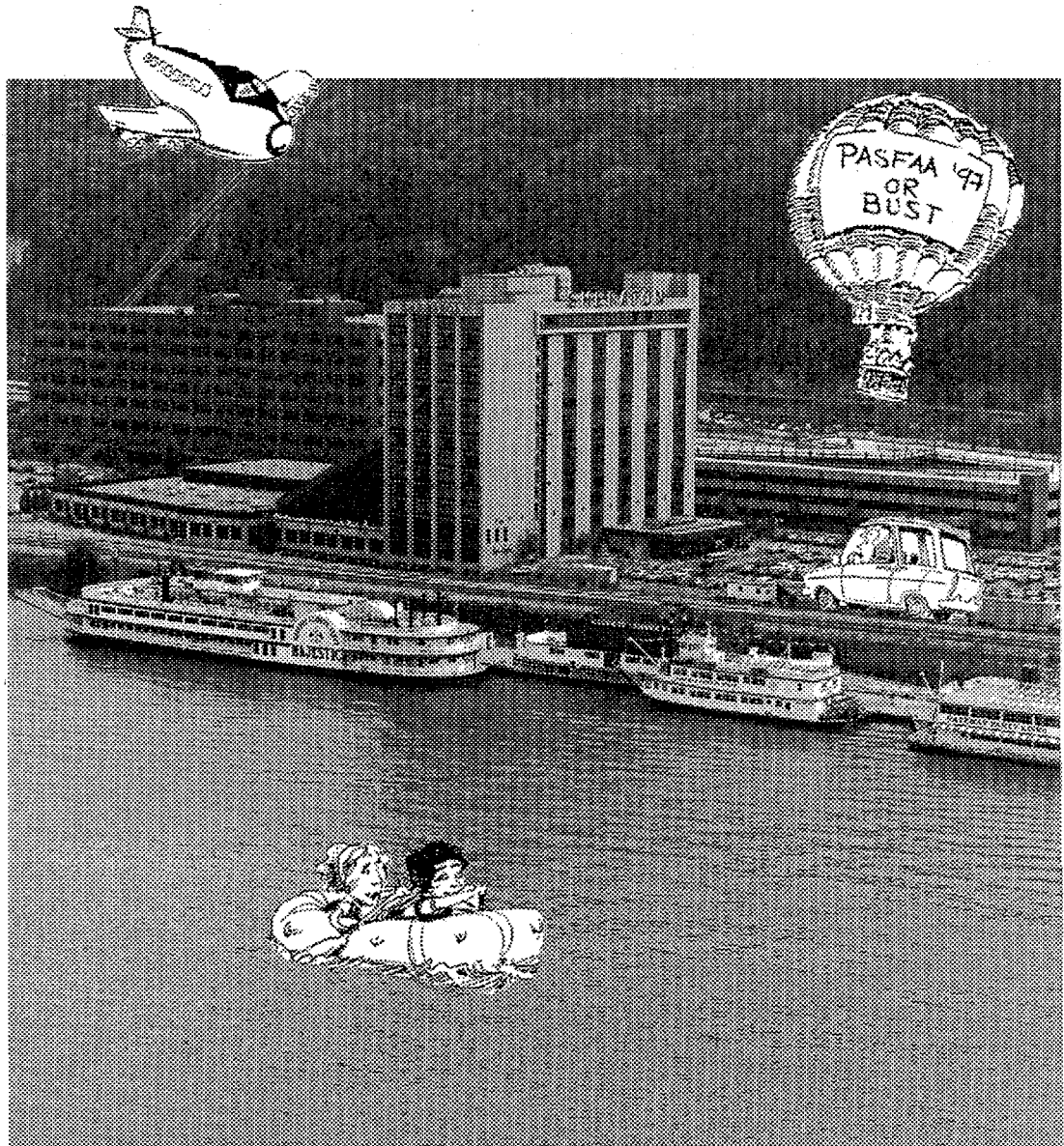


PASFAA

NEWSLETTER

Pennsylvania Association of Student Financial Aid Administrators

VOLUME XXX / SUMMER 1997



PASFAA 1997 Conference: Pittsburgh Bound!

**29th Annual
Conference
Sheraton at
Station Square
Pittsburgh, PA
October 5-8, 1997**

FEATURES

- President's Letter
- Spring Training Wrap-Up
- '97 Conference Preview
- Volunteers Needed for Offices
- Managing Stress
- Council Minutes
- PELA News
- Sector and Committee Reports

1996-97 PASFAA EXECUTIVE COUNCIL

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The members of PASFAA's Executive Council have agreed to serve as mentors to all current PASFAA members. Feel free to contact a PASFAA Council member with your financial aid questions.

Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 1996-97

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EDITORIAL BOARD

Joyce Ballaban Karen Pratz Sally Whiteman
Alisa DeStefano Kathy Ruby Sherry Youtz
Laura Klimitas Ragan Watson

2. PUBLICATION SCHEDULE

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

Fall 97 issue:	articles due July 15
Winter 97 issue:	articles due November 15
Spring 98 issue:	articles due February 15
Summer 98 issue:	articles due May 15

3. IMPORTANT MESSAGE

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

PASFAA Potpourri

1. MOVING? CHANGING POSITION OR TITLE?

PASFAA membership belongs to the individual and not the institution. All changes in name, address, or title should be submitted to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, PA 18301. The membership list is maintained at ESU.

2. 1996-97 PASFAA COMMITTEES

Government Relations Fran McKeown
Membership and Elections Georgia Prell
Professional Standards and Training Vali Heist
Public and Professional Information Bonnie Behm
1997 Conference Julie Salem
Financial Aid Training Mary Miller
Financial Aid Awareness Bonnie Behm
Technology Christine Zuzack
Finance and Development Rachael Lohman
Development Sub-Committee Donald Shade

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Georgia Prell, East Stroudsburg University, for information about 1996-97 PASFAA membership.

4. LETTERS TO THE EDITOR

Readers are invited to express their concerns about PASFAA or any financial aid related issues. Opinions, suggestions, questions, etc. are welcome. Letters must be signed. The Editorial Board reserves the right to condense or edit if necessary.

5. PASFAA HOME PAGE

Visit our World Wide Web site at: <http://www.sru.edu/pasfaa/>

LETTER FROM THE PRESIDENT



Dear PASFAA Colleague,

Buddy can you spare the time?

When I accepted the gavel and began my year as President of our association, I briefly outlined my goals for the coming year. I also stated my reason for deciding to run for office. Simply stated, I felt it was time to give back to an association that I had benefited from for nearly two decades. I also said that our association is only as strong as the membership and that we all must take a part in its business.


Contained in this newsletter is a call for nominations for the position of president and sector representatives. Each member will receive a nomination packet in the mail. I ask that you carefully consider your qualifications and those of our colleagues and submit the names of those who you feel will provide the best leadership for the coming year. I also ask that you think about the benefits that you've received and ask yourself, "Is it time to give something back?" If the answer is "yes", then please let our colleagues know so that you may be nominated. Don't wait to be asked.

"I'm too busy and don't have the time"* *"Someone else will do it."

These are the phrases that are heard most often when someone is asked to assume a leadership role in our association. I know that the demands on our time are great. Our families, places of employment and communities are where we devote much of our time (and rightly so). Before you dismiss the idea of running for an office, I ask that you take a moment and talk to the person who currently holds the office that you would consider if you were to run. Find out the demands on their time and the experiences that they've had. I hope that you will see the positive effects for you and for the association will far outweigh the devotion of the time involved.

Over the past two years, our association has taken great steps to positively effect the professional development of the membership and to enhance the service that we provide to the families whom we serve. In order for those initiatives to continue, we need individuals to participate in the governance of PASFAA. Please consider either running for office or encouraging a colleague to do so.

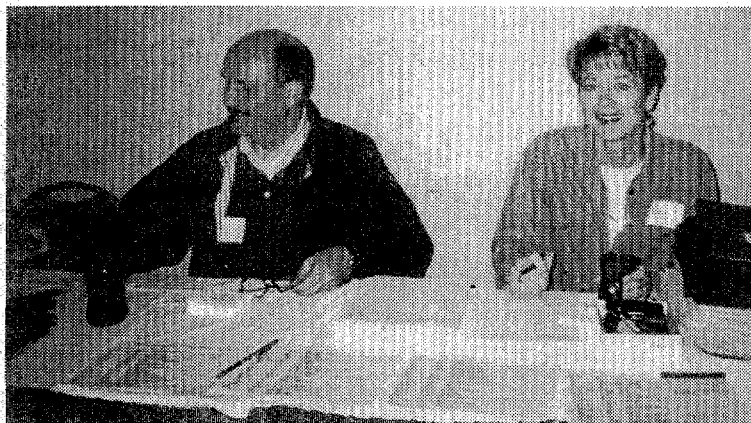
Thank you for your support and participation in the activities of PASFAA. I hope that you have a great summer!

Sincerely,

George J. Walter

Submitted by
Mary Miller
PA Financial Aid
Training Program Chair

SPRING TRAINING IS A WINNER!

A recap of the "game"...



Vince Racculia and Vali Heist welcomed "fans" to the "ballpark."

Henry Chance of King's College belted an RBI single with a presentation on Alternative Loans, on the heels of Ken Ostberg's Clearinghouse triple. Don Raley had an RBI single on Professional Judgement after Rachael Lohman stole second

with Summer Financial Aid. Christine Zuzack walked with Unique Programs of Study and Rick Irvin had a double with a lender update on new regulations and Common Manual Changes. After the seventh inning stretch, Mary Beth Kelly, Rick Irvin



Mary Beth Kelly, Michael Burke, and Rachael Lohman - ready for the first pitch.

and Kathleen Smith assured a win with their updates on PHEAA grants, FFELP regulations, Common Manual Changes, and the latest news from Washington. A discussion on PASFAA's reauthorization position capped the "game."



Kathleen Smith, PHEAA's Washington connection, brought us up-to-date with legislative happenings.

Approximately 290 "fans" attended spring training held April 8 at the Valley Forge Hilton and April 16 at the Sheraton at Station Square in Pittsburgh. The evaluation forms



Spring Training "fans" enjoyed lunch and visiting with colleagues.



(L to R) Michael Burke, Mary Beth Kelly, Vince Racculla, Chris Zuzack, Henry Chance - What a line up!



Soft pretzels and soda (ok, "pop," for you western PA folks) re-energized the crowd for the afternoon Reauthorization discussion.

reflected a unanimous "yes" to offering this type of training again next year.

The Spring Training Seminars were supported by Educaid, Education First representing Chase Manhattan Bank, National City Bank of Pennsylvania, Pennsylvania Higher Education Assistance Agency and the PNC Education Loan Center.



PHEAA's "heavyhitter," Rick Irvin

PROFESSIONAL STANDARDS AND TRAINING COMMITTEE REPORT

Submitted by
Vali Heist
Professional Standards &
Training Committee Chair

The PS&T committee met on April 6. The final draft of the policies and procedures manual for PASFAA was reviewed and presented to council on April 7. Final approval on the manual will come at the June meeting when calendars of activity are submitted for all the council positions.

The syllabus for the Guidance Counselor Workshop was discussed including whether basic training was necessary or not, and combining both PHEAA and PASFAA handouts and overheads to present a more united format to guidance counselors. There will be a session at 2:45 on Sunday, October 5 at the conference for all guidance counselor presenters to collect their materials, receive updates, and receive information concerning different ways to make their presentation including Powerpoint.

The annual Membership Assessment Survey was mailed to all members to assess the membership's needs with regard to training. We hope everyone took the time to respond and we will report the results to the membership.

Lastly, the masters of the new, updated, and upgraded transparencies to be used at the 1997 Guidance Counselor Workshops will be available at the annual conference. Keep on the look out for them!

LIBERTY THROUGH EDUCATION: FORGING THE FUTURE

July 10 - 13, 1997 - Philadelphia, PA

Submitted by
Bonnie Lee Behm
NASFAA Conference
Committee/PASFAA Secretary

By the time you read this, plans for the conference will be just about finalized. Based on the hard work and enthusiasm of the committee, the conference will guarantee a great educational and enriching experience for all. Be sure to take advantage of the conference being in your state and have your questions prepared for the "Chat Rooms," which will serve to offer all attendees the opportunity to address those critical questions to the Department of Education.

Membership Recognition Luncheon

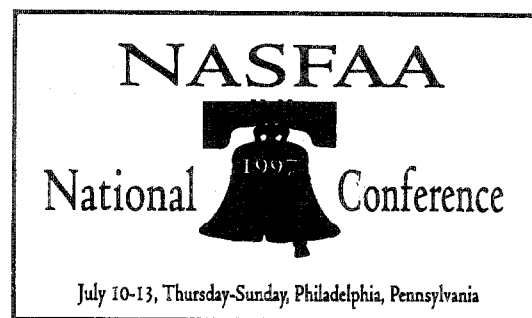
As you may recall, NASFAA solicited the membership for photos to be included in a special membership recognition luncheon. PASFAA submitted numerous photos from past events. Be on the lookout for your colleagues - you never know who may show up on the big screen.

Volunteers

Since PASFAA is the host state, we have solicited a large number of volunteers who will play a major role in assisting with the local arrangements for the conference. If you have not previously signed up to volunteer but think you may be able to assist at the conference, please contact Fran McKeown, Jerry Rodgers or me. While individual assignments for the conference have been sent to all volunteers, we can always use additional help. A heartfelt thanks from Mariko Gomez, Conference Chairman, to all those who have volunteered or served to assist with the arrangements for the conference in any way.

Humanitarian Project

A last minute reminder to pack children's books and new school supplies to be donated to the Children's Hospital of Philadelphia, "Reach Out and Read" program and the Interim House West. In case you cannot fit the books in your suitcase, B. Daulton's Bookstore will be selling books on Thursday and Friday. Look for them near the registration desk. Bring a few extra dollars to reach out and buy a child a book or purchase some new school supplies.



An Apology and a Note of Thanks

Submitted by
George Walter
PASFAA President

In the last edition of the newsletter, I provided a list of the members who participated in the Guidance Counselor training which was conducted earlier this year. When the newsletter was distributed, I received a call from Jack Pergolin who informed me that his name was omitted from the list. I sincerely apologize to Jack for the oversight and want to take this opportunity to thank him for his participation as a presenter.

If I advertently left anyone else off of the list of volunteers, I would ask that you let me know.

Thanks again to all who helped to make this year's program possible.

GOVERNMENT RELATIONS COMMITTEE REPORT

*Submitted by
Fran C. McKeown
Government Relations Committee Chair*



The Government Relations Committee met at PHEAA on May 12, 1997 to finalize PASFAA's position paper on Reauthorization. The Committee took into consideration any suggestions that were made at the PASFAA Spring Training Seminars held in Valley Forge and Pittsburgh as well as any suggestions that were received by the Committee through various other methods. We will revise the original draft and present a final draft to PASFAA Council at the June meeting. Once the final position paper is approved by PASFAA, we will post it on PASFAA's homepage on the World Wide Web. We also plan to print the final position paper in the fall edition of the PASFAA newsletter. I'd like to take this opportunity to thank those of you who made suggestions or comments for the Government Relations Committee to take into consideration when drafting the position paper.

LENDER/SCHOOL FFELP ADVISORY COMMITTEE REPORT

*Submitted by
Vali Heist
President Elect*

The Lender/School FFELP Advisory Committee meeting was held on May 1, 1997 at PHEAA. Meeting updates included the following issues: a Federal update, PHEAA's Reauthorization position paper draft and July 1 changes in regulations were presented by Rick Irvin. A draft of the Flex-Fund brochure was presented by Vickie Lewis. Flex-Fund was developed to assist schools in meeting the challenges of the new Cash Management Regulations that become effective July 1, 1997. Many suggestions for Flex-Fund came directly from lenders and schools, and Vicki welcomes any other comments as they present the Flex-Fund to schools in the near future. Carol Handlan gave an update on Keystone Rewards and Vince Racculia gave an update on KeystoneLINK (PHEAA's family of educational loan processing services). Ed Cunningham presented an update on PHEAA's imaging capabilities and provided a tour of PHEAA's imaging facilities and other areas of interest. He also provided a computer hook-up in the meeting room so members could surf PHEAA's web site which has been recently updated. The best news of the day was the announcement that PHEAA will do the exchange on subsidized and unsubsidized Stafford loans REGARDLESS of whether the student had only one or two of the loan types originally approved. This change will go into effect for loan terms after July 1, 1997.

PASFAA '97 CONFERENCE IS COMING!

Submitted by
Brandi Darr
'97 Conference Committee



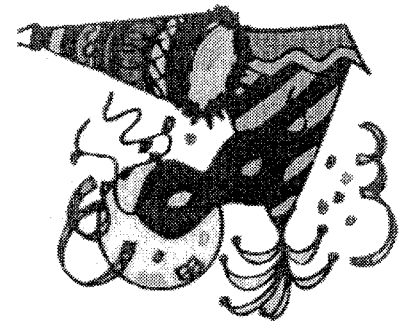
PARADES, PARTIES, MASKS AND MUSIC, FOOD AND FESTIVITIES. It is MARDI GRAS! And Mardi Gras is French for "Fat Tuesday." At the PASFAA Conference Mardi Gras, October 5 - 7, it is Fat Sunday, Monday, Tuesday and Wednesday. This year's conference presents a feast of Louisiana flavor in Pittsburgh. It is 4 days of "Fun, Food and Financial Aid" Cajun style.

Registration Packets

Conference registration packets will be mailed in July. If you do not receive a packet by early August or need additional packets, please contact Julie Salem at (814) 269-7037 or send a PHEAA terminal message to CG00462.

Agenda

Reauthorization Panel - Student Centered Financial Aid Office - Accelerated Degree Programs - RX for New Financial Aid Professionals - PHEAA Sessions - Technology Sessions - Relaxation Techniques - Life After Financial Aid. The conference agenda is being finalized to include sessions for all beginners, intermediate and advanced aid officers. A complete listing of sessions and their descriptions will be included in the conference registration packet. Any individual interested in presenting a session should contact Julie Salem.

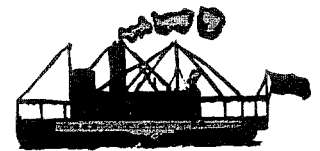
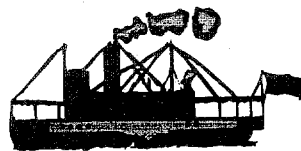
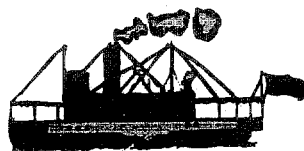
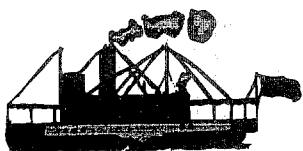


Entertainment

Zydeco Band

Monte Carlo Night aboard the Gateway Clipper Fleet

A free evening to enjoy the sights and sounds of Pittsburgh.



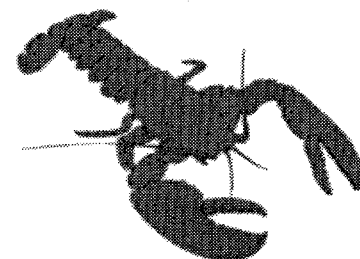
Costs

An 11% room tax will be added to the room rate.

\$115 per person, per night

\$125 per person, per night, double occupancy

\$140 per person, per night, triple/quad occupancy



Forms Fair

The forms fair is back. Share your forms with others at the conference. Send the forms you would like displayed to: Monique Davis, Point Park College, 201 Wood Street, Pittsburgh, PA 15221.

Vendors and Sponsors

Companies or organizations that are interested in sponsoring a function and/or being a vendor should contact John Lockett from Educaid at 800-347-7667.

1997 Conference Committee

Conference Chair:

Conference Committee:

Julie Salem

Michael Burke

Brandi Darr

Monique Davis

John Lockett

Ragan Watson

Jim Zuzack

University of Pittsburgh at Johnstown

Germantown Hospital School of Nursing

Triangle Tech

Point Park College

Educaid

Clarion College

Slippery Rock University



EASFAA HONORS RACHAEL LOHMAN

*Submitted by
Christine Zuzack
Indiana University of PA*



At their annual conference in Portland, Maine, the Eastern Association of Student Financial Aid Administrators honored Rachael Lohman, Director of Financial Aid at Wilkes University. Rachael was presented with the 1997 EASFAA Distinguished Service Award for her many contributions to the financial aid profession.

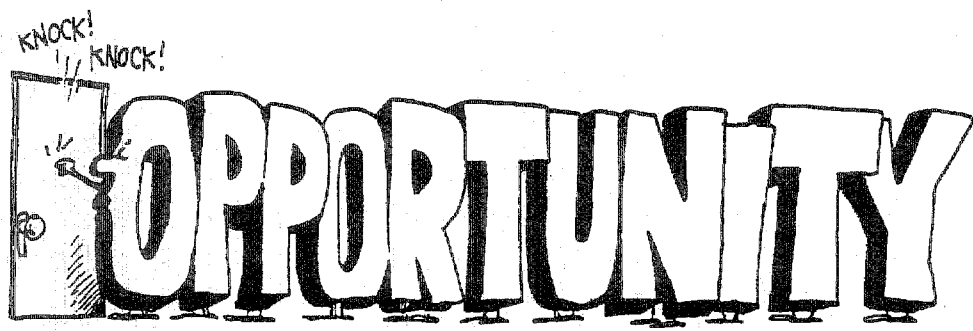
Rachael has served as President of both PASFAA and EASFAA and remains active in each of these organizations. Currently, Rachael is chairing the PASFAA Finance Committee. She will also be a 1997-98 Commission

Director for NASFAA and will chair the 1999 NASFAA Conference to be held in Las Vegas, Nevada. Congratulations to Rachael for her fine achievements!

VOLUNTEERS NEEDED

Submitted by
Georgia Prell
PASFAA Past-President

It's that time again to think about running for PASFAA Council. The call for nominations will be in the mail to you by the end of May. Individuals are needed for the following positions: President-Elect and Sector Representatives. The President-Elect position is a three year commitment while the Sector Representatives serve for two years.



Position Descriptions:

PRESIDENT-ELECT

The President-Elect shall assist the President and in all ways prepare for the Presidency of the Association. 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 administration year and shall serve as the Chairperson of the standing committee for Professional Standards and Training. In the second year, the President-Elect serves as President and succeeds to Past-President in the third year.

SECTOR REPRESENTATIVES

The Sector Representative is responsible to make the views and concerns of the members of the sector known to the leadership of the Association and to keep sector members informed of the actions of the PASFAA Council. Each Sector Representative serves on the standing committee for Professional Standards and Training. Sector Representatives are elected for a two year term.

POSITION OPENINGS

The following employment opportunities have been posted through the PHEAA message system or have been forwarded to the newsletter. Please contact the school or college directly to obtain additional information. The newsletter does not guarantee these positions are still available at press time.

- | | | |
|------------------------------------|-------------------|-------------------------------------|
| 1. Remington Educational Center | Blairsville, PA | Loan Default Manager |
| 2. PHEAA | Harrisburg, PA | Senior Research Associate |
| 3. Albright College | Reading, PA | Director of Financial Aid |
| 4. Peirce College | Philadelphia, PA | Director, Student Financial Aid |
| 5. Millersville University | Millersville, PA | Director of Financial Aid |
| 6. Temple University | Philadelphia, PA | Financial Aid Counselor (2) |
| 7. St. Charles Seminary | Wynnewood, PA | PT Financial Aid Coordinator |
| 8. Montgomery Cty. Comm. College | Blue Bell, PA | Director of Financial Aid |
| 9. Duff's Business Institute | Pittsburgh, PA | Director of Student Finance |
| 10. Lehigh Carbon Comm. College | Schnecksville, PA | Assistant Director of Financial Aid |
| 11. Washington & Jefferson College | Washington, PA | Assistant Director of Financial Aid |
| 12. University of Pittsburgh | Pittsburgh, PA | Admissions & Financial Aid |
| | | Counselor/Assistant Director |
| 13. PHEAA | Philadelphia, PA | Examiner Trainee |

DON'T WAIT FOR "SOMEBODY"

Submitted by
Sherry Youtz
Newsletter Editorial Board

It's that time of year when the PASFAA nominations are soon due. Recently there has been a lot in the papers and news about the move towards "volunteerism" and "community service". What, you may ask, has that got to do with PASFAA nominations? The elected officers, sector representatives and committee heads are included in that group of people who are the essence of the word "volunteers". They dedicate the time and energy needed to secure the existence of the PASFAA organization while continuing in their daily work as Financial Aid Administrators.

The benefits they receive from their work are many. They get a great deal of personal satisfaction as well as one of the largest networking facilities available in Financial Aid. How did they get to where

**We know
You're
Out There!**



they are today? They were brave enough to say "yes" when asked to do some volunteer work for the organization. They didn't jump right into the elected position without a lot of thought and hours of volunteer time. They began slowly, joining a committee or attending a sector meeting at first and then increasing their responsibility from there. When the time was right, they approached the idea of an elected position.

But let's get back to the job at hand - the PASFAA nominations. Positions open include the President-Elect as well as Sector Representatives. Are you ready to take the next step and become a PASFAA officer or sector representative?

Think about this:

Once upon a time, there were four people named Everybody, Somebody, Nobody and Anybody. When there was a job to be done, Everybody was sure that Somebody would do it. Anybody could have done it, but Nobody did it. When Nobody did it, Everybody got angry because it was Everybody's job. Everybody thought that Somebody would do it, but Nobody realized Nobody would do it. So it ended up that Everybody blamed Somebody when Nobody did what Anybody could have done in the first place. Don't wait for Somebody else to do it!

Most people volunteer because someone asked them. So, I'm asking you. Consider a committee, an elected position or even a more active role than what you've done in the past. In every issue of the PASFAA newsletter, there is a listing of committee heads as well as elected officers and the sector reps. Think about serving now in a PASFAA elected position. If you're not ready for that yet, be prepared at the PASFAA convention to sign up for one or more of the interest group committees. We'll provide the needed requirements, clear tasks, meaningful work, pleasant working partners and even some recognition. I'll be there, and I'll be looking for YOU!

SUMMER INSTITUTE – ONE YEAR LATER

Submitted by
Vonnie Hunter
Indiana University of PA

It has been a year since I participated in the New Financial Aid Administrators Summer Institute at Dickinson College in Carlisle, Pennsylvania. The five-day "crash" course in financial aid was thorough and, at times, mind boggling yet rewarding. This is one program you surely need to take the time to include in your busy schedule if you are new to the financial aid community.

The first day on campus we were assigned to the Residence Hall and given a single room with air conditioning (Dickinson knows how to treat their students), and I thought, "Things certainly have changed since my days as a Residence Director at Northeastern University, when a fan and an open window were our only source of cool air." Along with the room assignments, an A to Z Financial Aid Manual that weighed at least 10 pounds was given to each student.

After we "settled in", I began to scan through the "Manual" and wondered how we were going to cover so much material in less than one week. I had been exposed to some of this material at IUP, but not at such a hurried pace. At IUP, each Financial Director taught in his or her specific area of expertise over an expanded time period. However, I was now faced with participating in a marathon that seemed almost impossible.

All of the faculty members at the '96 Summer Institute for beginners were excellent in teaching various sections of the program. They were Bill Burke, Henry Chance, Rob Reddy, and our most gracious host, Don Raley. I personally enjoyed learning from each of them. The week prior to the Summer institutes each faculty member was involved in an event which excluded them from preparing for the upcoming class. Rob Reddy had just been appointed Associate Director of Financial Aid at Point Park College. Henry Chance, Director of Financial Aid at Kings College, was unpacking from a military assignment. Bill Burke, Financial Aid Director, had installed a new computer system in his Financial Aid office at the University of Scranton. If these four men were on an Olympic financial aid relay team, they would have won the gold. Asking them how they were able to run a program so efficiently when they were in different parts of the state, they responded that they were able to correspond through E-mail and fax machines, and of course they had reviewed material for the course the "night" before each class began.

The typical day consisted of rising at 6:30 a.m. to shower and at 7:00 a.m. walking across campus for breakfast that offered a selection of food that could have fed a small third world country. Class began at 8:00 a.m. and continued to 5:00 p.m. We received two fifteen (sometimes ten) minute breaks and lunch. Each minute of class was informative and we covered all fourteen chapters in five days. The evenings did allow for a little relaxation and, yes, we had assignments every night. Many of us visited the local watering establishments to unwind. On our last evening, six of us attended a play at the Allenberry Playhouse. Following the play, Don Raley, our host gave us a late-night historical tour of Dickinson College.

Although it has been a year since I attended the Summer Institute, I continue to use my A-Z Financial Aid Manual as a reference from time to time. I am glad that I had the opportunity to attend and participate in the program. The Summer Institute did not take away that overwhelming feeling that I experience occasionally, but it did provide me with the resources to perform my job more effectively and efficiently. I know these qualities are nine-tenths of the job, but its the one tenth - the feeling of being overwhelmed by it all - that sometimes takes control. If you are new to aid or have a few years under your belt, the Summer Institutes are a great learning experience to reinforce your office training and to meet new colleagues who are going through the same "adventure" as you.



FINANCE AND DEVELOPMENT COMMITTEE REPORT

Submitted by
Rachael Lohman
Finance and Development Committee Chair

The Finance and Development Committee met on Monday, May 5, 1997 at Dickinson College, Carlisle, PA. Mr. Jack Spahr, Vice-President-Investments, Prudential Securities, was invited to attend our meeting to offer advise on ways we might implement PASFAA's new investment policy. The goal of the policy is to use our reserves to earn income so that PASFAA can continue to offer services to its members as economically as possible. At the same time, the policy is based on conservative minimum-risk strategy.

Don Shade reported on the activities of the Sub-Committee for Development for the 1996-97 year. The Development Sub-Committee raised a total of \$14,230 in support of our spring activities. We would like to thank the following sponsors for their continued support of our activities:

In support of Training—

Educaid
Education First(Chase)
National City Bank
PHEAA
PNC Education Loan Center

In support of Technology —

Bank of Boston
Educaid
First Union National Bank
PNC Education Loan Center
Signet Bank

In support of the Resources Directory —

Bank of Boston
Beneficial Savings Bank
Educaid
First Union National Bank
Mellon Bank
PNC Education Loan Center
Sallie Mae

Following the review of current year income and expenses as well as information from the prior year and based on recommendations from the Development Sub-Committee, recommendations from the President-Elect, and requests from the committee chairs, a preliminary 1997-98 budget was prepared. This budget will be presented to PASFAA Council at its June meeting for review and approval.



C C O M M U N I T Y S E R V I C E P O
P O L I C Y P A R F E E R S R N L R H
D M P E P R O G R A M R E V I E W O C
A M N L A R E S K L L Y T H R E S F S
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A L S E T N I T Y E E H S T I I F L N
A F S F U Z U P E R S N T E T S H J E
G A E F A P H F K I C P N P N G T U B
E L N T R N P H E A A I E E E N D D O
L L I K E E R N T R S H M A T I R G T
E O L R L I O P O L S S E S E G A M Y
N C E L S A M S N E E R S O R A S E T
D A D P F T I S P N R A R E D K F N I
E T I S F A S L R I G L U R R C A T L
R I U S L L S U M E O O B S O A F A I
S O G S P E O G I D R H S C C P H E B
R N W S S E R G O R P C I M E D A C A
E F R E P A Y M E N T S D S R U S D E

REAUTHORIZATION WORD SEARCH

REPAYMENT	REFUND
ALLOCATION	GRANT
LOAN	SCHOLARSHIP
COMMUNITY SERVICE	FAFSA
DEADLINES	NSLDS
LENDERS	NEED ANALYSIS
PASFAA	ABILITY TO BENEFIT
PFELP	FWS
NASFAA	PACKAGING
DEFAULT	DELIVERY
DISBURSEMENT	PROMISSORY
PROGRESS	PERKINS
CLEARINGHOUSE	REAUTHORIZATION
POLICY	GUIDELINES
USDE	RECORD RETENTION
PELL	PHEAA
NPRM	COMMON MANUAL
EFT	PROGRAM REVIEW
STAFFORD	ACADEMIC PROGRESS
PLUS	PROFESSIONAL JUDGMENT

Answers appear on page 22 of this issue.

MANAGING STRESS

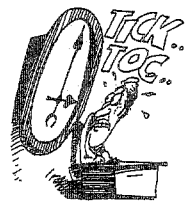
Submitted by
Ragan Watson
Newsletter Editorial Board



Write an article for the summer edition of the PASFAA Newsletter... sounds simple enough, but what should I write about?... Something financial aid professionals can identify with -- no matter how many years they have spent in the fields ... Hmmm ... what do we all encounter in our offices regardless of the staff size, clock hour vs. credit hour terms, public vs. private institutions? Let's see ... summer ... telephones ringing, endless summer orientation sessions, bills going out, financial aid packages need readjustments ... in other words ... **STRESS!**

Webster's II New Riverside University Dictionary tells us that stress (n) can best be defined as "mental, emotional, or physical tension, strain or distress." Well, I'm here to tell you, as if you don't already know, that stress is that tensing of the muscles, pounding of the heart, tightening of the stomach and feelings of irritation or despair that affect most of us from time to time, especially during summer in the aid office!

Researchers tell us that stress has physical and emotional effects on us that can create both positive and negative feelings. Stress, they assure us, is an unavoidable fact of life that affects everyone. They hasten to add that some types of stress are actually helpful and can compel us to take action that may create a new perspective in our life. However, too much stress on our mind and body can make us mentally or physically ill. And, if we don't have enough stress in our lives, we will actually become bored or dejected.



Since each of us is a unique human being, we all have our own individual optimal stress levels. Therefore, we each need to learn how to best manage the stress level in our lives by changing the source of the stress and/or changing our reactions to it. A useful brochure on stress management published by the Counseling Center at the University of Illinois Urbana-Champaign includes six tips to better manage stress:

1. Become more aware of your stressors and your emotional/physical reactions to them. (notice your distress, the events that distressed you and how your body responded to the event)
2. Recognize what you can change, (eliminate stressors, reduce their intensity, shorten your exposure to stress, devote time and energy to making a change)
3. Reduce the intensity of your emotional reactions to stress. (are you exaggerating the danger/situation, do you expect to please everyone, do you overreact and view all tasks as urgent/critical?... try to adopt more moderate views, temper your emotions)
4. Learn to moderate your physical reactions to stress. (practice slow, deep breathing, learn relaxation techniques)
5. Build your physical reserves. (exercise, eat well, maintain ideal weight, avoid nicotine and excessive caffeine, mix leisure with work, get enough sleep)
6. Maintain emotional reserves. (develop mutually supportive friendships, be kind and gentle to yourself.)

From a list of Ten All Time Favorite Ways to Cut Stress, produced by Healthy Lifestyles Prevention Services from Blue Cross/Blue Shield, try some of these:

1. Get organized
2. Live in the present
3. Help others
4. Laugh
5. Let other people do their own thing
6. Give people a break
7. Monitor the self-talk that goes on in your head
8. Treat yourself right
9. Use different words (i.e. see opportunities -- not problems)
10. Remind yourself that other people/things can never make you angry (only your mind can do that)



Until some financial aid guru somewhere discovers how to simplify the financial aid application process, eliminates all burdensome and seemingly irrelevant and outdated regulations, and provides insights on pacifying stricken and potentially hostile students and parents, we are all going to encounter some stressful workdays. I hope the few suggestions included in this article can help all of us manage our stress levels a little more successfully. Have a terrific summer!



PASFAA EXECUTIVE COUNCIL MEETING

FEBRUARY 3, 1997

PHEAA CONFERENCE ROOM - HARRISBURG

*Submitted by
Bonnie Lee Behm
PASFAA Secretary*

The meeting was called to order at 9:10 A.M.

I. Committee Reports

A. Conference 1997 - George Walter

1. George circulated a copy of the registration form for the Conference and asked Council to review the form for changes. It was recommended that we add a statement on the form clarifying that only members are permitted participation at conference sessions and vendor-sponsored social events.

B. Membership and Elections - George Walter for Georgia Prell

1. Bill Irwin has agreed to work with Georgia for a thorough review of the Bylaws.

C Professional Standards and Training - Vali Heist

1. Policy and Procedure Manual - the committee reviewed the manual page by page.
2. High School Guidance Counselor - the committee reviewed the evaluations and made notes on syllabus, overheads and handouts and are revising information based on the suggestions. Vali plans to distribute copies of the overhead materials to PASFAA members with conference packets.

D. Government Relations - Fran McKeown

1. The committee met on January 6, 1997 and produced a first draft of a Reauthorization paper.
2. George Walter commented that he recently testified on Reauthorization as a result of "field hearings". This was a request from Representative Goodling's office.

E. Public and Professional Information - Bonnie Lee Behm

1. Newsletter - George reminded all sector representatives to submit information for each Newsletter.

F. Financial Aid Awareness - Bonnie Lee Behm

1. Bonnie presented a lengthy discussion on the results of the committee findings. Their findings were narrowed down to four areas.
 - a. Resurrect the Hotline with some changes.
 - b. Cooperate with PASCAC on their nine regional fairs and present a one hour program at each fair.
 - c. Long Range - Public Radio Call-in show with a hotline immediately afterwards
 - d. CD or Video to give to high school students and parents.

Recommendation of Council: We have a Financial Aid hotline resurrected with the PA Awareness Committee serving as the structure. The Hotline committee should also look closer at advertising and working with the Finance and Development committee on a menu for advertisers to support the Hotline.

Immediate action: Bring the committee together, describe the results of Council, discuss membership on the Financial Aid Awareness Hotline Committee and give them the opportunity to say yes/no. Jean Walker made a motion to accept the recommendation. Arlina DeNardo seconded the motion. Vote taken. Motion approved.

G. Training - Vali Heist for Mary Miller

1. Topics are set for the Spring training program. A variety of issues are addressed in the morning with Reauthorization being the main focus in the afternoon. A two-tier fee was suggested by the training committee.
2. Arlina DeNardo made a motion to have the training committee enforce the three-tier structure approved at the December 8, 1996 meeting but the fee structure adopted at the meeting should be amended to read:
 - (1) member fee
 - (2) non-member fee which would include training fee plus an administrative fee equal to 1/2 of the that year's active membership fee.

Linda Malchano seconded the motion. Vote taken. Motion carried.

H. Technology Committee - Dan Wray for Chris Zuzack

1. Dan requested the Policy and Procedures manual, the history of PASFAA, conference sites and the Reimbursement Guidelines to be included on our Web Site.
2. The committee would like to submit a proposal for funding updates to the technology handbook.

II. Treasurer's Report - Ruth Cramer

1. Barbara Schmitt made a motion to approve the Treasurer's Report dated 12/3/96. Dan Wray seconded the motion. Motion carried.
2. Ruth circulated a budget report for the period 7/11/96 to 12/31/96. Arlina DeNardo made a motion to adopt the budget report. Jean Walker seconded the motion. Motion carried.

III Updates**A. EASFAA - George Walter for Georgia Prell**

1. Georgia requested that she be allowed to purchase a gift, representative of the state, to be used at the EASFAA conference.

B. Sector Reports

1. Jean Walker - Two Year Public
 - a) Sector was meeting April 17 & 18, 1997 at the Harrisburg Hilton.
2. Linda Malchano - Business Trade & Technical
 - a) Based on her sector survey, her sector's major concern is training for clock-hour schools.
3. Arlina DeNardo - Four Year Private
 - a) 38 people attended the meeting on December 13, 1996.

IV. Old Business

- A. Site Selection Presentation by Beamer & Associates: Deb Bcaner & Barbara Collins came to present an overview of their services to associations. They have worked with arranging meetings for 12 to 1,000 people. Fees for their site selection work is based on the amount of work they need to do for site survey, etc. George asked what the fee for their service would be if we only used them for site selections? What else would they need from us to do this proposal? George asked if they could put together a proposal for us and we will look at it at the April meeting.

V. New Business**A. NASFAA Award Nominations/Submission**

1. George asked that we review the PASFAA call for Distinguished Service Awards and get back to him with suggestions.

B. Improved Communications with Committee Chairs

1. George asked that we invite committee chairs to be present at the first meeting of Council to increase communications between the chairs and Council.

Dan Wray made a Motion to adjourn. Arlina DeNardo seconded the motion.

Meeting Adjourned at 4 05 p.m.

PASFAA EXECUTIVE COUNCIL MEETING

April 7, 1997

PHEAA CONFERENCE ROOM - HARRISBURG

The meeting was called to order at 9:19 A.M. on April 7, 1997

*Submitted by
Bonnie Lee Behm
PASFAA Secretary*

Cheryl Browning submitted a letter of resignation from her position on Council due to a job relocation. Since there is only one more Council meeting prior to the Conference, George will not be filling her position on Council.

Conference 1997 - George Walter for Julie Salem

Plans are underway for the conference. A keynote speaker is already confirmed.

Memberships and Elections - Chris Zuzack

1. A Membership and Elections committee report was circulated to Council. Currently there are 575 members.

Professional Standards and Training - Vali Heist

1. Policy & Procedures Manual - Work is continuing on this project. A third draft was circulated to Council for review by the June meeting.
2. Guidance Counselor Workshops - Vali met with PHEAA representatives to plan for the workshops.
3. Overheads - Cost estimates are being gathered on the duplication of the overheads for the membership. Vali would also like to have paper and disk versions available for the membership.
4. Training - Vali is gathering information to revise the training needs survey for the entire membership.

Government Relations - Fran McKeown

1. Fran McKeown and Joyce Lattig will be discussing the Reauthorization paper at the spring training workshops and take the comments and suggestions to the Government Relations Committee for final preparation of the Reauthorization paper. It will then be presented to the membership via the fall newsletter. It will also be sent to NASFAA and EASFAA.

Financial Aid Awareness - Bonnie Lee Behm

1. Bonnie presented Council the recommendations from the Financial Aid Awareness Sub-committee. After much discussion regarding the recommendations, Jean Walker moved to accept the committee's recommendation to reinstate the Hotline for the 1997-98 academic year. Vali Heist seconded the motion. A vote was taken and it was approved. To expedite matters for this year, George and Vali will select the committee members and its chairman.
2. PASCAC regional fairs - The sense of Council was that PASFAA work with PASCAC and make financial aid presentation at the regional fairs. George Walter will work with Becky Bowlby and formalize our involvement in their regional college fairs.

Training - Vali Heist

1. They are receiving good feedback on the agenda for the spring training program. They are looking at a fall program for the BT & T sector and they are planning the support staff training program for the fall.

Financial & Development - Ruth Cramer

1. The Committee will be meeting May 6 to review budget recommendations for next year.

Technology - Dan Wray

1. The Committee is working on a survey to the membership as it relates to the Technology Handbook.

Sector Reports

1. SSHE - Bob Thorn
 - a. The SSHE sector will be meeting on April 23-25, 1997 at the Willow Valley Conference Center in Lancaster.
2. ISS - Dan Wray
 - a. The next PELA meeting is scheduled for April 29 in Erie, PA
3. Two year public - Jean Walker
 - a. Their next sector meeting will be held April 17 & 18

Conference 1999

1. Despite previous discussions surrounding the Scanticon Center, the sense of Council was to remain with our original decision to hold the 1999 Conference at the Scanticon Center.

Site Selection Proposal

1. Vali Heist made a motion to accept a proposal by Beamer and Associates to review potential sites for future conferences. Dan Wray seconded the motion. Vote taken and the motion carried.

NASFAA Conference Update

1. PASFAA will be sponsoring a reception for the NASFAA Executive Board since the NASFAA conference will be held in Philadelphia from July 10 - 13, 1997. A proposal for the cost of the reception was presented and accepted.

Membership for Independent Contractors

1. The issue was addressed regarding having independent contractors become active voting members. A discussion was undertaken and the topic was deferred until the By-Laws and Constitution are reviewed.

Alternative Loan Information on the PASFAA Homepage

1. A member questioned Council if information regarding alternative loans could be put on the homepage. George Walker asked Dan Wray if he could address this issue with the Technology Committee to see how feasible it would be to keep detailed alternative and FFELP programs updated on the Web. We will readdress this question once Dan investigates it with the Technology Committee.

Conference Site 2000 - Fran McKeown

1. Fran is looking at the Lancaster Host to hold the conference for the year 2000. The hotel offered the opportunity to host a Council meeting and any costs incurred at our meeting will be credited towards the conference if we select them as the conference site. The sense of Council was that we should meet at the Lancaster Host for the June meeting as long as they match our prices at the Harrisburg Hilton and provide free lunch and meeting space for the June meeting.

The meeting was adjourned at 2:40

PUBLIC TWO-YEAR SECTOR

*Submitted by
Jean M. Walker
Public Two-Year
Sector Representative*

The public two-year sector met at the Harrisburg Hilton and Towers on Thursday, April 17 and Friday April 18. Approximately twenty people attended the meeting representing 13 of the 15 member institutions. On Thursday afternoon, the group held roundtable discussions on a variety of issues including welfare reform, record retention, reauthorization, short-term programs, and the America Reads Challenge. In addition, the group was given updates on PASFAA Council and PASFAA Committees' activities.

On Friday morning, Mary Beth Kelly, Vice President/Grant Division, joined us and updated the group with news from her office. Ms. Kelly also spent time explaining PHEAA's new progress policy and answering relevant questions.

Bob Shedden, Special Assistant to the Vice President for the Student Loan Guaranty Program at PHEAA, also attended Friday's session. Mr. Shedden held a lengthy discussion of PHEAA's Electronic Fund Transfer Service and the new cash management regulations. Mr. Shedden then answered questions from the group concerning student loan issues.

The public two-year sector will hold its next meeting at the PASFAA Conference in October. In the meantime, feel free to contact me with any questions or concerns.

Have a great summer!

BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by
Linda J. Malchano
Business, Trade
& Technical
Sector Representative*

The Business Trade and Technical sector met at South Hills Business School in State College on Friday, April 25, 1997. I would like to publicly thank Joann Bonfato, Jill Teel and the staff of the school for providing morning refreshments and a pleasant meeting room. Mr. Greg Martin of the U.S. Department of Education was the speaker and updated us on the most recent regulatory changes. The attendance was not what I expected, but those of us who were there certainly gained a wealth of information - not only from Mr. Martin, but from the interaction during the question and answer session.

These sector meetings provide us with a forum in which to discuss issues that impact our sector. I realize that there are always time and budget constraints, but if we want to have a voice, we need to have participation. I welcome ideas and suggestions, so please don't hesitate to contact me at 412/391-4197, or CG02008 with any issues or concerns you may have. If anyone would like to volunteer to help arrange for another meeting, I'm always receptive to help.

INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by
Dan Wray
Institutional Support
Services Sector
Representative*

Notes from April 7, 1997 PASFAA Council meeting:

- Georgia Prell (keeper of the PASFAA membership stats) tells us that there are currently 577 members, with following breakdown: 420 regular voting members, 154 associate members and 3 life members.

- Anyone who would be willing to assist with registration and/or other support functions at the NASFAA Conference in Philly this year should contact Bonnie Behm of Thomas Jefferson University, College of Allied Health Sciences. She can be reached at (215) 503-1957.

- The issue has been raised as to whether there can be a summary of alternative loan programs placed on PASFAA's homepage (a summary similar to one presented at the last PASFAA conference by Nick Flocco and Henry Chance). Subsequent to the PASFAA Council meeting, the issue was discussed at the 4/29/97 meeting of the PA Education Lenders Association (PELA). After much discussion concerning the pros and cons of listing alternative loan features, it was determined that a better approach would be to create a piece entitled "How to Shop for an Alternative Loan". This piece should be available for placement on PASFAA's homepage by Fall 1997.

- By the way, PASFAA's homepage address is listed at the front of every PASFAA Newsletter. If you haven't checked it out yet, surf your way on down and have a look!

- The 1999 PASFAA Conference site has been confirmed at the Scanticon, located near Penn State's main campus (University Park).

Special Note: There is still time to provide input to PASFAA's Reauthorization position. The PASFAA Government Relations Committee, chaired by PASFAA Vice President Frannie McKeown, is spearheading this effort (a copy of which was included in the last Newsletter). If you have input to this document, please send it my way, and I'll ensure that it gets where it needs to go. If you'd prefer to send your input directly to a committee member, that's fine too.

As always, if there are any issues you'd like me to bring to Council, you can contact me.

STATE-RELATED SECTOR

As a result of a change in employment, Cheryl Browning has left her position at Lincoln University to take a position at another institution outside Pennsylvania. Therefore, the sector representation for this particular sector will be handled for the remainder of this year through the PASFAA President. Any questions or concerns that members of this sector wish to voice can be directed to George Walter at Villanova University. This sector rep position will come up for election at the next annual conference.

PASFAA would like to extend its thanks to Cheryl for her willingness to assist in the administration of our association and for her many years of service to PASFAA. Thanks and good luck to Cheryl.

PRIVATE TWO-YEAR SECTOR REPORT

*Submitted by
Barbara Schmitt
Private Two-Year
Sector Representative*

By the time you read this, you should have heard from Georgia Prell with a survey of our sector. It is very important that you respond to this survey, as it affects our sector as a whole. Please feel free to call me with any questions or concerns you may have about any issue involving our sector. I can be reached at (717) 342-6404 or via MSG at CG01009. At this time, I am not sure if we will be meeting as a group at the 1997 conference in Pittsburgh, but I will be sure to let everyone know as soon as I hear anything. I hope everyone has a great summer and good luck with your 1997 Fall Class!

NURSING SECTOR REPORT

*Submitted by
Adrienne Miller
Nursing Sector
Representative*

A Nursing Sector meeting has been planned for Tuesday, May 27, 1997 at Citizens General Hospital School of Nursing in New Kensington. Agenda topics include electronic requirements, loan proration, right to know and campus security regulations. I hope everyone has a nice (sunny) summer.

PRIVATE FOUR-YEAR SECTOR REPORT

*Submitted by
Arlina DeNardo
Private Four-Year
Sector Representative*

Well, another season has gone by and another group of first-year students will be on our campuses by August. I trust that everyone survived the financial aid processing cycle and the various new approaches to negotiation. I heard from several of you about the multiple displays of award letters from other colleges which parents were bringing in, the way some parents called and wanted to make a deal and the "let me tell you what I can pay" approach. I, for one, am very thankful for my short-term memory since I seem to forget how crazy it really gets.

As you all know, we held our sector meeting at Dickinson in January and will have another one during the PASFAA conference. However, if any of you would like to see us gather for a meeting over the summer, please let me know. Some of the issues for discussion might even be the negotiation process that some encountered and how they dealt with it, loan processing and the new 3-day rule as well as any other topics that may appeal to you. In the past, our summer meetings were held at Dickinson, so I would need some notice to coordinate everything with Don Riley et al. So let me know what's on your mind. Until then, stay healthy and happy, and have a great summer!

SSHE SECTOR REPORT

*Submitted by
Bob Thorn
SSHE Sector
Representative*

The SSHE sector held our annual financial aid meeting at the Willow Valley Resort & Conference Center in Lancaster, PA on April 23-25, 1997.

On Wednesday evening, we spent an enjoyable evening congratulating and extending our best wishes to Gene Wise who recently retired as Director of Financial Aid at Millersville University. Gene served as Director at Millersville for nearly 31 years. Once again, we extend our best wishes to Gene.

On Thursday, our group spent most of the day discussing a number of critical issues impacting our offices such as recording last date of attendance, the "America Reads" initiative, community service expansion on our campuses, downloading PHEAA data via the internet, and the impact of the new "Cash Management Rules".

On Friday, we received our traditional PHEAA updates from Ed Cunningham - Vice President/Student Loan Guaranty Program, Rick Irvin - Vice President/Compliance and Development, Vince Racculia - Vice President/Special Services and Mary Beth Kelly - Vice President/Student Grants. As usual, the PHEAA staff provided our group with timely program updates as well as future initiatives being pursued by PHEAA. Considerable discussion was spent on the new "Cash Management Rules" which becomes effective July 1, 1997. Because these regulatory changes not only impact the Financial Aid operation but the Bursar/Business Office as well, our group expressed concern that these offices have not received adequate training or information on these new regulations. Our group requested that PHEAA sponsor a "Cash Management" workshop for the entire state. It was suggested that the workshop should be centrally located and last only a half-day (possibly 10:00 to 2:00). The PHEAA representative concurred that our recommendation was an important training initiative that would be worth exploring. Therefore, PHEAA staff are currently assessing the possibility of offering a state-wide workshop in the Harrisburg area sometime before July 1. If PHEAA is unable to coordinate a state-wide workshop before July 1, our sector will schedule a SSHE "Cash Management" workshop at the SSHE Office in Harrisburg for our financial aid and business officers. Both Ed Cunningham and Rick Irvin tentatively agreed to present at this workshop.

INSTITUTIONAL AT-LARGE SECTOR

*Submitted by
Michael Bertonaschi
Institutional At-Large
Sector Representative*

Thanks to everyone who took the time to fill out the 1997-98 Membership Assessment Survey. The results of the surveys have been compiled and have been given to the Training Committee and the Conference Committee. The individuals on these committees will utilize this information in order to provide timely and appropriate training and conference session topics. We will also publish the results of the survey in a future newsletter. In the meantime, please feel free to contact me if you are interested in a specific aspect of the survey.

NEWS FROM THE PA EDUCATION LENDERS ASSOCIATION (PELA)

Submitted by
Dan Wray
Education First



Pennsylvania Education Lenders Association

• **ALTERNATIVE LOAN HELP** PELA representatives are beginning work on an informational piece designed to help aid administrators and families analyze alternative loan programs. With all of the programs currently available, each with differing interest rates, fees, and other features, it is becoming increasingly difficult to determine which program to select. The PELA alternative loan piece is tentatively scheduled to be completed and placed on PASFAA's homepage by Fall 1997.

• **ENTRANCE AND EXIT COUNSELING** PELA has recently completed the development of comprehensive entrance and exit counseling materials. Any institution desiring lender/servicer assistance with entrance or exit counseling, but who may not wish to contact a specific lender or servicer directly, can contact PELA. The contact person is Donna Kotyk of First Union Bank, (610) 734-5477. Donna will assure that a PELA representative is assigned to assist the school. The entrance/exit counseling material presented by the PELA representative will be "generic"; i.e., not specific to the lender for whom the representative works.

• **HELP WITH SUB/UNSUB CHANGES** This is an issue that schools have talked about for a while and in which PELA became involved. As a result of the efforts of many people, there is a solution at hand. PHEAA staff have announced that, effective 7/1/97, it will become much easier to accomplish sub/unsub changes on PHEAA-guaranteed loans. For students who are originally approved for both sub and unsub, but later become eligible for a different "mixture" of the two loan types, the change can be accomplished WITHOUT RETURNING FUNDS. PHEAA will do a mailing to schools to provide detailed information about this new process.

• **UPDATED LENDER DIRECTORY** PELA will be updating the Lender Directory in the near future. We hope this tool is a big help to you!

• **LOOK FOR US AT THE CONFERENCE** PELA will once again be working hard at the PASFAA conference to talk with you about how to make the FFELP a better place to live. Look for us on the agenda and in the vendor area.

WHY DON'T YOU COME ON OVER AND SEE SOMETHING PELA is always looking for input from our partners in the financial aid community, and we'd like to make sure everyone in the school community has the opportunity to participate in the group's activities. While there is already an officially designated "advisory group" of school representatives in place, PELA wants to make it easy for EVERYONE to get involved. As a result, PELA will begin to do the following:

When we are conducting our meeting in a particular region of the state (or "commonwealth", for those of you who were awake in civics classes and know that PA is not a state!) we will send a letter to schools in that region. The letter will notify schools of the time and location of the PELA meeting, and invite their participation. At a minimum, come on over and get some free coffee!

Now, PELA is aware that the prospect of coming and sitting down among a group of 30 or so "banker" type people may not necessarily be your dream of the perfect way to spend part of your day! And we know that there is definitely enough work to do without trying squeeze a PELA meeting into your schedule. However, we'd love to see you there!

To show you what a wonderful time you may have, here are some unsolicited comments (that's a lie - I solicited them) from aid administrators who have attended PELA meetings:

- Cynthia Farrell of Thiel College says, "PELA meetings give you a chance to see where the lenders are coming from. The meetings take away some of the separation between the lending and school communities." Cynthia believes that if there are issues that need to be resolved, taking action is a necessity. "I saw my attendance as a way of doing something constructive - not just moaning." She stresses that the type of communication that occurs at PELA meetings is very much necessary in order to help aid administrators and lenders learn about one another.
- Kathy Ruby of Shippensburg University of PA also attended a PELA meeting this year. "It was very worthwhile," Kathy said. "The different perspective I gained at the PELA meeting has been valuable to me." Kathy saw her attendance at the meeting as a learning experience and would recommend it to everyone - even people she likes (she didn't really tell me that, but it certainly sounded that way!) Kathy indicates that "the PELA group is more than willing to listen" to issues you may want to bring to their attention.

There you have it: attending PELA meetings is fun, worthwhile, and has not been proven to be a leading cause of tooth decay. So, when you get your letter notifying you of a PELA meeting in your area, 'Why Don't You Come On Over and See Us Sometime?'



FROM THE EDITOR'S DESK

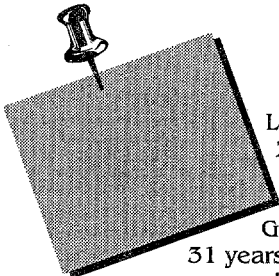
Summer in Financial Aid is that time of year we refer to in our office as "stressful." For that matter, so is fall (when classes start), winter (when another semester of classes start), and spring (when we're trying to finish up fall and winter and get ready for summer!). It's probably a safe assumption that a similar cycle takes place in every other aid office and lender shop as well. This issue challenges you to recognize your stress and turn it into a useful tool to help you through the rough spots. Madeline McLean, Editor of NASFAA's *Student Aid Transcript*, says in the Fall 1996/Winter 1997 issue, "In the Financial Aid Office, stress can be a way of life. That stress can easily turn into raw anger: anger at students who just can't get it right; anger at staff members who just can't get it right; anger at those in government who can make your life so complicated. The hard part is controlling all those angry feelings." McLean urges us to take the anger and "simply let it go." She recommends "acknowledging your anger and then channeling it in a more positive way, such as telling the person you are angry with *why* you are angry, but without raising your voice or hurting that person's feelings." Keep in mind what our purpose is and how much students and families rely on our services. Like teachers, we never know where our influence stops.

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA BULLETIN BOARD

ANNOUNCEMENTS



Henry Chance, Director of Financial Aid at King's College, has been promoted to Lieutenant Colonel in the U.S. Army Reserve. Hank has been in the Reserve Program over 27 years and is currently attached to the US Military Academy, West Point, NY as a Military Academy Liaison Officer.

Gene Wise retired from his position as Director of Financial Aid at Millersville University after 31 years of service. Congratulations and best wishes for a happy, healthy retirement. Guess those greens now will be really busy since this ace golfer has so much time on his hands.

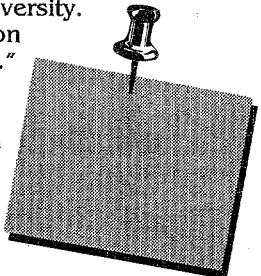
Carolyn Speidel, Assistant Director of Financial Aid at West Chester University, and her husband, Greg, welcomed son, Andrew George, into their family. We hear that mommy and daddy are being kept very busy since the arrival of this sweet little boy.

Mike Colohan became the Associate Director of Financial Aid at Philadelphia College of Pharmacy & Science. Along with his new position in financial aid, he also assumed another new position as husband on May 17 when he and Meg Weidner were married. Congrats, Mike and Meg!

After 9 grueling years as a full-time employee and part-time student, Diane Fegely, Loan Coordinator at Kutztown University, graduated with a BA in Speech Communications and a minor in Public Relations at the Spring '97 commencement ceremony at Kutztown University. Way to go, Diane!

Joyce Ballaban, Director of Financial Aid at Albright College since 1988 and former PASFAA Newsletter Editor, will leave the aid profession to pursue a doctoral degree at Temple University. With the goal of becoming a professor, Joyce is entering the Educational Administration program as a full-time student. In her words, it will be "short term pain for long term gain." Best of luck to you, Joyce.

Anna Hatch, beloved Financial Aid Counselor and "party planner," left her position in the FAO Messiah College on May 15. She and husband Rick, have moved to Potter County to manage the family fishing farm (honest)! Ryan Hannigan, formerly of Computer Learning Network, assumed the duties of Financial Aid Counselor on May 6.

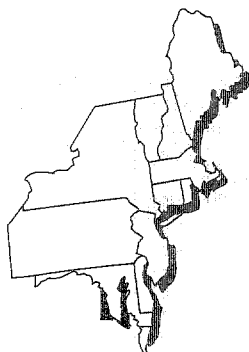


Share the news with your PASFAA colleagues!

Promotions, job changes and openings, professional achievements, career milestones, marriages, births and any other "newsy" items are welcome. Send news to Joan Holleran, Newsletter Editor, or any member of the Editorial Board.

1998 EASFAA CONFERENCE

Submitted by
Betty Davis
Comm. College of
Allegheny County



While 1998 may seem a long way off, plans are underway for the 1998 EASFAA Conference scheduled to be held in our nation's capitol, May 18-21. The conference hotel, the Renaissance, is located directly across from the Washington Convention Center and midway between the Capitol and the White House. The Smithsonian, Chinatown, the Carnegie Library and the National Portrait Gallery are within blocks of the hotel. Amenities include three main restaurants and two smaller choices for light snacks and relaxing refreshments. The Renaissance has it all!

PASFAA members mark your calendars now! The Conference Committee members are eager to make your visit to Washington and the EASFAA Conference a success. Christine Zuzack, Associate Director of Financial Aid from Indiana University of Pennsylvania, Janet Weiss, Manager of Automated Loan Systems at PHEAA and myself, Betty Davis as Conference Chair, are your Pennsylvania connections to the 1998 EASFAA Conference. Feel free to contact any of us to give your suggestions, ideas and comments for planning this event.

Look in the mail soon for an interest session form you can use to volunteer to present your expertise at the conference. Plan to set aside a few days in the spring in the capitol with EASFAA friends and colleagues. More information and details will follow in the up-coming PASFAA newsletters.

Betty L. Davis
Director & Lead Financial Aid Administrator
1998 EASFAA Conference Chair
CCAC - South Campus
1750 Clairton Boulevard
West Mifflin, PA 15122
(412) 469-6241

PASFAA MEMBERSHIP

TOTAL:	603 Members
434	Regular Voting
167	Associate
2	Life

BREAKDOWN BY SECTOR:

30	Two-Year Public
23	Two-Year Private
43	SSHE
185	Business, Trade & Technical
24	State-Related
37	Nursing
125	Institutional Support Sector
28	Other

Word Search Puzzle Answers

Word Search Puzzle Answers

COMMUNITY SERVICE
POLICY PARFEERS
DMPE PROGRAM REVIEW
AMNLA RES SKL LY TH R
SO DAE RS BT P NT E M D T E P
SNM ES F IN ME AEA D A A S R
UM I N A F F N V R L U P E J A N F S E
PAN K P D A L C P T A N F U A F I T
AN S D R C L A K E C A P A G L O R N I F
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E N C E L S A M S N E S S R S O R G A S E N T
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E T I S F A S L R I G O L U R C A F A I L
R I U S L L S U M E O O B S O C A F A I L
S C G S P E O G I D R H S C C P H E B
R N W S S E R G O R F C I M E D A C A
E F R E P A V M E N T S S D S R U S D E

MEMBERSHIP UPDATE

NEW MEMBERS

Name/Title/E-mail	Institution /Address	City/State/Zip	Phone/Fax/Terminal ID#
Buckwalter, Kim Assistant Director of Fin. Aid	University of Pittsburgh 220 Bruce Hall	Pittsburgh, PA 15260	(412) 624-7189 (412) 648-8815
Camp, Anna Mae Executive Director of Fin. Aid	Beaver Falls Beauty Academy 720 13th Street	Beaver Falls, PA	(412) 843-7700
Collins, Audrey Coordinator of Financial Aid	University of Pittsburgh 4200 Fifth Ave.	Pittsburgh, PA 15260	(412) 624-7305 (412) 624-3836
Colosimo, Rene Director of Financial Aid	Butler Beauty School	Butler, PA 16001	(412) 287-0708
Crawford, Bob Assistant Vice President	Household Bank P.O. Box 965	Abingdon, MD 21009	(410) 569-8475 (410) 569-8475
Dotson, Renee Student Learning Representative	Third Federal Savings Bank 3 Penns Trail	Newtown, PA 18940	(215) 579-4600 (215) 569-2381
Euliano, Guy President	Tri-State Business Institute 5757 West 26th Street	Erie, PA 16506	(814) 838-7673 (814) 835-1047
Fedullo, Toney Sales Rep.	Credit Bureau of Greater Hbg. P.O. Box 67533	Harrisburg, PA 17106	(717) 236-8061 (717) 236-2624
Granous, Elizabeth Financial Aid Officer	Tri-State Business Institute 5757 West 26th Street	Erie, PA 16506	(814) 838-7673 (814) 835-1047
Gray, Trudy Assistant Director Trudyg@voicenet.com	Community Coll. of Phila. 1700 Sping Garden Street	Philadelphia, PA 19130	(215) 751-8907 (215) 751-8001 CG01419
Heckman, Mary Accounts Payable heckman@lenape.k12.pa.us	Lenape School of Prac. Nursing 2215 Chaplin Avenue	Ford City, PA 16226	(412) 763-7166 (412) 763-9888
Housaflook, Sharon Financial Planner	Pittsburgh Technical Institute 635 Smithfield Street	Pittsburgh, PA 15222	(412) 471-1011 (412) 232-3934
Kendi, Lisa Business Development Officer	National City Bank of PA 116 Allegheny Center Mall	Pittsburgh, PA 15212	(412) 442-5536 (412) 442-3667
Palacz, Christine Financial Aid Director	ICT: School of Welding 100 Pennsylvania Avenue	Selingsgrove, PA 17087	(717) 743-5500 (717) 743-4353
Park, Kathleen Student Loan Officer	First Federal Bucks County 118 Mill Street	Bristol, PA 19007	(215) 788-3344 (215) 788-5144
Rucinski, Laura F. Director of Financial Aid	Rosemont College 1400 Montgomery Avenue	Rosemont, PA 19010	(610) 527-0200 (610) 527-1041 CG00465
Russell, Mary Financial Aid Officer	Tri-State Business Institute 5757 West 26th Street	Erie, PA 16506	(814) 838-7673 (814) 835-1047
Williams, Reba Director of Financial Aid	Computer Learning Center 3600 Market Street	Philadelphia, PA 19104	(215) 222-6450 (215) 243-1320

MEMBERSHIP CHANGES

Angst, Sheila Education Financiag Specialist	Key Education Resources 745-Atlantic Ave., Suite 300	Boston, MA 02111	(800) KEY-LEND (617) 451-8990
Butts, Mary Coordinator	Franklin County Career and Technology Center	Chambersburg, PA 17201	no change
Heyl, Robert Director of Academic Services rheyll@pheaa.org	PHEAA 1200 North 7th Street	Harrisburg, PA 17102	(717) 720-3427 (717) 720-3905 PH10798
Kasper, Scott Regional Manager	Bank of Boston P.O. Box 1730	Ashburn, VA 20146	(703) 858-0562 (703) 858-0563
Lewis, Michael Consultant	109 Madison Way	Lansdale, PA 19446	(215) 361-7574 (215) 361-7588
Voigt, Kelly Marketing Representative	Bank One 1726 Duncan Avenue	Allison Park, PA 15101	(412) 630-8355 (614) 248-8853

CORRECTIONS

Bowman, Aileen E-mail address: acbowman@grove.iup.edu

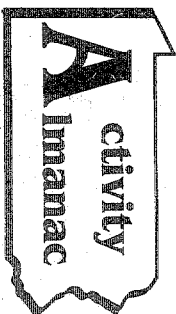
NOTE: The telephone numbers listed for PHEAA Grant and Loan Division under the State Grant and Guaranty Agency section of the Resource Directory are incorrect.

The general numbers are as follows: (717) 720-2800 State Grants
(717) 720 2860 Student Loans

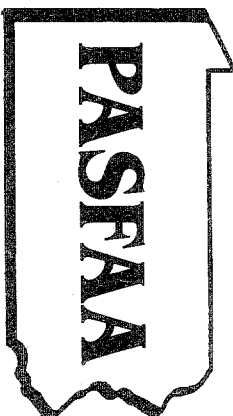
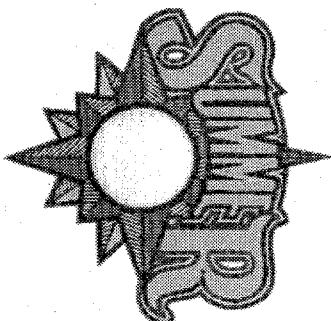
For more specific numbers - refer to PHEAA Staff member Isiting.

TRIVIAL PURSUIT

Your help is needed in gathering some PASFAA history. Who knows the locations (hotels, cities) of the annual PASFAA Conferences from 1968 through 1978? Your help is appreciated for information on any of these years, even if you don't know all of them. Please forward your information to: Chris Zuzack, Financial Aid Office, IUP, Indiana, PA 15705



July 10-13, 1997	NASFAA '97 Conference: Philadelphia, PA
July 16-25, 1997	State Grant Certification Procedures Workshops
July 16	Community College of Allegheny County, Boyce Campus, Pittsburgh
July 18	Butler County Community College, Butler
	Lycoming College, Williamsport
July 24	Immaculata College, Philadelphia
July 25	Dickinson College, Carlisle
October 5-8, 1997	PASFAA '97 Conference, Pittsburgh, PA
May 18-21, 1998	EASFAA -98 Conference, Washington, DC
October 25-28, 1998	PASFAA '98 Conference, Hershey, PA



650 PASFAA Newsletter
Financial Aid Office
Kutztown University
Kutztown, PA 19530

