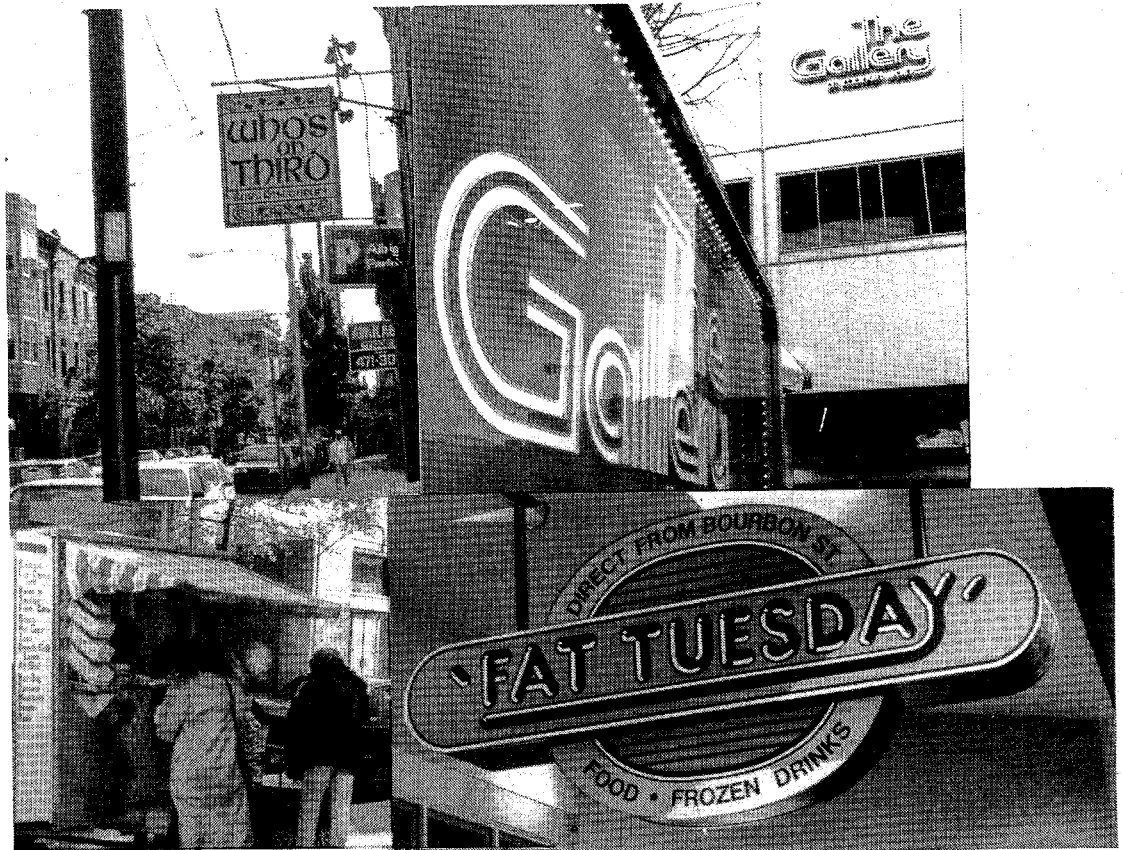


Pennsylvania Association of Student **PASFAA** Financial Aid Administrators

PASFAA CONFERENCE 1992

THERE'S A LOT TO DO IN PHILADELPHIA!



NEWSLETTER

SUMMER 1992

VOLUME XXV

24th Annual
Conference
Sheraton Society
Hill Hotel
Philadelphia

October 18-
October 21
1992

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1991-92 PASFAA EXECUTIVE COUNCIL

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CG00946

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 Mary Miller, Indiana University of PA, for information on PASFAA Membership.

NEWSLETTER STAFF

Editor Editorial Board	Joyce M. Frantz, Albright College Mary Frances Waite, Ursinus John McKeown, Kutztown University Randall Rennel, Juniata Alisa DeStefano, Indiana Univ. of PA Linda Brittain, Harrisburg Area Comm. Coll. Ragan Watson, Clarion University of PA Georgia Prell, East Stroudsburg University
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.

1991-92 PASFAA COMMITTEES

Committee	Chairperson
Government Relations	Christine A. Zuzack
Membership and Elections	Mary Miller
Professional Standards and Training	Betty L. Davis
Public and Professional Information	Mary Frances Waite
1992 Conference	Bonnie Lee Behm
1992 Hotline	Bonnie Lee Behm

LETTER FROM THE PRESIDENT

Dear PASFAA Member:

It has been said that a person can be measured by the company he or she keeps. If so, our Association can be highly prized by the relationships we have developed with a great number of other noteworthy organizations.

Our close working relationship with PHEAA is well-known and valued by our membership. As partners in the Pennsylvania Aid Administrators Training Program (PAATP) we offer educational workshops for high school counselors, student accounts personnel, business officers, and support staff, as well as financial aid officers. The PAATP Planning and Program Development Committee (P & PDC) consists of active PASFAA members and our President Elect to direct these wide ranging activities. The President Elect and the Sector Representatives work in concert with PHEAA to plan and implement the highly successful Guidance Counselor Workshop Series. In addition, PASFAA members serve on numerous PHEAA committees: the Congressional Methodology Advisory Committee, the Automated Loan System Advisory Committee, the Electronic Pell System Advisory Committee, the State Grant Certification Committee, and the State Grant Advisory Committee. In all these ventures, PASFAA officers and members work to improve the operation of the aid system in Pennsylvania.

Of course, PHEAA and the PNC Educational Loan Center provide invaluable help to support and operate our annual Hotline. In cooperation with the Pennsylvania Association of Colleges and Universities (PACU) and the Pennsylvania Association of Secondary School and College Admissions Counselors (PASSCAC), PASFAA members serve as presenters for Project STARTRACK, an outreach program aimed at middle school students and their families. PASFAA and PASSCAC have also recently agreed to cooperate in legislative advocacy matters.

We continue to represent our membership in the regional and national associations, EASFAA and NASFAA. Also, we now place nominees on the Pennsylvania ACT Advisory Council and the Pennsylvania Training Assurance Fund, an organization set up by the Pennsylvania Association of Private School Administrators (PAPSA) to strengthen the financial integrity of the proprietary school sector.

PASFAA has established a growing relationship with the Commonwealth's Office of Vocational Rehabilitation (OVR) and is in the early stages of working with the Department of Public Assistance (DPA).

All of these cooperative arrangements and liaison relationships keep the Executive Council quite busy and our meeting's agenda growing. Despite this volunteer workload, the Association continues to pursue all avenues to improve the status of our profession and make the aid system more rational and equitable for our students. These students are best served by the company PASFAA keeps!



Sincerely,

Ronald Laszewski
President

PASFAA POSITION STATEMENT

FINANCIAL AID PLANNING & SCHOLARSHIP SEARCH COMPANIES

The goal of the Pennsylvania Association of Student Financial Aid Administrators (PASFAA) is to advise students and their families seeking financial assistance for postsecondary education. PASFAA provides free services to students on financial aid availability, application, and programs.

Financial Aid Administrators offer their expertise on eligibility and availability of state, federal, and institutional programs. Assistance in the proper and accurate completion of the necessary forms students use to apply for the various aid programs available is provided.

PASFAA encourages all interested students and their families to first inquire about financial aid programs, eligibility, and application procedures through the Financial Aid Office of the postsecondary institution they are interested in attending. PASFAA members strive to provide professional advice to students free of cost, accurately, and in a timely manner.

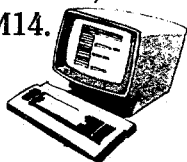
PASFAA acknowledges the growing number of businesses offering financial aid planning and financial aid application assistance. However, given the diversity of services provided by these businesses, PASFAA members may not be in a position to address the legitimacy, reputation, or effectiveness of these companies. Ultimately, the responsibility for determining the potential benefit to be derived from these services lies with the student and the parent.

April 1992

ATTENTION: ALL MICRO-FAIDS USERS

Any institution interested in meeting to discuss concerns, problems and resolutions, or new and more effective uses of the micro-faids system are encouraged to contact Mary Frances Waite of Ursinus College. Please call 215-489-4111, or send a terminal message to TM14.

Thanks!



N. JEAN McCULLOUGH, Financial Aid Assistant at South Hills Business School, has recently relocated to the York, PA area. Jean has 2 1/2 years experience in financial aid with an emphasis in the student loan area and has expressed a desire to remain in the financial aid business! If you are interested in contacting Jean, please notify Joann Bonfatto at 814-234-7755 and your message will be passed along.

Good luck, Jean!

1992 NASFAA NATIONAL CONFERENCE

July 19 - 22, 1992

CATCH THE SPIRIT OF ST. LOUIS

Your NASFAA Conference Committee has put together a program that will challenge you, and entertainment that will delight. If you have not made your hotel reservation, contact either the Adam's Mark (314-241-7400) where the Conference will be held, or the Holiday Inn Riverfront (314-621-8200) to reserve a room. You may pre-register for the Conference without including payment at this time. Payment may be made when you arrive at the Conference.

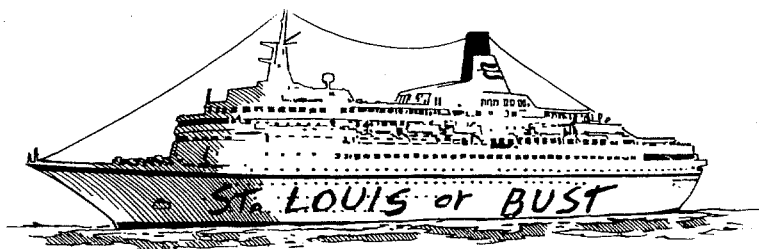
The Keynote Speaker - The keynote speaker will be Senator Paul Simon, Democrat of Illinois. His address will be at 6:00 PM on Sunday, July 19. Senator Simon has always been a strong proponent of education, job training, and health care.

Luncheon Speaker - Frosty Troy, a noted journalist and political commentator, will also speak. Mr. Troy mixes humor with thought provoking perspectives on our educational and political systems.

Interest Sessions - Many topics will be covered in the interest sessions. "Humor in the Workplace", by June Cline of Signet Bank, will have you laughing at the everyday problems we face in our offices. David Fuguli, President of Higher Education Group, Inc., will speak on legal issues impacting financial aid in three separate interest sessions. Also, an insightful discussion on "Aids and the Educational Experience in the 90's" will be presented. As you have come to expect, updates will be provided by the staff of the Department of Education.

An Evening at the Ballpark - On Tuesday, July 21 all of us will join together to attend the St. Louis Cardinals battle the Atlanta Braves. Over a thousand financial aid fanatics should really make the game fun for everyone.

Make your plans now. If you are able, St. Louis is also a great place to bring your family. See you in St. Louis.



NOMINATIONS

Those of you who are active members received the nomination form for those PASFAA offices that need to be filled. This nomination form needs to be completed by July 3, 1992. If you or anyone you know is interested in running for a PASFAA office, please make sure you complete and return the nomination form. We have a lot of talent within our Association, and your commitment to PASFAA is very much appreciated.

COUNCIL MEETING NOTES

*submitted by Mary Frances Waite
PASFAA Secretary*

JUNE 1, 1992

- Final Hotline report/results were distributed by 1992 Hotline Coordinator, Bonnie L. Behm. These statistics can be found on page 11 of the Newsletter. Ron Laszewski thanked Bonnie and all involved with the Hotline for their participation in this worthwhile annual event.
- Bonnie Behm indicated that PASFAA will need a new Eastern Hotline site for 1993. If your institution is interested and you have questions about what is involved, you can address your questions to Bonnie at Thomas Jefferson University.
- Nominations for the positions of President-Elect, Vice President, Secretary, and Treasurer are due to Mary Miller by July 3.
- Christine Zuzack, Chair of PASFAA's Government Relations Committee, and Tom Hassett, Chair of PASSCAC's Government Relations Committee, met and discussed ways of developing a mutually beneficial liaison between our two associations. Further discussion will take place in July.
- The Government Relations Committee met in early May and developed recommendations on reauthorization of the HEA. A copy of the recommendations, are printed on pages 18 and 19 of this newsletter.
- In the most recent issue of the Government Relations BULLETIN, members were asked to complete a form indicating their institution's congressional district. Please complete the form as soon as possible and submit to Wendy Barron at Villanova Law School.
- The membership dues structure for 1992-93 will remain the same as 1991-92 (no increase!).
- The Conference fee for the 1992 conference to be held at the Sheraton Society Hill in Philadelphia has been set at \$140. Please read page 16 of the Newsletter for specifics about the conference.
- Nancy Zacharias, Villanova, and Marg Karl, Edinboro, were approved by council to serve on the Membership and Elections Committee.

PROPRIETARY SECTOR REPORT

*submitted by Joann Bonfatto
South Hills*

After attending several PASFAA Council meetings, I am beginning to understand what is expected of a sector representative! Sector representatives are on council to present the concerns and problems of their group in hopes that resolution can be attained.

Recently, our sector has experienced a problem in which some of our students wishing to borrow funds are being denied access to loan programs by some lending institutions. When this problem was brought before council, a letter was drafted from PASFAA President, Ron Laszewski, expressing concern about these issues. As PASFAA continues to review this problem, there are some actions you can take:

- continue to educate borrowers through entrance/exit interviews
- report suspected fraud to PHEAA or Department of Education
- certify loans for lower amounts than requested if necessary
- increase counseling for at-risk students

South Hills has recently designated an Admissions Officer as a student advocate to assist students in budgeting their funds. South Hills has this advantage in that we are a small institution able to have one-on-one contact with our population.

If you are doing something extra for your population, let me know so that we can share our successes. Also, if you desire specific information about our lender concerns, please contact me at 814-234-7755 or CG00594.

SEE YOU IN PHILADELPHIA THIS FALL!!!

STATE SYSTEM OF HIGHER EDUCATION SECTOR REPORT

*submitted by Georgia K. Prell
East Stroudsburg*

The SSHE system held its annual meeting in April at Mansfield University. Members value this opportunity to share ideas, information, and concerns unique to our University system.

Discussion was held on the development of a University System Consortium Agreement to assist schools with the implementation of the new visiting student program. Directors will meet at the Chancellor's Office to establish universal procedures. Other topics discussed were the Board of Governor's Scholarship Program, charge per credit proposal, five-year eligibility for Pell Grants, PHEAA Matching Funds, etc. As in years past, PHEAA was represented at our meetings to provide us with current legislative issues to keep us abreast of the climate in Washington and possible changes which we must be aware of. Thanks to Mary Beth Kelly, Assistant Vice President, Grant Division; Vince Racculia, Assistant Vice President, Special Services; and Rick Irvin, Acting Vice President, Student Loans.

Each year a SSHE University volunteers to host our annual meeting. Our special thanks to Chris Vaughn and his staff for making all of the necessary arrangements for the meeting as well as for providing a number of social activities. For many of us the most memorable activity was dinner on Thursday evening. How could we ever forget the five mile (it felt like 500 miles) cliff-side, one lane, dirt road leading to the Cedar Run Inn!

West Chester University and Cheyney University will co-host next year's meeting.



WHO, ME?

*submitted by Alisa DeStefano
Indiana University of Pennsylvania*

"Why don't you be a presenter at a Guidance Counselor Workshop?" I felt like looking around to see who my co-worker was talking to, but since we were the only two in the car, I would have looked silly. What I really looked like was panicked, I'm sure. "She's got to be kidding", I thought. "I need to be a presentee, not a presenter." So very calmly I said, "You've got to be kidding!" I haven't been in aid long enough. I would be scared to death. What if they ask me something I don't know? I would be so embarrassed!" As my co-worker listened to my tirade, she explained that being a presenter is not as ominous as it sounds (I didn't believe her), and that the presentation material and training would be provided at the next PASFAA Conference. After she addressed each of my excuses, I agreed to submit my name as a presenter.

Looking back, I realize I had this same reaction when I was informed that I must speak at Financial Aid High School Nights or Student Orientations, and even when I thought about submitting articles to this Newsletter. But I've put into action some suggestions from a few financial aid "veterans" and have found that they have helped make a mole hill out of a mountain.

1. Introduce a Session Presenter

If presenting a session seems too overwhelming at this point, volunteer to introduce the presenter of a session. It gets you involved and can help "get your feet wet" for public speaking.

2. Serve on a Committee

Committee names, such as the Legislative Network Committee, can make the work sound foreboding, but it is not. Since you are working with a group of people as opposed to working by yourself, the process is not overwhelming. And through working with financial aid colleagues and issues, you will in turn learn more about financial aid and increase your confidence in your ability.

3. Discuss Ideas with Colleagues

Instead of convincing yourself that your ideas are not worth contributing, bounce them off a trusted colleague. More often than not you will find out you have a good idea that should be pursued.

4. Present a Workshop Within Your Own Office

Other staff members and student workers will profit from any updates and new material you may have picked up. Organize a small session with them.

5. Be a Co-Presenter

One of my major concerns about presenting was, "What if someone asks me something I don't know?" By presenting with another individual, this feeling is diminished. In both preparation and presentation, a colleague can back you up with his/her expertise, and vice versa.

6. Study the Presentation Material

In order not to appear foolish, I would study the presentation material thoroughly, and in the process, learn more about financial aid than my daily office routine sometimes allowed. This in turn increased my confidence in my ability to relay the information to others and also in my ability as a financial aid administrator.

Recently, I was talking with a financial aid administrator who stated that she could never present a session at a conference. Therefore it was ironic when I found myself saying, "Why don't you be a presenter at a Guidance Counselor Workshop?" I immediately recognized the panicked look and began to tell her that being a presenter is not as ominous as it sounds (she didn't believe me) . . .

MEMBERSHIP AND ELECTIONS COMMITTEE REPORT

submitted by Mary Andrews Miller
Past President

MEMBERSHIP COUNT

	<u>1990-91</u>	<u>1991-92</u>
Active members:	429	380
Associate Members:	151	155
Life Member:	1	1
Student:	1	0
Total Membership:	582	536

MEMBERSHIP BY SECTOR

	<u>1990-91</u> <u>End of Year</u>	<u>1991-92</u> <u>As of 6/92</u>
Two Year Public	31	31
Two Year Private	18	14
SSHE	38	36
Four Year Private	169	163
Proprietary	95	71
State Related	46	42
Nursing	48	38
Government Agency	28	38
Private/Social Agency	0	19
Lending Institutions	67	51
Other	32	16
Vendor/Sponsor	10	17
Total	582	536

POSITION OPENING AT DREXEL

OCCUPATION TITLE:

Financial Aid Counselor

SUMMARY:

Responsible for counseling and advising students who are seeking financial assistance in the form of grants, scholarships, loans, and work-study jobs.

DUTIES:

- Advising and counseling student and parents in day and evening sessions, as required
- Informing students of Financial Aid programs and procedures
- Determining eligibility of students for assistance
- Analyzing applications and verifying information
- Preparing paperwork required for awards
- Maintaining financial aid files
- Reviewing updates to financial aid procedures and regulations
- Maintaining liaison with Dean's offices, Comptroller's, and other offices
- Informing state and federal agencies of changes in the status of the student's financial aid
- Following up with related paperwork on the packaging of assistance

REPORTS TO:

Associate Director

QUALIFICATIONS:

- Bachelor's Degree
- Good oral and written communication skills
- Should have an interest in working with college age students and parents
- Must not be in default on a student loan

OTHER INFORMATION:

- Entry level position
- Fringe benefits, including tuition remission for course work taken at Drexel

For further information, please write or call:

Nicholas A. Flocco
Director of Financial Aid
Drexel University
32nd and Chestnut Streets
Philadelphia, PA 19104
(215) 895-2537

POSITION OPENING AT THE BOYD SCHOOL

The Boyd School, located in Downtown Pittsburgh, has an immediate opening for a Financial Aid Assistant. Duties include calculating PCI & FC, helping students complete applications and general office work. If interested please call Kathie Smith, Financial Aid Director, at (412) 456-1800.



1992 FINANCIAL AID HOTLINE

*submitted by Bonnie Lee Behm
1992 Hotline Coordinator*

The 1992 Hotline is now months behind us but to wrap up such a successful event without reporting the statistics and efforts that were involved would be an injustice. Many hours and dollars (over \$50,000) have been put forth to make this project the worthwhile event that it was. Organizations such as PNC Education Loan Center, PHEAA and PASFAA have joined together to sponsor this service. All three were vital players and without their support the students and parents who called would not have been served.

The following is a breakdown of some information that may be of interest to the PASFAA membership regarding the recent Hotline.

STATISTICS

In 1992, we received the most calls ever in the history of the Hotline. There was a 77% increase in the number of calls received. However, we must also remember that while the 1991 Hotline was being held the United States was in the beginning of the Gulf War.

TOTAL CALLS

	HARRISBURG	PITTSBURGH	PHILADELPHIA	TOTAL
1992	545	948	1063	2556
1991	196	532	715	1443
1990	402	899	863	2164

A more complete breakdown of the 1992 Statistics can be found on the bottom of page 11. If you are really into statistics, a breakdown of each site is available upon request.

MAILINGS

Letters and a poster advertising the Hotline was sent to approximately 2,900 individuals across the state including: high school counselors, public libraries, PA state senators and representatives, superintendents of schools, the Governor, mayors, and college financial aid administrators. Michele Keyser and Arlene Hassinger from PHEAA played a large role in overseeing the mailing of these letters to these groups, many thanks. Public Service Announcements (PSA's) were also sent to Public Radio stations and TV stations across the state. In the letter to the financial aid officers a separate request was made to pass on a PSA to college radio stations for further publicity.

Based on the statistics, the PSA's were well received. Just to site a few examples, a TV PSA was also on every morning at 8:30 AM on Channel 6, Philadelphia, PA, and news coverage was provided by Channel 3 in Philadelphia on Monday, January 27, 1992. A radio PSA was also heard on station WOGS.

The Democratic side of the House produced PSA's with various Representatives and PASFAA members. PASFAA stars of the video included: Ron Laszewski, Carolyn Wharton, Linda Brittain, and Carolyn Bryan. A copy of the video has been given to PASFAA.

VOLUNTEERS

Ninety-four (94) PASFAA members volunteered their time to answer calls, pose for a TV spot, or help in other ways. In addition to those hotline volunteers, there were also countless volunteers at PNC, PHEAA, and Jefferson who gave of their time for the behind the scenes projects. Another round of thanks to all those involved.

PROCLAMATIONS

Governor Casey issued a formal proclamation naming January as Financial Aid Awareness Month. Mayoral Proclamations were received from the following cities or boroughs: Gettysburg, Harrisburg, Carlisle, Wilkes-Barre, Pittsburgh, and Allentown.

ADVERTISING

PNC Education Loan Center provided a wealth of advertising in both the newspapers and radio stations across the state. As can be seen from the statistics, over 69% of the callers heard about the Hotline from the newspaper or radio. Many of the callers were even able to identify the specific ad they heard or saw and many were from the paid ads placed. Once again, I would like to thank those at PNC for their continued support, especially Pat Hayes, Lori Madson, and Sally Whiteman.

Coordinating the event has been a challenge and at times a crazy challenge, but I am grateful for the experience. However, I could not have done this without the assistance of those PASFAA members and friends who always responded to my many calls or letters. This is truly a joint effort and all of us can be proud of our contributions to the students and parents we helped during the last week in January, 1992.

HOTLINE 1993

Although it is still six months away, plans are beginning on the 1993 Hotline. Hotline Coordinator for the 1993 Hotline is Cynthia Farrel of Thiel College, and Assistant Coordinator is Ronald Dawson of Philadelphia College of Textiles and Sciences.

We are currently looking for a new school to serve as the Philadelphia site for 1993. If you think your school might be able to offer its facilities (phone charges and food charges are reimbursed) for 1993, please contact Cynthia Farrell or me. It is important that we locate a new site in the next month, so please contact either of us by July 31, 1992.

1992 FINANCIAL AID HOTLINE STATISTICS

Listed below are the statistics for the seventh PASFAA Hotline. The statistics are based on the forms each Hotline volunteer completed.

	NUMBER OF CALLS RECEIVED BY DATE					TOTAL CALLS	%
	MON 1/27/92	TUES 1/28/92	WED 1/29/92	THURS 1/30/92	FRI 1/31/92		
PHILADELPHIA	222	218	241	176	206	1063	42%
PITTSBURGH	144	132	230	243	199	948	37%
HARRISBURG	156	119	93	92	85	545	21%
TOTAL	522	469	564	511	490	2556	

TYPE OF CALLER		
PARENT	1668	65%
STUDENT	799	31%
OTHER	89	3%

CALLER'S LOCATION IN PENNSYLVANIA BY ZIP CODE		
SOUTHWEST 15000-15999	803	31%
NORTHWEST 16000-16999	220	9%
CENTRAL 17000-17999	386	15%
NORTHEAST 18000-18999	384	15%
SOUTHEAST 19000-19999	707	28%
OTHER	56	2%

HOW CALLERS HEARD ABOUT THE HOTLINE		
NEWSPAPER	1269	50%
RADIO	491	19%
HIGH SCHOOL	277	11%
COLLEGE	28	1%
TV	158	6%
PHEAA	48	2%
LIBRARY	27	1%
BANK	26	1%
OTHER	232	9%

TYPE OF INQUIRY		
HOW TO GET AID/ELIGIBILITY	365	14%
SPECIFIC APPLICATION		
QUESTIONS-PHEAA/FAF/GAPSFAF	440	17%
SPECIFIC AID PROGRAMS		
(PELL/PA GRANTS/CWS)	243	10%
LOAN QUESTIONS	196	8%
GRADUATE SCHOOL AID	120	5%
GENERAL/OTHER	1192	47%

EASFAA REPORT

*submitted by Mary Andrews Miller
Past President*

CONFERENCE:

The EASFAA Conference held in San Juan, Puerto Rico was a success. Approximately 270 conference attendees took advantage of the extensive conference agenda and terrific weather at the annual conference.

MEMBERSHIP:

EASFAA membership is down by 316 members from 1990-91 to 1991-92. The contract for the Massachusetts Office expires July 1, 1992. Its purpose was to house the membership information (database, etc.). The membership database will now be retained by the membership chairman.

TRAINING:

The Spring EASFAA training effort had the participation of 182 members. Three committees were involved in the coordination of this training effort: training, non-traditional concerns, and the research.

OFFICERS:

The Officers for EASFAA are:

President Richelle Emerick
President-Elect Linda Mercier-Anderson
Vice President Pam Gilligan
Treasurer Yvonne Gittens
Secretary Dan Zaneski

PRESIDENT:

The new EASFAA President, Richelle Emerick, outlined her goals that she hopes to accomplish during the 92-93 year. They are:

- More involvement of the Association
- Communication
- Professionalism
- Continue Fiscal Solvency
- Enjoyment

She also announced the Committee Chairs for 1992-93. They are:

Federal Relations Dan Small
Conference Joe Burkhardt
Membership Don Saleb
Nomination and Elections Bill Irwin
Long Range Planning Bob Condron
Minority Concerns Faye Perry
Newsletter Teresa Mak
Non-Traditional Concerns Emmett Bivins
Training Dave Mayette

The Conference for 1993 will be held May 12-15, 1993, at the Omni Hotel in Baltimore, Maryland.

GUIDANCE COUNSELOR WORKSHOPS

*submitted by Betty Davis
President Elect*

The Fall High School Guidance Counselor Workshops are presently being planned by members of the Professional Standards and Training Committee in conjunction with the Regional Directors and their staffs of PHEAA. The workshops begin on November 4 and conclude on December 15 with sites scheduled across the Commonwealth. Members of PASFAA are once again asked to participate in these workshops by volunteering their time to act as site registrars or presenters. Information on volunteering has been sent to PASFAA members with assignments presently being considered. These workshops are an important aspect of training offered to high school guidance counselors, Upward Bound counselors, and Office of Vocational Rehabilitation counselors in the Commonwealth. Your continued support and dedication to this project is greatly appreciated.

PHEAA APPOINTS NEW PRESIDENT

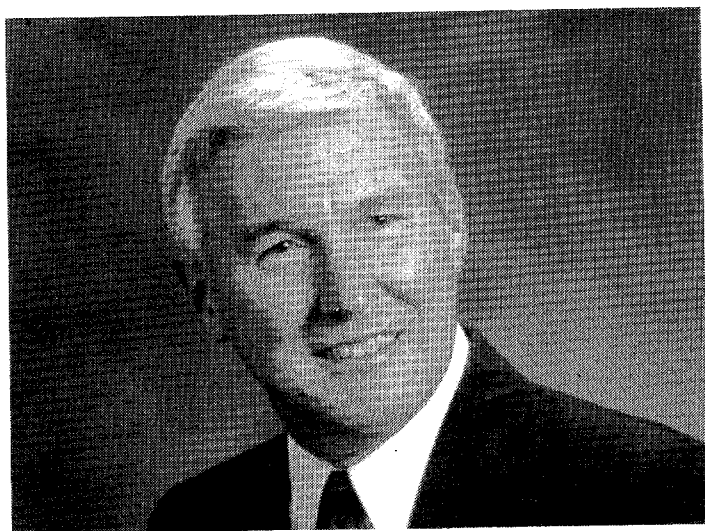
*submitted by Ragan Watson
Clarion University*

According to John Ebersole of PHEAA, Jay W. Evans, a twenty five-year veteran student aid agency executive, has been named President and Chief Executive Officer of the Pennsylvania Higher Education Assistance Agency (PHEAA), according to an announcement by Representative David R. Wright (D-Clarion), Chairman of the PHEAA Board of Directors.

Evans, who recently headed PHEAA's Loan Guaranty Division and Legislative Affairs Office, has served as acting President and Chief Executive Officer since December when Kenneth R. Reeher, PHEAA's only President and Chief Executive Officer in the twenty seven-year history of the Agency, retired.

"We are very pleased to announce this decision," Wright stated. "Jay Evans is our unanimous choice following a nationwide search. He is well known and highly respected in the student aid industry throughout the country and by PHEAA staff. His outstanding administrative experience and leadership in various program areas at PHEAA make him the ideal person to ensure that the many programs and services offered by PHEAA will continue without skipping a beat."

In accepting the position, Evans said he was honored to follow such a pioneer in the student aid field as Ken Reeher, whom he praised as having built the Agency from its embryonic state into one of the premier organizations of its kind in the country.



"I will devote my full energy to making certain this Agency continues to fulfill its obligations and responsibilities to the General Assembly, the higher education community, and to Pennsylvania's students," Evans said. "I am pleased to have a highly qualified staff to carry out the increasingly complex functions of the Agency."

"With greater demands to provide more student aid, tighter state budget projections, and proposed legislation at the federal level, we face some difficult times. Nonetheless, I am happy to join with a progressive Board in facing the challenge of ensuring all Pennsylvania students an equal opportunity for higher education."

Before being named head of PHEAA's Loan Division, Evans served as Deputy of Plans, Deputy for Operations, and Administrative Assistant in the Scholarship Program. He taught in the Central Dauphin School District before joining PHEAA.

Much of his national legislative activity has been in conjunction with the National Council of Higher Education Loan Programs (NCHELP) of which over the years he served as President, Treasurer, Board Member, and Chair of Association Committees on public information, federal relations, and bankruptcy.

In addition to NCHELP, Evans is also a member of Delta Pi Epsilon, the National Honary Fraternity for Graduate Business Students, and the National and Pennsylvania Associations of Student Financial Aid Administrators.

Evans earned his Bachelor's and Master's degrees from Shippensburg University. He resides in Camp Hill, Pennsylvania.

ADDITIONS TO PASFAA DIRECTORY

Name /+ Title	Institution /+ Address	City /+ User ID	ST	Zip Code	Tele /+ Fax
Collins, Timothy Senior Marketing Representative	The Howard Savings Bank 190 South Orange Avenue	Livingston	NJ	07039	201-535-5992 FAX 201-533-7935
Decker, Nancy Financial Aid Officer	Laurel Rucinous Institute 11-15 Penn Street	Uniontown	PA	15401	412-439-4900 FAX 412-439-3607
Dostal, Robert Financial Aid Director	Academy of Beauty Culture, Inc. P.O. Box 489, 139 Church Street	St. Mary's	PA	15857	814-834-7805
Gilliard, Dorothy Vice President	The Howard Savings Bank 100 South Orange Avenue	Livingston	NJ	07030	201-533-7979 FAX 201-533-7935
Hankins, Brian Resource Specialist	Project 90, Inc. 202 Hill House Center, 1835 Center Avenue	Pittsburgh	PA	15219	412-391-9621 FAX 413-301-0710
Heinrich, MaryLou Financial Aid Administrator	Western School of Health and Business Careers 411 Seventh Avenue, 2nd Floor	Pittsburgh	PA	15219	412-281-2600 FAX 412-281-0319
Lockhart, Kathleen Director, Financial Aid	Neumann College	Aston	PA	19014	215-558-5521 215-459-1370
MacIntire, Dawn Financial Aid Officer	Monroe County Vo-Tech Practical Nursing Program P.O. Box 66, Laurel Lake Drive	Bartonsville	PA	18321	717-629-6563 FAX 717-629-9698
Minuchi, Thomas Director of Operations	Financial Resources 800 N. Kings Highway, Suite 205	Cherry Hill	NJ	08034	609-779-8162 FAX 609-779-8443
Reilly, Mary Financial Aid Officer	Neumann College	Aston	PA	19014	215-558-5521 FAX 215-459-1370
Serbati, Amy Consumer Loan Field Manager	Mellon Bank, N.A. Northern Region 100 Seneca Street, P.O. Box 9	Oil City	PA	16301	814-677-9809 FAX 814-677-9723
Snyder, David Director	Berks Technical Institute 833 North Park Road	Wyomissing	PA	19610	215-372-1722 FAX 215-376-4684
Wheeler, Shirley Director, Student Financial Services	Art Institute of Philadelphia 1622 Chestnut Street	Philadelphia	PA	19103-5198	215-567-7080 FAX 215-246-3339
Youtz, Sherry Finance Manager	National Education Center, Thompson Institute Campus 5650 Derry Street	Harrisburg	PA	17111	717-564-8710 FAX 717-564-3779

LET'S TALK

EFFECTIVE COMMUNICATION BETWEEN COLLEGE OFFICES IS ESSENTIAL FOR SMOOTH OPERATION

by Carol A. Chiaverini
Wesleyan University

Registrars need to learn about institutional reporting requirements that draw information as a direct result of activities and transactions performed in their offices.

Financial aid offices need to be aware of and understand the demands placed on the office of the registrar by other areas of the institution as well as external areas where reporting is required.

The bursar's office needs to know who to bill for what and when to bill them. They also need to know, as do financial aid offices, when a student is enrolled, never registers, or leaves the college.

There are many ways to accomplish effective information dissemination in today's environment of computerized systems and automation. At many institutions, automated systems allow offices to access the same information via an on-line computer system. For the most part, attributes regarding student status and biographical data are both maintained and updated only by the office of the registrar. Automated systems also allow for automatic printing of notices to various areas of the college when a student's status changes.

This type of automatic production enables the registrar's office to notify all other concerned areas in a timely fashion that a student's status has changed, i.e., when a student withdraws from the college. If the office is not automated, these tasks must be accomplished manually.

A student's departure from college can generate a variety of activities in a number of areas at the college:

Bursar's Office - tuition refund

Financial Aid Office - financial aid Title IV refund calculation, exit interviews, notification to student's lender of record

Registrar's Office - academic transcript or other information that the student may need to attend a different college

The key words in all of this are coordination and communication. If the office of the registrar is responsible for the primary central data bank info, they must coordinate and communicate with other offices before deciding on changes and implementing them. There are situations, of course, in other offices where the same communication and coordination should also occur if the systems interface. Student status confirmation rosters must be done in a timely fashion (30 days) and records must be kept to indicate that the rosters have been completed and forwarded to the appropriate agency. Interfacing systems helps to facilitate this process.

The office of the registrar should be aware that the financial aid office is also doing student status verifications all the time - for student loans as well as state scholarship grants and other types of funding.

Timeliness is always a critical issue in certifying enrollment/departure. Institutions are required to notify lenders as well as other agencies when students leave school. Student loan cancellations and/or refunds must also be done in a timely fashion (60 days) and exit interviews must be done as well.

At Wesleyan, the registrar is working to develop a standard enrollment verification form which can be used to notify any external agency, etc. of a change in the student's status or to verify the student's current enrollment. This form will be used for individual students or separate forms will be generated on individual groups of students as necessary.

I encourage financial aid offices and registrar offices to be cognizant of demands and requirements that fall on other areas of college administration.

At Wesleyan, we have a number of study programs and leaves, both academic and non-academic, that a student can opt to take. All offices are notified via a leave-taking notice called a Dean's Information Form. The name of the form is, of course, irrelevant. What is important is that it is laid out in a concise, yet precise, fashion, and no interpretation of information is required. The forms are dated and the change-of-status date is also provided. If the student is taking an academic leave, the name of the college to be attended is also provided.

In addition to disseminating information in this standardized way, we have established a coordinating committee which meets as necessary to discuss problems involving groups of students or individual students. Possible changes in process or procedure are discussed. This committee is composed of a representative from the dean's/registrar's office, the bursar's office, and the financial aid office.

One of the biggest benefits of this committee approach is that all offices are aware of a problem that only one office may have which affects one or more students. As a result, we are all better informed and are better able to advise students. We are also able to support the policies and decisions of other offices when appropriate so that the student hears from the "institution," not the financial aid director, dean, or registrar.



CONFERENCE 1992 UPDATE

OCTOBER 18-21, 1992

*submitted by Bonnie Lee Behm
1992 Conference Chair*

Since December, the Conference Committee has been busy planning the various professional and social activities that make up our conference. We hope that you are also making plans to join us for these four days in Philadelphia.

Professional Sessions

With the countless questions we will have regarding Reauthorization, the Committee has already made arrangements for the U.S. Department of Education and NASFAA to join us for a general session. Start preparing your questions now so we can be sure to let those "in the know" respond.

As always, various representatives from PHEAA have been invited to present a large variety of sessions for us. Additionally, many PASFAA members will be sharing their expertise with us on topics of interest to the newer members of PASFAA as well as the veterans.

Social Events

Since a PASFAA Conference wouldn't be complete without some social events, the Committee is planning a few fun evenings. Dinner and dancing on Sunday night will be held on board the new Spirit of Philadelphia. We have reserved two decks for PASFAA members to enjoy the evening while viewing the Philadelphia skyline. On Monday evening, dinner at the Sheraton will be followed by the ever popular Karaoke. We will also be sponsoring our second annual Yoke Awards . . . so start practicing now. Tuesday night has been left open for members to enjoy the various restaurants in the city. Included with all conference packets will be a guide to the various sights and restaurants in the area.

If you are planning to arrive early on Sunday, may I suggest that you take a trip to the New Jersey State Aquarium in Camden, NJ. A ferry from Penn's Landing (directly across the street from the Sheraton) can take you to the Aquarium. Plan to spend about 2-3 hours at this new facility. Recent reviews have been very positive.

Conference Fee

The Conference fee has been set at \$140. Included with the conference fee is the dinner cruise on Sunday, lunch and dinner on Monday, and lunch on Tuesday.

Since many people are concerned about prices, I thought a brief comparison might help to show that the prices are not all that high.

	<u>1991 Conference</u>	<u>1992 Conference</u>
Conference Fee	\$ 85.00	\$ 140.00
Dues	30.00	30.00
Hotel (3 nights)	273.00	172.00
per person/double occupancy		
Parking (3 nights)	0.00	33.00
Total	\$ 388.00	\$ 375.00

While the 1992 Conference estimate does not include breakfast, ample options exist in the area for a low-priced breakfast.

I hope this helps in planning your budget for the fall conference.

Let me also take this opportunity to remind you that the Conference Committee is offering a roommate service. If you are interested in sharing a room but do not know who else would be interested, call Fran McKeown at Bucks County Community College, or send her a terminal message at CG00514.

If you have any additional questions regarding the Conference, do not hesitate to contact me or any other members of the Conference Committee.

HOPE TO SEE YOU IN PHILADELPHIA !!!

BULLETIN BITS

*submitted by Christine A. Zuzack
Vice President*

REAUTHORIZATION

Reauthorization of the Higher Education Act of 1965 is moving along rapidly! In a process that seems to have been going on for years, final deliberations have started in Washington.

A Conference Committee, composed of members of the House and Senate, are in the process of negotiating the various components of the HEA. The members of the Committee include the Senate Committee on Labor and Human Resources chaired by Edward Kennedy and the House Subcommittee on Postsecondary Education chaired by William Ford.

Senate Bill 1150, passed on February 21, 1992, and House Bill 3553/4471, passed on March 16, 1992, provide the basis for discussion between the two chambers. Staff members began reviewing the two versions in April. A conference bill should be prepared by the end of August and ready for the President's signature by September 30.

The final bill must be revenue neutral in order to be in compliance with the Budget Enforcement Act. Also of great importance are the effective dates of when the legislation will actually begin.

The PASFAA Government Relations Committee met in early May to develop a list of recommendations for the Conference Committee. These suggestions were forwarded to all of the members of the House and Senate on the Committee.

OVR

John Patterson of the Office of Vocational Rehabilitation has announced that the maximum OVR award will be \$6,000 for the 1992-93 award year.



PASSCAC

PASFAA and the Pennsylvania Association of Secondary School and College Admission Counselors (PASSCAC) have developed a legislative liaison for information exchange, legislative network response, Calls to Action, and training programs. Tom Hassett, Associate Director of Admissions at Point Park College, serves as the current Legislative/Professional Concerns Chair of PASSCAC.

This linkage between our two organizations can assist both groups in legislative advocacy.



NEW PA PROGRAMS

In April, Governor Casey signed a bill creating a Tuition Account Program and a College Savings Bond Program for Pennsylvanians. The State Treasury Department will provide for the advance purchase of tuition credits at the state owned, state related, and community colleges in PA.

The College Saving Bond Program will allow the sale of zero coupon bonds which will be earmarked for higher education. The first \$25,000 of these bonds will not be counted as an asset in the calculation of need for scholarships or grants awarded by the Commonwealth.

PASFAA RECOMMENDATIONS ON REAUTHORIZATION OF THE HIGHER EDUCATION ACT

*submitted by Christine A. Zuzack
Government Relations Chair*

Overall consideration on the Reauthorization of the Higher Education Act should be focused upon financial need, access, and simplicity. The recommendations outlined here use these objectives as the determining factor in supporting or opposing the House and Senate proposals.

NEED ANALYSIS

- 1) Independent students should be defined as individuals meeting one of the following:
 - at least 26 years of age in the award year
 - orphan or ward of the court
 - veteran
 - has legal dependents for whom 1/2 support is provided
 - married
 - graduate/professional student

Individual professional judgement can be exercised for any other student who has unique circumstances that warrant such consideration.

Title IV Federal Student Aid funds should not be utilized as a financial resource in establishing independent student status.

Students who are considered independent for Title IV aid should not be counted in the Family Size/Number in College of their siblings who are also applying for Title IV aid.

- 2) The Dislocated Worker and Displaced Homemaker analysis should be eliminated since these conditions can be handled through individual professional judgement by the financial aid administrator.
- 3) In assessing the financial strength of the parents of dependent student applicants, all income and assets of the parent(s) with whom the student resides must be considered. Asking families where step-parents are involved to pro-rate assets would be unworkable.
- 4) Estimated income for the award year should never be utilized as the initial income figures used for need analysis for any applicant as the House has proposed. This would entail applicants "guessing" what their income would be a year and a half into the future. These estimates are too unreliable and unverifiable. Again, professional judgement could be used on a case-by-case basis where such action is appropriate.
- 5) Veterans educational benefits should be counted as a financial aid resource as the Senate recommends. Information on all types of Veteran Educational Benefits should be collected on the financial aid application to insure consistent reporting and treatment.
- 6) PASFAA supports the Senate recommendation for the treatment of dependent student's income.
- 7) The educational savings protection allowance proposed by the House is supported.
- 8) A simple needs test should not be available to any student/parent that has filed a 1040, and untaxed income should be included in the income level that is ultimately used as the determining point for a simple needs test.

DELIVERY SYSTEM

Over the past several years, the application procedure has evolved into a process whereby many students now have to complete only one application that is used for consideration for federal, state, institutional, and some private sources of aid. Changing the current system would, in fact, complicate the application process since it would force students to complete multiple applications to receive the same aid that they currently receive by filing a single form. Surely, this is not the intent of reauthorization. There are some fee waiver provisions in place for needy students from the agencies that do charge a processing fee.

PELL GRANT

- 1) Eligibility for less than half time students is not recommended at this time. In light of budgetary considerations, eligibility should be limited to those students who are enrolled on at least a half time basis.
- 2) Pell Grant eligibility should continue to be extended to incarcerated students. Education for these individuals may provide the opportunity to learn employable skills needed upon release from prison.
- 3) The Senate outline for defining the Pell Grant Period of Eligibility is supported.

SEOG

The House recommendation to award SEOG funds first to students with exceptional need is supported.

REFUND POLICY

- 1) When a student enrolls for classes, faculty, equipment, facilities, and resources are allocated for that individual's use. If the student breaks the enrollment contract by withdrawing from the institution, the costs incurred for this commitment must still be satisfied. An across the board pro-rata refund policy for all schools would pass these costs along to the other enrolled students and tax them unfairly. State and accrediting bodies can provide prudent guidelines for fair and equitable refund policies that participating schools can follow.
- 2) Pro-rata refunds should be continued for those schools whose Stafford/SLS default rates are above a certain threshold.

CAMPUS BASED AID PROGRAMS

To allow for tailoring to individual institutional needs, the transfer of funds among the three campus based aid programs should not be overly restrictive. Permit schools to transfer up to 25% of their allocation among the various programs as appropriate for their student population.

PART B LOAN PROGRAMS

- 1) The Senate proposal that increases Stafford Loan limits is supported. However, the maximum loan limits should follow the House version that uses the length of the program of study to determine the maximum borrowing amount, not the enrollment status of the student.

The increase in the maximum aggregate loan amounts proposed by the Senate is also supported.

PASFAA would not support including the Perkins Loan program in the aggregate loan limits. This is a separate loan program that is administered at the institutional level and it would be difficult for guaranty agencies to track these amounts.

- 2) PASFAA supports the House amendment regarding the College Work Study overaward provisions in regard to Part B loans but feels that the legislation should be extended even further to include all student aid. A \$200 cushion for overaward purposes on all aid programs would eliminate the huge administrative costs associated with restoring small overaward amounts to the Part B loan programs. It would also provide a consistency in the treatment of overawards for all student aid. Confusion and uncertainty among students affected by small overaward amounts would also be eliminated.

- 3) Periods of deferment should not be included in the 10 year repayment period. If deferments are part of the 10 year period, many students would have a very short time in which to repay their loan obligations. The resulting high monthly payment may be too great for them to meet.

Periods of forbearance should also be excluded from the 10 year repayment period as the Senate has suggested.

- 4) The House proposal to authorize an unsubsidized Stafford program for students who are not eligible for a federally subsidized Stafford Loan is strongly supported. Middle income families would greatly benefit from such a program.

- 5) PLUS Loan checks should be made co-payable to the school and the parent and mailed directly to the educational institution.

- 6) The direct lending pilot program proposed by the House is not supported.

- 7) The House proposal to change the PLUS loan annual maximum to the student's cost of attendance is supported. Credit checks and debt-burden analysis by the lender would prevent PLUS participants from borrowing more than they could afford to repay. It would allow credit-worthy families, however, to borrow sufficient funds from one loan program instead of multiple loan programs.

- 8) SLS lending limits in the Senate version are supported, however, the maximum amounts should be based upon the length of the program of study and not on the enrollment status. This arrangement would parallel those suggested for the Stafford Loan program (see item 1) and provide consistency and simplification.

- 9) SLS/PLUS interest rates should remain at a variable rate not to exceed 12% annually.

- 10) PASFAA supports the Stafford Loan interest rates proposed by the Senate which would move Stafford Loans to a variable interest rate structure. This would bring Stafford Loans into alignment with the PLUS/SLS variable rate provisions.

- 11) The House recommendation on graduated and income sensitive loan repayment arrangements is supported. This provision would assist borrowers in meeting their repayment obligations and help to avoid defaults.

- 12) PASFAA would not support the weekly or monthly disbursement of loan funds.

- 13) Consolidation Loans should be available to borrowers at the current \$5,000 indebtedness threshold. However, allowing defaulted borrowers to participate in loan consolidation may help them to get back into an acceptable repayment arrangement.

It would also be beneficial to extend additional deferment options for consolidation borrowers such as for full time enrollment.

- 14) The joint minimum repayment for married borrowers should be continued as proposed by the Senate.

- 15) PASFAA would not support any legislation that requires credit checks for Stafford borrowers. That is not consistent with the original intent of the Stafford program. PLUS/SLS applicants may be required to undergo a credit analysis.

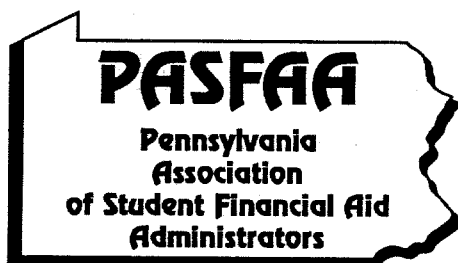
- 16) The eligibility of dependent students applying for SLS loans should not be based solely upon the recommendation of the financial aid administrator. A credit analysis by the lender should also be performed to check on negative credit history. The lender may request a co-signer for the SLS loan if appropriate. This type of information is not available to financial aid administrators for informed decision making.

- 17) The Senate proposal that prohibits a school from assessing a charge to students because of delayed disbursement provisions is not supported. This would entail institutions "carrying" a delayed disbursement student's charges for a 51 day period over and above that for a regular disbursement student.

- 18) Additional information and counseling needs to be provided to borrowers whose loans are being held by multiple lenders. Options such as serialization, pro-rated payments to each lender, and consolidation need to be specifically explained.



- July 19-22 NASFAA Annual Conference, St. Louis, MO
- July 27-29 Microfaids Users Conference, Snowbird, Utah
- October 18-21 PASFAA Conference, Philadelphia, PA



Albright College

**Financial Aid Office
Reading, PA 19612**