals 200,000 sheets of paper or 3.84 trees. We are currently producing an average of 1000 newsletters four times a year and that number is growing as the membership grows. Aren't we using enough paper in our profession?
3. Insure the delivery of the newsletter directly to your desk. Let's face it, the Post Office delivery system isn't the most reliable these days. Don't our students always swear to us that their paperwork was mailed only it never arrives at our office?
4. Help the environment. When you discard the newsletter what is the process of its destruction? Is it shredded and placed in the garbage destined for the landfill? Or is it sent to an incinerator to be burned thus releasing pollutants into the atmosphere? Or does it sit in a pile of reading in your office only to collect dust that can aggravate allergies?

I don't expect all of you to agree with me. But I know for myself, it's time. It's time to give up the old ways of producing our newsletter for a more modern process that will provide increases to our productivity. It's time to help PASFAA save money to ensure the solvency of our organization. It's time to take another step into the vast world of technology to meet the communication demands that we work with everyday. But rest assured, if you really want to have a paper copy of the newsletter, you can still print yourself a copy.



Editor's note: The first issue of PASFAA's totally electronic newsletter is slated for the winter 2009 issue.



PASFAA Council members and Committee chairs at the February 4 Council meeting held at AES.



Scott Miller offers insight about federal aid issues during the Lehigh Valley (LVFAA) meeting December 19 hosted by Kutztown University.



Lehigh Valley financial aid administrators and guests meet December 19 at Kutztown University.

Spring Clean Your Space

Submitted by
El McClelland
Newsletter Committee

Whether your space is a cubicle or a corner office, does it seem that your area gets smaller each day? A messy work area can undermine your productivity. It's time to spring clean! Here are a few simple tips to stay ahead of the clutter.

Separate into six. Start by making six areas on the floor around your desk area or get six boxes. Label them: (1) things that need to be handy, (2) things for shelves and cabinets, (3) knick-knacks, (4) things that belong somewhere else, (5) things to file, (6) things that need attention. Place a trash and recycle bin nearby.

Clear the top of your desk. Remove all the papers and other objects until you can actually see all your desk surfaces. Put everything except the computer components, telephone and desktop pad into the appropriate pile or box as you pick them up off your desk. For example, the phone book, stapler, pens, pencils, scissors, go into "things that need to be handy." Put "things that belong to other people" or something you are not sure of in the "somewhere else" pile, etc.



One by one empty the drawers in your desk. No matter what it is, take everything out. Place items from the drawers in one of the piles or boxes. You may need some containers (little plastic baskets from the dollar store) to help keep smaller items neat.

Establish a perimeter. Line up books and binders that you use daily to establish a perimeter for your work area. Hold back on those that you use less often. Keep in mind that some binders can go onto shelves as you organize them.

Prioritize the top. Prioritize the "shelf and cabinet" items by necessity, keeping only the things that look presentable or that you use on a regular basis to actually put back on the desk shelves. Find new covers or binders for items that are ragged in appearance.

Weed out the dust collectors. Keep your "knick-knacks" to a minimum. Most of our spaces have a lot of pictures of friends, family, and pets. Then there are the gadgets and souvenirs from past conferences or meetings. The very top shelf is a good space for large knick-knacks, a plant or photos. Do not put work related items on the very top. Set unused knick-knacks aside until after your desk is finished so that you can find new locations for them, bring them home, throw, or give them away.

Create a holding area. Use the closet drawer for "things that must be handy," leaving out only items that must be on the top of the desk. Also, designate a drawer for current projects. You will need a holding space (besides the desktop) for the things you are working on.

Find a home. Remove the "things that belong somewhere else" to their proper location.

Commit to file. Most of us hate to file. The best thing to do with filing besides filing it is to get a trash can ready. You will be amazed at the junk mail mixed with legitimate correspondence for filing. An expanding alphabetical file will make your life so much easier. As you go through papers to be filed, use a highlighter to indicate the name under which the document will be filed. Using this system makes it easy to locate unfiled correspondence as easily as filed. Make it a habit to actually file at least once a week. A good mantra for avoiding paper creep is 'read it – act on it; read it – toss it; read it – pass it on!'

Categorize what needs attention. There will always be a group of materials that fall into the category of: "things that need attention." You may want a dedicated file or desk drawer for them or maybe a tiered storage space or on a separate shelf to help prioritize them by deadline or importance. But, whatever you do, do not use the desktop for those items because they can become the quickest source of desk clutter.

Nix the notes. Look at your bulletin boards, your office wall or your cloth bound cubicle wall. Do you really need all those notes, flyers and memos you have tacked up? Too much hanging off your walls could be distracting for you and others, besides looking messy.

You're done! Now you can get to work in a neat, efficient space. You will probably work better and faster in a clear area. As you proceed from here, remember these tips:

- Keep only the current project on your desktop. Everything else should be put away as soon as you are finished with it, filed as soon as it is complete, or placed in your prioritized "attention" space.
- Set a few minutes daily to clear your desk of the day's business. If you have to, make it a standing appointment on your calendar.



Did you know that over 50% of us eat at our desks? Although your work space may look neat and orderly now, according to the University of Arizona and the Clorox Company, the number of germs per square inch in most cubicles is 400 times more than those on a toilet seat! Now, there's something to chew on.



Remember When...

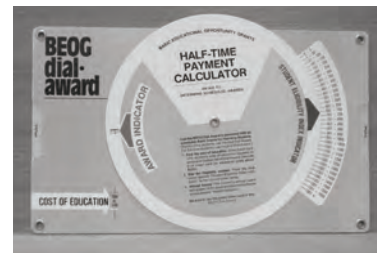
Submitted by
Colleen Coudriet &
Sherry Youtz
Newsletter Committee

Ever dream about financial aid from days gone by? Do you long for your old BEOG "Dial Award" calculator wheel? Remember when loan applications needed to be notarized? Wish that you could be filling-in "bubbles" on a BEOG (now Pell) Payment Summary?

If any of these sound familiar to you, you've been around financial aid for a long time and may qualify as a PASFAA "gray beard." If not, you're obviously newer to the profession and may not realize how far technology has taken us in the processing of aid. No matter which category you fit into, we hope you enjoy this stroll down Memory Lane (as remembered by those who lived it) with several colleagues who've "been there, done that"!



(l to r) Mirtha Wilczynski, Bill Burke, and Margaret Hynosky show their old BEOG "Dial Award" calculator wheels.



Bill Burke of the University of Scranton notes that technology has revolutionized many of our offices. Bill said, "Back in 1980 when I became the Coordinator of Financial Aid at Lackawanna College, I was fortunate to have a PHEAA terminal at the school. Not many Pennsylvania schools had the terminal system and, in fact, it was the only computer at the school. During my first week on the job, I received a TALK message (what PHEAA called their version of an electronic message) from Dick Raspen, the Director of Financial Aid at Wilkes at the time, welcoming me to the NEPIC Financial Aid group. We take e-mail for granted today, but back then, none of our financial aid colleagues (even nationally) had the ability to communicate in this fashion for many more years. Computer software systems like BANNER, Datatel, PeopleSoft and others were not even a dream at that time. Yet, here we were in Pennsylvania running needs analysis, printing computerized financial aid award letters and keeping track of fund expenditures and doing FISAP reporting using the PHEAA system."



Recognize these PASFAA Hotline participants in this circa 1980's photo?

Brandi Darr of the University of Pittsburgh-Greensburg remembers, "When I started in financial aid, we didn't have any computers. Everything was done manually." **Dorothy Body** of Edinboro University adds, "We used to receive paper SARs and calculated budgets manually. Professional Judgments were done by hand as well as the awarding process." **Lori Williams** from Cedar Crest College elaborates, "When I first started, students received the multi-page paper SAR on colored paper and the last page was a payment document for federal Pell Grant recipients. The student had to sign the document and bring it to the FA office. To pay Pell, the school had to submit the Payment Summary." The Summary was completed by "filling in all the grids (or bubbles) for the Pell processing," adds **Karen Alderton** of DuBois Business College. **Sheila Checkoway**, recently retired from KeyBank and who spent several years as director of financial aid at Albright College, joked that "she misses – in a perverse way – filling in those bubbles."

Bill Burke recalls, "Student Eligibility Reports (now Student Aid Reports) on three part NCR paper were later replaced by a short-lived 10" by 14" inch report – short-lived because it wouldn't fit into a standard student folder. I'll never forget the BEOG Dial Award cardboard calculators the Department of Education provided aid offices to determine awards." **Sheila Checkoway** adds, "I remember when the BEOG (Pell) wheels came out. I wrote a challenge letter to DOE, asking how much they spent on the project and who thought it was a good idea. The funniest thing, I got a reply." According to the Department's 1981 reply letter to Sheila, 55 cents was spent on the "reusable" calculator wheel, 37 cents on the insert for the wheel, and 20 cents for the payment schedule booklet making it "substantially less than the one-time expenditure for the complete unit."

Coming from a lender's perspective, **Linda Pacewicz** of Chase Education Finance believes that "the change to less paper has been awakening. Boxes of paper would come monthly that took almost a week for our department to sort, segregate, quality control, bind and ship to our lender customers."

Kim Adamson, East Stroudsburg University, says that nowadays she "receives more e-mails than phone calls" and "commonly receives a fax," as opposed to her initial years in the business, but now dreads the days when "the computers don't work, and it is problematic."

Messiah College's **Greg Gearhart** got his start in financial aid as a result of technology. "I was actually hired to get a new computer system working in the aid office, so I have always been a supporter of automation. I think our level of complication has increased to the point where we could not manage our jobs without automation, but I sometimes wonder if the ability to do things in an automated way has led to more requirements simply because of the perception that we can write a program to make it work."

Carolyn Julian, Penn State-Harrisburg, asserts that automation has "definitely helped" our offices in giving "faster turnaround times for the FAFSA, especially for last-minute filers." Says **Julie Keep** of Erie Institute of Technology, "The fact that students can



Karen Alderton sits at her desk at DuBois Business College in the 1980's surrounded by the "latest in technology".



Brandi Darr (right) presents a check to a Triangle Tech Student in this early 1980's photo.

process their own aid and access most of their financial aid award information online has led to a more informed student."

While **Marykay Klara** of Villanova University relies on a high level of automation for aid processing and reporting at her "day job," she also works part-time for another school that still utilizes many manual practices. "It's a long process to review a student and get them packaged. We have to rely on an Excel spreadsheet where we record everyone who receives aid there. It takes me a few minutes every time I go there to work to try and remember how I used to do it before electronics," she notes.



John Hines (far left), Betty Davis (second from left) and Pat Hayes (third from left) talk to prospective college students and their families at the financial aid table at a NACAC college fair in the late 1970's.

Computerization has taken student loan programs to a new echelon of efficiency. **Greg Gearhart** reminisces, "We used to type all loan applications and then write letters to the lenders each time a loan change was needed." **Brandi Darr** recalls that "student loan checks were made payable to the students and mailed to the student's home address," so sometimes the funds never found their way to the college.

Jean Stone, Gettysburg College, offers, "Technology has taken a tedious, manual process and turned it into something that can be completed with just a little effort rather than all the hours and manpower we used to need." Simply put, she says, "We could not do as much as we do now without technology." And, finally, **Matthew Stokan** of Waynesburg University submits, "The Internet and computers have made all of our lives a lot easier and, more importantly, have allowed us to focus on our primary purpose: students!" After all, isn't that what it's all about?



IUPUI's 1978 graduate class includes Fred Joseph, Carol Burnett, Helen Nunn, Betsy Abrams, and Mary Miller.

More to come in Part Two in the summer issue of the PASFAA Newsletter.

Support Staff Training Seminars Train Front-Line Staff

*Submitted by
Ellen Taylor, Chair
Support Staff Training Committee*

The semi-annual Support Staff training seminars were held during the first two weeks of December, 2007 at five locations throughout the state. A total of 112 support staff registered for the seminars. Topics covered included:

- Ethics
- Verification, C Flags, and Professional Judgment
- What's New Electronically?
- College Cost Reduction and Access Act of 2007
- What Does My Boss Do Anyway?
- Communication Issues



Michael Lewis and Judy Rile provide Support Staff Training at AES headquarters on December 17.

The seminars were setup and conducted in a manner to encourage as much audience participation as possible. Needless to say, many spirited and informative discussions took place.

Thank you to the volunteers and presenters on the committee:

Judith Rile (Chair Designee)
Regene King

Michael Lewis
Fran McKeown

Cathy Poiesz
James Zuzack

I thoroughly enjoyed being chair of this PFAT committee and look forward to participation on future committees. I urge all PASFAA members to try volunteering. It is a very rewarding experience.



Support Staff attend the training at the Community College of Allegheny County-North Campus site on December 10.



Jim Zuzack speaks at the CCAC-North site.



Lynne Hackman (left) and Sherri Fischer, both from Franklin and Marshall College, attend the training at the AES site.



Participants at the AES site take notes and listen intently.

Inside a Lender's Trunk

Submitted by
Amanda Scheler
Newsletter Committee

People in the financial aid world often call an office or cubicle their work space, they tuck their packed lunch in a refrigerator and may heat it come meal time, and they have co-workers usually within earshot throughout the day. Lenders lead quite a different life with their office "on the road," lunch is often from a drive through, and their only interaction with others may be with you! So, what gets these "road warriors" through the long days of driving around this great state and beyond? We decided to take a look inside some of their rolling offices to find out.



Jen McLaughlin

Jen McLaughlin, Account Manager for Citibank, spends a lot of time in her car. Jen had quite a few random things packed into her trunk, but not everything made her essential list. What did make her list are audio books, XM radio, water bottles, granola bars, pens, pens, pens, a blanket, jumper cables and tire changing materials, AAA Card, mouthwash, voice recorder and her comfy flip flops!



Lisa Kendi

Lisa Kendi, Sales Manager for AFC, spends a bit more time in airports than just on the road. You may call her an "air warrior." When asked what is always in her trunk, she says, "My luggage!" Once she has landed and is navigating the roads, she does have an essential list to keep her going including bottles of water, Satellite radio, sunglasses and the all important energy bars.

Brian Blackburn, Client Relationship Manager for M&T Bank, also keeps his fair share of bank pens, mechanical pencils and marketing collateral in his vehicle. He also cannot leave home without his stress ball, antacids and enough music to last two weeks of constant playing. "Gotta have the tunes," he says. Also in tow are his cell phone charger, MP3 charger and a picture of his kids. His frenetic pace of work, sitting on the school board and participating in his kid's activities keeps it interesting for this self-professed light sleeper. He sums up



Brian Blackburn

his life with a line from a song of one of his favorite bands, Aerosmith, "I don't want to close my eyes because I don't want to miss a thing!"

Linda Pacewicz, Account Manager for Chase Education Finance, has the basics – a big umbrella, ice scraper, sun shield for the windshield, paper towels and rope (you never know when the last two will come in handy). She also carries an insulated bag for when she needs to make some grocery stops on the way home or, better yet, to keep a pizza hot. She travels with her navigator, cell phone charger and headphone, EZ-Pass and Pennsylvania and New Jersey atlases. She is always stocked with several bottles of water, Dots candy and chewing gum to help keep her awake on those days when she's been driving too long. A great way to end the day is a Dunkin Donuts cappuccino on the way home and to call her husband to ask, "What's for dinner?"



Linda Pacewicz



A snack box of goodies, water and soda in her car fuels **Julie Specht**, Account Manager for Citibank. In case of bad weather, she has blankets, gloves, scarf and a hat. Like many of her peers, she carries a luggage cart, collateral and her navigation system. (Julie says she never leaves home without "him" – her Tom Tom!) Most importantly, she carries a crucifix. Julie maintains her work and life balance by settling into her new home. Even though there are many long nights and weekends spent working, she is able to enjoy her family and pets. Nothing beats getting home after a long trip and being greeted by the unconditional love of her dogs and their wet, sloppy kisses!



Julie Specht and "Cuervo"



Vickie Lewis

Caffeine is what **Heather Sperratore**, AVP/Campus Relations Manager for PNC Bank, is all about to keep her going on the road! Her Jeep is always stocked full of coffee or Coke Zero to keep her alert along with cell phone, Mapquest directions, Sirius radio and iPod. Her daughter's car seat is always in the back as well. Heather handles life on the



Dan Wray

road in stride. Sometimes it just takes putting the window down while going 65 mph and laughing to herself. Then she wonders what happened to the address of the next appointment since it blew out somewhere! During these crazy times in our industry, she counts on the simple things like watching her daughter snuggle up and sleeping with their three dogs, all of them snoring.

Vickie R. Lewis, Director at College Loan Corporation, refers to her car as her mobile office. She normally packs a permanent overnight bag because she "never knows when you will need something out of it even if you are not on an overnight." She also carries a six-pack of water, a blanket and her company's collateral. What really helps Vickie keep her sanity is letting it go! She says she never really stops working, just like she never

really stops being a mother. Vickie says that she really gets her through the day visiting her customers and seeing how they genuinely care for her. Little things, like a surprise card or note in the mail, are the things that get her through the day.

Dan Wray, Business Development Manager for ELM Resources, puts safety first by having his handy dandy survival kit that was a past vendor gift from PASFAA, along with a tool kit, jumper cables, extra clothes, blanket and a first aid kit. He is prepared for those times the Turnpike is shut down in cold weather. He also keeps bottled water, juice and organic breakfast bars. Dan has uploaded the whole Bible onto his MP3 player to make his driving time more productive and enjoyable. Working from home is the only thing that makes this job doable for this family man permitting impromptu family time in the midst of a crazy schedule. Anyone who has ever spoken with Dan can see his family is what keeps him grounded.



Wendy Mahonski



Wendy Mahonski, Regional Account Executive for Edamerica, has her share of the staple items like brochures, sunglasses, EZ Pass and a GPS. She also has a teddy bear that her boss gave her for safe travels. Wendy is always ready to golf by keeping a spare set of golf clothes in her car although she has not used them in two years and is now afraid they may be out of style. Wendy thought joining the road warriors would be a piece of cake but she was wrong. Working from home isn't all it is cracked up to be because your job is always in your home! She loves being outdoors, but putting 40,000 miles a year on her car doesn't help her keep her New Year's resolution of staying fit.



Nancy Chalker



Heather Vincent

Unlike a lot of lender representatives, **Nancy Chalker**, VP/Director Regional Accounts for Student Loan Xpress, Inc., does not live out of her car. In fact, her trunk is filled up with her golf clubs! With the support of her husband, she is able to make being on the road and being a mom work well together even if she does have to sneak around at home to check her blackberry. Nancy confesses that she has probably eaten a Quarter Pounder with Cheese Value Meal at pretty much every McDonald's east of Altoona.

Heather Vincent, Account Executive for Citizens Bank, never leaves home without Diet Pepsi, water, GPS, snacks and a whole lot of patience! She says she never knows when she will be an unwilling participant in a traffic jam and she could not survive that without her caffeine. Heather balances work and life easily with the support of her new husband and by enjoying what she does every day.

Manny Loera, Client Relations Manager for Edfund, also totes along pens and brochures, but he says he can't survive life on the road without his XM radio. Unless he is in Western Pennsylvania on the other side of the state, Manny keeps his sanity by always trying to make it home for dinner.

So, after reading about these road warriors, you may be wondering what I have in my car? I also have my stash of pens, highlighters and promotional materials. I cannot live without my coffee, cell phone, Tom-Tom and iPod. I really enjoy life on the road, so those things make it better. But what really keeps me going is having a few pictures of my husband, cat and dog tucked in my visor that make me smile throughout the day. It reminds me what is waiting once my car is parked safely at home and this road warrior easily turns into a homebody. And to all other the road warriors, safe travels always.



Amanda Scheler



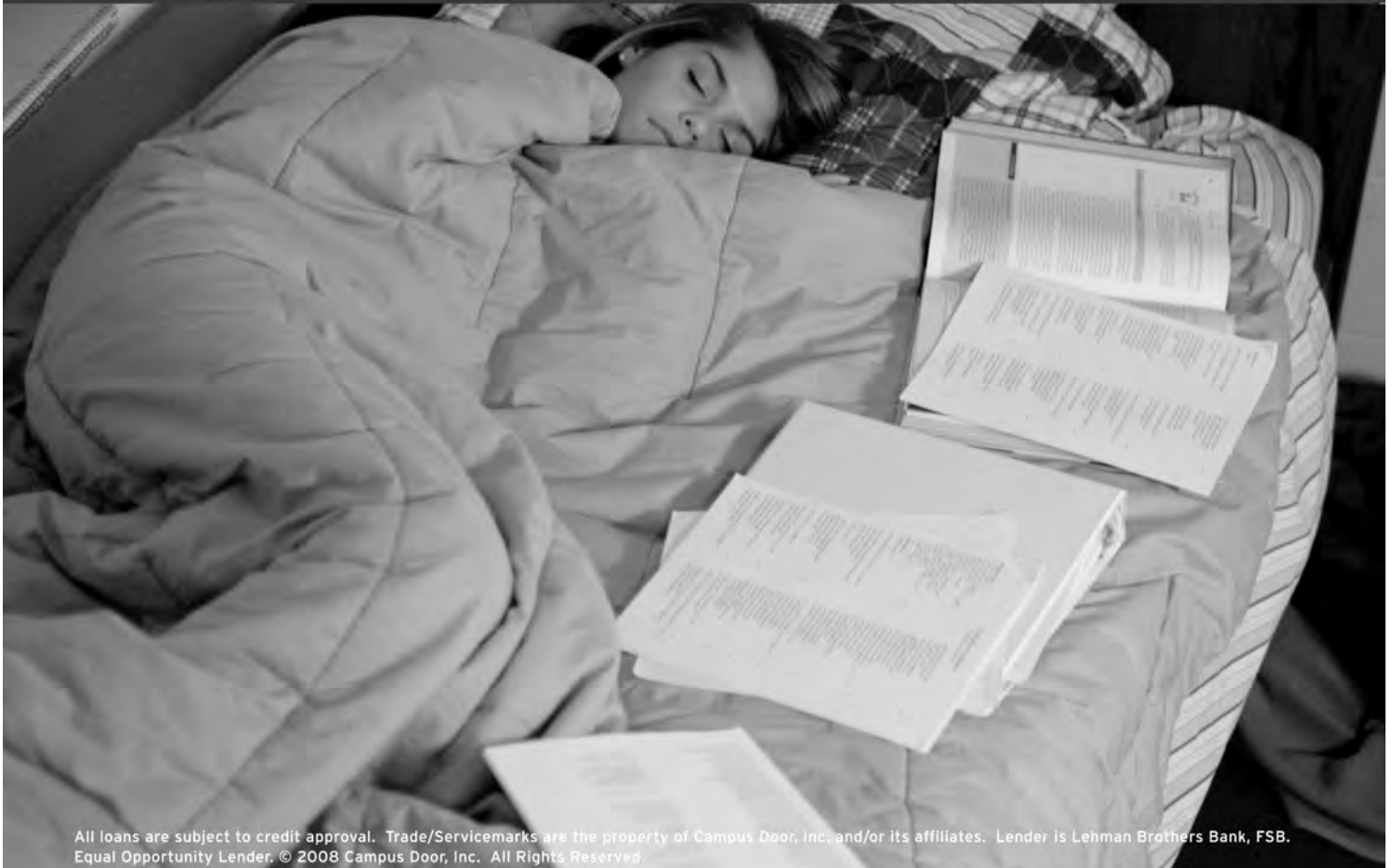
Manny Loera

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Finance & Development Recommends New Guidelines and Processes

Submitted by
Ginny Kopko, Chair
Finance & Development Committee



PASFAA's leadership is very sensitive to our changing environment and the need to adapt. The significant events affecting the student loan industry are changing the manner in which we serve students, families and one another. Consequently, PASFAA has adopted new guidelines for conducting business with its partners.

The three major responsibilities of the Finance and Development Committee include (1) solicitation, (2) develop the PASFAA budget plan, and (3) manage the investments of PASFAA. This process has been all but routine for 2008.

The Finance and Development Committee sent a survey to all of our sponsors to better understand the current climate. With the help of our associate members and the survey results, we presented new exhibitor and advertising guidelines to Council. Due to the more detailed exhibitor/advertising options, we are pleased to provide a fresh new web-based process for use by our business partners. We will no longer be using a paper-based system. Exhibitors and advertisers should find these improvements very simple and efficient. This event management type set-up would allow for exhibitor/advertiser log-on, fee selection and invoicing.

Ruth Cramer, Dickinson College, has assumed the role of Finance and Development Committee chair-designee for 2007-08 and is responsible for the 2008 exhibitor and advertising solicitation process. If you have any questions about our new process or if you know of an organization that would like to partner with PASFAA to educate and serve members, students and families, feel free to contact Ruth at cramer@dickinson.edu or at (717) 254-1308.

The Finance and Development Committee is also responsible for developing the budget for PASFAA. Committee chairs and officers should have received the budget requests in early March. These requests are important to our committee as we recommend the new budget plan. If you have any questions regarding the requests or any budget related questions, please feel free to contact me.



PELA News

Submitted by
Kerry Paoletta
PELA Secretary



Pennsylvania Education
Lenders Association

PELA members took a break from all of the RFI's to assemble for the quarterly business meeting. This was the last meeting for our current president, Sheila Checkoway, to preside over as she is retiring at the end of March. Sheila is a former PASFAA president who has been around aid for many years. She served as PELA president for almost two years and has done a wonderful job refocusing us in these very tumultuous times. We wish her well in all her future endeavors and many safe travels. Lisa Kendi, the current PELA vice-president, will fill in for Sheila's last few months until a new president is elected to take over in July.

Besides our normal discussions about the website, spring training, and conferences, a new topic that we discussed was the onslaught of RFI's that we are all receiving. We have all hired additional help to work on these and many of us in multiple states are challenged by the short window to respond. We are aware of why they are coming, and we ask our schools to understand that these can be very detailed and time consuming. Giving a week or two to complete an 8-10 page questionnaire is difficult when there are 30-40 others that also need completed in the same time period. The attached documentation can range from two to 30 pages and although everyone asks similar questions, they all require different answers. It is interesting to see each school's questionnaire and the different areas where each of you place importance. Next year we should have this down pat and hopefully we will all be better prepared.

During this quarter, along with our PELA meeting, we will also be having an ISS Sector meeting in April in Harrisburg. Watch for more details from Lisa Kendi, our sector representative, in the upcoming weeks. PELA will also be doing a session at Spring Training this year on counseling families beyond FFEL Programs. Hope to see you there!



PELA officers for 2007-08 are (l to r) Tony LeRe, Lisa Kendi, Jen McLaughlin, Kerry Paoletta, and Sheila Checkoway.

We would like to offer our most sincere thanks to all of our 2007 PASFAA sponsors and vendors. Your continued support and partnership with PASFAA has enabled the association to provide for the professional development of members and other constituencies, to advocate for access to post-secondary education, and to educate the public on financial aid and funding opportunities.

American Education Services, Academic Finance Corporation (AFC), Beneficial Savings Bank, Campus Door, Inc., Chase Education Finance, Citibank, Edamerica, Key Bank/Key Education Resources, M&T Bank Education Lending, National City, New Jersey Higher Education Student Assistance Authority, NextStudent, PNC Bank, Student Loan Xpress, SunTrust Educational Loans, TERI, USA Funds, Wachovia Education Finance, Wells Fargo Educational Financial Services



PUBLIC TWO-YEAR SECTOR

*Submitted by
Annette T. Kelly
Public Two-Year
Sector Representative*

Hello everyone. I wanted to let you know that the December sector meeting held at AES was very informative. Cindy Davis spoke with us about Compliance and Common Audit Findings and Sandy Schmelz spoke on State Grant Requirements based on questions from the group. We would love to continue to have similar agendas in the future and are hoping that more of you will submit questions and concerns, and we will try to have representatives from AES address these. Please start making notes and send them to me. Our next meeting will be held May 1-2, 2008 at HACC-Lancaster Campus.

One of the things I have noticed about our association is that there is an abundance of untapped knowledge. So please make sure you participate by forwarding your questions. You can reach me at (610) 359 5347 or (610) 957 5714 or e-mail akelly@dccc.edu. Hope to hear from you soon.

INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by
Lisa A. Kendi
Institutional Support
Services Sector
Representative*

Greetings ISS members! I want to thank all of you who responded to the survey Finance & Development sent out in December focusing on future donations for PASFAA 2008-09.

With this in mind, an ISS sector meeting will be held at AES/PHEAA for Tuesday, April 22 at 10 a.m. I ask all members to send me any items you wish to discuss at this meeting so please feel free to send them to me so I can add them to our agenda. I will send an e-mail to everyone to confirm a final agenda and details of the meeting. Please also keep in mind the up coming Spring Trainings scheduled for April.

If you have any questions, concerns or ideas concerning the changes within our industry, please contact me via email at l.kendi@afclending.com or by phone (301) 387-4130 so that I can address the ISS members or PASFAA Council. Thank you!

INSTITUTIONAL AT-LARGE SECTOR

*Submitted by
MaryKay Klara
Institutional At-Large
Sector Representative*

I am pleased to report that 140 of you have volunteered to assist on PASFAA committees during the 2007-08 period. Ironically this is about the same number who volunteered for 2006-07. To date, 93 members are serving in some capacity such as the Conference Committee, one of several PFAT (training) sub-committees, or writing for the Newsletter. This is an increase of 15 volunteers over last year's number. Of those not selected for a committee, their willingness will still be used to help at FAFSA Completion Days or to stuff packets. Others who were contacted may have changed their minds or moved out of state or out of the profession.

In April each year the PASFAA Volunteer Form is posted on the web site for "would be" volunteers to complete. This is the process to offer your time and talent to our organization. If you completed the form for 2007-08 but didn't get called to assist somehow, please be sure to complete the Volunteer Form again so that we can reconsider you for the 2008-09 cycle. And know that as committees need volunteers, chairpersons are reminded to select them from those of you who volunteered.

I am most interested in your questions, concerns or ideas concerning the volunteer recruitment effort and available opportunities. Please contact me via e-mail at mary.klara@villanova.edu or by phone at (610) 519-7933 so that you can become more involved in your association.

STATE-RELATED SECTOR

*Submitted by
Brandi S. Darr
State-Related
Sector Representative*

You should have received my e-mail update on what is happening in our industry as well as with our association. The next Council meeting is April 21. As I am your voice at the Council meeting, please take a few minutes and call or e-mail me your ideas, issues and concerns. Or better yet, volunteer and become an active member of PASFAA.

Mark your calendar for these upcoming PASFAA events: Spring Training: April 2 at the Holiday Inn, Grantville and April 10 at Four Points by Sheraton Pittsburgh North, Mars; Don Raley Institute: June 9-13 at Dickinson College, Carlisle; Financial Aid Basics (for Non-Financial Aid Personnel): June 9-11 also at Dickinson College, Carlisle.

Please feel free to contact me at (724) 836-7167 or at bsd@pitt.edu.

PRIVATE SECTOR

*Submitted by
Linda W. Ebel
Private Sector
Representative*

Hello Private Sector Members! Thank you for responding to my emails. We should be meeting as a sector after the Spring Training on either the east or the west. Thank you for your feedback in advance. It will give me ideas to plan for our future sector meeting at Penn State. PASFAA Council is scheduled to meet this month and will meet again in June at the conference site.

As we get ready to work with the new regulations and changes in our industry, remember to take advantage of training and share what you learn with those in your office who might not have been able to attend. Get ready to gear up for 2008-09 as we begin another amazing journey into the next academic year ahead.

**PA STATE SYSTEM of
HIGHER EDUCATION
SECTOR**

*Submitted by
Diane G. Fegely
PASSHE Sector
Representative*

Hi PASSHE Friends! Many of you know by now that I have agreed to fill-in as the interim sector representative for our sector until October.

I am working on the spring sector meeting as of this writing. I have changed the date as the original date conflicted with Spring Training in the west. I wanted everyone to participate in the sector meeting and so the Ramada assisted me in making the change back to our usual end of April timeframe. I have changed the format a little to allow for more discussion time among the sector members. I am sure that by the time you receive this newsletter article you will be registered and looking forward to our meeting.

If you have any concerns that I should be bringing to PASFAA Council, please let me know. Currently, I do not have anything to bring to your attention. I am sure that you are completing your 2007-08 academic year and looking forward to the implementation of all the new regs for 2008-09.

**BUSINESS, TRADE
& TECHNICAL
SECTOR**

*Submitted by
Debra A. Woodcock
Business, Trade
& Technical
Sector Representative*

Greetings BT&T Sector Members! I finally learned to use the PASFAA e-mail system and hope that my messages have been reaching each of you. If you haven't been receiving my messages, please check the e-mail address you have on file with PASFAA to make sure it is up to date. Also, a big thank you to all who have responded to my messages. Your responses have been recorded and shared with Council. Please remember that as your sector representative, I serve as our sector's voice at Council. If you have any concerns you would like Council to know about, please let me know and I will be sure to pass it on.

As of February 2008, PASFAA records indicated that 397 members from the previous year had not renewed their membership. Often times membership renewal is overlooked due to the fact that renewal happens at the same time as the annual conference. If there are individuals in your office who did not attend PASFAA's 2007 annual conference, please check with them to see if they have renewed their membership.

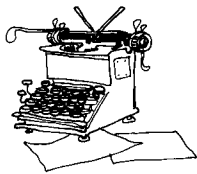
PASFAA is a volunteer organization. Its success depends on those who serve. Please consider volunteering as it is a great way to get involved and to meet other financial aid professionals. The PASFAA Volunteer form is now available on-line to volunteer for next year.

Our next council meeting is April 21, 2008. As always, if you have any concerns or issues, please get them to me by either calling me at (717) 464-7054 or e-mailing me at dwoodcock@lctc.org.

NURSING SECTOR

*Submitted by
Connie L. Hake
Nursing Sector
Representative*

Hello Nursing Sector Group. The new year brought the need to start working on the next academic year, but for some of us it is never ending with classes starting all the time. We had a nice sector meeting in December combined with our fellow BT&T peers. It is always nice to share issues and ideas. Anyone wishing to join us is welcome. Our next meeting will be in April at AES headquarters. I will send an e-mail reminder with more details. In addition, if you ever have any questions, let me know and I will post it to all the members.



From the Editor's Desk

An emergency loan summit, lenders pulling loan programs and exiting altogether, Congressional Members who "know" what's best for our schools and students; this is the climate we operate in these days. It takes a financial aid administrator with tough skin and a tender heart to stay focused in this business. And some of us are getting pretty weary of feeling like we have to constantly look over our shoulders and defend our decisions.

In January, financial aid administrators and lender partners joined with NBC 10 in Philadelphia to participate in the station's "Financial Aid Week" answering phones during a call-in show, speaking at seminars, meeting individually with families, and chatting on the Internet. February 9 was FAFSA Completion Day with aid administrators hosting and presenting FAFSA workshops to families looking for help in completing the form. Those events – combined with the many financial aid nights presented across the state – show that despite these challenging times, aid administrators remain steadfast in reaching out to the community to educate and encourage access and choice to higher education.

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA Bulletin Board



By Members

Christine Saadi, formerly at Lehigh Valley College, joined the staff at Alvernia College as an Associate Director of Student Financial Planning.

Donna Cerza, formerly at College Misericordia, is now a Financial Aid Specialist at Wilkes University.

Heather (Kuhn) Vincent, Citizens Bank, married Dwight Vincent on December 7 in a private ceremony.

Cheryl De Paolis, formerly at the University of Pittsburgh at Greensburg, accepted the Director of Financial Aid position at Pittsburgh Theological Seminary.

Peter D'Annibale, Shippensburg University of PA, had surgery in January on his wrist and is doing well.

Eli Moinester is the new Director of Financial Aid at Harcum College. Eli previously worked in financial aid in New York and also for the Department of Education.

Lisa Janesko has been hired as the Financial Aid Administrator at Laurel Business Institute.

Carolyn Julian is a grandmother for the third time. Garrett Ray arrived on January 7 weighing in at 8 lbs. 7 oz. and 20 inches long.

Chris Hanlon, formerly at Franklin and Marshall College, left to accept a position at Villa Julie College in Maryland.

Chanel Greene, DeSales University, completed the classroom requirements for her doctoral degree in Administration and Leadership Studies at IUP and plans to complete her dissertation by 2010.

Alice Begley, DeSales University, earned a bachelors degree in Human Resources in January.

Marguerite Borst, formerly at Harrisburg Area Community College-Lancaster, accepted the position of Associate Director of Financial Aid at Albright College.

Jen Finnegan, formerly at UTI-Exton, is the new Financial Aid Counselor at Cabrini College.

Farewell to **Linda Taylor Burch** who left Community College of Philadelphia and is now the new Director of Financial Aid at Rutgers University.

Jack LaBarko, formerly of DeVry University-Ft. Washington, is now an Assistant Director of Financial Aid at Holy Family University.

Baby boom! **Kristina Wilhelm-Nelson**, Chestnut Hill College, gave birth to Harper Vey Nelson who joins three-year old sister, Stella. **Barbara Leopold**, Temple University-Ambler Campus, gave birth to her third child, a boy, on December 4. **Brian Beighley**, ITT-Technical Institute, and his wife, Carissa, welcomed their second child, Allison Nikole, who arrived on February 15 and weighed 6 lbs. 4 oz. and was 21 inches long.

Tracie Williams left Harcum College to join Community College of Philadelphia where she will work with the state grant program.

Farewell to **Ben Eley**, formerly at the University of the Arts, who will be an Assistant Director of Undergraduate Financial Aid at Princeton University.

Sherry Proper, Allegheny College, is technical reviewer for a new book, *Mr. Cheap's Guide to Paying for College: Go to School Without Going Broke*, published in January 2008 by Adams Media, an F+W Publications Company. The book contains material adapted and abridged from a book that Sherry co-authored in 2005, *The Everything Paying for College Book*.



About Members

EASFAA News

Submitted by
Mary Kosi
Past President



I attended my first EASFAA Council meeting as the representative from Pennsylvania in Portland, Maine from October 28-30. It was a very enlightening experience for me as I had the opportunity to meet colleagues from our neighboring states and share experiences unique to the state association level. We discussed the NASFAA training and our decision not to offer the training due to the course content and the limited time to locate sites and plan training. They will be looking at the time states are given for planning and the topics for future training opportunities. If you have any questions or concerns you would like discussed at the EASFAA Council meeting, please feel free to contact me.

Mark your calendar for the 2008 EASFAA Conference in Portland, Maine from May 18-21, 2008. For your planning purposes, room prices are as follows for some of the larger hotels:

Holiday Inn by the Bay	\$140/night
Eastland Park	\$129/night
Portland Regency	\$139-159/night
Holiday Inn Portland West	\$93/night

Room reservations can be made beginning February 1, 2008.



PASFAA Website Tools at Your Service

Submitted by
Patty Hladio
Website ATAC Liaison



Whether you're new or a long-time member, you may not be familiar with the resources at your fingertips via our PASFAA website. The site is updated regularly with new information from Council and committee chairs. Upcoming training opportunities in the organization are posted as well as member contact information. The site provides you with a quick way to reach out to your PASFAA member colleagues by phone or e-mail.

Our website is maintained by the company, ATAC. I serve as the link between ATAC and PASFAA. If you experience problems with the website, please contact me for assistance. Some of the more common questions I receive as the ATAC liaison are:

I forgot my password. What do I do?

If you forget your Username or Password, you simply need to log onto the PASFAA website at www.pasfaa.org, then, click on "Member Services" in the left vertical margin. Once on the Member Services page, click on the fourth bullet, "Retrieve Forgotten Password." Simply type in your last name. A list of members with that last name will appear. Simply click on your name/school entry and hit "Continue." Your Username and Password will be immediately sent to your e-mail address on record. Easy!

How do I find a colleague in the PASFAA database?

This is another easy tool! Again, from the PASFAA homepage, click on "Member Services." Once on that page, click on the fifth bullet, "Search the Membership Directory." A page of instructions appears, but it's so simple that you can just click on the words "Click Here" at the top of those instructions. A new page appears that will let you search based upon what you know about your colleague. You may only know their last name, or their first name; you may only know their school or their sector type. Once you type in one of the search options, the system will provide you with a list of anyone in the database (you get to choose whether you are only looking at the current membership year, or prior years too) that meets that criteria. So, even if you don't know anything but a first name, you can often find the exact person you want to contact because the results display name, organization, sector, year in PASFAA and much more!

What is the quickest way to find something?

Through the "Sitemap" on the left vertical margin, you can easily find our Bylaws, Strategic Plan and Policies and Procedures Manual under "Governing Documents." Also from the Sitemap, you can find prior newsletters (under Newsletters) and the names of those on Executive Council and committees (under Leadership). It's a one-stop shop to locate what you are searching for.

I'll continue to use the PASFAA Newsletter to provide answers to commonly asked questions. So, until the next Newsletter, I hope you have the opportunity to roam around the website and find out what a useful tool it can be!



The PASFAA website is a 24/7 resource for financial aid administrators.

Coming Events:

April, 2008	Spring Training Seminars: "Student-Centered Service"
April 2	Holiday Inn, Grantville
April 10	Four Points by Sheraton Pittsburgh North, Mars
May 18-21, 2008	EASFAA 2008 Conference. Portland, ME
June 9-13, 2008	Don Raley Institute (for New Aid Administrators), Dickinson College, Carlisle
June 9-11, 2008	Financial Aid Basics (for Non-Financial Aid Personnel) Dickinson College, Carlisle
July 6-9, 2008	NASFAA 2008 Conference, Orlando, FL
October 12-15, 2008	PASFAA 2008 Conference, The Penn Stater, State College
November 2008	Counselor Workshops
December 2-5, 2008	Federal Student Aid Conference Paris Las Vegas, Las Vegas, NV
December 2008	BT&T Workshops



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