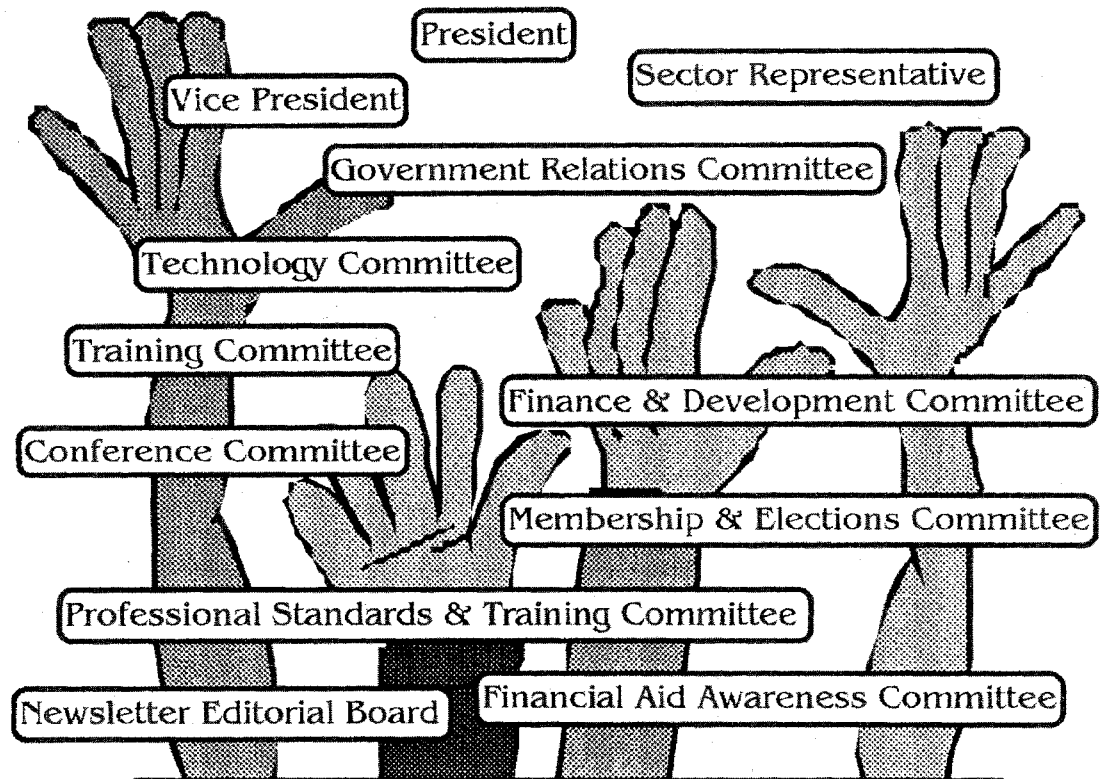
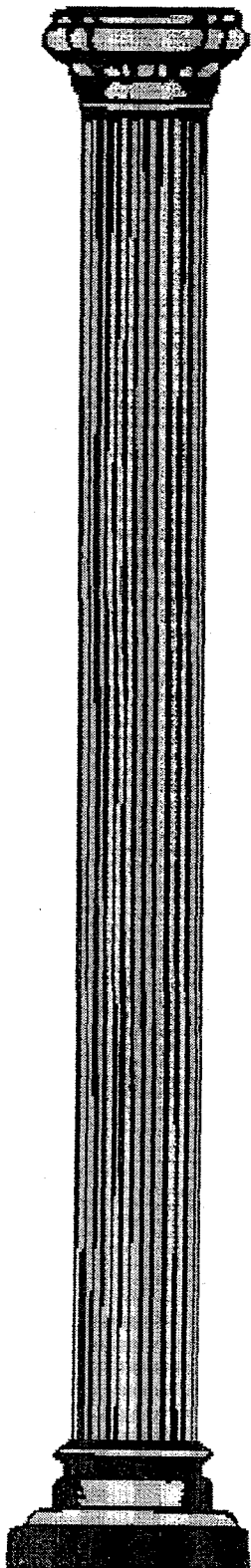


PASFAA

NEWSLETTER

Pennsylvania Association of Student Financial Aid Administrators

VOLUME XXXII / SUMMER 1999



VOLUNTEERS NEEDED

Show PASFAA Your Support
You Can Make a Difference!

31st Annual
Conference
Penn State
Conference Center
State College, PA
October 3-6, 1999

FEATURES

- President's Letter
- Call for Nominations
- Teleconference & Spring Training
- Meet PHEAA Regional Managers
- Adult Learners
- New PASFAA Brochure
- Dealing with Difficult People
- PELA News
- Council Minutes
- Sector and Committee Reports

1998-99 PASFAA EXECUTIVE COUNCIL

OFFICERS

PRESIDENT

Bill R. Burke
University of Scranton
(717) 941-7887
FAX: (717) 941-4370
CG00140
burkew1@uofs.edu

PRESIDENT ELECT

Bonnie Lee Behm
Villanova University
(610) 519-4024
FAX: (610) 519-7599
bbehm@email.vill.edu

PAST PRESIDENT

Vali G. Heist
Alvernia College
(610) 796-8275
FAX: (610) 796-8336
CG00007
heistva@alvernia.edu

VICE PRESIDENT

Ken Grugel
Clarion University
(814) 226-2315
FAX: (814) 226-2520
CG00273
kgrugel@clarion.edu

TREASURER

Ronald P. Dawson
Phila. Coll. of Textiles & Science
(215) 951-2941
FAX: (215) 951-2907
CG00237
dawsonr@philacol.edu

SECRETARY

Cindy M. Haney
Montgomery Cty. Comm Coll.
(215) 641-6565
FAX: (215) 619-7193
CG00511
chaney@admin.mc3.edu

SECTOR REPRESENTATIVES

PUBLIC TWO-YEAR

Gary A. Means
Westmoreland Cty. Comm. Coll.
(412) 925-4061
FAX: (412) 925-1150
CG00553
meansga@wccc.westmoreland.cc.pa.us

PRIVATE

Tracey A. Long
Ursinus College
(610) 409-3600
FAX: (610) 409-3662
CG04084
tlong@acad.ursinus.edu

STATE RELATED

George M. Gerhart
Penn State-Shenango Campus
(412) 983-2845
FAX: (412) 983-2820
gmgl@psu.edu

SSHE

Dana C. Parker
West Chester University
(610) 436-2627
FAX: (610) 436-2574
CG00358
dparker@wcupa.edu

BUSINESS, TRADE & TECHNICAL

William H. Hoyt
Consolidated Sch. of Business
(717) 764-9550
FAX: (717) 764-9469
ibhoyt@hotmail.com

NURSING

Douglas J. Vore
Conemaugh Valley Mem. Hosp.
School of Nursing
(814) 534-9890
FAX: (814) 534-3244
dvore@conemaugh.org

AT-LARGE

Julie A. Salem
Univ. of Pitts. at Johnstown
(814) 269-7037
FAX: (814) 269-7061
CG00462
jasalem+pitt.edu

INSTITUTIONAL SUPPORT SERVICES

Daniel M. Wray
Sallie Mae, Inc.
(814) 696-6775
FAX: (814) 696-8201
dan.wray@sima.com

Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 1998-99

EDITOR: Joan L. Holleran, PASFAA Newsletter Editor
Financial Aid Office
Kutztown University, P.O. Box 730
Kutztown, PA 19530
(610) 683-4031 or CG00806
Fax (610) 683-1380
e-mail: holleran@kutztown.edu

EDITORIAL BOARD

Alisa DeStefano	Elizabeth McCloud	Sally Whiteman
Dana French	Judith Rile	Sherry Youtz
Patty Hladio	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 1999 issue:	articles due July 15
Winter 2000 issue:	articles due November 15
Spring 2000 issue:	articles due February 15
Summer 2000 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 Vali Heist, Financial Aid Office, Alvernia College, 400 Bernardine St., Reading, PA 19607. The 1998-99 membership list is maintained at Alvernia.

2. 1998-99 PASFAA COMMITTEES

Government Relations	Ken Grugel
Membership and Elections	Vali Heist
Professional Standards and Training	Bonnie Lee Behm
Public and Professional Information	Cindy Haney
1999 Conference	Mary Kosin
Financial Aid Training	Leanne Yunetz
Financial Aid Awareness	Peter D'Annibale
Technology	Greg Gearhart
Finance and Development	M. Clarke Paine

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Vali Heist, Alvernia College, for information about 1998-99 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/>
Webmaster, Mary Miller, mmiller3@pheaa.org or PH12038.

LETTER FROM THE PRESIDENT



Dear PASFAA Colleagues:

"Don't go out in the sun without sunscreen." If you listen to the radio, you have probably heard the popular song (if it actually qualifies as a song) that spouts out fortune cookie advice, such as "make sure you take your vitamins." Considering all the effort we put into our jobs, it makes one wonder how someone could make so much money for rambling on the radio. I only hope he is using the profits to repay his student loans.

In our profession, we are increasingly utilizing outside consultants to assist our schools with marketing, financial aid packaging, systems design, task analysis, and student service center development, just to name a few areas. In many cases, consultants provide needed expertise, research tools, or personnel resources to accomplish what individual schools are not capable of doing on their own. Unfortunately, we have all heard stories from our colleagues about consultants providing cookie cutter advice for complex situations. I recall one story of a respected consulting group examining a school's student services. One of the consultant's major observations was that the current student service system was vertical – the Bursar's Office, Registrar's Office and Financial Aid Officer were in the same building wing, one flight apart. Da! I surmise that what we get for our money sometimes is a mirror instead of a window.

My all time favorite expert advice is "Celebrate your successes!" It ranks one peg above "Don't worry, be happy." Actually, none of us really take enough time to celebrate our triumphs. As an organization, sometimes PASFAA doesn't pause in the limelight. This past October, we observed our 30th year in existence. The last issue of the Newsletter contained a recollection compiled by our historian, Lucky Hill, with the help of early members, on the meager beginnings of PASFAA. Because of the early efforts of these PASFAA pioneers, we've become a vibrant professional organization. Over these many years, we developed excellent training programs for our members - Don Raley Summer Institute for Beginner Aid Officers, the Intermediate Aid Officer Summer Institute, our Teleconference, Pre-conference Workshop, and the newer and increasingly successful Spring Training Program. We have an excellent web site home page that improves every month and our Newsletter has become one of the few remaining publications that we actually look forward to reading. Let's not forget the service we provide to non-members such as the High School Counselor Workshops, and the Financial Aid Hotline for students and their parents.

We also need to take pride in the accomplishments of our members. In a matter of five years, PASFAA will have provided two NASFAA Chairs, Bill Irwin and the current Chair-Elect, Rachael Lohman. Add to this list, the many members that serve on EASFAA, NASFAA committees, the College Board and other regional and national organizations.

While we're at it, let's acknowledge the envied relationship PASFAA has enjoyed with PHEAA. Together we provide service to our members, students and the general public. As a PASFAA member and PHEAA employee, Gary Smith exemplifies the cooperation that both organizations have worked hard to achieve. We will certainly miss Gary in our profession and wish him well in his retirement years.

PASFAA has one of the most varied and experienced membership bodies that includes professionals from all types of schools and prominent lenders and vendors who bring a tremendous amount of expertise and financial resources to the association. We've grown from an association of less than one hundred members to nearly seven hundred strong. So let's not hide our light under a bushel basket. Let's bask in the glory of our work. Let's put our best face forward. I guess this advice entitles me to a large consulting fee. I'll send my bill in the mail.

In closing, let me wish you a wonderful summer. Remember if you go to the beach, for everyone's sake, please cover yourself up.

Sincerely,



Bill Burke
PASFAA President

Call for Nominations

Submitted by
Vali G. Heist
Membership and Elections Chair

Nomination forms were recently mailed to all members of the Association for positions which, according to the Association by-laws, are scheduled to be filled via election at the annual conference October 3-6, 1999 at the Penn Stater Conference Center. Consider how you may want to serve the association and allow your name to be placed into nomination or nominate a colleague who has agreed to serve the association. Positions available for 1999-2000 and their descriptions are as follows:

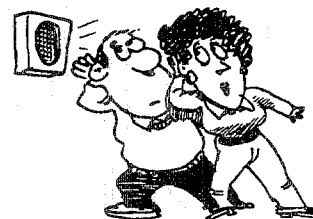
President-Elect

The President-Elect shall assist the President and in all ways prepare for the Presidency. The President-Elect shall serve as Chairperson of the Professional Standards and Training Committee and shall nominate:

- A. an active member to serve as Annual Conference Chairperson
- B. an active member to serve as Finance and Development Chairperson
- C. an active member to serve as Chairperson of the Training Committee

President

The President shall preside at all meetings of the Executive Council and of the Association, and perform such other duties as pertain to the office of President; shall be a member, ex officio, of all committees; and shall submit an annual report to the Association.



Past-President

The Immediate Past-President shall provide such assistance to the President as appropriate and shall serve as the Chairperson of the Membership and Elections Committee. In the absence or disability of the President, the immediate Past-President shall have all the powers and shall perform all of the duties of the President.

Vice President (one year term)

The Vice President shall serve as Chairperson of the Government Relations Committee and with the assistance of that committee, keep council and the membership informed on State and Federal issues.

Sector Representatives

These representatives are nominated and elected by their constituencies. They represent their sector on council and serve as a member of the Professional Standards and Training Committee (mainly responsible for the High School Workshop series.)

The following Sector positions will be available:

Public Two-Year
Private (credit hour/term based)
State-Related

Business, Trade & Technical
Institutional Support Services

SSHE
Nursing

An Opportunity You Can't Pass Up! Volunteer for a PASFAA Committee

Submitted by
Bonnie Lee Behm
President-Elect

Included in this issue of the Newsletter is the PASFAA Volunteer Form for the 1999-2000 academic year. Here is your chance to become involved in one or more activities of interest to you. What a great opportunity to share your talents, expand your resume, meet some new friends and even share in some fun.

Volunteer opportunities exist whether you enjoying writing or editing, working with budgets, planning conference activities, training or sharing your knowledge of technology. Check out the brief committee descriptions on the back of the form for more information. A contact person for each committee is also listed. Don't hesitate to contact the individual listed; they will be more than happy to share their experiences.

Here is your chance to make a difference in PASFAA. Get involved and volunteer your time and talents with your colleagues.



Mentor Program Moving Along

Submitted by
Tracey Long
Mentoring Coordinator



By this time, I hope all of you involved in PASFAA's Mentoring Program have had contact with your partner. We are looking for feedback on the program—good, bad, changes you would like to see, etc. Please provide an update to Doug Vore (dvore@conemaugh.org), Julie Salem (jasalem+@pitt.edu), or me by July. If you are unsure whom you should report to, please get in touch with me. My e-mail is: tlong@acad.ursinus.edu and my phone number is (610) 409-3600. We look forward to hearing from all of you about your experiences in the YMCA. Thank you!

The mentor/mentoree pairs are as follows:

Suzanne Sparrow, Ursinus College / Diane Fegely, Kutztown Univ.
Tracey Long, Ursinus College / Melissa Breittkreutz, Eastern College
Bonnie Behm, Villanova Univ. / Kathryn Gaffney-Golden, Westminster Theological Sem.
Sally Ann McCrea, Harrisburg Area Comm. Coll. / Jennifer Liedtka, Millersville Univ.
Nancy Harvey, PNC & George Walter, Villanova Univ. / Bob Crawford, Norwest
Vali Heist, Alvernia College / Mary Ellen Duffy, Albright College
Valerie Carles, Juniata College / Charles Gunby, Hiram G. Andrews Center
MaryKay McCaughan, Villanova Univ. / Kathy Pesta, Penn State - Wilkes Barre
Bill Burke, Univ. of Scranton / Michael Herschok, PHEAA
Lisa Cooper, Phila. Coll. of Textiles and Science / Rebecca Good, Curtis Inst. of Music
Joan Holleran, Kutztown Univ. / Christine Saadi, Allentown Business School
Andy Rahimi, Robert Morris Coll. / Jennifer Babin, Inst. for Shipboard Ed.-Sem. at Sea
Ken Grugel, Clarion Univ. / Julianne Louttit, Butler County Comm. College
Janet McLaughlin, LaRoche College / Maria Maltese, Carnegie Mellon
Cindy Farrell, Thiel College / Sheila Richter, Mercyhurst College
Janet Weiss, PHEAA / Kendra Engle, Millersville Univ.
Georgia Prell, East Stroudsburg Univ. / Mary Kosin, Luzerne Cty. Comm. College
Wendy Dunlap, Slippery Rock Univ. / Charmaine Patterson, Univ. of Pittsburgh
Rachael Lohman, Wilkes College / Lydia Elko, King's College
Karen Pratz, Waynesburg College / Nancy Sninsky, Washington & Jefferson College
Julie Salem, Univ of Pitt - Johnstown / Valerie Mockus, Saint Francis College
Bob Thorn, California Univ. / Sheree Fetcho, Waynesburg College
Jane Brady, Penn State - Erie / Julie Keep, Erie Business Center
Milosh Mamula, Univ. of Pitt - Titusville / Julie Hofmann, Mercyhurst College
Cate McIntyre, PHEAA / Lori Williams, Cedar Crest College
Linda Brittain, Harrisburg Area Comm. Coll. / Sherry Youtz, Thompson Institute



Some of the mentor/mentoree pairs gather at Philadelphia Spring Training

PHEAA Appoints Regional Managers

Submitted by
Cate McIntyre
PHEAA Regional Manager, East
Mary Miller
PHEAA Regional Manager, West

PHEAA's success has been based on its strong partnership with the educational community. This close relationship with postsecondary school professionals has produced the foundation for a network that delivers affordable financial aid to students throughout the Commonwealth of Pennsylvania and the nation.

To better serve the financial aid community, the Agency has recently established the Educational Services Group (ESG). This group serves as the single point of contact for postsecondary educational institutions in matters relating to PHEAA products and services. ESG works closely with schools to ensure that the Agency remains highly responsive while improving both current and future products and services. The Educational Finance Associates have extensive knowledge of various aspects of the Agency, whereas the Regional Managers have the background and working knowledge of financial aid administration at a postsecondary educational institution.



(l to r) Cate and Mary

PHEAA consolidated the School Services and Academic Services Group to form ESG. By merging these two operations into a single integrated unit, the Agency has been able to maximize its resources while enhancing its customer service, client relations and product development activities. ESG reports to Vince Racculia, Vice President for Special Services.

The unique programs and systems, developed by PHEAA and provided to schools for the delivery of financial aid, are saving postsecondary institutions nearly \$24 million a year in administrative costs.

Mary Miller, a twenty-one year veteran of the financial aid profession and the former Director of Financial Aid at Slippery Rock University of Pennsylvania, was appointed Regional Manager - West in October 1998. Cate McIntyre joined ESG in February 1999 as the Regional Manager - East. Cate had served ten years as the Director of Financial Aid at Allentown College of St. Francis de Sales.

Both Mary and Cate are looking forward to working with postsecondary institutions within their respective regions. You may contact them as follows:

Mary Miller
175 College Lodge Road
Indiana, PA 15701
Phone: (724) 357-5854
Fax: (724) 357-5849
E-mail: mmiller3@pheaa.org

Cate McIntyre
4517 Cheryl Drive
Bethlehem, PA 18017
Phone: (610) 807-3312
Fax: (610) 807-3313
E-mail: cmcintyr@pheaa.org

Pennsylvania Financial Aid Training Program

Submitted by
Sally Ann McCrea
Training Committee Chair

Teleconference & Spring Training Wrap-Up the Year



Teleconference panel: (l to r) Vali Heist, Anna Griswold, Don Shade, Rachael Lohman, Scott Miller, Rick Irvin, Bob Shedden.

Spring has sprung and with the new flowers the Training Program has kept on blooming! The annual March Teleconference, co-sponsored by PHEAA and PASFAA, was broadcast live from the WITF Studios in Harrisburg on March 12, 1999 with an estimated 800 viewers from nine states, Washington D.C. and Puerto Rico. The content included information on Reauthorization and MPN with a Federal Update from PHEAA's Scott Miller. Other panelists included Rachael Lohman, Bob Shedden, Rick Irvin, Don Shade, Anna Griswold and Moderator, Vali Heist. Vince Racculia, Judy Rile, Joetta Bradica and Jack Pergolin served as the subcommittee for the teleconference. A number of aid

professionals from around the state also participated through pre-taped video clips. The training committee is indebted to these fine professionals for volunteering their time and expertise to the success of this presentation.

Opening Day for the third annual Spring Training Event was April 8 in Pittsburgh with the Philadelphia site batting clean-up on April 22. Over 300 participants at both sites enjoyed sessions on the MPN, Technology, Community Service, Power Point and Reauthorization. PELA again offered an update on their game plan and the big hitters, Mary Beth Kelly and Rick Irvin, presented updates on State Grants, EAP, regulatory and policy changes after lunch. Morning Coaches for this event included Bob Shedden, Melissa Kunes, Vince Racculia, Chris Zuzack, Dan Wray, Joyce Lattig, Heidi Hunter, Pat McBreen, Kimber Decker, Bob Crawford, and Logan Harrell. The MVP goes to Rachael



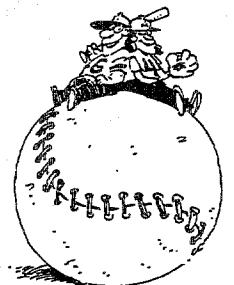
Teleconference subcommittee: (l to r) Vince Racculia, Judy Rile, Jack Pergolin, Joetta Bradica, Kerry Paoletta.



Some of the PELA lenders at Spring Training.

Lohman who rounded out the line-up with a Grand Slam both afternoons with sessions on Withdrawals and Recalculations. She left us with several issues to think about.

Our hats are tipped to the General Managers for this event, Ragan Watson and Karen Bloom, who worked so hard in the off season with hotel scheduling and the team line-ups! And, finally, we offer our congratulations to our baseball ticket winners: in Pittsburgh - Gary Means, Westmoreland County Community College; and in Philadelphia - Michele Seyfert, Randy





Trainees at the Pittsburgh site.

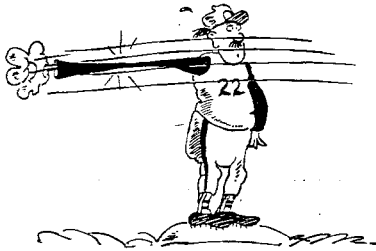
Rick Beauty Academy.

Registration materials should be on your desks for the Don Raley Institute (June 14-18) and the Intermediate Institute (June 16-18). Both programs will be held at Dickinson College in Carlisle. Can't find your announcements? Registration can also be done on-line at PHEAA's web site, www.pheaa.org.

As the training year comes to an end, we say 'goodbye' to some very special people who have worked very hard to bring you Training Program events that are meaningful and enjoyable. Leaving the committee in May are: Henry Chance, Brandi Darr, Bob Latta, Sally Ann McCrea, Kerry Paoletta, Jack Pergolin and Vince Racculia. Our sincerest thanks and appreciation go to these committee members who have donated their time and expertise into preparations for training programs.



Chris Zuzack emphasizes a point during her session.



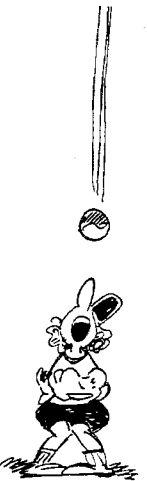
But with endings come new beginnings, and the committee is happy to announce its new line-up. Serving as chair of the 1999-2000 committee will be Leanne Yunetz with Ragan Watson serving as co-chair. Other committee members include: Karen Bloom, Joetta Bradica, Bonnie Behm, Valeria Carles, Randy Harmon, Mike Kelleher, Lisa Kendi, Julianne Louttit, Judy Rile, Ron Shunk, Betsy Stiles,

and Sherry Youtz.



(l to r) Rachael, Valli and Cate catch up before the "first pitch."

Finally, we would be remiss not to thank Diana Sheehan and Tina Reinoehl from PHEAA who provide so much support to this committee. We are certainly grateful for their time and commitment. Our appreciation also goes to our many sponsors who provide us with financial support and the resources to keep our training fees as low as possible. Special acknowledgement goes this year to AMS Education Loan Trust, BankBoston, Educaid at First Union, Education First, Fleet, Key Education Resources, Mellon, National City Bank, Nellie Mae, PHEAA, PNC Education Loan Center, Sallie Mae, and USA Group.



A new training season is just around the corner! While you enjoy the sunny days of summer and whatever peace and quiet settles over your offices before our students once again fill our campuses in the fall, your training committee will be hard at work planning next year's calendar and making arrangements for even more enjoyable and meaningful training programs. Watch for your next PASFAA newsletter and the Training Calendar for 1999-2000! Have a great summer!



Chatting between "innings."

Working with Adult Learners

Submitted by
Judith Rile
Editorial Board



Adult learners, or non-traditional students, are making up a larger portion of our student body. Four year institutions are adding new majors to their evening division, starting accelerated degree programs or developing graduate programs. Community colleges are developing retraining programs, and schools offering technical training are expanding at a phenomenal rate. More and more adults are returning to school for a variety of reasons. Whatever the motivating force, adult learners have special needs that must be recognized and addressed to help them achieve their educational goals.

Adults return to school for any number of reasons. For some, getting the degree will mean a better job or the opportunity for job advancement. Many decide to go back to college so they can switch career fields altogether. For those whose education was interrupted by family or the necessity to work, earning the degree is a goal they may have tabled for a number of years.

Adults consider various factors as they look to return to school. They seek a program with flexibility in course selection and class scheduling. They look for a program that offers classes at convenient times and in a location that is easy for them to reach. Some want classes near their workplace in early evening hours; others prefer to be closer to home and take a class on the weekend. Adults want a program that uses current technology and instructors who can relate the subject matter to real life work experiences. They seek a safe and comfortable environment

where they can learn.

The institution needs to recognize the different needs of adult learners, and deliver a program that meets those needs and provides the services required for a successful learning experience. Instructors need to be aware that adult learners can be anxious and a little nervous about being back in the classroom. They need to acknowledge that study skills may be a little rusty and writing skills are geared towards business writing rather than academic writing. Instructors also need to recognize that adult learners also have family members and colleagues making demands on them; time in class must be well-spent, and outside assignments must have meaning and purpose. Adults come to the classroom with a great deal of practical knowledge and experience. The successful instructor will recognize that experience and be able to relate coursework with that experience and knowledge.

Financial aid officers need to be aware that adult learners have different needs in paying for college, and they look at college costs differently. Loan proceeds are used for child care expenses. Employer reimbursements may not be given to the student until the course is completed, so the student needs to "front" the tuition cost. Sometimes the tuition benefit expires but the student has not yet finished the program. For some students, the loan proceeds may be the only source of income while they are in school.

Adult students operate on a much shorter time table than traditional students. While the idea of returning to finish the degree may have been in the plans for many years, the decision to apply and enroll is usually made in a very short time period. There is an expectation that admissions acceptance and financial aid processing takes place immediately. Adult learners can become very frustrated when they are told that the FAFSA is simply the application for financial aid, and that a separate form (application and Promissory Note) must be completed before a loan can be processed. Verification is looked at as another roadblock which slows down the funding. The mere structure of accelerated degree programs and the different loan periods are also confusing to adult learners, who think in time periods of "classes" rather than "semesters" or "terms".



To help the adult learner achieve their goals, the institution needs to be sensitive to the needs of adult learners. To help adult learners navigate the financial aid maze and lessen their financial concerns, the financial aid office can do the following:

- Provide information sessions on a regular basis for currently enrolled adult students to address issues specific to that population, such as debt management, alternative funding sources, employer reimbursement or sponsorship and forms completion. These sessions can be held on weekends, during open house programs or before or after class sessions.
- Be available to students when they are on campus to answer questions about application processing, loan disbursement procedures and other policies (this may mean having evening office hours or being open on some weekends).
- Create an easy reference of all funding sources available to adult students, including deadline dates, required forms, and a contact person. Let them know your processing timeline.
- Provide a streamlined process for submitting all paperwork - loan applications, verification forms, enrollment, tuition benefits. It is frustrating to be asked for a different form every few days.

The number of adult learners we see on our campuses will increase. We need to recognize this group and be willing to adapt our policies and procedures to meet their specific needs. Any efforts put forth now to help adult learners will pay dividends later as this population continues to grow on our campuses.

Joetta Bradica, Penn State-Berks/Lehigh Valley College, also contributed to this article.

PASFAA Brochure Completed

Submitted by
Vali Heist
Membership &
Elections Chair

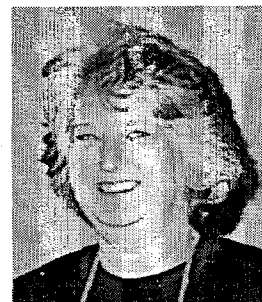


The Membership and Elections Committee recently completed work on the new PASFAA brochure. A copy of that brochure is included inside this newsletter. Council felt that the association needed some form of literature in order to "advertise" to state and federal legislators and prospective members. The brochure explains who we are, what we do and how to apply for membership. A supply of these brochures was provided to the President, President-Elect and the Vice President for use in association business. Council members have also been encouraged to use these brochures to advertise our association to outside groups. If you have any ideas on how this brochure can serve our association, please contact Vali G. Heist, Membership and Elections Chair, at heistva@alvernia.edu. Thank you!

Rachael Lohman Chosen NASFAA Chair-Elect

Submitted by
Bill Burke
PASFAA President

Rachael Lohman, Director of Financial at Wilkes University, has been elected NASFAA Chair-Elect. Rachael is an active member of PASFAA, EASFAA and NASFAA. She served PASFAA as Annual Conference Committee Chair - 1987, Treasurer - 1985 through 1988, and President-Elect, President, and Past President - 1988 through 1991. Rachael also served as EASFAA President-Elect, President and Past President from 1993 through 1996. Her contributions to NASFAA include serving on the Finance Committee, Board of Directors, Commission Director and the 1999 National Conference Chair. Throughout all of this period of leadership service, she has continually been involved in training and grass roots programs and is an active member of the Northeast Pennsylvania Independent Colleges (NEPIC) Financial Aid group. Please join me in flooding Rachael with congratulatory messages of support to: rachael@colonel.csc.wilkes.edu or PHEAA CG00177.



NASFAA Conference Approaches

Submitted by
Mary Miller
NASFAA Conference Committee



Part of the theme of this year's NASFAA Conference, "...A Wealth of Information" is certainly represented through the diverse sessions being offered. There are four pre-conference workshops being offered on the following:

- National Public Policy Issues: Effect on Graduate/Professional Institutional Policies and Practices
- Technology Oasis: Using Internet Technology to Manage Information
- Saving Fairness Access Choice Equity - The Dynamic Forces which Influence the Traditional Values of Financial Aid
- Strategic Enrollment Management- The Next Step

From July 12 through July 15, you will have the opportunity to think "out of the box" through such sessions as "The 24 Hour Financial Aid Office", "Going to School - Anytime, Anywhere", and "The VIP (Virtual Immediate Processing) Treatment". Reauthorization topics will play a key role in this year's Conference. Sessions, such as "Title IV Legal Issues Under the Newly Reauthorized Higher Education Amendments", "Need Analysis - An Operational Changes Overview", "Reauthorizing Graduate Studies", and "Refunds! Out With the Old, In With the New", will provide us guidance to implement these changes. Consumer information including a review of the Family Educational Rights and Privacy Act, Consumer Information Requirements and Benefits from the Taxpayer Relief Act will be presented as interest sessions.

"What I Want, When I Want It", "It Ain't That Kind of Party", and "Can You Handle the Truth?" - We will let you use your imagination for the content of these sessions!

The Department of Education will also offer a number of interest sessions. Some of the topics to be presented by Department officials include Electronic Loan Counseling, The New IPEDS Data Collection Requirements, Update on Negotiated Rulemaking, Distance Learning and the 2000-2001 Delivery System. Monday afternoon will also include a Department of Education Student Aid Update.

NASFAA will once again be sponsoring a humanitarian project to benefit the local community. The project will be a book drive. Books donated by conference attendees will be donated to the Andre Agassi Boys and Girls Club. The Andre Agassi Boys and Girls Club provides an after school program for elementary and junior high school students. The children are from low-income, minority and single parent families. Attendees may bring books with them to the conference that they would like to donate. If you don't want to bring your books with you, we have made arrangements for Border's Books to have books available for sale on site.

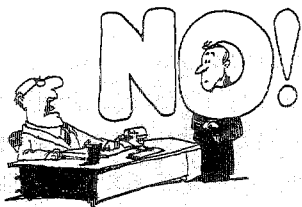
In addition to the vast array of interest sessions, conference attendees will have the opportunity to experience notable and outstanding talent at the Opening Session and Keynote Address, Tuesday's luncheon and Thursday's Breakfast and Closing Session. The keynote speaker is poet, author and civil rights activist, Maya Angelou and the closing breakfast speaker is former Apollo 11 flight director, Gene Kranz. The luncheon on Tuesday will feature performances of excerpts from original plays written by UNLV theater students that will also be performed for the Edinburgh Festival in Scotland.

"NASFAA and You... A Winning Combination!"
Visit NASFAA's web site at: <http://www.nasfaa.org>

Submitted by
Patty Hladio
Editorial Board

"You Can Choose Your Friends, But You Can't Choose..."

Steps for Dealing with Difficult People



You probably recall this old adage and completed the phrase with the word "family". But isn't the same true for your co-workers and even the students and parents that you deal with? If you're lucky, you work in an office comprised of people who get along and believe in teamwork. But even if that is the case, you can probably name at least one person you deal with on a regular basis who makes you think of fingernails scraping against a chalkboard. It may be someone in another department on campus or even a student. We all have to deal with difficult people; here are some techniques reprinted from Wellspring Media's website (www.wellmedia.com/news/week60/dpeople.html) that might make dealing with them a little easier:

1. **Don't take their behavior or words personally.** Chances are, they act the way they do with everyone. Taking their "slings and arrows" to heart only raises your defenses and can escalate a situation. Distance yourself from it by remembering that you're not the only one that thinks they're a (fill in the blank).
2. **Accept that you're helpless to change them.** That in itself will provide some relief.
3. **Speak up... carefully.** It's tempting to explode when someone is unloading on you, but hold your temper. Once you've identified what bothered you about the attack, address the values you feel were violated. Having the courage of your convictions will allow you to rise above the personal offense and handle the situation with more clarity and confidence.
4. **Find other ways to blow off the emotional steam.** If someone makes you want to scream - maybe you should. Allow yourself to get the anger out - privately - then let it go. Write the person a letter expressing all your rage, then burn or shred it. Pound a pillow (or yell into it). The point is to allow yourself a harmless outlet for the frustration.
5. **Define your boundaries.** Clearly, let the person know exactly what you will and will not tolerate and why. If they know your limits, they may not be as likely to test them.
6. **Mix it up.** If certain situations always seem to trigger the same annoying responses, change the environment. Have the meeting over lunch instead of in the boardroom. Drop by their office, rather than relying on a memo. Anything that can shake them out of their habitual patterns may result in a more pleasant response.
7. **Kill them with kindness.** The minute you react defensively, their aggression/ annoyance level only increases. Absorb what they dish out (without letting it affect you) and you'll disarm them.
8. **Show them you understand.** Let them know they've been heard: summarize what they've said and repeat it back; ask questions for clarification or giving meaningful looks (or sounds if you're on the phone) to let them know you're listening. Most of the time, that's all a difficult person wants - the sense that they've been heard and understood.

By the way, if your co-workers are great, but it's the students and parents that are making your life difficult, you may want to read the article on The Financial Aid Information Page (www.finaid.org) entitled Guide to Dealing with Unhappy Students and Upset Parents!



PASFAA/PASSCAC Partnership Continues

Submitted by
Bonnie Lee Behm
President-Elect

Since last year, PASFAA has been working closely with PASSCAC (PA Association of Secondary Schools and Admission Counselors) on projects that serve to increase awareness of financial aid to citizens of the Commonwealth. This spring our membership has been involved in three projects to "get the word out" about financial aid. Each of the initiatives is described below.

"Avenues to Success" was created by Pat Rambo, President, and Fran Cubberly, Past-President of PASSCAC, to heighten the awareness of middle school families about careers, the changing workforce and postsecondary education opportunities. Community leaders, educators, PHEAA, the College Board and PASFAA were involved in the planning and implementation of this program. So far, two sessions have been offered with plans for a third. Panelist presented topics on the college process, financial aid programs, and career opportunities and also provided the attendees with plenty of handouts for review at their leisure. PASFAA members involved in the program included Tracey Long, Mary Kay McCaughan, Martha McGinnis Reilly and Bonnie Lee Behm.

Financial Planning Workshop for the Prepaid Legal Fund of Local 57 - While not exactly a PASFAA/PASSCAC initiative, one of our dear friends from PASSCAC called to ask for assistance from the financial aid community to present a program on financial assistance. On May 1, 1999, I had represented our organization as a part of a panel presentation that included a wide variety of financial topics. The audience had a chance to hear how to strengthen their own and their children's future. They also had the chance to meet one-to-one with a counselor or financial advisor on a subject matter of importance to them. Although this was the first time Local 57 offered the program, they believe these types of programs will be expanded and offered on a more regular basis.

Main Line College Fair - On May 5, 1999, PASFAA once again teamed up with PASSCAC to provide important financial aid information to students and families attending the Main Line College Fair. Over 200 colleges and approximately 2,500 people took part in this annual event. PASSCAC provided the table and PASFAA provided the experts to help the families with their questions and concerns regarding financial assistance. Representing PASFAA at the Fair was Michael Colahan, David Hoy and Michael Wiesniewski.

THANK YOU to all the members who so graciously volunteered their time and talents to "get the word out."



Professional Standards & Training... The Work Continues

*Submitted by
Bonnie Behm
President-Elect*

Since the last issue of the Newsletter, PS&T has met twice and logged countless e-mails, phone calls and hours working on a variety of projects. Here is a recap of a few of the major programs:

High School Counselor Workshops

Plans are well on their way for the 1999 High School Counselor Workshop Series. This year 39 sites across the state will serve as hosts to the Fall Workshop Series. High School Counselors have already been notified to "save the date" with additional details to follow in the early fall. All workshops will take place November 3-19, 1999. Specific dates and locations for this year's series can be found at the PASFAA website. This program offers a tremendous opportunity for the membership to become involved serving as presenters or site registrars. More specific details and volunteer sign-up forms will be mailed to the membership during the summer. Look for the volunteer forms in the mail and consider signing up to serve as either a presenter or registrar.

Membership Assessment Survey

This year approximately 35% of the membership responded to the 1999 PASFAA Membership Assessment Survey mailed out in April 1999. The results of the survey are shared with the Technology Committee, the Training Committee and the Conference Committee for use in planning 1999-2000 PASFAA activities. Thanks to all who responded to our survey! Your input will serve as our foundation for future programming and planning.

Membership Recognition

Two programs are in the works to recognize members of our profession. The first program, the Retirement Recognition Program, is designed to show our respect and recognition for those retiring members who so faithfully served our profession for approximately 25 years. The second program, the Emerging Leader Award, is designed to recognize and encourage our newer members who show potential for leadership by their early volunteer efforts. Both programs are under review by Executive Council and additional information will be shared with the membership via the Newsletter once final approval is received.



Policy and Procedures Manual

It has been two years since the initial P&P Manual was presented to the membership. This year PS&T has taken on the charge to review and update the manual to make sure that all policies and related documents are current. Council and Committee chairs have been sent materials for review. The first revision of the manual is to be completed by the Conference.

Sector Restructuring

Throughout this year at various forums across the state, sector representatives have been challenging the membership to talk about our current sector representation. While no formal stance is being taken, PS&T is using the feedback from these forums to see what the membership feels about our current association structure. Once we hear from the various constituent members across the state, PS&T will review the information and make a recommendation to Council whether we need to continue to review our association governance and structure or cease further investigation of this idea.

These are just a few of the various issues on the table for PS&T. Thank you for your support of our activities whether it is completing a survey, volunteering for the High School Counselor Workshops or participating in one of the many discussions about our association structure. Your input is valued and needed.

Government Relations

*Submitted by
Ken Grugel
Government Relations Chair*



The Government Relations committee urges financial aid administrators to keep monitoring progress in Washington relating to the proposed \$400 Pell increase for 2000-01. The House approved a non-binding resolution on May 4 supporting a \$400 increase to Pell and additional funding increases for campus-based programs. The Senate may consider a similar, but less detailed, resolution. Please contact your U.S. Representatives and Senators to support this most worthwhile higher education funding resolution.

The following Council Minutes have been abbreviated due to space constraints. The complete minutes are available from the PASFAA Secretary.

PASFAA Executive Council February 1, 1999 PHEAA, Harrisburg, PA

Submitted by
Cindy Haney
PASFAA Secretary

Council Members Present: Bill Burke, Vali Heist, Dana Parker, Gary Means, George Gerhart, Bonnie Behm, Michael Bertonaschi, Ron Dawson, Tracey Long, Julie Salem, Cindy Haney

Council Members Absent: Bill Hoyt, Doug Vore, Dan Wray

Invited Guests: Peter D'Annibale, Karen Pratz

- I. Call to Order – Bill Burke
 - A. The meeting was called to order at 9:05 a.m., Feb. 1, 1999.
- II. Secretary's Report – Cindy Haney
 - A. Dana Parker made a motion to approve the minutes from December, Gary Means seconded. Vote taken, minutes approved.
- III. Recording of Interim Council Votes
 - A. The council held an electronic vote for three additional members for the Financial Aid Awareness committee. All three members, Patsy Hutchins - Haverford College, Charmain Patterson – University of Pittsburgh, Maria Maltese – Carnegie Mellon University were approved with 12 affirmative votes.
 - B. The council held an electronic vote to approve a vice-chair for Training committee. Leanne Yunetz, University of Pittsburgh at Johnstown, was approved with 12 affirmative votes.
 - C. Council approved a motion by 12 affirmative votes that PASFAA will send a member to a joint EASFAA and MASFAA program on graduate issues. EASFAA will provide \$100 towards the PASFAA member's travel expenses.
- IV. Committee Reports
 - A. Conference 1998 Final Report (Not complete) – Bill Burke for Michael Burke
 1. Bill Burke has signed contracts for the 2001 and 2003 conference sites at Seven Springs.
 2. Mike Bertonaschi will give Bill Burke the contract with Beemer and Associates, conference consultants.
 - B. Conference 1999 – Bill Burke for Mary Kosin
 1. An early registration will be set up for vendors and sponsors. A separate registration form will also be developed for this group to clarify who receives comps.
 2. The next conference committee meetings will be held on February 21-22 at the Penn Stater.
 - C. Financial Aid Awareness/Hotline Update – Peter D'Annibale
 1. The committee is planning a PASFAA scholarship. Peter is gathering data from other state associations on how they organize their association scholarships.
 2. The financial aid hotline was held during the week of Jan. 25, 1999.
 3. Peter gave a report concerning number of calls, cost of the hotline, and cost per call.

a. 1993	2778 calls	\$30,000	\$10.70/call
b. 1994	1621 calls	\$30,000	\$18.50/call
c. 1995	1036 calls	\$14,000	\$13.50/call
d. 1996	815 calls	\$27,609	\$33.80/call
e. 1997	NO HOTLINE THIS YEAR		
f. 1998	595 calls	\$21,654	\$36.39/call
g. 1999	692 calls	\$ 7,500	\$10.84/call
 4. Karen Pratz suggested the committee look at targeting non-traditional students.
 5. Peter D'Annibale reported that most of the contacts came from the newspaper articles.
 6. Bill Burke suggested that the committee start planning for the hotline in March for next year.

7. Bill Burke asked the Financial Aid Awareness committee to bring forth a recommendation on whether a separate committee should exist for the hotline.
 8. Vali Heist noted that the committee should continue the relationship with PASCACC and other associations.
 9. Bill gave Peter D'Annibale the following charges for the committee: future of the committee, recommendation for the hotline, and the PASFAA scholarship.
 10. Bill Burke reported that the Delaware County newspaper printed an article on the Delaware County Financial Aid program in response to a prior article, "Grabbing a Piece of the Pie".
- D. Finance and Development – Karen Pratz
1. Karen reported sponsorship levels: Platinum - \$8,000 +, Gold - \$6,000-\$7,999, Silver - \$4,000 - \$5,999, Bronze - \$2,000 - \$3,999
 2. Ron Dawson made a motion to maintain status quo with bonding and check signing issues and adding the president to the bonding. Vali seconded motion. Vote taken, motion approved.
 3. PELA was going to determine what they wanted done with their sponsorship money. The committee is going to review this letter and bring forth recommendations to council.
 4. Karen will notify Mary Kosin about concerns vendors and sponsors had concerning the conference such as set-up and break down times and communication to new vendors about routines at the conference.
 5. Mary Miller wants to know how the sponsors want us to link to their web pages.
 6. Karen reported sponsors would like to be recognized for sponsorship level and not specific dollar amounts. Karen will notify Mary Kosin about this issue.
 7. Karen distributed the investment policy. Ron Dawson made a motion to accept the PASFAA Investment Policy. George Gerhart seconded the motion. Vote taken and motion approved.
 8. The next meeting of Finance and Development will be February 26, 1999.
- E. Training – Bonnie Behm for Sally Ann McCrea
1. 937 people attended the high school counselors workshop
 2. 19 people attended the fundamentals workshop
 3. 82 people attended the technology workshop. Evaluations showed that participants would like to see training on advanced Access and Excel.
 4. Business, Trade and Technical finished on Dec.10, 1998. 152 people pre-registered for these workshops.
 5. Spring Training is scheduled for April 8, 1999 at Sheraton Station Square, Pittsburgh and April 22, 1999 at the Adams Mark in Philadelphia.
 6. Leanne Yunetz will serve as the committee chair in May when Sally Ann McCrea's appointment is up.
 7. Bonnie Behm will check with Sally Ann McCrea about volunteers for new training committee.
 8. The committee's next meeting will be held on February 19, 1999.
- F. Technology
1. Julie Salem will send a list of volunteers for the technology committee to Greg Gearhart. Bob Thorne had to resign as chair. Greg Gearhart has agreed to serve as chair. Bill Burke made a motion to make Greg Gearhart chair of the committee. Vali Heist seconded the motion. Vote taken, motion approved.
- G. Membership and Elections – Vali Heist
1. Vali has distributed a listing of sector members for each sector representative and printed labels for those sector reps that requested them.
 2. Vali Heist updated by-laws in the PASFAA directory and has sent the directory to Christine Zuzack who will deliver to the printer. Vali ordered 800 directories.
 3. Vali is still working on the PASFAA brochure and getting feedback from her committee members. Vali will distributed a report on membership statistics. As of January 25, 1999, PASFAA has 636 members.
- H. Professional Standards and Training – Bonnie Behm
1. Tracey Long is still matching up mentors with mentorees. She has sent letters to these

participants along with an enrollment agreement.

2. Bill Burke noted that he and Mr. Hershock would be mentors to each other.
 3. The committee also discussed a member recognition program/retirement program. The council was looking at recognizing those members who served 25 years in financial aid. Bonnie will present a formal proposal to council at the next meeting.
 4. PS&T will be reviewing the Policy and Procedures manual to update information. The training committee will need the survey results by May. Dan Wray will work on this project.
- I. High School Counselor Workshops – Bonnie Behm
1. The committee looked at the participant evaluations of the workshops. The evaluations showed they would like more details on professional judgement, separation/divorce, and special conditions. Participants who saw the PowerPoint presentations thought it was very good.
 2. Regional directors who will be coordinating the workshops will be meeting February 18, 1999.
- J. Public and Professional Information – Cindy Haney
1. Cindy reminded council members about the assignments for the Newsletter.
 2. Joan Holleran also needed items for the bulletin board section of the newsletter.
- K. Government Relations – Michael Bertonaschi
1. Mike made a motion to accept the following members to the Government Relations committee: Ken Grugel – Clarion University of PA, Wendy Dunlap – Slippery Rock University, David Smedley – Valley Forge Military College, Ellen McGuire – University of Scranton, Linda Romanak – Dauphin Deposit Bank & Trust, Joyce Lattig – PHEAA. Vali Heist seconded motion. Vote taken and motion approved.
 2. Mike spoke to Joyce Lattig about the SciTech program and if she has information regarding this program.
 3. Mike sent a message to Don Shade about the history of OVR and PASFAA. John Patterson had been the person PASFAA worked with to get the OVR agreement. Bill Burke suggested Mike and his committee meet with a representative from OVR at their next meeting.
 4. Mike has also been talking with Scott Miller concerning reauthorization issues. Team 1 and Team 2 met last week to discuss Negotiated Rulemaking focusing on allocation of campus-based processes, loan issues, and work-study community service issues. Team 3 and 4 will focus on refunds and campus security act.
- V. Treasurer's Report – Ron Dawson
1. Ron distributed copies of the treasurer's report to council. Tracey Long made a motion to accept the report. Bonnie Behm seconded the motion. Vote taken and motion approved.
 2. Ron indicated that PASFAA's accounts have been making up for the previous loss.
- VI. Updates
- A. EASFAA – Vali Heist
1. Vali indicated unofficially that the EASFAA conference will be at the Hyatt in Puerto Rico.
 2. Vali noted that details about the conference will be discussed at the next EASFAA meeting on February 28-March 2, 1999 in Newport, RI. Vali will provide these details to Joan Holleran to publish in the PASFAA newsletter.
- B. Sector Reports
1. Private Sector – Tracey Long
 - a. Joe Kern from the Dept. of Education will tentatively be a presenter at the East Private Sector meeting on April 21, 1999 at La Salle University. Topics at this meeting will include case management, quality assurance, Pell processing. Cate McIntyre, PHEAA regional representative for the East, will talk about her new position with PHEAA.
 - b. The West Private Sector meeting is tentatively scheduled for Robert Morris College on April 7, 1999. Janet Lawson – Robert Morris will facilitate this meeting. Tracey is working on setting up speakers for this meeting.
 2. State-Related – George Gerhart
 - a. George contacted PHEAA and received a list of schools that would be considered a part of his sector
 - b. George wrote letters to five directors of financial aid who were not members of PASFAA

inviting them to join and to encourage their professional staff members to join also.

C. PELA Update – Bill Burke for Dan Wray

1. Bill distributed a PELA report from Dan Wray.
2. PELA last met at the PNC Bank in Philadelphia on January 7, 1999.
3. Bob Shedden, PHEAA, presented information on the Master Promissory Note.
4. The group discussed ways to improve the PASFAA Conference in regards to the vendors and sponsors
5. PELA will be again conducting a session at Spring Training.
6. A membership drive will be conducted this year to focus especially on some of the larger volume FFELP participants who are not currently PELA members.

D. PHEAA Advisory Committees – Bill Burke, Bonnie Behm, Vali Heist

1. Michael Hershock spoke to the group concerning the Voluntary Flexible Agreements.

E. PASSCAC – Vali Heist and Bill Burke

1. Bonnie Behm reported that on January 5, 1999, PASFAA and PASCAAC held a college fair at Delaware County Community College with about 300 families attending.

VII. Old Business

A. Historian

1. Lucky Hill is writing her first article for this issue of the newsletter about the history of PASFAA.

B. EASFAA Representative

1. Vali Heist gave Bill Burke a list of PA people who are current EASFAA members.

C. SLSC Advisory Committee

1. PHEAA staff spoke to the group concerning a SLSC advisory committee. A committee will be formed in the near future.

D. Association Representation

1. Bonnie asked the sector representatives to find out if the sectors currently like the way they are grouped or if council needs to look at a different set up for sectors.

E. USA Today Hotline

1. Bill asked Ron Shunk to provide him with an idea of what the costs would be to send a group of PASFAA members to this hotline.

F. Graduate Concerns Meeting

1. Wendy Barron will probably be our representative at the EASFAA/WASFAA graduate concerns meeting. Bill will invite Wendy to a council meeting to provide a report from this meeting.

VIII. New Business

1. No New Business

IX. Adjournment

1. Dana Parker made a motion to adjourn. Michael Bertonaschi seconded the motion. Vote taken and motion approved. Meeting was adjourned at 3:29 p.m.

April 12, 1999

PHEAA, Harrisburg, PA

Council Members Present: Bill Burke, Vali Heist, Dana Parker, Gary Means, George Gerhart, Bonnie Behm, Michael Bertonaschi, Ron Dawson, Tracey Long, Julie Salem, Cindy Haney, Doug Vore, Dan Wray

Council Members Absent: Bill Hoyt

Invited Guests: Ken Grugel, Sally Ann McCrea, Joyce Lattig, Linda Rominak, Scott Miller, Greg Gearhart, Peter D'Annibale

I. Call to Order – Bill Burke

- A. Bill Burke called the meeting to order at 9:20 a.m.

- B. Bill presented thank-you letters he had received from Jack Pergolin and Barbara Williams to

PASFAA concerning PASFAA's recognition of their retirements.

- II. Secretary's Report – Cindy Haney
 - A. George Gerhart made a motion to approve the minutes of February 1, 1999. Gary Means seconded motion. Vote taken and minutes were approved.
- III. Committee Reports
 - A. Government Relations – Mike Bertonaschi
 - 1. Scott Miller discussed issues concerning the inequitable treatment of veteran's benefits. He will be working with Arlen Spector and Buck McKeon in Washington on these issues. Scott will be using examples of veteran's benefits in financial aid packages provided by the Government Relations Committee.
 - 2. Scott Miller also discussed the issue of discounting loans for both the FFELP and Direct Loan programs. The Department is discussing using a single definition of need such as using the EFC, AGI to permit these discounts.
 - 3. Scott Miller indicated that Campus Crime Reporting Policy and the Drug Abuse Act Policies were discussed. No national drug abuse database currently exists; therefore, schools may have a lot of discretion concerning this issue.
 - 4. Greg Gearhart noted that Secretary Riley indicated some discounts would be provided for Direct Loan. He also noted that the Department has not heard any indications that Ed will put discounts limits on FFELP
 - 5. Scott Miller distributed a letter to Speaker Haster about tax deduction for interest payment and capitalized interest and fees.
 - 6. The House and Senate have passed their versions of resolutions. Scott Miller suggested that PASFAA send a letter supporting the resolution listing from Spector with a concentration on the Pell increases.
 - 7. Scott Miller indicated that not many technical amendments were required with this reauthorization.
 - 8. Bill Burke asked Scott Miller to provide a shell letter to distribute to schools in different districts to send a letter to support the resolutions.
 - 9. Council discussed the issue of FATs. Bill Burke suggesting getting something in the newsletter about when you need a paper FAT and how to get the information through other means such as NSLDS.
 - 10. Mike indicated that Joyce Lattig provided a name of contact person for the Sci-tech program.
 - 11. Mike Bertonaschi made a motion to accept Scott Miller as a committee member for Government Relations. Bonnie Behm seconded the motion. Vote taken and motion approved.
 - B. Conference 1998 Final Report – Bill Burke for Michael Burke
 - 1. Michael Burke prepared a final report of the 1998 PASFAA conference that included projected and actual expenses. He also listed concerns the 1999 conference committee should address as well as sponsorship concerns.
 - C. Conference 1999 – Doug Vore for Mary Kosin
 - 1. Doug Vore distributed copies of the suggested Conference logos.
 - 2. Mike Bertonaschi suggested revising the Conference evaluation form and providing Mary Kosin with the history of rooms used at prior conferences.
 - D. Financial Aid Awareness – Peter D'Annibale
 - 1. The Financial Aid Awareness committee met at PHEAA on March 26, 1999.
 - 2. Peter D'Annibale said the Hotline used under \$400 in funding, which made each call cost about \$4-5. Next year the committee is looking into using a 1-800 number with call forwarding so more sites can participate and possibly get more volunteers due to the lack of travel required.
 - 3. The committee believed January should be Financial Aid Awareness for all awareness activities and not just the hotline.
 - 4. Peter suggested some other Awareness activities including: high school nights, a PASFAA Speakers Bureau, Partnerships with PHEAA's Educational Access, PASSCAC, and guidance counselor associations, providing Public Relations information to Keith New at PHEAA, a

PASFAA tag line and motto, calendar of events on the PHEAA web page, newsletter to high school counselors, PASFAA booths at state fairs and high school nights.

5. The committee had concerns about the PASFAA scholarship idea. Vali Heist suggested other awareness tools might be more appropriate rather than setting up a scholarship.
 6. The committee also discussed possible restructuring of the Awareness committee. Peter suggested dividing the committee into 4 or 5 regions, appoint regional coordinators, increase members in regional sub-committees, hold a two-day summer planning meeting in May, and hold a meeting at the annual PASFAA conference. Peter noted that an increase in the committee budget might be necessary due to additional travel expenses for meetings.
 7. The committee had concerns with PASFAA's position on scholarship and financial planning companies. Peter believed this statement needed to use stronger language. Bill Burke suggested the PS&T committee look at this issue.
 8. A contest will be created and placed in the next newsletter asking for PASFAA members to come up with ideas for the PASFAA logo and motto to be used on T-shirts, etc.
- E. Training – Sally Ann McCrea
1. The last full committee meeting was held on February 19, 1999 at the PHEAA Building in Harrisburg.
 2. The committee discussed the Teleconference, Spring Training, the Don Raley Institute, and the Intermediate Institute.
 3. The committee presented Jack Pergolin with a Certificate of Appreciation.
 4. The Teleconference was broadcast from WITF studios in Harrisburg on March 12, 1999, which included Reauthorization, MPN and a Federal Update from Scott Miller. The first Spring Training event was held on April 8, 1999 in Pittsburgh with 155 participants and 10 faculty. The Philadelphia Spring Training will be held on April 22, 1999.
 5. The 1999-2000 Training Committee will hold their first full committee meeting on May 21, 1999. This committee has already started work on the Fall Fundamental's workshop to be held in October 1999 prior to the PASFAA conference at the Penn Stater Conference Center.
 6. Leanne Yunetz has agreed to be the 1999-2000 chair and Ragan Watson, vice chair.
 7. The committee voted on the 1999-2000 Training committee members: Karen Bloom-Mansfield Univ., Joetta Bradica-Penn State Univ. Berks Campus, Judy Rile-Rosemont College, Ron Shunk-Gettysburg College, Ragan Watson-Clarion University of PA, Sherry Youtz-Thompson Institute, Leanne Yunetz-Univ. of Pgh Johnstown, Betsy Stiles-Alvernia, Lisa Kendi-National City, Valeria Carles-Juniata, Randy Harmon-Kings College, Julianne Louttit-Butler County Comm. College. Mike Bertonaschi made the motion to approve; Vali Heist seconded the motion. Vote taken and motion approved.
 8. Bill Burke suggested PASFAA purchase the "Leadership Foundations for Aid Professionals" program as a training tool for the Training Committee. Bonnie Behm made a motion to accept Bill Burke's recommendation; Ron Dawson seconded the motion. George Gerhart amended the proposal to note \$125 must be taken out of the Training Committee's budget. Vote taken and motion approved.
- F. Finance & Development – Ron Dawson
1. Ron Dawson discussed sponsorship issues from the Development side.
 2. Clarke Paine will be sending letters to the committee chairs for budget requests.
 3. Ron Dawson presented a PASFAA budget and proposal for investment. Ron Dawson made a motion to accept with an amendment that the funds will come from the checking account. George Gerhart seconded the motion. Vote taken and motion approved.
- G. Technology Committee – Greg Gearhart
1. Dan Wray agreed to continue to represent the Technology Committee at Council Meetings.
 2. Gary Means made a motion to let the current members of the Technology Committee continue as members of that committee. These members include Vince Racculia-PHEAA, Jenny Kopko-Sewickly Hospital, Chris Zuzack-IUP, Dan Wray-Sallie Mae, and Mary Miller-PHEAA. Cindy Haney seconded the motion. Vote taken and motion approved.
 3. Bonnie Behm thought that a secured section of the web site would contain items such as

membership listings, newsletter, treasurer's report, etc.

H. Membership & Elections – Vali Heist

1. Vali Heist handed out the new PASFAA brochure, which will be used to provide information to other associations about who PASFAA is and what PASFAA does.
2. PASFAA has 685 members as of April 9, 1999.

I. Professional Standards and Training – Bonnie Behm

1. Dan Wray is going to take pictures at Spring training for the mentoring program. Bill Burke will be sending a letter thanking all of the participants.
2. The committee proposed a recognition program of membership or retirees with 25 years or more of Financial Aid experience. They also proposed an emerging leadership award to a member with 5 years or less.
3. The committee spoke about general sector restructuring.
4. The High School Counselor workshop was discussed. The committee felt PASFAA's position should be to stay with the A-Z approach with some modifications. PHEAA's Regional Directors want to get back to the Basic/Advanced format.
5. The PS&T committee will revise the Statement of Good Practices and Scholarship Search and Financial Planning Policies.

J. Public & Professional Information – Cindy Haney

1. Bonnie Behm will provide a separate insert for the volunteer form that will go into this issue of the newsletter.

IV. Treasurer's Report – Ron Dawson

1. Ron Dawson distributed the Treasurer's report. Mike Bertonaschi made a motion to accept the report. Vali Heist seconded the motion. Vote taken and motion approved.

V. Updates

A. EASFAA – Vali Heist

1. The EASFAA council meeting was held from Feb 28, 1999 – March 2, 1999 in Newport RI.
2. Vali Heist provided EASFAA with a copy of the taped PASFAA/PHEAA teleconference and a Pennsylvania report for their newsletter and web site.
3. The annual EASFAA conference will be held on May 12-15, 1999 at the Hyatt Regency Cerromar Beach Resort in Dorado, Puerto Rico.
4. Cheryl Storie-American University was elected EASFAA President-Elect and Tom Dalton-Albany College of Pharmacy in New York was elected Treasurer.

B. NASFAA Leadership Conference- Bonnie Behm

1. Bonnie Behm felt the workshop was very good. NASFAA provided a reference guide with ideas of what other associations are doing.
2. NASFAA invited success stories of financial aid recipients from each state to the conference.

C. PELA – Dan Wray

1. PELA met at the Greentree Marriott Hotel in Pittsburgh on April 7, 1999.
2. PELA has finalized their plans for their session at Spring Training.
3. PELA will be updating their Lender Directory with updated alternative loan products, lender/servicer data section. This will be provided in hardcopy format to schools.

D. Sector Reports

1. Private Sector – Tracey Long

- a. The West Private Sector meeting was cancelled due to a lack of interest.
- b. The East Private Sector will meet on April 21, 1999 at La Salle University. Joe Kerns will speak on NSLDS, Cate McIntyre will speak about her new position with PHEAA, and Sector Representation will also be discussed.

2. Two-Year Public – Gary Means

- a. The next meeting will be held on April 15-16, 1999 in Carlisle, PA. Joe Kerns, Cate McIntyre and Vince Raccullia will be the speakers at this meeting.

3. SSHE – Dana Parker

- a. The next meeting will be held on April 25-27 near Pittsburgh.

4. State-Related – George Gerhart

- a. This sector's membership is up by 25%.

- b. Thaddeus Stevens is now considered a State-Related Institution.
 - 5. Nursing – Doug Vore
 - a. The western Nursing sector will meet in May
 - b. The eastern Nursing sector met at the Abington School of Nursing.
 - E. PASSCAC – Vali Heist and Bonnie Behm
 - 1. Early awareness "Avenues to Success" program was well attended.
 - 2. PASFAA will have a table at the PASSCAC Main Line College Fair.
- VI. Old Business
 - A. Historian – Bill Burke
 - 1. Bill Burke is still trying to find a replacement for the PASFAA historian.
 - 2. Lucky Hill wrote the first history of PASFAA article for the newsletter.
 - B. SLSC Advisory Committee – Vali Heist
 - 1. Vali Heist will be trying to find people from schools who want to volunteer for the advisory committee.
 - C. Association Representation
 - 1. Bill Burke distributed an e-mail message from Betty Davis-Community College of Allegheny County that voiced her concerns about PASFAA's position on re-sectoring the association.
 - D. Graduate Concerns Update – Bill Burke for Wendy Barron
 - 1. The EASFAA Graduate Concerns Committee is co-sponsoring a one-day meeting at the Harvard Faculty Club. Wendy Barron from Villanova Law School will be representing PASFAA.
 - E. OVR Agreement Status – Mike Bertonaschi
 - 1. Mike Bertonaschi indicated that the OVR issue would be discussed at the next Government Relations

Committee meeting. Adjournment

- VII. Adjournment
 - A. Julie Salem made a motion to adjourn the meeting. Dana Parker seconded the motion. Vote taken and meeting adjourned at 3:56 p.m.
 - B. The next council meeting will be held on June 7, 1999 at PHEAA in Harrisburg.

PASFAA Leadership Changes

*Submitted by
Bill Burke
PASFAA President*

Vice-President

Due to personal and professional obligations, Michael Bertonaschi, Director of Financial Aid at Chatham College, resigned as PASFAA Vice-President. On behalf of Council, I thank Michael for all his work in support of PASFAA. In accordance with the PASFAA Constitution and By-Laws, I nominated Kenneth Grugel, Director of Financial Aid, Clarion University of PA to fulfill the vacancy until October elections. Council unanimously approved the nomination.

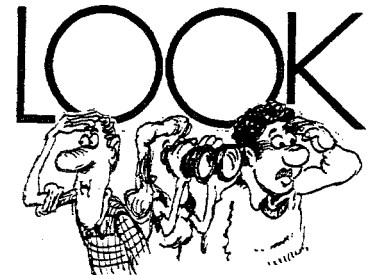
Technology Committee Chair

Due to personal reasons, Robert Thorn, Director of Financial Aid, California University of PA, resigned as Technology Committee Chair. Greg Gearhart, Director of Financial Aid, Messiah College, was nominated and approved by Council to assume the chair of the Technology Committee.

Finance and Development Committee Chair

Due to job relocation outside of Pennsylvania, Karen Pratz, former Director of Financial Aid at Waynesburg College, had to resign as Finance and Development Committee Chair. M. Clarke Paine, Director of Financial Aid, Elizabethtown College, was nominated and approved by Council to assume the chair of the Finance and Development Committee.

PASFAA is indeed fortunate to have such a breadth of leadership within our ranks to fill these important vacancies. On behalf of Council, I thank Ken, Greg and Clarke for stepping forward to serve in these crucial leadership roles.



How to Remember Important Details

Submitted by
Alisa DeStefano
Editorial Board



If I was presenting this topic as a session, I would ask the for a show of hands to the following question and I bet almost every hand would go up: How many people here (or reading this, as is the case) have forgotten an appointment, meeting or birthday? If you have not forgotten any of these things, ever, then you can stop reading. But my guess is everyone has forgotten these types of things from time to time, so this article is for you (and me.)

As the years go by, our lives seem to get packed with more obligations, appointments, and things that must be remembered (not the least of these is to feed the cat.) I have a theory that as we grow older we forget more things, not because of any physical deterioration, but because our memory is reaching its maximum capacity and we just let go of things that aren't that important to retain. That's why things that we would never let slide when we were in our teens (every hair needed to be perfectly in place) are no longer a big deal to us (we just feel fortunate to still have hair, if we do have hair, since we've been pulling it out with each passing reauthorization.)

However, there are still some things we shouldn't let slide too often, and for the sake of brevity, I have made a "cheat sheet" of how to remember these things.

1. How to remember appointments, errands, birthdays, etc.

- ◆ Use wall calendars that you and others can see (this prompts others to remind you by saying, "Say, aren't you supposed to be at a meeting right now?").
- ◆ Place notes to yourself in places where you'll be sure to see them (i.e. on your coffee mug, on your chair, taped to your door.)
- ◆ Place objects that need to be returned, mailed, etc. in an unusual place, such as leaning against the door or on the edge of your desk.
- ◆ Carry an appointment or date book, and discipline yourself to look at it daily (daily is the key word here.)
- ◆ Do something unusual as a reminder, such as putting a ring on another finger or your watch on the other wrist. This will create pressure where you are not used to feeling it, and serve as a reminder through the morning or day.
- ◆ Set timers with alarms (i.e. watch alarms or electronic appointment books) to remind you it's time to go to a meeting, return a phone call, etc. (At this point I offer a confession. When my youngest son was in preschool, I got so engrossed in work (honest!) that I forgot to pick him up... 3 times in 2 weeks. After the third time, I bought an electronic appointment keeper that sets off an alarm. I didn't forget him again. I hope he forgets that I forgot him.)



2. How to remember what you heard in a meeting.

- ◆ Stare at (politely) and focus on the speaker.
- ◆ Predict what the speaker will say next (this keeps you alert and involved since your mind can listen quicker than the speaker can speak.)
- ◆ Take notes and actively listen (I used to think extensive note taking was a professional weakness, but I've noticed that some of the brightest colleagues we have write copious notes!)



- ◆ Write key words, not whole sentences.

3. How to remember what you read.

- ◆ As you read the material, draw a line where there is a shift in the topic.
- ◆ Assign a key word to this topic area that describes it best for you (the more bizarre the word, the more you'll retain it.)
- ◆ Link the key words together in a bizarre sentence.



Now I know this all seems like an oversimplification of the complex and mysterious workings of the human mind and memory. But I haven't forgotten to pick up my son since I bought the appointment alarm. Plus, when I can't remember what was said at a meeting, I pull out my notes. And when I can't remember people's names, I do what every other self-respecting person would do - I act like I know them and secretly look for their nametag.

NASFAA Leadership Conference

*Submitted by
Bonnie Lee Behm
President-Elect*

It was a dark and stormy night... no, that is the beginning of another story. It was a cold and snowy day and most Washington folks were involved in fighting the battle of the budget when approximately 50 state and regional financial aid association leaders descended on Capitol Hill to make our voices heard and become part of the action. In March, I had the opportunity to attend the NASFAA Leadership Conference for a three-day seminar on association governance, structure, finance and planning. Scheduled into the program is the opportunity to visit the Capitol and meet with Senators and Representatives to extend our thanks and communicate our issues.

Scott Miller, Director of Federal Relations for PHEAA, arranged the Hill visits and provided guidance on communicating with the members of Congress and key points to raise with each representative. Rachael Lohman, Scott Miller and I met with Molly Hart Birmingham, Legislative Aide to Senator Specter; Sally Stroup, Professional Staff Member to Representative Goodling and Senator Santorum. Our message was threefold: to thank the members for their past support, communicate the importance of the financial aid programs for the future and to share the critical issues that we need addressed in the NegReg process.

Although I was nervous at first, with the help from Scott Miller and Rachael Lohman, I soon found the experience extremely worthwhile and critical to making sure that the legislation we want is enacted. After a few hours on the Hill, I realized that talking to the representative was the easy part - the really hard part is getting around Washington, DC in a snow storm!



WASHINGTON UPDATE

*Submitted by
Scott Miller
Federal Relations
Director, PHEAA*

Prospects for Increased Pell Grant Funding Get a Boost

On May 4, 1999, the U.S. House of Representatives approved a non-binding resolution expressing Congressional support for increasing the maximum Pell Grant by \$400. H.Con.Res. 88, sponsored by Rep. Buck McKeon (R; CA), who is chair of the Postsecondary Education, Training, and Lifelong Learning Subcommittee, also advocates increased funding for the Federal campus based student aid programs. Two other Pennsylvania Congressmen, Reps. Goodling and Greenwood, were original co-sponsors of the measure. The U.S. Senate may consider a similar, but less detailed, resolution.

The final clause of H.Con.Res. is the heart of the measure, and states, "Be it resolved by the House of Representatives, that the Congress and the President should, working within the constraints of the balanced budget agreement, make student scholarship aid the highest priority for higher education funding by increasing the maximum Pell Grant awarded to low income students by \$400 and increasing other existing campus-based aid programs that serve low-income students prior to authorizing or appropriating funds for any new education initiative."

Although the House approved the resolution by an overwhelming vote of 397 to 13, there was some very spirited debate on this measure. Much of the controversy centered around the last line of the resolution which, some members argued, implied that funds for student aid would be allocated at the expense of funding for other priority education programs. Secretary of Education Richard Riley issued a press release opposing the resolution and stating that the \$400 Pell Grant increase "could only be supported at the further expense of other important education initiatives." Secretary Riley expressed concern that the President's initiatives for elementary/secondary education would suffer if the resolution's goals were achieved. Rep. Matthew Martinez (D; CA), ranking Democrat on the Postsecondary Education, Training, and Lifelong Learning Subcommittee spoke on the House floor in opposition to the resolution and expressed similar anxieties, "I am concerned that the language of the resolution is ambiguous and may tie our hands and our ability to help the children of our country."

On the other side, the major associations representing schools, aid administrators, lenders, guaranty agencies, and students weighed in with their support for the resolution. Stanley Ikenberry, President of the American Council on Education wrote that "the higher education community applauds the House Republican leadership for their support of the nation's college students through this dynamic resolution." David Warren, President of the National Association of Independent Colleges and Universities called the resolution "a step in the right direction toward giving all hardworking American students the opportunity to attend the college of their choice."

Passage of H.Con.Res. 88 is a good start towards achieving a significant increase in Pell Grant funding. In the coming months, the Congressional appropriations committees will be "marking up" their annual spending bills as they try to meet the deadline of having funding finalized before the end of the current federal fiscal year on September 30, 1999. As he has in recent years, Senator Arlen Specter, chair of the Labor, Health and Human Services, and Education Appropriations Subcommittee, will be a key player in determining the final funding levels for student aid programs.

What's



**on the
Hill?**

BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by
Bill Hoyt
Business, Trade
& Technical
Sector Representative*

Fellow B, T and T'ers, as you read this, summer should be in full swing and the PASFAA Conference just around the corner. So, it's time to look into the future. My time as sector rep is drawing to a close. I do not plan to make myself available for re-election. I need to enter a PASFAA state of hibernation for a while.

The Business, Trade and Technical sector is a far different animal today then when I entered the arena nearly seven years ago. Our sector was literally under assault from the Department of Ed. Reauthorization had us scrambling for guidance and training.

I remember scanning lists of committees and trainers and finding "proprietary school" representatives few and far between. Today - a different story. Our sector has worked hard in establishing credibility. We have stood beside our peers in the traditional sector and helped formulate change that has been for the good of all post-secondary institutions. We teach and train with them. We shape policy with them.

We are a community. And although there will always be areas of specific interest and concern to particular types of institutions, is it perhaps time the sector walls come down? Do we not have more in common than we have in differences? Wouldn't a regional approach to communications and training combining all types of institutions be more effective? Consider travel, time and expense. Have sessions which allow for breakouts to discuss, say packaging for some, and clock hour refunds for another.

Strength is in numbers. Perhaps it is time for the Post-Secondary Sector.

STATE-RELATED SECTOR

*Submitted by
George Gerhart
State-Related
Sector Representative*

Whew! Another academic year come and gone. Where does the time fly? I trust that you enjoyed a productive and fulfilling year.

The Governor and legislature have adopted a 1999-2000 budget which gives our institutions a 3% increase. I'm not sure how any of that that will find its way into our aid budgets; but, we can remain hopeful. The increase in the PHEAA grant maximum certainly will help a good number of our students.

In response to the large and increasing numbers of non-traditional students coming to our campuses, and in recognition that a great many of them don't make a decision about higher education until the summer because they aren't in the traditional academic year mind set and have other job and family matters on their minds, I have submitted to PASFAA Council a resolution to ask PHEAA to consider extending the deadline for grant consideration for independent individuals to August 1 regardless of program. I have found that most of us are receiving inquiries later and later in the admissions cycle. My institution sees some adults for the first time in August.

I don't know the ramifications of my proposal in terms of the established timeline or work load or cost. I'm just concerned that so many needy prospective students miss out on the educational opportunities that we offer due in part to inadvertently missing the May 1 deadline.

I would appreciate knowing your thoughts and suggestions regarding this. Please feel free to call, write, or e-mail. I'll be in all summer - except for a few brief bright moments in the sun somewhere. Have a fun-filled, relaxing, uplifting, and refreshing summer!

PRIVATE SECTOR

*Submitted by
Tracey Long
Private Sector
Representative*

The Private Sector met on April 21 at LaSalle University. Joe Kern from the Department of Education and Cate McIntyre from PHEAA were our featured speakers. Thanks to all who attended! Our next meeting will be held at the PASFAA Conference at The Penn Stater in October. As always, I am open to suggestions for topics and speakers. If you have any questions or concerns, please do not hesitate to get in touch with me by e-mail: tlong@acad.ursinus.edu or by phone: (610) 409-3600. Have a great summer!

INSTITUTIONAL AT-LARGE SECTOR

*Submitted by
Jule Salem
Institutional At-Large
Sector Representative*

Thanks to all of the members that completed the Membership Assessment survey. The surveys will be tabulated and passed on to the various committees to develop appropriate programs to serve your needs.

Professional Standards and Training has been busy preparing materials for the upcoming high school counselor workshops. We need presenters for these workshops! Please consider volunteering as a presenter when the requests are mailed out.

PUBLIC TWO-YEAR SECTOR

*Submitted by
Gary Means
Public Two-Year
Sector Representative*

The next meeting of the Public Two-Year Sector will be April 15-16 in Carlisle at the Holiday Inn. If you have topics or concerns you want to put on the agenda, contact Gary Means.

INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by
Dan Wray
Institutional Support
Services Sector
Representative*

Notes from the April 7, 1999, PELA Meeting:

- I. Personnel Changes:
 - John McKenna of Citibank was elected President in a special election. Mary Ellen Hazel has stepped down as President a year early, due to her new duties at Crestar. Mr. McKenna will serve only a one-year term, with a regular election for President to be held next year.
 - As Donna Kotyk's term as Vice President has come to a close, John Southwood was elected into this post.
 - In another regular election, Judy McKenna of M&T Bank was elected Member-At-Large.
- II. Bob Shedden presented an update regarding the Master Promissory Note. He distributed copies of the now-officially-approved form and went over PHEAA's plans for general distribution.
 - As in our January meeting, application distribution was a major topic of discussion; specifically, what entities will have access to MPN's (schools, bank branches, etc.) and how will they know whether to give borrowers a common app or an MPN? Based on how PHEAA will be processing applications for 1999-2000, giving an MPN to a borrower will never result in a problem situation. However, other guarantors may not be handling things the same as PHEAA.
 - As of 4/7/99, there were 15 schools in PA who planned on using the MPN as a multi-year note for 1999-2000. There are approx. 70 schools who are planning on using the MPN as a single-year note. The remainder of PA schools will be sticking with the APN (common app) for this year. As of approx. 4/12/99, PHEAA will post to their website the most recent data they have regarding how many schools will use the MPN for 1999-2000.
- III. Dan Wray provided for the group a brief overview/summary of Laureate, Sallie Mae's new web-based loan processing system.
- IV. The group finalized plans for the PELA session at Spring Training (both in Pittsburgh and in Philadelphia).
- V. The group agreed to produce an update to the PELA Lender Directory as follows: an updated alternative loan products section will be produced in the next 60 - 90 days, with a completely updated lender/servicer data section being completed in the early part of next year. These updates will be provided in hardcopy format to schools. In addition, an updated version of the Lender Directory will be maintained on PELA's web site. A broadcast e-mail message will be sent to the PA financial aid community to update them on this timetable.
- VI. Carol Handlan of PHEAA provided a brief overview of the agency's new Keystone Extra and Keystone PLUS loan products.

As noted in the previous Newsletter, please remember that the Institutional Support Services Sector Representative position will be up for election at next year's conference. Think about who you would like to nominate, or perhaps you would like to run for this office yourself! Remember that the two candidates who receive the most nominations will be the ones listed on the ballot at the conference. Begin to make preparations now for a successful campaign next fall! (By the way, I will not be seeking re-election.)

REMINDER: PASFAA is always updating and improving its homepage - check it out sometime! (The address is listed in the front of this Newsletter.)

NURSING SECTOR

*Submitted by
Douglas Vore
Nursing Sector
Representative*

Hi Gang! Hope everyone is enjoying the wonderful spring weather. I have recovered from my accident and I can write without my big, fat crayons. (If you ever had a cast, you know what I mean.) It was my pleasure to attend the Southeastern PA Nursing Sector Meeting at Abington Memorial Hospital School of Nursing on March 19, hosted by Joyce Calamia. Agenda items included: audits, program reviews, NLN visits, Taxpayer Relief Act, Training Workshops, Financial Aid Web Sites, and Program Educational Costs for the 1999-2000 School Year. The Southwestern PA Nursing Sector is planning to meet on Friday May 28 at National City Bank, RIDC Park. The meeting will be conducted by Tracey Wassel, Citizens General Hospital School of Nursing.

My tenure as our sector representative is fast coming to a close. I would like to thank everyone for giving me this opportunity to show my support for our sector and for the association. Now is the time for another member of our sector to consider taking over this post. The position has been one filled with fond memories, wonderful people, and challenging efforts. I would like our sector to recognize and thank two very special members - Joyce Calamia, Abington Memorial Hospital School of Nursing and Tracey Wassel, Citizens General Hospital School of Nursing. Our sector is as strong as ever because of their hard work and dedication for coordinating these meetings. Also, a special thanks goes out to Lisa Kendi, National City Bank for hosting the Southwestern PA Nursing Sector Meetings. We truly appreciate her support and interest in our sector. Finally, I would like to thank everyone from the sector that has volunteered over the past two years for various events.

One last item, now that I have two hands, I promise to update our Sector Directory for distribution before my term ends. Please remember to send newsy items and articles to Joan Holleran. Have a great summer!

SSHE SECTOR

*Submitted by
Dana Parker
SSHE Sector
Representative*

The SSHE sector met at the Linden Hall Conference Center in Dawson, PA, on April 25 - 27, 1999. Twenty aid administrators representing 11 of the 14 SSHE Universities attended.

Much time was spent during our Monday business session discussing how to process aid for SSHE students taking classes this summer through the SSHE Northern Tier Initiative. A follow-up meeting will be scheduled at the Chancellor's Office later this summer to further explore distance learning, internet courses, study abroad, and other off-campus enrollments and their effect on the awarding of financial aid. Other discussion topics included: preferred lenders, alternative loans, the effect of the new return of federal funds policy on the SSHE refund policy, differential wage rates for student employees, the reporting to SLSC for students receiving aid at their home school while enrolled elsewhere through consortium agreements, and the production of early financial aid award notices.

On Tuesday, we received updates from PHEAA representatives. Vince Racculla spoke with us about school services, including the possibility of increasing the speed of internet connections to PHEAA through the SSHE network. Mary Beth Kelly gave us an update on state grant processing and other happenings in her area. Ed Cunningham spoke with us on loan issues.

Our next meeting will be at the PASFAA conference in State College in October.

Submitted by
Dana French
National City

PELA Unveils Plans for Website at Spring Meeting



Pennsylvania Education
Lenders Association
Alternative Loan section.

PELA members met in Pittsburgh on April 7 for a full day of activities. A special election was held for PELA officer positions. All of the members thanked Mary Ellen Hazel for her past service as PELA President and welcomed our new officers: President, John McKenna; Vice-President, John Southwood; Secretary, Kerry Paoletta; and Member at Large, Judy McKenna. Congratulations to all.

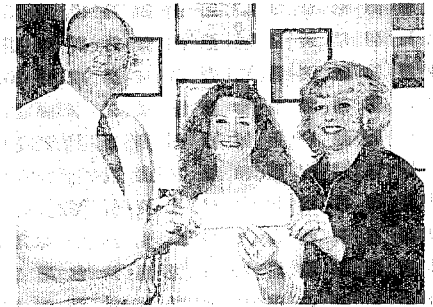
All of the members are excited about the introduction of the PELA website. Our webmaster, Vince Scalise, has been working diligently to get the site up and running for its Fall 1999 debut. You will be able to access entrance and exit interview information, the PELA Membership Directory with links to individual members' websites, and the PELA Lender Directory, including the updated Alternative Loan section. More information, including the website address, will be announced in the near future.

Until the site has opened, however, PELA felt that it was important to update your paper copy of the PELA Lender Directory. The Directory was introduced at the Fall 1998 PASFAA Conference with two components. The Lender section contains information about the more than 350 lenders who participate in the FFEL programs in Pennsylvania. The Alternative Loan section shares valuable information on the private education loans offered by PELA members during the 1998-99 school year. It has become necessary to provide frequent updates on private loan programs due to new product introductions as well as enhancements to existing products. In order for you to accurately counsel students and their families on private loan options, we have updated the Alternative Loan section for the 1999-2000 school year. The FFELP section will be updated in January 2000. All of the Alternative loan information is accurate as of May 1999. One copy per institution will be mailed by PHEAA during the first week of July. Please replace the old Alternative section with the revised edition.

In addition, the members listened to presentations by Dan Wray regarding Sallie Mae's Laureate product, updates on Master Promissory Note from Bob Shedd of PHEAA, and an overview of PHEAA's new Keystone products by Carol Handlan.

Thanks to all who attended the PELA sessions in Pittsburgh and Philadelphia during PASFAA Spring Training. The discussions that occur during these types of sessions, as well as your suggestions, serve as the catalyst for the projects being tackled by PELA today and those planned for the upcoming year. Don't hesitate to share your thoughts or make requests to any PELA member as they visit your institutions throughout the year.

The next PELA meeting is scheduled for Thursday, July 29, 1999, at the First Union branch at Route 202 and Beaver Valley Road in Wilmington, Delaware. Additional information will be forthcoming.



Dan Wray presents Kelly McGuffin (center) and Suzanne Sparrow the PELA \$500 scholarship won by Ursinus College at the PASFAA '98 Conference.

Top Ten Reasons to Go to the 1999 PASFAA Conference

Submitted by
Betty Casale
1999 Conference Committee

There are lots of reasons to attend the 1999 PASFAA Conference and "Safari" in State College from October 3-6. With apologies to David Letterman, here are the top ten:

10. You'll love the drive through the mountains.
9. Just when you mastered the old refund process, they came up with a new one.
8. You want reassurance that nobody else really knows either.
7. You need to be around people who understand you.
6. You want real, hands-on computer training.
5. You need a good meal.
4. You're still trying to figure out how the Master Promissory Note simplifies things.
3. You've been getting too much sleep lately.
2. You're wondering if eating too much Peachy Paterno ice cream makes you as sick as eating too many Hershey's kisses.

And the number one reason to attend the 1999 PASFAA Conference and "Safari" in State College from October 3-6:

1. Bill Burke will dance to "YMCA".

So, whatever your reasons for attending the 1999 Conference and "Safari," one thing is for sure. It's a financial aid jungle out there!! The PASFAA safari guides will help you sift through that financial aid jungle, plus you'll have time to spare in the evening for some fun and relaxation.

The conference committee is hard at work to make this year's event a success. Session presenters are needed, so put your presentation skills to good use by volunteering to be a conference presenter. To volunteer, please contact one of the conference committee members/safari guides listed below. Watch for upcoming conference and registration information. And, remember... mark your calendar for October 3-6!

Mary Kosin (Chair)
(717) 740-0351
Fleet Bank
Carnegie Mellon Univ./Heinz School
King's College
Johnson Technical Institute
Penn State University
Pennsylvania College of Technology
Conemaugh Valley Memorial Hospital

Luzerne County
(717) 759-7137
(412) 268-3289
(570) 208-5868
(717) 342-6404
(814) 863-0507
(717) 327-4768
(814) 534-9890

Lisa Angeil
Betty Casale
Marijo Elias
Barbara Schmitt-Kretsch
Robert Snyder
Dana Suter
Douglas Vore





FROM THE EDITOR'S DESK

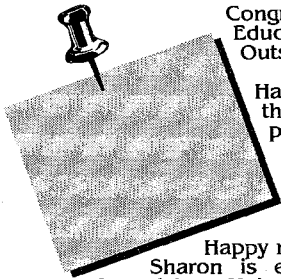
PASFAA is now almost 700 members strong. Yet, just as in many other organizations, it is the same people who, over and over, do the bulk of the work. If you ask the "silent majority" what keeps them from volunteering, the answers are as you would expect: too busy, already overcommitted, don't feel knowledgeable enough, too "new" to get involved, and the list goes on and on. Well, I heard one the other day that floored me, "Nobody ever asked me." Hmmm.

There is a volunteer form tucked inside this issue waiting for you to review it and make your selections. There are several articles, in this issue alone, describing the work of the various committees and elected offices and inviting new members to join in. The need for volunteers is brought up at most every PASFAA training workshop or meeting. Yet, I suppose it is possible that a special invitation might just encourage someone to take the plunge and volunteer for the first time. So, I'll take this opportunity to personally invite YOU to get more involved in YOUR organization. PASFAA is waiting for you and needs you. Please volunteer now.

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA BULLETIN BOARD



Congratulations to **Vali Heist**, Alvernia College, who earned her M.Ed. in Student Affairs in Higher Education from Kutztown University, May 1999. Vali was also the first recipient of the "Dr. Frank A. Bucci Outstanding Student Affairs Graduate" award.

Happy retirement to **Kim Frankford**, formerly of PHEAA's Grant Division. Rumor has it that Kim is at the beach in North Carolina. Best wishes to **Eleanor Alspaugh**, PHEAA, who has moved into the position vacated by Kim.

Farewell wishes also go out to more PHEAA folks. **Gary Smith**, Senior V.P. of State and Federal Programs, and **Bob Shedden**, V.P. for External Relations, are both retiring after 30 years of service.

Happy retirement also to **Sharon Richards**, formerly at East Stroudsburg University. Sharon is enjoying plenty of golfing. Congratulations to **Phyllis Swinson**, East Stroudsburg University, who was selected to fill the position opening.

Rachael Lohman, Wilkes College, has been selected NASFAA's Chair-Elect for 1999-2000. Good luck, Rachael!

On May 9, **Jack Pergolin**, retired from St. Joseph's University, was awarded The Rev. Joseph S. Hogan, S.J. Award at an Alumni Brunch. The award is presented to an individual for "the exemplification of Christian Principles and Outstanding Loyal Service to Saint Joseph's University." Congratulations, Jack!

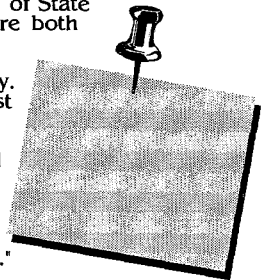
The new Director of Financial Aid at St. Joseph's University is **Felicia Korenstein**, formerly at Villanova University.

Karen Pratz, formerly at Waynesburg College, recently married John Mackay and has accepted the position of Financial Aid Director at Wheeling Jesuit College, Wheeling, WV.

Sheree Norris Fetcho was named Director of Financial Aid at Waynesburg College. Welcome to **Bill Hastings** as the new Assistant Director who steps into a position once held by his wife Joanna Hastings, currently a financial aid counselor at the WVU Law School.

The new Director of Financial Aid at LaRoche College is **Janet McLaughlin**. **Denise Krah-Visconti** was promoted to Assistant Director and **Julie Ambrose** is Financial Aid Counselor.

Director of Financial Aid opening, Mansfield University. Full Time, Bachelor's degree with 5 years experience. Contact Human Resources Dept.



PASFAA acknowledges the following sponsors who are providing generous support for PASFAA activities for the 1998-99 academic year:

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More 1998-99 Resource Directory Additions

Toni Aikens
Financial Aid Counselor
Penn State Univ.-Beaver
100 University Drive
Monaca, PA 15061
Phone: 724-773-3803
Fax: 724-773-3658
taa1@psu.edu
CG05280

Jackie Alter
Financial Aid Coordinator
Career Training Academy
950 Fifth Ave
New Kensington, PA 15068
Phone: 724-357-1000
Fax: 724-335-7140
financialaid@careerta.com

Julie Ambrose
Financial Aid Counselor
LaRoche College
9000 Babcock Blvd.
Pittsburgh, PA 15237
Phone: 412-536-1120
Fax: 412-536-1072
CG04390
ambrosjl@laroche.edu

Monica Berry
Program Specialist
PA Culinary
717 Liberty Avenue
Pittsburgh, PA 15222
Phone: 412-566-2433

Jim Bott
American Express
10 Clark Road
Hershey, PA 17033
Phone: 717-520-9098
Fax: 717-534-0778

Tom Buffoni
Regional Sales
Representative
Sallie Mae
11600 Sallie Mae Drive
Reston, VA 20193
Phone: 703-810-7927
Fax: 703-810-7251
tom.buffoni@slma.com

Wanda Burnett
Asst. to the Director of FA
Community Coll. of Phila.
1700 Spring Garden St.
Philadelphia, PA 19130
Phone: 215-751-8986
Fax: 215-751-8001
CG04393

Jeff Collins
Director of Finance
ITT Technical Institute
5020 Louise Drive
Mechanicsburg, PA 17055
Phone: 717-691-9263
Fax: 717-691-9273

Judith Creighton
Assoc. Director of FA
Community Coll. of Phila.
1700 Spring Garden St.
Philadelphia, PA 19130
Phone: 215-751-8274
Fax: 215-751-8001
CG00502
jcreighton@ccp.cc.pa.us

Brandi Darr
Student Specialist
Univ. of Pitt.-Greensburg
1150 Mt. Pleasant Rd.
Greensburg, PA 15601
Phone: 724-836-9882
Fax: 724-836-7160
CG04367
bsd+@pitt.edu

Linda Fitzgerald
Loan Counselor
Thompson Institute
5650 Derry Street
Harrisburg, PA 17111
Phone: 717-564-4112
Fax: 717-564-3779

Linda Fordian
Acting FA Coordinator
Penn State-McKeesport
4000 University Drive
McKeesport, PA 15132
Phone: 412-675-9160
Fax: 412-675-9036
lxf129@psu.edu
CG03733

Lisa Gargiulo
Director of Financial Aid
Peirce College
1420 Pine Street
Philadelphia, PA 19103
Phone: 215-545-6400 ext.210
lgargiulo@peirce.edu

Holly Goodsell
Regional Campus Mgr.
AFSA Data Corporation
6211 Johnston Rd
Manchester No 8
Albany, NY 12203
Phone: 518-452-5515
Fax: 518-452-5775
hgoodsell@afsa.com

Kimberly Gray
Financial Aid Coordinator
Hunter Consulting, Inc.
901 Western Ave Suite 206
Pittsburgh, PA 15233
Phone: 412-322-3450
Fax: 412-322-3640

Jennifer Hales
Educ. Financing Specialist
Key Education Resources
KeyBank, USA
17 Corporate Woods Blvd
Albany, NY 12211
Phone: 518-436-2115
Fax: 518-436-6441
jennifer_hales@keybank.com

Logan Harrell
Higher Education Sales
Sallie Mae
11600 Sallie Mae Drive
Reston, VA 20193
Phone: 703-810-6712
Fax: 703-810-6618
logan.harrell@slma.com

Bill Hastings
Assoc. Director of FA
Waynesburg College
51 West College Street
Waynesburg, PA 15370
Phone: 724-852-3301
Fax: 724-627-6416
CG00172
whasting@waynesburg.edu

Joan Hock
Assistant Director of FA
Delaware Valley College
700 E. Butler Ave.
Doylestown, PA 18901
Phone: 215-489-2975
Fax: 215-489-4959
hockj@devalcol.edu
CG01518

Maryann Hubick
Financial Aid Coordinator
Penn State Univ.-Hazleton
Hazleton, PA 18201-1291
Phone: 570-450-3074
Fax: 570-450-3182
mxh61@psu.edu

Nancy S. Johnson
Financial Aid Administrator
Evangelical Sch. of Theology
121 S. College Street
Myerstown, PA 17067
Phone: 717-866-5775
Fax: 717-866-4667
njohnson@evangelical.edu

Linda Jones
Financial Aid Officer
Pace Institute
606 Court St.
Reading, PA 19601
Phone: 610-375-1212
Fax: 610-375-1924

Gayle Knight
Dir. of Stu. Financial Serv.
Art Institute of Pittsburgh
526 Penn Ave.
Pittsburgh, PA 15222
Phone: 412-263-6600
Fax: 412-263-3715
knightg@aii.edu

Jacob Lane
Asst. to the Director of FA
Community College of Phila.
1700 Spring Garden Street
Philadelphia, PA 19130
Phone: 215-751-8273
Fax: 215-751-8001
CG02300

Debra M. Martinez
Financial Aid Coordinator
Penn State Univ.-York
1031 Edgecomb Ave.
York, PA 17403-3398
Phone: 717-771-4045
Fax: 717-771-4062
dmm262@psu.edu
CG04260

Carla McCarthy
Student Loan Officer
Firsttrust Bank
1931 Cottman Ave
Philadelphia, PA 19111
Phone: 215-728-8441
Fax: 215-728-8429
cmccarthy@firsttrust.com

Gayle McNickle
Financial Aid Admin.
Bucks County Sch. of Beauty
1761 Bustleton Pike
Feasterville, PA 19053-7368
Phone: 215-322-0666
Fax: 215-357-6485
gayleemc5@yahoo.com

Donna Miller
Educational Finance Mgr.
Sovereign Bank
Plaza 1000, Suite 308
Voorhees, NJ 08043
Phone: 609-489-1501
Fax: 609-489-1809
d-miller@sovereignbank.com

Lee Nagy
Administrative Assistant
Upper Bucks AVTS
3115 Ridge Road
Perkasie, PA 18944
Phone: 215-536-6786
Fax: 215-536-0846
ubia@fast.net

Quyen Ngo
Assistant Dir./Work Study
Community Coll. of Phila.
1700 Spring Garden St.
Philadelphia, PA 19130
Phone: 215-751-8269
Fax: 215-751-8001
CG00508

G. Michael Orthaus
Director
Antonelli Med. & Prof. Instit.
1700 Industrial Highway
Pottstown, PA 19464
Phone: 610-323-7270
Fax: 610-323-3065

Linda Pacewicz
Higher Ed. Market. Acct. Mgr.
Sallie Mae
220 Lasley Ave.
Wilkes-Barre, PA 18706
Phone: 570-821-6024
Fax: 570-821-3623
linda.m.pacewicz@slma.com

Diane Peck
Program Coordinator
California University of PA
250 University Ave.
California, PA 15419
Phone: 724-938-4415
Fax: 724-938-4551
CG00267
peck@cup.edu

Gregory J. Plourde
Dir. of Reg. Compliance
All State Career School
501 Seminole Street
Lester, PA 19029
Phone: 610-521-1818
Fax: 610-521-5210
blumenigjp@aol.com
CG03439

Donald V. Raley
Director of Financial Aid
Lutheran Theo. Sem. at
Gettysburg
61 Seminary Ridge
Gettysburg, PA 17325-
1795
Phone: 717-334-6286
Fax: 717-334-3469
draley@ltsu.edu

Rebecca Ray
Bursar
California University of PA
250 University Ave.
California, PA 15419
Phone: 724-938-4431
Fax: 724-938-5983
ray@cup.edu

Mary Ronge
Financial Aid Clerk
Lenape AVTS
2215 Chaplin Avenue
Ford City, PA 16226
Phone: 724-763-7116
Fax: 724-763-9888
ronge@lenape.k12.pa.us

Angel Rosa
Asst. to the Director of FA
Community College of Phila.
1700 Spring Garden Street
Philadelphia, PA 19130
Phone: 215-751-8272
Fax: 215-751-8001
CG003268

Ben Rosenberger
Director of Financial Aid
Reading Area Comm. Coll.
PO Box 1706
Reading, PA 19603
Phone: 610-607-6225
Fax: 610-607-6290
br5836@email.racc.cc.pa.us

Amy Schellhammer
Educ. Specialist, Fin. Aid
HACC-Lancaster
1008 New Holland Avenue
Lancaster, PA 17601
Phone: 717-295-6164
CG04674
ajschell@hacc.edu

Thomas P. Shean
Consumer Loan Coord.
Southwest Bank
P.O. Box 760
Greensburg, PA 15601
Phone: 724-832-6106
Fax: 724-832-6111

Betty Ann Shema-Morris
Assistant Director
Temple Univ.-Tyler Sch of Art
7725 Penrose
Elkins Park, PA 19027
Phone: 215-782-2769
Fax: 215-782-2815
CG00421

Nancy Sherlock
Student Account Coord.
Chatham College
Woodland Rd.
Pittsburgh, PA 15232
Phone: 412-365-1777
Fax: 412-365-1643
sherlock@chatham.edu
CG03494

Ruth Smiley
Financial Aid Counselor
Penn State Univ-Great Valley
30 E. Swedesford Rd.
Malvern, PA 19355
Phone: 610-648-3216
Fax: 610-889-1334
rws11@psu.edu

William E. Stanford
Director
Lehigh University
218 W. Packer Ave.
Bethlehem, PA 18015
Phone: 610-758-3181
Fax: 610-758-6211
wes2@lehigh.edu

Carol Stanton
Coordinator, Financial Aid
Methodist Hospital
School of Nursing
2301 South Broad Street
Philadelphia, PA 19148
Phone: 215-952-9416
Fax: 215-952-9407
carol.stanton@mail.tju.edu

Kathleen D. Stein
Financial Aid Officer
Rosedale Technical Institute
4634 Browns Hill Road
Pittsburgh, PA 15217
Phone: 412-521-6200
Fax: 412-521-9277

Alfred Thompson
Financial Aid Coordinator
Penn State University-Fayette
PO Box 519
Uniontown, PA 15401
Phone: 724-430-4171
Fax: 724-430-4175
alt100@psu.edu

Beverly I. Woodside
Business Adm/Financial Aid
Lenape AVTS
2215 Chaplin Ave.
Ford City, PA 16226
Phone: 724-763-7116
Fax: 724-763-9888
woodside@lenape.k12.pa.us

Please make these corrections to your directory:

Sheila Angst is now Sheila Checkoway

Mike Colahan
Director of Financial Aid
Univ of the Sciences in Phila
600 S. 43rd Street
Philadelphia, PA 19104
Phone: 215-596-8894
m.colaha@usip.edu

Norma Groover
Mellon Bank, N.A.
Two Mellon Bank Center,
Room 725
Pittsburgh, PA 15259
groover.nj@mellon.com

Cate McIntyre
PHEAA East Regional Mgr
4517 Cheryl Drive
Bethlehem, PA 18017
cmcintyr@pheaa.org
phone: 610-807-3312
fax: 610-807-3313
cmcintyr@pheaa.org

Sharon L. Richards
100 Ramapo Trail
Apt C-1
Allentown, PA 18104

Susan Roof
Mellon Bank, N.A.
Two Mellon Ctr, Room 950
Pittsburgh, PA 15259
Fax: 412-234-8227

Vincent Scalise
Assistant Vice President
Crestar Student Lending
P.O. Box 841
New Hartford, NY 13413
Phone: 315-735-6347
Fax: 315-735-6352
vjscrestar@mindspring.com

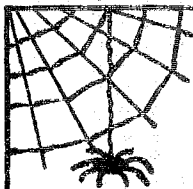
Membership Hits an All-Time High

Submitted by
Vali G. Heist
Membership and Elections Chair

PASFAA membership has reached an all-time high of 694 as of May 7, 1999! Our membership breaks down as follows:

	Regular	Associate	Life
Private	215	9	
SSHE	42	2	
BT&T	105	16	
Two-Year Public	35	2	
State-Related	39	2	
Nursing	34	1	
Inst. Support Services	16	5	
Miscellaneous	7	13	5
Totals	479	210	5

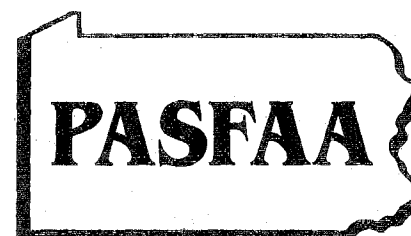
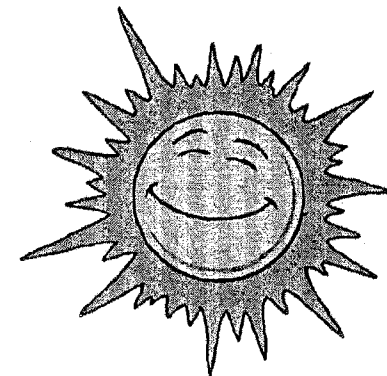




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<http://www.sru.edu/pasfaa>

Activity Almanac

July 8-22, 1999	State Grant Certification Procedures Workshops
July 8	Villanova University, Villanova
July 9	Butler County Community College, Butler
July 15	Lycoming College, Williamsport
July 16	Forbes Road East Vo-Tech, Monroeville
July 22	Dickinson College, Carlisle
July 12-15, 1999	NASFAA '99 Conference, Las Vegas
October 3-6, 1999	PASFAA '99 Conference, State College
October 2-3	Fundamentals Workshop, prior to PASFAA Conf.
November 1999	Support Staff Workshops
	High School Counselor Workshops
May, 2000	EASFAA 2000 Conference, Connecticut
July 9-12, 2000	NASFAA 2000 Conference, Washington, D.C.
October, 2000	PASFAA 2000 Conference, Lancaster



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Financial Aid Office
Kutztown University
Kutztown, PA 19530

