

Pennsylvania Association of Student PASFAA Financial Aid Administrators

NEWSLETTER

SUMMER 1991

VOLUME XXIV

23rd Annual
Conference
Seven Springs
Mountain
Resort

September 29-
October 2
1991

Dear PASFAA Member:

The 1990-91 academic year is basically behind us with just a few loose ends that need to be tidied-up. What a year! The often used by FAO phrase, "It can't possibly get any worse" haunts us at this time of the year as we reflect on the financial aid roller-coaster ride that we have just completed. Ah, but a new and exciting year looms before us and with it, a time to begin anew. Many of you had the opportunity to escape from the day to day pleasantries by participating in EASFAA which was held in Newport, Rhode Island in May. EASFAA is fortunate to have William Irwin, Director of Financial Aid at Lock Haven University serving as President for the 1991-92 year. Best wishes Bill on a successful year! In July, we have the opportunity to visit our nation's capital and help celebrate the twenty-fifth anniversary of NASFAA. Don't forget about our annual conference which will be held at the Seven Springs Mountain Resort on September 29 - October 2. Robin Szitas, Conference 1991 Chair and her committee will be contacting a number of you to serve as presenters or introducers. Your participation will be important in making this one of the best Conference's in PASFAA's history!

Active members will be receiving or have received a mailing regarding the nomination procedures for filling PASFAA Council positions for the 1991-92 year. The office of President-Elect, and the sector representatives are positions that will be available for this coming year. This is an ideal opportunity to become involved with the Association, or to encourage others who may be interested in serving on PASFAA Council.

Reauthorization hearings are currently in process as Christine Zuzack, Vice-President and Chairman of the Government Relations Committee has shared with us in the May Government Relations Bulletin. I am very excited about the opportunity to be able to testify on behalf of PASFAA at the June 17th hearing in Pittsburgh.

We are still awaiting word on the continuation of the Non-Subsidized Stafford Loan program and whether or not the Pell Grant program will be fully funded. Also, President Bush's FY92 budget proposal contained language regarding the Stafford Loan program which could take effect as early as October 1, 1991. And speaking of budgets, as of this writing, we have no word as to what form Governor Casey's education budget proposal may take as July 1 rapidly approaches. It can't possibly get any worse . . .

Sincerely,



Mary Andrews Miller
President

Features

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1990-91 PASFAA EXECUTIVE COUNCIL

OFFICERS

PRESIDENT

Mary Andrews Miller
Indiana University of PA
(412) 357-2218

PRESIDENT ELECT

Ronald T. Laszewski
Bucknell University
(717) 524-1331

VICE PRESIDENT

Christine A. Zuzack
Indiana University of PA
(412) 357-2218

TREASURER

Vali Heist
Alvernia College
(215) 777-5411

SECRETARY

Mary Frances Waite
Ursinus College
(215) 489-4111

PAST PRESIDENT

Rachael Lohman
Wilkes University
(717) 824-4651

SECTOR REPRESENTATIVES

Public Two-Year

Donald S. Shade
Pennsylvania College of Tech.
(717) 327-4766

Private Two-Year

Margaret F. Hynosky
Lackawanna Jr. College
(717) 961-7863

Private Four-Year

Ronald Shunk
Gettysburg College
(717) 337-6611

State-Related

Robert W. Heyl
University of Pittsburgh
(412) 624-7488

SSHE

Gary C. Seelye
California University of PA
(717) 327-4766

Proprietary

Frederick Wilson
Gordon Phillips Beauty
School
(215) 352-1776

Nursing

Joanne Parke-Davison
Altoona Hospital
School of Nursing
(814) 946-2125

Editor Exerpts

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

Position changes/personal notes: We will publish position changes and personal notes as space permits in each Newsletter.

PUBLICATION SCHEDULE

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

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

Subscription to the PASFAA Newsletter is included in the Membership fee. Contact Rachael Lohman, Wilkes University, for information on PASFAA Membership.

NEWSLETTER STAFF

Editor Editorial Board

Joyce M. Frantz, Albright College
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Linda Brittain, Harrisburg Area Comm. Coll.
Ernest Junstrom, Great American Fed. S&L
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Membership List Maintenance

Pasfaa Potpourri

MOVING OR CHANGING POSITION?

PASFAA membership belongs to the individual and not your institution. Please be sure to provide PASFAA with change of address or changes in title. Please review your entry in the Membership Directory and submit any necessary changes to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, PA 18301, where the membership list is maintained.

1990-91 PASFAA COMMITTEES

Committee

Chairperson

Government Relations
Membership and Elections
Professional Standards and
Training
Public and Professional
Information
1991 Conference

Christine A. Zuzack
Rachael Lohman

Ronald Laszewski

Mary Frances Waite
Robin Szitas

Council Comments



COUNCIL MEETING NOTES

submitted by Mary Frances Waite
Secretary, PASFAA

PASFAA Council met on Tuesday, June 4, 1991 in the PHEAA Board Room. Highlights from this meeting include:

- Council approved a conference fee of \$85 for the 1991 conference at Seven Springs. This is the same fee that was charged in 1990.
- Letters seeking nominees for available council positions have been mailed. Nominee forms should be returned to Rachael Lohman, Wilkes University, by June 28.
- Kate McIntyre, Allentown College, was approved as a member of the Membership and Elections Committee.
- Letters seeking volunteers for the 1991 Guidance Counselor Workshop series have been sent to all active PASFAA members. Volunteer forms should be returned to Margaret Hynosky, Lackawanna Junior College by July 1.
- Mary Andrews Miller, PASFAA President, requests that any PASFAA member who served (or is serving) in Operation Desert Shield/Storm please notify her.
- The Government Relations Committee has written a redraft of the PASFAA Reauthorization Statement. If you are interested in receiving a copy, contact Christine Zuzack, Vice President of PASFAA.
- Wendy Barron, Villanova Law School was approved as a member of the Government Relations Committee and will serve as the Legislative Network Coordinator.
- Due to the increased operating expenses of the association (which includes the printing and mailing of the newsletter), council approved a slight increase in membership dues for 1991-1992. Active Members - \$30, Associate Members - \$28, Student Members - \$18.
- Bill Brown, Lebanon Valley College was approved as the assistant coordinator for the 1991 Financial Aid Hotline which will be held January 27-31, 1992.
- The next council meeting is tentatively scheduled for Monday, August 5, 1991, in the PHEAA Board Room.

NOMINATIONS AND ELECTIONS

submitted by Rachael Lohman
Past President

The time is right to think about nominations for PASFAA Executive Council. There may be individuals you will want to ask if they wish to be considered for nomination or perhaps you may be interested in running for one of the available positions yourself.

This year we will elect a President-Elect and Sector Representatives. The PRESIDENT-ELECT shall assist the President and in all ways prepare for the Presidency. In the absence or disability of the President, the President-Elect shall have all the powers and shall perform all the duties of the President. The President-Elect shall nominate an Active member to serve as Annual Conference Chairperson for the subsequent administrative year and shall serve as the Chairperson of the standing committee for Professional Standards. There is a three year commitment to PASFAA Council: President-Elect, President, Past-President. As Past-President, you are also the Chairperson of the Membership and Elections Committee.

SECTOR REPRESENTATIVES represent individual institutional-type constituencies on the PASFAA Executive Council. It is a two-year term which automatically places you on the Professional Standards and training Committee. One representative will be elected to represent each of our seven institutional-type members.

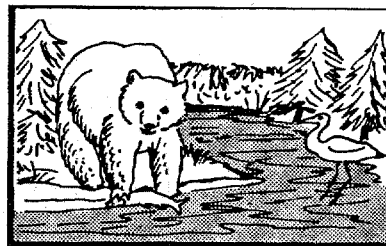
The nomination information will be mailed in June.

RECOVERING

Art Switzer, Associate Director of Financial Aid at Villanova, wishes to thank all PASFAA members and friends who provided love and support during his last two hospital stays. Art has recently undergone surgery, however he is home recuperating at the present time. Anyone wishing to send additional get well wishes and good luck should address their mail as follows:

500 Green Road
Royersford, PA 19468

Environmental Etiquette



HERE'S HOW TO HELP THE ENVIRONMENT

submitted by Arthur Holst
Episcopal Hospital

It is hard to believe that Earth Day was several months ago, but I'm afraid it's so. Like New Year resolutions, many of us made promises that we would do our best to help save the Earth and then we went back to our old way of acting, such as drinking our precious morning coffee out of styrofoam cups or throwing aluminum cans into a non-recycling trashbin. If modifying your behavior in order to make the Earth better for generations to come is something you would like to consider, here are a few things that take a little time but make a big difference in the way we treat our planet.

Purchase ecologically sound products: Want to know what to do to make sure the products you buy are not harmful to the environment? Stop worrying and let your fingers do the work for you. Many companies offer catalogues full of environmentally positive items such as non-toxic household cleaning products and water/energy saving items. Just reach out for your favorite telephone book to find the phone numbers you need to call.

Stop junk mail: Junk mail, although hardly ever read, takes its toll on the mailman as well as the trees of this earth. If you want your name placed on the DO NOT MAIL list, contact the Direct Marketing Association, Mail Preference Service, 11 West 42nd St., P.O. Box 3861, NYC, NY 10163-3861. This organization updates their listing of names on a quarterly basis and sends this information to all members for action.

Recycle: You can find out about recycling simply by calling the PA Department of Environmental Resources Hotline at 1-800-346-4242 and asking for a copy of their publication "Recycling Works, Here's How". You can also obtain a listing of recycling centers throughout Pennsylvania where you can deposit items such as bottles, cans, car batteries, office paper, aluminum, newspaper, plastic, and even motor oil.

Office Recycling: Here is a short list of items you can do around your office that will make a big difference regarding the environment: *circulate original documents whenever possible rather than making photocopies *use ceramic mugs instead of disposable cups for drinking *use water based correction fluid aka white out *purchase items that can be recycled or items that are made from recycled materials. It's time we let manufacturers know there is a demand for such products.

If you have more suggestions about recycling, send them to Art Holst, Episcopal Hospital School of Nursing, Front Street & Lehigh Avenue, Philadelphia, PA 19125-1048. Together, we can work to "Help Save the Environment"!

(Editor's Note: On a larger scale, turning off lights, not allowing water to run or drip unnecessarily, and walking those few blocks rather than driving will contribute much to the environment.)

MEMBERSHIP REPORT

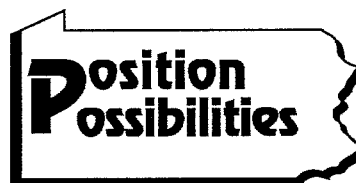
submitted by Rachael Lohman
Past President

Following are the Statistics on membership as of
June 1, 1991:

	1989-90 year end	1990-91 to date
Active	403	428
Associate	110	150
Student	1	1
Life	<u>1</u>	<u>1</u>
TOTAL	515	580
Two-year public	33	31
Two-year private	11	18
Four-year public	41	38
Four-year private	152	169
State related	43	46
Proprietary	80	95
Nursing	35	47
Lenders	56	66
Government agencies	28	28
Vendors/Sponsors	13	10
Other	<u>23</u>	<u>32</u>
TOTAL	515	580

OVERRIDE PROCEDURES CHANGED FOR 1991-92

When a financial aid administrator overrides a student's dependency status using a correction AFSA, he or she enters "D" or "I" in the Dependency Override item in the "School Use Only" box on page 3. For 1990-91, the aid administrator enters the letter indicating the dependency status the student is changing from. In response to comments from the financial aid community, we have changed this procedure. For 1991-92, the aid administrator should enter the letter indicating the dependency status the student is changing to. When changing a student's status from dependent to independent, for example, the aid administrator would enter "D" in the Dependency Override item for 1990-91, but "I" for 1991-92.



RE-ANNOUNCEMENT OF POSITION AVAILABILITY

Assistant Director of Financial Aid

Lincoln University offers an excellent employment opportunity as an Assistant Director of Financial Aid. The person hired will have program development, student and parent contact and administrative responsibilities in the Office of Financial Aid. The Assistant Director will have specific responsibility to administer the Stafford Loan Program (undergraduates and graduates), and the College Work-Study Program. The Assistant Director will serve as director of the office in the absence of the Director of Financial Aid.

The position requires a Masters degree with computer literate knowledge. Three years of successful experience, with increasing responsibility in a financial aid office, is also required. In lieu of a Masters degree, a Bachelor's degree with extensive experience in the financial aid field will be considered. A strong emphasis is placed on quality assurance and compliance with federal and state guidelines. Excellent writing and oral communication skills are required.

This position offers a minimum salary of \$25,000 and a comprehensive benefits package. Anticipated starting date is July 15, 1991.

All applicants must submit a letter of application, official transcripts of undergraduate and graduate work, a current resume and a list, including addresses and telephone numbers, of at least three references knowledgeable of the applicant's personal and professional competencies. All materials must be received no later than June 15, 1991 and must be sent to:

Georgia M. Daniel
Director of Financial Aid
Lincoln University
Lincoln University, PA 19352

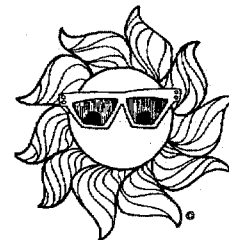


JONUS

PASFAA 1991 CONFERENCE UPDATE

submitted by Robin Sztas
1991 Conference Chair

SEVEN SPRINGS MOUNTAIN RESORT - CHAMPION, PA
SEPTEMBER 29 - OCTOBER 2, 1991



Conference quiz: What is Karoake?

- a) a Japanese vegetable
- b) an Indian love ballad
- c) a singing machine, or
- d) a word signifying another reduction to Pell grants, named after some senator from Hawaii

Come to the conference for the answer to this very important question, and we promise you'll have a great time and learn some new facts about financial aid also!

The Conference Committee is working hard to develop an informative and exciting conference for everyone. We are currently in the process of asking for the participation of the membership. If you are contacted to present or introduce a session, we need your support and expertise. Please say "YES!" If you are not contacted but would like to volunteer, send a message to me at PHEAA terminal TM75 or call 814/332-4354.

Pack your favorite summer wear because we're going to "hit the beach" with Donn Henderson! See you there!

25TH ANNUAL EASF AA CONFERENCE

submitted by Christine A. Zuzack
Vice President

Four hundred colleagues gathered in Newport, RI on May 5-8 to celebrate EASF AA's 25th anniversary. Naturally, a silver anniversary calls for a special celebration and EASF AA went all out for this occasion.

Festivities began Sunday evening with a gala anniversary reception in the Sheraton's Grand Ballroom. The Ochre Court Mansion at Salve Regina College was the site of Monday evening's Great Gatsby party. The opulent "summer home" which now serves as the administration building for the college was quite elegant. The most interesting room, however, was the Financial Aid Office which had an ocean view!

Tuesday night's banquet was a NASFAA/EASF AA Recognition dinner honoring both organizations for twenty five years of service. Don Ryan and Dallas Martin represented NASFAA at this celebration. It was interesting to note that Jack Critchfield from the University of Pittsburgh was the first EASF AA President in 1967-68. Other EASF AA presidents from Pennsylvania include Renee Saleh, Art James, and of course the new EASF AA president, Bill Irwin. Also, the annual EASF AA conference has been hosted more frequently by Pennsylvania than by any other state.

Pennsylvania is well represented on both the EASF AA council and on the conference agenda. Retiring EASF AA chairs include Christine Zuzack/Newsletter Editor and Theresa Mak/Membership. New chairs for 91-92 are Rachael Lohman/Conference, Theresa Mak/

Newsletter Editor and Kevin Musick/Membership. Mary Andrews Miller will serve as the new PA representative to the EASF AA council replacing Rachael Lohman.

PASFAA members who presented sessions at the EASF AA conference include the following:

Debra Schreiber
Charles Olinger
Linda Anderson

Gordon Bateman
Tom Lyons
Ronald Laszewski

Serving as moderators for some of the sessions were Martha Kelly, Ruth Cramer, Catherine McIntyre, P. Vincent Racculia, and James Zuzack.

Jim Zuzack was also the lone swimmer representing Pennsylvania in the EASF AA "yacht races". Competing against three swimmers on the other states' relay teams, Jim was able to capture third place (and just missed second by a matter of inches) in his singular effort. He was rewarded later when his name was drawn for one of the vendor prizes at Tuesday's luncheon.

The conference agenda offered some excellent sessions which were thought-provoking and informative and the city of Newport provided outstanding recreational opportunities. Folks are already making plans to attend next year's EASF AA Conference which will be held at the Sand's Hotel in San Juan, Puerto Rico.

PHEAA REPORTS Harrisburg, PA

submitted by John Ebersole
PHEAA

More than 295,500 Pennsylvania students have received \$1 billion in special loans since 1984 when the Pennsylvania Higher Education Assistance Agency (PHEAA) created its unique program called the Higher Education Loan Plan (HELP).

The \$1 billion was surpassed in January, according to PHEAA Executive Director Kenneth R. Reeher, who called the mark a significant milestone in the student loan industry nationwide.

"This program came into existence because of the federal government's reduction in the eligibility of students to participate in the federally subsidized programs," Reeher stated.

"PHEAA stepped in to fill a void by creating alternative means for students to obtain funds for post-secondary education. The growth and size of the program is directly related to the loss of eligibility of students to participate in the federal programs," Reeher explained.

The first one of its kind in the nation administered by a state guaranty agency, the PHEAA non-subsidized program is a substantial part of PHEAA's overall Alternative Loan Program and its open eligibility policy remains unique in providing funds to meet school, college, and university expenses for Pennsylvania students from middle income families who are not eligible for regular Stafford student loans because they do not meet the strict needs analysis criteria imposed on the Stafford loan program.

Only Illinois has followed Pennsylvania's lead in filling the void in student credit created by the ever-increasing tighter rules for student eligibility for the regular Stafford Student Loan Program. Illinois initiated a program in 1990.

Unlike the Stafford loan program where the government pays the interest on the loans while the student is enrolled, the non-subsidized program requires that the borrower pay the interest during the in-school period of the loan.

"Last year alone (1989-90), the non-subsidized program enabled PHEAA to help 66,000 Pennsylvania students," Reeher commented, "and the program continues to grow as loans amounting to \$135 million to nearly 70,000 students have been issued so far this year. These loans are running about eight percent ahead of last year at this time.

"The General Assembly saw the need for such a program in 1984 and gave PHEAA the authority to issue tax-exempt bonds to finance it," Reeher said. "PHEAA then created the HELP program, which also includes a number of alternative loans for students with special needs."

The HELP program provides Alternative Loans, PLUS (parent) loans, SLS (student) loans, HEAL loans for graduate students in the health profession and HEAL REMIDI (consolidated loans for health profession students).

"As the program developed," Reeher pointed out, "it far exceeded our estimates and expectations. Today it is an important element of our student aid programs because it helps so many students who would otherwise not have the opportunity to pursue their educational objectives.

"In the early eighties when the shift of former federally funded programs toward the states commenced, Pennsylvania became one of the first to recognize the severity of the need and PHEAA picked up the challenge of creating alternative education loan programs."

Reeher believes that the need continues in the states as the eligibility regulations continue to tighten at the federal level and the difficulty in obtaining financial aid intensifies.

"That combined with the decline in the economy has placed more emphasis on the importance of post-secondary education and created a concurrent demand for student loans," he noted.

"Just in recent weeks, PHEAA has had inquiries from five states which want to know how to run a non-subsidized loan program," Reeher said.

"Last year, when we were threatened with a problem of funding the non-subsidized program, State Treasurer Catherine Baker Knoll issued a \$200 million bridge loan to enable PHEAA to keep the program going.

"PHEAA is pleased that the Treasurer's loan enabled the Agency to continue the program for the current year," Reeher pointed out. "The demand for these loans has been so extensive that the need and growth are evident."

PASFAA Membership Directory Updates

ADDITIONS:

AWOT, Eugene E.
Assistant Director of Financial Aid
Philadelphia College of Osteopathic Medicine
4150 City Avenue
Philadelphia, PA 19131
(215) 871-2180
PHEAA Terminal ID: TMFR

BRONSON, Rosetta
Financial Aid Director
Tracey Warner School Inc.
401 North Broad Street
Philadelphia, PA 19108
(215) 574-0402

BUSSE, Tom
Consultant/Service
555 Clair Drive
Pittsburgh, PA 15241
(412) 854-5485

CASSE, Sr., Joseph W.
Director of Financial Aid
Philadelphia College of Osteopathic Medicine
4150 City Avenue
Philadelphia, PA 19131
(215) 871-2180
PHEAA Terminal ID: TMFR

DUICK, Patricia A.
Coordinator
Bucks County Technical School
LPN Program
Wistar Road
Fairless Hills, PA 19030
(215) 949-1700
FAX (215) 949-2104

DUSSEAU, Ann B.
Financial Aid Officer
St. Luke's Hospital School of Nursing
8501 Ostrum Street
Bethlehem, PA 18015
(215) 954-3405

GRAZIANO, Susan
Financial Aid Secretary
Northeastern Hospital School of Nursing
2301 E. Allegheny Avenue
Philadelphia, PA 19134-4499
(215) 291-3135
FAX (215) 291-3159

HICKMAN, Shirley L.
Vice President, School of Nursing
Northeastern Hospital School of Nursing
2301 E. Allegheny Avenue
Philadelphia, PA 19134-4499
(215) 291-3135
FAX (215) 291-3159

IANNUZZI, James R.
Director of Financial Aid
Hahnemann University
Broad & Vine Sts. MS 439
Philadelphia, Pa 19102
(215) 448-7739

McCLURE, Lawrence H.
Associate Dean for Student Financial Aid Services
PA College of Optometry
1200 West Godfrey Avenue
Philadelphia, PA 19141
(215) 276-6083
FAX (215) 276-6082
PHEAA Terminal ID: TMFM

McCREA, Sally Ann
Financial Aid Counselor
HACC
330 Cameron Street
Harrisburg, PA 17110
(717) 780-2330

MIHALKO, Christine L.
Financial Aid Coordinator
Sawyer School
800 Clark Building
Pittsburgh, PA 15222
(412) 261-5700
PHEAA Terminal ID: TMNL

MILLER, Mary
Financial Aid Director
Sawyer School
800 Clark Building
Pittsburgh, PA 15222
(412) 261-5700
PHEAA Terminal ID: TMBU

NEIDERHISER, Joan E.
Co-Owner
Academy of Creative Hair Design
Narrows Shopping Center
Kingston, PA 18704
(717) 288-4574

NOONE, James F.
President/Owner
McCann School of Business
2004 Wyoming Avenue
Wyoming, PA 18644
(717) 287-4400
FAX (717) 287-3746
PHEAA Terminal ID: TMFG

PERILMAN, Ross M.
Director
Western School of Health & Business Careers
411 Seventh Avenue, 2nd Floor
Pittsburgh, PA 15219
(412) 281-2600
FAX (412) 281-0319
PHEAA Terminal ID: TMBY

QUAY, Valerie J.
Director of Financial Aid
Mount Aloysius Junior College
One College Drive
Cresson, PA 16630
(814) 886-4131
PHEAA Terminal ID: TMF9

RILE, Judith A.
Financial Aid Counselor
Albright College
13th & Exeter Streets
Reading, PA 19612
(215) 921-7515

ROBINSON, Margo
Financial Aid Administrator
National Education Center
Thompson Institute Philadelphia
3440 Market Street
Philadelphia, PA 19104
(215) 387-1530
FAX (215) 386-0106

ROTONDO, Laura
Marketing Representative
TERI
330 Stuart Street, Suite 500
Boston, MA 02116-5237
(800) 255-8374
FAX (617) 426-7114

SHNAPER, Luba
Director of Financial Aid
McCarrie School
512 S. Broad Street
Philadelphia, PA 19146
(215) 545-7772

WELSH, Sharon A.
Senior Financial Aid Officer
National Education Center
3440 Market Street
Philadelphia, PA 19104
(215) 387-1530
FAX (215) 387-0106

CHANGES:

IMMACULATA COLLEGE
(215) 647-4400

KOTERBA, Christine
108 Oak Knoll Circle
Millersville, PA 17551

SALEM, Julie
PHEAA Terminal ID: TMZ7



EDUCATION DEBT AND CONSUMER DEMAND

The New England Student Loan Survey II

submitted by John McKeown
Kutztown University

(The New England Education Loan Marketing Corporation and The Massachusetts Higher Education Assistance Corporation recently completed a study entitled "Education Debt and Consumer Demand". The report addresses the impact of education loan debt on the attitudes and economic behavior of student loan borrowers. Below you will find results which may be of interest)

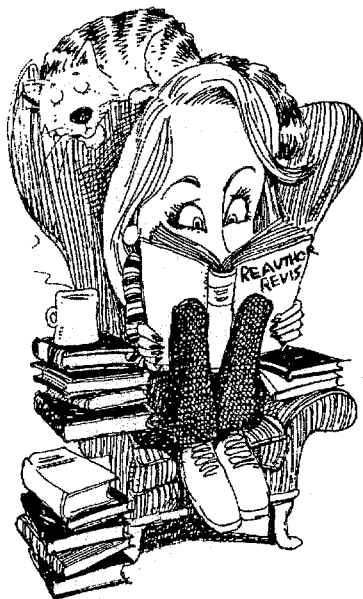
The New England Student Loan Survey II investigated the attitudes of New England borrowers toward their student loan debt and the degree to which this debt affects important economic decisions. 1,142 recent borrowers now repaying their student loans completed surveys including 283 high debt - low income borrowers now repaying their student loans and 207 prior defaulters now in repayment. These figures represent a response rate of over 70 percent for those with no past history of default and 57 percent for those who had defaulted.

- * Less than 20 percent of all respondents said they had received counseling about their student loan repayment obligations when they left school. This finding is not surprising since the majority of borrowers in this study had left school before exit counseling requirements had been established for the Stafford loan program. Fewer prior defaulters (7 percent) had received this type of counseling.
- * About two-thirds of all respondents said they were aware of the debt they were accumulating when they took out their student loans. Only 45 percent of the prior defaulters were aware of how much debt they were accumulating.
- * Over half of all respondents at each level of borrowing indicated that they would borrow the same amount if they had to do it all over again. As the amount borrowed increases, more respondents report that they would borrow less if they were starting over again.
- * 71 percent of the respondents said that the availability of student loans was extremely or very important in continuing their education after high school. Over 60 percent said loans were extremely or very important in enabling them to attend a particular school.
- * 70 percent feel that borrowing for an education was worth the burden of repayment.
- * Nearly three-quarters of those who said their loans were worth it were satisfied with the quality of the education they had received while 10 percent were not. Those who felt the loans were worth it also felt that their education had led to the type of job they had expected.
- * A substantial proportion of all respondents indicated that student loans did not influence decisions to move out of their parents' home (78 percent); to purchase a home (64 percent); to buy a car (69 percent); to get married (86 percent); or to have children (79 percent).

REAUTHORIZATION REVISITED

Historians will agree the only "sure thing" in life is history will inevitably repeat itself. So goes this theory in reference to financial aid and the reauthorization hearings which will undoubtedly render new and different regulations and processes for busy aid offices. The following article was submitted by Jean Calvert, former financial aid director at Jackson Community College and now current Director of Evening Division at Albright College.

It seems way back in 1982, Wisconsin aid directors were embroiled in discussions regarding how they might implement the newest "regulation" from the Department of Education! With the belief that history is, again repeating itself, let us imagine that 1982 discussion taking place today. Two important concepts need be noted though before you continue reading: first, there is life after financial aid and second, as a group, financial aid officers definitely have an interesting sense of humor!



At the recent WASFAA (Wisconsin) meeting, members were treated to "late breaking news" regarding the Solomon Amendment: from a recorded message allegedly from Steve Blair from the U.S. Department of Education. According to the message, the wording of the Amendment makes it not only necessary to obtain a statement of compliance with selective service requirements but also that students verify that they have had at least one dental check-up in 12 months prior to the beginning of 1991-92 school year. The reasoning is that "federal money should not be given to students who are not willing to protect their teeth and gums as well as their country." Since schools are already obtaining the statement of compliance from aid recipients, it should be but little trouble to also obtain the Statement of Dental Health. Although it is not necessary to verify the Statements, within the next two years, federal dentists will visit selected schools across the country to do random oral exams. There are four exempt groups from the requirement - an 87 page memo, in the form of a "Dear Patsy Letter" will be released soon.

For the benefit of the rest of the WASFAA members who have not been privy to the above information, we have included below a sample of the proposed Dental Examination Compliance Form.

(The following is the format suggested by the Department of Education to record compliance with the new regulations on the mandatory dental exam. The form may be modified to meet the needs of your institution.)

Statement of Compliance with the Dental Examination Requirement for the 1991-92 Academic Year

Name _____
Last First Middle

Social Security Number _____

- ☐ I certify that I have recently had a DENTAL EXAMINATION.
- ☐ I certify that I am not required to have a DENTAL EXAMINATION because:

- ☐ I brush and floss daily under strict supervision.
- ☐ I don't eat meat.
- ☐ I am a permanent resident of the Trust Territory of the Pacific Islands or the Northern Mariana Islands.
- ☐ I have no teeth.

Signature _____

Date _____

(BITE DOWN HERE)

(Rinse and Spit)

Dental Print

THE DENTAL EXAMINATION STATEMENT OF COMPLIANCE WAS CREATED BY INDIVIDUALS IN
THE OFFICE OF STUDENT FINANCIAL AID AT THE UNIVERSITY OF WISCONSIN-MADISON

RATE CHANGES EXPECTED FOR VETERANS EDUCATIONAL BENEFITS

submitted by Alisa DeStefano
Indiana University of PA

Effective October 1, 1991, the basic rates of the Montgomery GI Bill (Chapter 30) and the National Guard and Reserve GI Bill (Chapter 106) will increase for a period of two years, ending September 30, 1993. According to a Department of Veterans Affairs News Release (April 17, 1991), this increase is a result of a bill signed by President Bush on April 6, 1991 which provides and expands a variety of benefits for Persian Gulf War veterans.

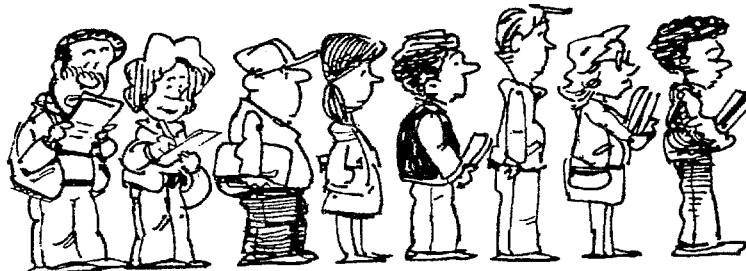
However, the rate increases for Chapter 30 and Chapter 106 are not for Desert Shield/Desert Storm participants only, according to Mr. Harry Feather, Public Affairs Representative of the Department of Veterans Affairs Regional Office in Pittsburgh, PA. Mr. Feather explained that regarding Chapter 30 recipients, "there is no way to easily distinguish between those that were involved in Desert Storm and those that were not." Therefore, "anyone receiving Chapter 30 benefits should receive the increased rate. The increase was not passed strictly for those involved in Desert Storm." Regarding anyone receiving these benefits, regardless of involvement with Desert Shield/Desert Storm.

The rate increases are outlined below:

	<u>Old Rate Per Month</u>	<u>New Rate Per Month</u>	<u>Term of Armed Forces Enlistment</u>
CHAPTER 30	\$300	\$350	3 to 6 years
Montgomery GI Bill	\$250	\$275	2 years
CHAPTER 106	\$140	\$170	N/A
National Guard and Reserve GI Bill			

Some non-educational benefits that will be extended to Persian Gulf veterans are VA-guaranteed home loans for veterans with at least 90 days of service, VA pension programs, limited dental benefits, increased life insurance coverage, readjustment counseling, and Reservists' reemployment rights.

Additional information regarding this issue can be obtained by contacting the Department of Veterans Affairs Regional Office in your region.



PASFAA COMMITTEE VOLUNTEER FORM

submitted by Rachael Lohman
Past President

Each year the work of the Association is dependent upon our members who volunteer their time and talents to our activities. If you are interested in assisting a PASFAA committee or providing a special skill during the 1991-92 year, please complete the form below and mail it to Mary Andrews Miller, Indiana University of Pennsylvania, 308 Pratt Hall, Indiana, PA 15705. These forms will be forwarded to committee chairpersons who, as they review their needs for next year, may be in touch with those who express interest.

PASFAA Standing Committees and an explanation of what each is responsible for follows:

Professional Standards and Training - chaired by the President-Elect of the Association and comprised of all sector representatives. This Committee is responsible for the adoption of standards of good and ethical practices for the administration of financial aid within the Commonwealth and will provide for the professional recognition of excellence in financial aid administration. This committee also works with PAATP and PHEAA in the development and administration of training programs.

Professional and Public Information - chaired by the Secretary of the Association. This committee has the responsibility for the Association newsletter and for providing appropriate information distribution to the various publics serviced by the profession.

Government Relations - chaired by the Vice-President of the Association. This committee has the responsibility of coordinating the Association's interests with governmental and quasi-governmental authorities. The Legislative Network is a sub-group of this committee.

Membership and Elections - chaired by the Past-President of the Association. This committee has the responsibility of soliciting new members to the Association and for coordinating the nomination and election process of the Association.

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

Hotline Committee - chaired by a regular member recommended by the previous year hotline chair and approved by Council. This committee has the responsibility for all aspects of the annual hotline activities conducted in January.

COMMITTEE VOLUNTEER FORM

Name _____ Title _____

Institution and Address _____

Telephone Number (215) _____ PHEAA Terminal ID _____

FAX Number (215) _____

Committee Preference(s) (In order of Preference)

1. _____

2. _____

3. _____

Special skills to offer _____

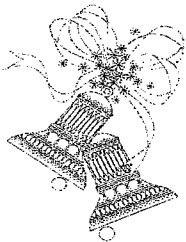
STAFFING PATTERNS AT PUBLIC TWO-YEAR INSTITUTIONS

submitted by Donald S. Shade
Public Two-Year Sector Representative

At a sector meeting of public two-year institutions last year, members expressed their frustrations about insufficient staffing in their aid offices. Certainly no one felt that we as a sector are alone in this regard. Nor did we feel that our offices were the only ones on our campuses who are understaffed and overworked. But there is a growing frustration that both the complexity and the importance of financial aid seems to be going unnoticed among top administrators at many of our schools. As a result, they tend to look the other way when it comes to requests for additional staffing in our offices. The most common attitude seems to be "They got the job done before, they can get it done again. They'll just have to get by with what they've got".

We thought it might be interesting to compare ourselves to each other. We shared data on enrollment, financial aid applicants, recipients, and dollars received, and looked at our current levels of clerical and professional staffing. We then plugged these numbers into a 1979 NASFAA formula which determines an ideal level of staffing based on this type of office activity. The results were not surprising. Even based on a formula which is now eleven years old, none of us are fully staffed, and as a system we are only staffed at 45% of the "ideal". Although dollar amounts have grown significantly since the NASFAA formula was developed, it is but one factor in the formula. The number of students served has also grown dramatically, and we all know it takes just as much time and effort to process an application for \$50 as it does to process one for \$4000.

It was both refreshing and frustrating to confirm our suspicions about our staffing levels. It's nice to know that feeling overworked and understaffed is not just a figment of our imaginations, but at the same time it can be depressing to know that we **REALLY ARE** overworked and understaffed. While this data will not guarantee additional help for any of us, it may be useful for comparative purposes for schools serving similar populations. If it helps to dig up the 1979 formula and apply it to your school, by all means do so. Or, you can wait for NASFAA to come out with an updated version. But don't be surprised if the new formula indicates that we've actually **LOST** ground in the staffing war!



CONGRATULATIONS!

While May is a traditionally busy month in most financial aid offices, it was an even busier month for one of our colleagues. On May 18th, Mary Frances Woodall and Joel Waite were united in marriage on the campus of Elizabethtown College. Good Luck and Congratulations!

WELCOME!

Judith Rile has recently accepted the position of Financial Aid Counselor at Albright College. **Welcome, Judy!**

BULLETIN UPDATE

Have you noticed the latest piece of information to come into your office in the form of a "BULLETIN"? Chris Zuzack, Chair of Government Relations, has put together an up-to-the-minute review regarding what's happening in... what else but... government relations. The April 91 edition referenced the following subject areas: Desert Shield/Storm Participants, Electronic FISAP Requirements, Reauthorization Hearing, Nonsubsidized Stafford Loans, Ability to Benefit, and President Bush's Budget Proposal. If you lost your copy or need additional copies, contact Chris at IUP.

ACCESS TO PHEAA SLSC IMPROVES

The PHEAA Student Loan Servicing Center (SLSC) in Harrisburg is trying to meet the informational needs of the student aid community through improved access to SLSC personnel and conflict resolution.

Representatives of SLSC will be available to address institutional concerns through the regularly scheduled meetings of the PASFAA Council. Sector Representatives on the council can be contacted with issues that you need to be presented to SLSC personnel for resolution.

If you need to contact SLSC staffers immediately, the individuals listed below may be able to assist you.

STUDENT LOAN SERVICING CENTER

MANAGEMENT

MANAGER

James Melear
Jeanne Wolf
Tim Spigelmyer
Mandy Cupp
John Farinella
Dennis Grady
Mike Cibroski
Larry Snyder
Dayna Bryner
Bruce Bohner
James Towsen

DEPARTMENT

Director
Assistant to Mr. Melear
Customer Service
Account Research & Response
Claims
Reinsurance
Collection
Asset Acquisition & Conversion
Projects and Audits
Statistical Analysis Group
Training and Development

TELEPHONE

(717) 772-4114
(717) 772-4110
(717) 257-5100
(717) 772-4280
(717) 772-4140
(717) 772-4157
(717) 772-4340
(717) 731-7711
(717) 772-4112
(717) 772-4148
(717) 772-4113

For issues or questions concerning SLSC toll free 800 line (800-233-0557), contact Mr. Spigelmyer.

For issues or questions concerning deferments and forbearances, correspondence, or school information, contact Mrs. Cupp.

For issues or questions concerning delinquency or non-payment, contact Mr. Cibroski.

If unsure where inquiry or problem should be directed, please contact Mrs. Wolf.

REMINDER

The toll-free number for the
Federal Student Aid Information Center changed on May 1st to:

1-800-4 FED AID

PENNSYLVANIA'S REAUTHORIZATION HEARING

submitted by Christine A. Zuzack
Vice President, PASFAA

On June 3, 1991, a field hearing on reauthorization of the Higher Education Act of 1965 was held on the campus of Dickinson College in Carlisle, PA. This was one of 40 hearings being held throughout the country which was sponsored by the House of Representatives' Subcommittee on Postsecondary Education. Approximately 75 people attended this hearing which was chaired by Rep. Joseph Gaydos of Pennsylvania. Other individuals at the hearing included William Goodling (PA), Thomas Petri (WI), Steve Gunderson (WI), Thomas Wolanin, Staff Director, and Don Asmonga, Legislative Director for Rep. Gaydos.

Four different panels of witnesses presented oral testimony to the Subcommittee members. Each witness was allowed to present approximately five minutes of testimony in addition to providing written statements and recommendations.

The first panel consisted of Donald Carroll, Pennsylvania Secretary of Education, and Charles Fuget, Pennsylvania Commissioner of Higher Education. Dr. Carroll's remarks focused on academic libraries, educational recruitment and retention, historically Black colleges, and community service. Dr. Fuget addressed the title IV student aid programs with recommendations to increase Pell Grant funding, improve assistance to middle income families, and continuation of the SSIG program. He also promoted graduate student aid in Title IX legislation.

The second panel included A. Lee Fritschler, President of Dickinson College; Anthony Ceddia, President of Shippensburg University of Pennsylvania; and John Romano, Campus Executive Officer of PSU-York Campus. Dr. Fritschler pointed out that access and choice are getting increasingly more difficult as student aid funding becomes more limited. Specific aspects of the Title IV student aid programs were highlighted by Dr. Ceddia. The grant loan imbalance, a single need analysis for Pell and CM, a revised independent student definition, and an educational savings plan allowance were all offered as recommendations. Also, the creation of a loan/grant program for non-traditional aged students seeking mid-life career changes was proposed. Dr. Romano focused his remarks on adult students and graduate education. In closing, Rep. Goodling questioned the college presidents on how the rising cost of higher education could be contained. No one offered any immediate solutions.

A number of directors from area proprietary schools made up the third panel to present testimony. Loren Kroh from the Bradley Academy for the Visual Arts, Harold Maley from York Technical Institute, and Jim Murphy from Yorktowne Business Institute all provided anecdotal information on the financial needs of students attending their institutions.

The final panel consisted of Anna Griswold from the Pennsylvania State University, John Rebert from Yorktowne Business Institute, Ronald Shunk from Gettysburg College, Jay Evans from PHEAA, and John Koopman from PNC Financial Corporation. Ms. Griswold spoke about the need for accountability and integrity in the student aid programs. She also advocated the direct student loan program to replace the current Stafford Loan program. Ron Shunk thinks that the Title IV aid programs are in basically good shape but could be improved through reduction of administrative burden, restoration of professional judgement in the Pell Grant program, and a simplified application process. An interesting point was raised by John Rebert in the difficulties experienced by students receiving financial aid and Public Assistance benefits. These students often lose eligibility for food stamps and other benefits due to student aid refunds from loan programs. Better coordination of these two areas is essential. Jay Evans spoke on behalf of PHEAA and the National Council of Higher Education Loan Programs (NCHELP). His recommendations included a national unsubsidized Stafford loan program, increased loan limits, and continuation of the SSIG program. The final individual to present testimony, John Koopman, represented PNC and the Consumer Bankers Association (CBA). He asked for greater standardization among the guaranty agencies, simplifications of the student loan process, and the creation of a national unsubsidized loan program.

I was surprised at some of the informality at the hearing. I had expected a very strict and formal arrangement to the proceedings. However, legislative aides continually passed messages to the Representatives, television and radio personnel moved freely about the room, copies of testimony were gathered from the media table, and even cookies were offered to the subcommittee members! The Representatives helped to make the witnesses feel at ease and created a more relaxed atmosphere to the day's events. A number of members of PASFAA's Council and Government Relations Committee attended the hearing.

A second reauthorization hearing was scheduled for June 17 in Pittsburgh and PASFAA was on the list of witnesses to present testimony. However, this hearing was unexpectedly cancelled. Therefore, PASFAA's recommendations on Reauthorization of the Higher Education Act of 1965 were entered into the written testimony accepted for consideration at the June 3 hearing.

Individuals who would like to read the testimony presented at this hearing can contact their legislator for a copy of the proceedings. If you are interested in just PASFAA's recommendations, please contact me for a copy. For television cable subscribers, C-Span offers coverage of some of the Washington reauthorization hearings. Check your local newspaper for times and dates.



June 16-21

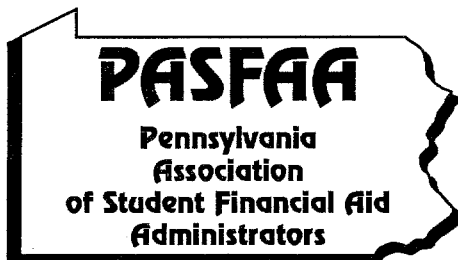
PAATP Summer Institute, Carlisle, PA

July 28-31

NASFAA Annual Conference, Washington, D.C.

**September 29 -
October 2**

PASFAA Annual Conference, Seven Springs, PA



Albright College

**Financial Aid Office
Reading, PA 19612**

