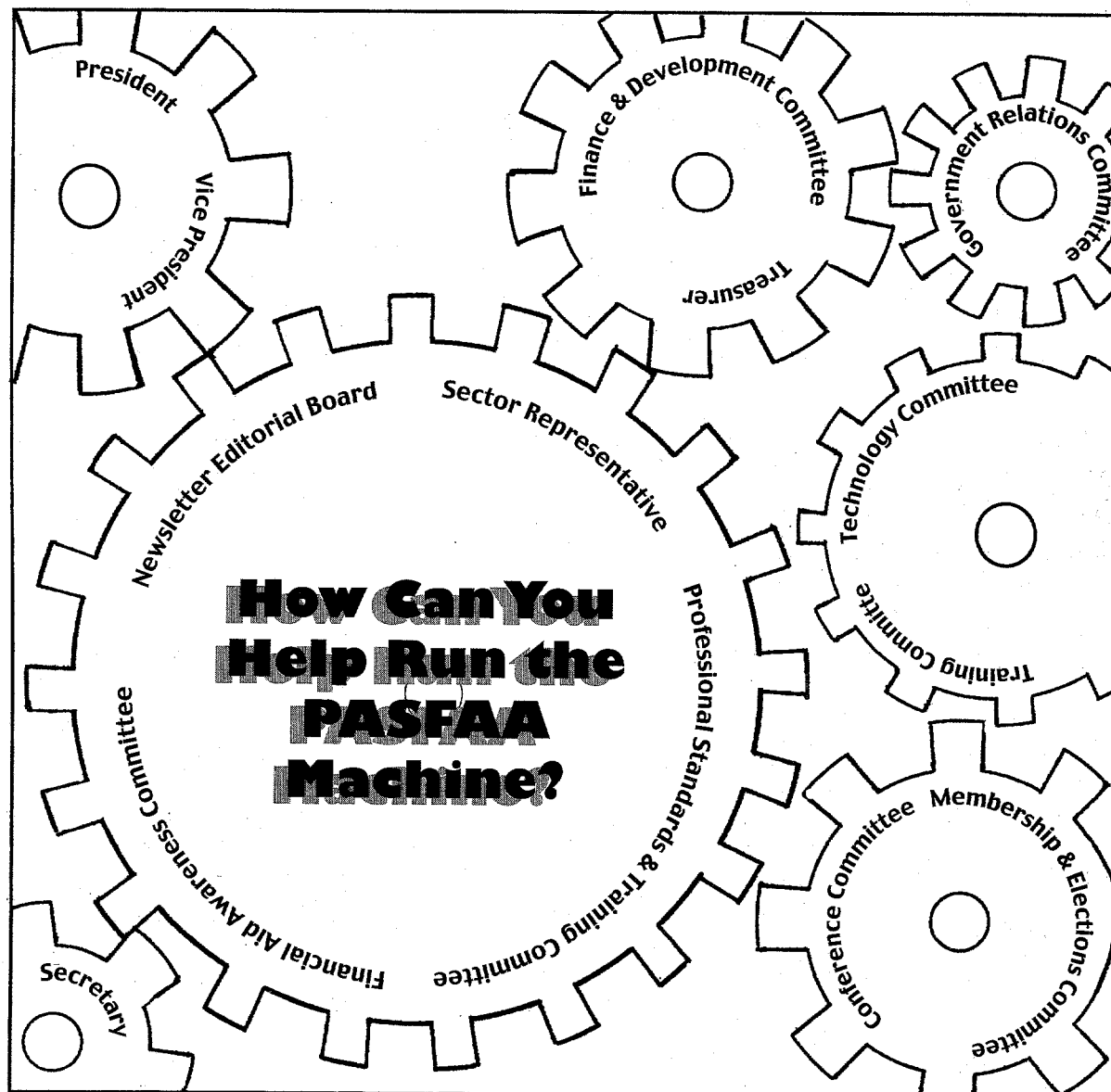
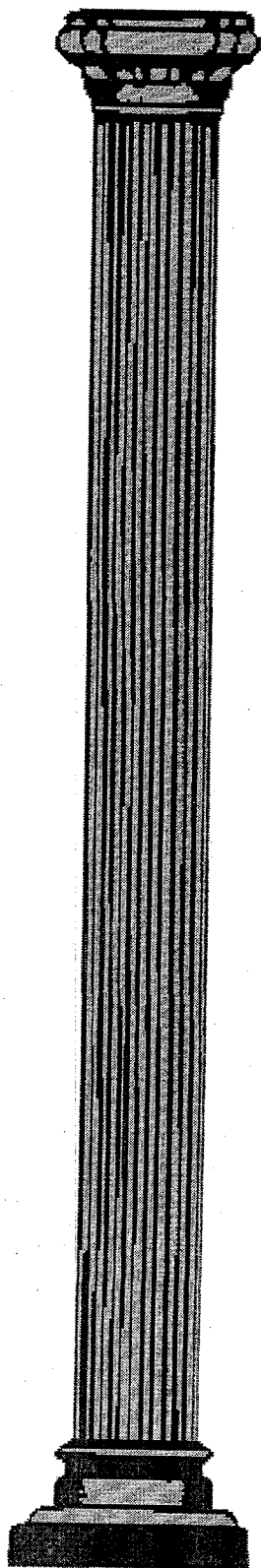




NEWSLETTER

# Pennsylvania Association of Student Financial Aid Administrators

VOLUME XXXIII / SUMMER 2000



Cover art designed by Jeffrey Talley, BFA, Kutztown University, 2002

## There's a Place for YOU in the PASFAA Machine. Join Us!

32nd Annual Conference  
Lancaster Host  
Resort & Conference Hotel  
October 15-18, 2000

### FEATURES

- President's Letter
- Spring Training & Teleconference
- PASFAA Events at NASFAA
- ED's Modernization Blueprint
- MPN Checklist Quiz
- Letter Efficiency Project
- Guide to Alternative Loans
- PELA News
- Council Minutes
- Sector and Committee Reports

# 1999-00 PASFAA EXECUTIVE COUNCIL

## OFFICERS

### PRESIDENT

Bonnie Lee Behm  
Villanova University  
(610) 519-4024  
FAX: (610) 519-7599  
CG04684  
bonnie.behm@villanova.edu

### PRESIDENT ELECT

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

### PAST PRESIDENT

Bill R. Burke  
University of Scranton  
(570) 941-7887  
FAX: (570) 941-4370  
CG00140  
burkew1@uofs.edu

### VICE PRESIDENT

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

### TREASURER

Ronald P. Dawson  
Philadelphia University  
(215) 951-2941  
FAX: (215) 951-2907  
CG00237  
dawsonr@philau.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

Donna Wilkoski  
Bucks Cty. Comm. Coll.  
(215) 968-8206  
FAX: (215) 504-8522  
CG00516  
wilkoski@bucks.edu

### PRIVATE

Ethel Desmarais  
Widener University  
(610) 499-4194  
FAX: (610) 499-4687  
CG00784  
ethel.m.desmarais@widener.edu

### STATE RELATED

George M. Gerhart  
Penn State-Shenango Campus  
(412) 983-2845  
FAX: (412) 983-2820  
CG04618  
gmg1@psu.edu

### SSHE

Jim Zuzack  
Slippery Rock University  
(724) 738-2044  
FAX: (724) 2922  
CG00351  
james.zuzack@sru.edu

## BUSINESS, TRADE & TECHNICAL

Richard Dombrowski  
Tri-State Business Institute  
(814) 838-7673  
FAX: (814) 835-1047  
CG04574  
rdombrowski@tsbi.org

## NURSING

Danell Schoemaker  
Reading Hosp. Sch. of Nurs.  
(610) 988-8958  
FAX: (610) 988-8698  
rhn@fast.net

## AT-LARGE

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

## INSTITUTIONAL SUPPORT SERVICES

John Southwood  
Educaid, a First Union Company  
(717) 267-3392  
FAX: (717) 267-3089  
john\_southwood@themoneystore.com

# Editor Excerpts

## 1. NEWSLETTER EDITORIAL BOARD FOR 1999-00

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	Ragan Watson
Dana French	Judith Rile	Sally Whiteman
Patty Hladio	David Smedley	Sherry Youtz

## 2. PUBLICATION SCHEDULE

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

Fall 2000 issue:	articles due July 15
Winter 2001 issue:	articles due November 15
Spring 2001 issue:	articles due February 15
Summer 2001 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 Bill Burke, Financial Aid Office, University of Scranton, 800 Linden Street, Scranton, PA 18640. The 1999-00 membership list is maintained at the University of Scranton.

## 2. 1999-00 PASFAA COMMITTEES

Government Relations .....	Ken Grugel
Membership and Elections .....	Bill Burke
Professional Standards and Training .....	Dana Parker
Public and Professional Information .....	Cindy Haney
2000 Conference .....	Barbara Kretsch
Financial Aid Training .....	Leanne Yunetz
Financial Aid Awareness .....	Elizabeth McCloud
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 Bill Burke, University of Scranton, for information about 1999-00 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.pasfaa.org>  
Webmaster, Mary Miller, mmiller3@pheaa.org or PH12038.

# LETTER FROM THE PRESIDENT



Dear PASFAA Colleagues,

Webster's Ninth New Collegiate Dictionary defines opportunity as: 1. *A favorable juncture of circumstances.* 2. *A good chance for advancement or progress.* As I struggled to come up with a theme for this President's letter, I could not help but keep coming back to the opportunities for professional involvement provided by our organization. Each time I moved onto another more glitzy or catchy theme for my message, I kept coming back to the heart of this issue and that was opportunity. As you read this issue of the Newsletter, think about the opportunities that are present for each of you to become an active member of PASFAA.

No matter what stage you are in of your professional career, PASFAA offers the opportunity to get involved. For those of you just starting out in the profession, what would be better than "a good chance for advancement or progress" through offering your time to one of our many programs? Might I suggest beginning your involvement through the Financial Aid Hotline or writing a short article for the Newsletter? Won't your supervisor be impressed seeing your name in a professional newsletter. (It's also a great way for prospective employers to see your name in print, not to mention great resume material.) If you have a few more years dedicated to the profession, perhaps it is time to make that commitment and volunteer for one of PASFAA's committees. Should you define yourself as a techie, the Technology Committee wants to hear from you. If you thrive on reading the latest Federal Register and can't go to sleep until the latest Dear Colleague letter is digested, the Government Relations committee would welcome you with open arms. For those with a flair for planning, the conference, training, or awareness committees needs assistance in planning and executing their committee's goals and objectives. These are just a few suggestions.

For the veterans of our organization, let me remind you that it is not too late to get involved if you haven't been involved before or get reacquainted with the organization if you have taken some time off from association activities. Perhaps this is the time for you to sign up as a trainer for one of the many training programs or take an even more active role and volunteer to run for an elected office. (Check out Bill Burke's call for nominations.) If this isn't the best time for that long term commitment, even your attendance at the PASFAA/PHEAA Congressional breakfast on the Hill at the upcoming NASFAA conference in Washington, D.C. will show your legislators that you are an active and interested member in support of student aid programs.

See - I told you there were countless opportunities! You never know what good chance for advancement or progress will come from getting involved. I hope you will consider this call for volunteers and get involved in PASFAA's opportunities.

In closing, I hope that you all have the opportunity to share a few days at leisure with your family and friends over the summer. Whether it is at the beach, in the mountains, or just in the quiet of your own backyard, I hope you have the chance to enjoy the pleasures summer has to bring.

Sincerely,

A handwritten signature in cursive script that reads "Bonnie Lee Behm". The signature is written in dark ink and is positioned above the printed name.

Bonnie Lee Behm  
PASFAA President

# Call for Nominations

Submitted by  
Bill Burke  
Membership & Elections Chair

Nomination forms were recently mailed to all active Members of the Association for the following positions which, according to the Association by-laws, are scheduled to be filled via election at the annual conference that will be held at the Lancaster Host Resort and Conference Center, October 15 - 18: President-Elect, Vice-President, Secretary, Treasurer, At-Large Sector Representative.

In order that prospective candidates are informed of the responsibilities of each position, abbreviated job descriptions are listed below. Full job descriptions and duties are listed on the PASFAA Web Site located at [www.pasfaa.org](http://www.pasfaa.org). Each member is asked to consider how he or she may serve the Association and to either nominate a colleague or allow their name to be placed into nomination.

## President-Elect

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

1. an active member to serve as Annual Conference Chairperson
2. an active member to serve as Finance and Development Chairperson
3. 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

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

## Treasurer

The Treasurer shall be responsible for the fiscal records of the Association and of the Executive Council, serve on the Finance and Development Committee and perform such other duties appropriate to the Office as Executive Council may direct. The Treasurer shall be responsible for receiving and disbursing all monies of the Association under policies approved by the Executive Council and shall keep adequate and appropriate records of such receipts and disbursements. The Treasurer shall be ready whenever required to turn over to the Council all monies, accounts, record books, papers, vouchers, and other records pertaining to the office, and shall turn the same over to a successor when appropriate. The Treasurer shall submit an audited annual report to the Association.

## Secretary

The Secretary, or designee, shall assume the responsibility for coordinating the editing, publishing, and circulation of the Association's newsletter. The Secretary, or designee, shall notify the members of any regularly scheduled meetings at least two weeks prior to such meetings, and shall serve as Chairperson of the Public and Professional Information Committee. The Secretary shall be responsible for the recording of the minutes of the Executive Council and Association meetings.

## At-Large Sector Representative

The At-Large Sector Representative is to be nominated by and elected from, and to represent the active membership, to make the views and concerns of those members known to the leadership of the Association and to keep members informed of the actions of PASFAA Council. The At-Large Sector Representative will also act as co-chair, with the President-Elect, of the Fall High School Counselor's Workshop.



A nomination form is available on the PASFAA Web Site located at [www.pasfaa.org](http://www.pasfaa.org).

## PASFAA Happenings at NASFAA

### July 9 to 12, 2000

Submitted by  
Bonnie Lee Behm  
PASFAA President

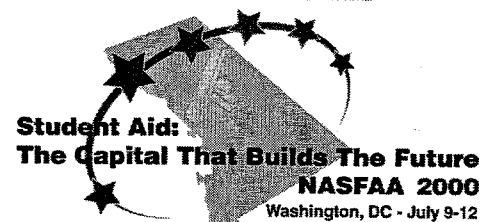
If you plan to attend the NASFAA conference in Washington, D.C., please join your Pennsylvania colleagues at a legislative breakfast on the Hill to meet our elected officials and honor Representative William Goodling for his service to the educational community prior to his retirement. On Tuesday, July 11, 2000 at 8:30 a.m. in the Gold Room of the Rayburn House Office Building, PASFAA and PHEAA will be co-sponsoring this breakfast on the Hill.

This is an excellent opportunity to meet and thank those elected representative and their staffs for their work on providing financial access to students seeking a post-secondary education. Invitations have been sent to the entire PASFAA membership. If you have not received an invitation or need to respond to the invitation, please contact Linda Grove at 717-720-2374 or lgrove@pheaa.org. Roundtrip transportation to and from the event will be provided. Buses will leave from the Conference Headquarters Hotel, the Marriott Wardman Park at 7:45 a.m. and return to Conference Headquarters immediately concluding the breakfast. (Buses will depart the Marriott Wardman Park from the 24th Street entrance.)

Don't forget to congratulate PASFAA's own, Rachael Lohman, as she takes center stage as National Chair of NASFAA at this year's conference. Please be sure to attend the Tuesday, July 11 luncheon to cheer Rachel on as she addresses the membership and accepts her gavel symbolic of her new role as NASFAA's National Chair. Congratulations Rachael!

Finally, keep your fingers crossed as the NASFAA State Awards are announced. Traditionally, they are announced during one of the conference luncheons. In February, PASFAA submitted the YMCA Mentor program and the High School Counselor Workshop as entries into the State Award competition. Thank you to all the members who helped make these two programs successful. Hope to see you in DC!

**N.A.S.F.A.A.**  
NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS



## Seeking Volunteers for All Committees

We know  
You're  
Out There!



Submitted by  
Dana Parker  
President Elect

A PASFAA Volunteer Form is included with this newsletter. Please consider volunteering - whether you are new to our association or a long-time member. Serving on committees is a great way to serve the association and our constituencies. It is also a great way to meet other student aid professionals and learn more about how PASFAA works. All volunteers should complete forms, even those who currently serve on committees and would like to continue on those committees. PASFAA needs your help - please volunteer today!

## PASFAA Brochure Updated

Submitted by  
Bill Burke  
Membership & Elections Chair

The Membership and Elections Committee recently completed work on the revised 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. Copies of the brochure will be provided to our state's Congressional delegation at a breakfast reception to be held in Washington, D.C. during the NASFAA Conference in July. If you have any ideas on how this brochure can serve our association, please contact Bill Burke, Membership and Elections Chair at burkew1@scranton.edu. Thank you!



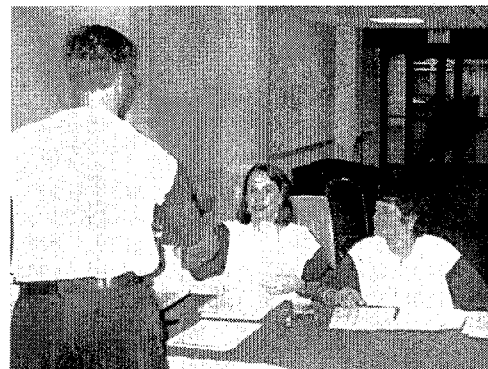
# Pennsylvania Financial Aid Training Program

Submitted by  
Leanne Yunetz  
Training Chair

## Spring Training is a Hit!



Spring Training workshops were once again well attended at both the Pittsburgh and Philadelphia sites. A combined total of 308 Financial Aid Administrators attended the events. This year we welcomed 28 new members – 12 from the Pittsburgh region and 16 from the Philadelphia area.



Julie Salem (left) and Lisa Kendi welcome participants to the workshop

The Training Committee would like to thank the following individuals for taking time out of their busy schedules to present at the workshops:

Yvonne Straub, PHEAA

Vali Heist, Alvernia College

Scott Miller, PHEAA

Ruth Brouse, Bucknell University

Elaine Nelson, Sallie Mae

Dana French, National City

Lisa Connor, CitiBank

Amy Miranda, AMS Education Loan Trust

Rachel Lohman, Wilkes University

Sharon Murray, Chase Manhattan

Mary Miller, PHEAA

Kerry Paoletta, National City

Mary Beth Kelly, PHEAA

Pat McBreen, Beneficial Savings Bank

Jim Briggs, CPA

Danielle Witmer, York Federal  
Savings & Loan

Henry Chance, PHEAA

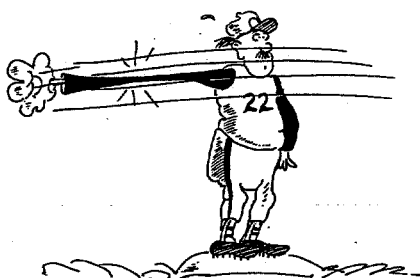
Dencil White, College Board

Dan Wray, Sallie Mae

Troy Boone, First Marblehead



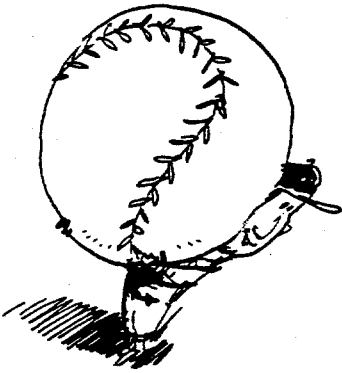
Elaine Nelson, Sallie Mae, talks about default management strategies.



The crowd waits for Scott Miller's Washington update.

## Spring Training (cont'd)

We would also like to recognize the sponsors for this event and thank them for their commitment to our Spring Training program.



National City

Sun Trust

PNC

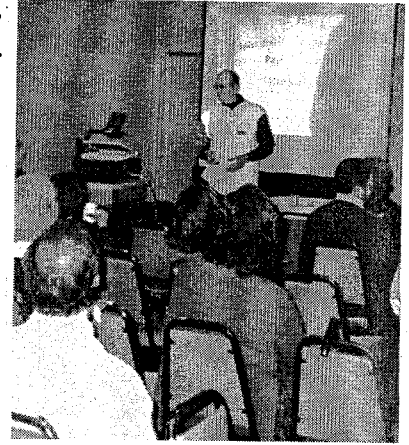
Chase Manhattan

Fleet Bank

Key Education Resources

CitiBank

Mellon Bank

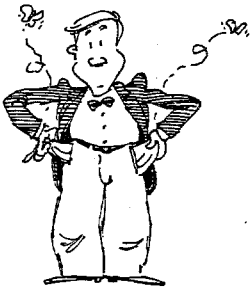


Dan Wray, Sallie Mae, covers technology partnerships.

Additionally, special thanks to Diana Sheehan and Tina Reinoehl for all of their help in making this project a success. And finally, thanks to all of the "fans," who came out to the "ballpark," and participated in this year's Spring Training event.

## Annual Teleconference Another Success

*Excerpted from  
PHEAA Loan Notes  
Volume #5, No. 1*

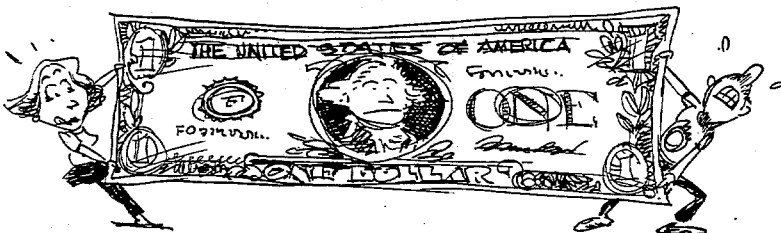


The March 10 teleconference on Debt Management was an outstanding success, with more than 700 viewers and many requests for videotapes from as far away as Nova Scotia and Louisiana. The panel, Joseph Chromy, Jr., V.P. at Education Credit Services; William Stanford, Director of Financial Aid at Lehigh University; Dorothy Gilliard, National Director of Financial Aid for Lincoln Technical Institute; and Todd Mosko, V.P. for PHEAA Loan Asset Management, discussed better ways to manage debt, to avoid delinquency and default, and then answered viewer's questions.



Debt Management Teleconference panel: (l to r) Vali Heist, Bill Stanford, Joseph Chromy, Jr., Dorothy Gilliard, Todd Mosko.

A special thank you to moderator and panelist, Vali Heist, for her excellent on-screen performance. This year we also included high schools in our invitation to watch the teleconference because informing students about money management can never start too early.



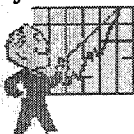
As our viewing audience continues to grow, we are working to keep our topics both universal and compelling. Videotapes of the teleconference are available by contacting PHEAA training staff at 717-720-3600.

# Feeling Unsure about Master Promissory Implementation

## Take Our MPN Checklist Quiz and Find Out How Much You Know!

Submitted by  
Sally Whiteman  
Newsletter Editorial Board

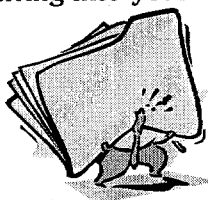
Check all boxes that represent statements that you already knew. Leave all new facts unchecked. Remember now, you're on the honor system!



### Part I: Fun-Filled Facts

**Do you know that:**

- ☐ ALL borrowers MUST use the MPN for enrollment periods starting on or after July 1, 2000. No exceptions!
- ☐ The MPN is an agreement between lender and borrower. Period. It is transferable between schools and guarantors.
- ☐ MPN's have a paperless serial process for 4 year and graduate schools.
- ☐ Two year and propriety schools must also use the MPN but must have the student sign a new form each year.
- ☐ MPN's have a 10-year shelf life from the date of the original signature. To activate an MPN, the initial disbursement must occur within 12 months of the original signature date. Once activated, the MPN may be borrowed against repeatedly (provided that the student is attending a school eligible for the serial renewal process) during the 10 year period.
- ☐ FAO's at 4-year schools have the right to request a new MPN each year. (In fact, it may be a good idea to request a new MPN from students transferring into your institution.)



### Part II: School Certification Circumstances

**Do you know that:**

- ☐ There is no official space on the MPN to designate a school name or code!  
So, with our in-state application flow, how does it work? Does PHEAA play the Great Carnack? (Remember the Johnny Carson skit? 'Hmmm... To which school should I direct this certification request?') No! Instead, they have these remedies in place:
- ☐ For schools who are not profiled as 1) Pre-certification or 2) Print-and-Guarantee schools, PHEAA extracts the data pertaining to the first school listed on the student's submitted FAFSA form. They print the school name and code in the upper right hand corner when mailing the MPN to the student. They also include instructions in the packet, asking the student to check the school name printed on the MPN, to determine if it is correct.
- ☐ If the student attends a school other than the first one listed on the FAFSA, the student can either contact PHEAA and change it by telephone, e-mail, fax or or complete the School Choice Form that is included in the original MPN mailing to the student.
- ☐ Schools may contact PHEAA and request customized supplies of MPN's (name and federal code crush-printed in the top right hand corner.)
- ☐ Schools may request these same supplies from their lender partners as well.
- ☐ There is no school certification data on the new MPN!
- ☐ Schools who are not automated may contact PHEAA for supplies of School Certification forms.
- ☐ Schools may request that PHEAA turn off all mailings of applications. This puts total information dissemination control in the hands of the schools. It also puts total responsibility for conducting mailings in their hands as well.



### Part III: The Schools of Tomorrow, Today: Pre-certification Prospects

**Do you know that:**

- ☐ The MPN was designed to model what we call the pre-certification process?  
Pre-certification may be a direction you wish to take in the future.

## Master Promissory Note (cont'd)

- ☐ PHEAA suppresses all MPN mailings for pre-cert schools.
- ☐ The Financial Aid Office generates a "trigger" instead of receiving one. The school creates the certification and transmits it electronically to PHEAA, instead of being requested to perform certification.
- ☐ This "lead" may be triggered by the generation of award letters including Stafford monies; or the receipt of the student's acceptance of an award letter.
- ☐ Schools with formalized lender preferences may certify loans using a particular lender code or codes. PHEAA will automatically match up serial borrowers and their original lender if the certification runs afoul of the one lender rule.
- ☐ Upon receipt of the electronic certification, PHEAA then generates a pre-printed MPN and mails it to the student.
- ☐ Students receiving a pre-certified MPN with a pre-assigned lender will note that lender information will be contained in the upper right hand corner of the MPN. Students who wish to change that lender need only to insert their lender's name in item #8 and the lender's OE code in item #9. There is no need to complete another MPN.
- ☐ The loan is not guaranteed or disbursed until the note is signed properly and returned.
- ☐ If borrowers do not return their MPN promptly, reminders are sent at 28, 42, and 70 days after the original MPN was sent.



### Part IV: Student Counseling: Broadcasting to Borrowers **Do you know that:**

- ☐ Students (not known as the savviest of consumer groups) are signing an open-ended, annually-advanced, 10-year promissory note with no amount disclosed on the actual note? How are they going to know just how much they've borrowed?

An open-ended promissory note is being introduced just at the same time that on-line entrance and exit counseling interviews are on the rise. How do you keep the sacrosanct cohort default rate down? How do you do best by your student?

There are two processes being advocated by the Department. They are:

- ☐ **Notification.** This entails notifying the student, presumably by an award letter or other means of communication, that you will automatically award the full amount (or some other amount, depending on your institution's policy), unless notified otherwise by the student, by a certain date.
- ☐ **Confirmation.** By using the confirmation process you are requiring the student to confirm an acceptance of the actual loan proceeds. This may mean the receipt of a signed award letter or the completion of another institutional document. This differs from the notification process by requiring action from the student.
- ☐ Regardless of which process you decide to use, if the student changes his mind after the loan has been certified, you still must honor the request and submit a change to the guarantor.
- ☐ Schools are required to address their handling of the new MPN in entrance interviews, and to add that the process may be different at other schools, should the student decide to transfer to another school.



### Part V: Serial Borrowing: Renewal Revelry **Do you know that:**

This academic year's MPN will be next year's old note. With no new note (in a paperless process), how does the new "application" get triggered?

- ☐ Pre-certification and Print-and-Guarantee schools start the renewal process by creating the "trigger" – they certify an application electronically. If a valid MPN record exists on PHEAA's database, a guarantee is returned to the school and the process is completed.
- ☐ Certification request schools eligible for the serial renewal process and who are automated will receive their "trigger" (queue list) from PHEAA anytime FAFSA data indicates the borrower is interested in a loan and a valid MPN record exists on PHEAA's database.
- ☐ Certification requests schools that are not eligible for the serial renewal process will receive a "queue list" anytime FAFSA data triggers the generation of an MPN and the form is completed, signed and returned by the borrower to PHEAA.

## Feeling Unsure (cont'd)

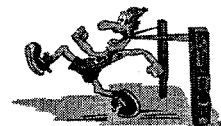
**And now, for the results! Count all the boxes you checked. (We'll wait.) There were 34 MPN facts listed. How many did you know?**



**31 and Above: Graduate Magna Cum Laude!** Consider yourself an expert in the MPN arena. If only your students knew how lucky they were!



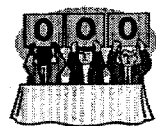
**27-30: A hard-working scholar!** You have a very good knowledge of how the new process works. Your student population should still adore you!



**24-26: Crossing the finish line.** You have an average knowledge of the process. Besides, since you've read the article, you know more already! Your students, well... aren't Gen-X'ers supposed to be ungrateful?



**20-23: Summer school prescribed.** Brush up on those NASFAA newsletters. Bookmark the Department's IFAP page and read everything you can about the MPN. Call PHEAA. Ask your lender partners. Just ask!



**Below 20: Repeat MPN 101!**

*Thanks to Ed Cunningham, PHEAA, for reviewing this article for accuracy in relationship to PHEAA's processes.*

## Professional Standards & Training Committee Report

*Submitted by  
Dana Parker  
President-Elect*

The Professional Standards & Training (PS&T) Committee met on Sunday, April 2, 2000 in Harrisburg. The Committee spent several hours reviewing, editing, and revising the PowerPoint presentation and supporting notes for the fall 2000 Guidance Counselor Workshops. Later this summer, a schedule for the workshops and a request for presenters and site registrars will be mailed to all PASFAA members. Presenters will be asked to attend a special session at the fall conference to review the material.



## "Mr Smith Goes to Washington"

### *Your President-Elect and Vice President Become Lobbyists for a Day*

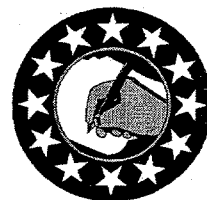
Submitted by  
Ken Grugel  
PASFAA Vice President



In early March, President-Elect, Dana Parker and I had the opportunity to attend the NASFAA Leadership Conference in Washington, D.C. At first, I thought this would be just one more conference to sit back, listen to a few keynote speakers, and take a tour of the White House. Was I wrong!

From the day we arrived, we were discussing the merits of strong leadership skills, what the traits of an emerging leader were, and that we could really influence the legislative process. Many of the characteristics of a positive leader are ones which we could all agree upon. A few of those are having a VISION, being able to COMMUNICATE what that vision is, being able to MOTIVATE others to see our vision, etc. You get the picture.

After the first day of the conference, I was really getting into this idea of trying to make a difference for both the students which I directly work with, but also the whole legislative process concept. Another key factor which was presented was RESPONSIBILITY. Responsibility can not be emphasized too much. We must be responsible to our schools, students, state law, federal law, and of course, ourselves. We have a responsibility not only for the current status quo, but a responsibility for those who come after us. That's where our INFLUENCE and influential style can make a difference.



By the third and final day, after being briefed on how to act in the hallowed halls of Congress, Dana and I were off to visit two real live Congressmen. However, it turned out to be Super Tuesday for much of the country, so we ended up visiting with two very knowledgeable legislative aides. Our first visit was to the office of Rep. John Peterson (R) 5th Congressional District where we were graciously received. We discussed what we as professional aid administrators saw as the direction this Congress should take for educational reform and increased funding. The aide listened patiently and then shared the Congressman's views of his vision with us. Our next visit was to the office of Rep. Chaka Fattah (D) 2nd Congressional District. We quickly learned that Rep. Fattah had sponsored the legislation for the new Gear Up program and didn't we think it was a great piece of legislation. Now we patiently sat as the legislative aide proceeded to share with us the Representative's vision of educational reform and what was good for the future of American education.

Dana and I learned quite a bit about VISION, COMMUNICATION, MOTIVATION, INFLUENCING style, and the lobbying process that day. It made me think of one of my favorite political humorists, Will Rogers. Will would share his wit and candor on the political process with radio listeners of the 1930's. One of his best lines was something like, "I don't know why folks go to the movies for entertainment when they only have to read the newspaper to see what Congress is up to today. There's plenty of drama, comedy, and embarrassing moments to fill a circus tent." My apologies to Mr. Rogers.



## What's New on the Home Page?

Submitted by  
Mary Miller  
PASFAA Webmaster

The PASFAA website, <http://www.pasfaa.org>, continues to expand and grow. New items to check out are:

**Calendar of Events** – Find a calendar by month of all of the activities related to our Association. Select Financial Aid Administrators from the main menu, then select Calendar of Events or to go directly to June, type in: [www.pasfaa.org/calendar/June.html](http://www.pasfaa.org/calendar/June.html). Please submit dates of committee meetings, deadlines, etc. to Mary Miller for inclusion on the monthly calendar.

**Other Associations** – A link is provided to NASFAA, EASFAA, and other regional and state associations. Select Financial Aid Administrators from the main menu, then select Links to Other Related Sites, then select Other Associations or go directly via [www.pasfaa.org/assoc.htm](http://www.pasfaa.org/assoc.htm)



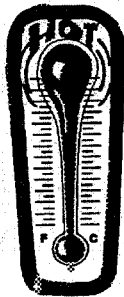


## WASHINGTON UPDATE

Submitted by  
Scott Miller  
Federal Relations  
Director, PHEAA

# ED Releases Latest Modernization Blueprint

### What's



### on the Hill?

The Department of Education's Office of Student Financial Assistance (OSFA) has released its newest version of the Modernization Blueprint. The document can be accessed at a special Internet address: [www.sfablueprint.ed.gov](http://www.sfablueprint.ed.gov).

To say the least, the Blueprint is a daunting document. Weighing in at 741 pages, it is laden with technical jargon that only a true techie will appreciate. On the other hand, the Blueprint is a crucial document for all of those who administer federal student financial aid programs, and its 20 page executive summary provides a good overview of OSFA's work and its immediate plans. The Blueprint presents the future of financial aid delivery as envisioned by OSFA and its Chief Executive Officer, Greg Woods.

As part of the Blueprint, Woods outlines his goal to funnel access to ED data and resources through "web portals" that would provide one-stop-shopping for students, schools, and financial partners (as lenders, guaranty agencies, servicers and others who support the FFELP are called) who need to interact with ED. For example, the school portal is expected to be the hub for all data transmission between schools and ED. The portal, which is expected to be unveiled at this summer's NASFAA conference, will provide real time answers to questions regarding funds processing and requests. In addition, the portal will be the primary vehicle for disseminating news, updates, deadline reminders, regulatory information, Dear Colleague Letters, and the like. Woods says that such portals are the wave of the future for e-commerce.

Students would have their own portal, through which they can access the FAFSA on the web, check on the status of their aid application, receive entrance and exit loan counseling, make changes to their aid application form, and access NSLDS. It also is envisioned to include the Student Account Manager, which will aggregate aid information from schools, lenders, and government agencies, as well as provide records of aid disbursements, loan originations and repayment information. This piece of the student portal is still being designed and has generated some controversy regarding whether ED is the appropriate source for all of this "local" financial aid information.



Anna Griswold, Penn State, served on the school panel.

The Blueprint reports that ED's Office of Student Financial Assistance has transformed itself into several Integrated Product Teams (IPTs). These IPTs bring together ED employees to focus on priority projects and reengineering efforts. OSFA will also establish "mad dog" projects, whose objective is to aggressively attack items in need of immediate attention, usually for 60 days or less. One mad dog team is concentrating on improving the FAFSA on the web process.

As noted above, the Blueprint is a daunting document. It is also, however, an important document. ED received only a handful of comments on its April release. It obtained some additional comments at a telephone "town meeting" hosted by NCHELP and NASFAA on April 27, which included Anna Griswold of Penn State University as a panelist and yours truly as moderator. The full audio text of the teleconference is available for listening at the NCHELP web site: [www.NCHELP.org](http://www.NCHELP.org).



Scott Miller, PHEAA, moderated the Modernization Blueprint Teleconference, April 27.

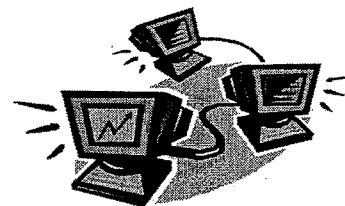


Greg Woods, OSFA, discussed a portals-based strategy.

Greg Woods and his team at OSFA are moving ahead with their plans

## Modernization Blueprint (cont'd)

to modernize the delivery of student financial assistance. Those of us who will be effected by these efforts (that includes all of us involved in processing and delivering aid to students) should pay close attention to the Blueprint and respond to Greg Woods' invitations to comment. We should not miss this opportunity to voice our opinions and assist ED in designing new systems and programs that are of optimum value to the ultimate users – students, schools, and financial partners.



## SLSC Committee Hard at Work

*Submitted by  
Vali Heist  
Alvernia College*



The Student Loan Servicing Advisory Committee met on March 30, 2000 at PHEAA. PHEAA staff present were Tim Spigelmyer, Lesla Sheeder, Peggy Sheddin, Jack Hicks and Steve Raker. Committee members present were Vali Heist, Alvernia College; Cindy King, Northampton Community College; Michael Lewis, National Education; Janet McLaughlin, LaRoche College; Edward Moyer, Wilkes University; Georgia Prell, East Stroudsburg University; and Donald Shade, Pennsylvania College of Technology. The meeting began with an update on PHEAA's Voluntary Flexible Agreement with the U.S. Department of Education. Peggy Sheddin will continue to negotiate the contract to its completion and Jack Hicks will be taking over the VFA implementation, which involves MIS and data processing.

Second on the agenda was an update made by Steve Raker on the SLSC website initiatives. Many enhancements have been made to the website in order for students and professionals to navigate through the website with ease and receive the information they seek. The committee then discussed new ideas for future improvements. Look for information from SLSC concerning this website in the near future.

PHEAA staff then gave the committee an overview of the Letterwriter Efficiency Group (LEG) within PHEAA. The mission of this group is to improve quality, save costs and eliminate waste. The hard work of this group has produced impressive results. The details of this project are addressed on page 21 in this newsletter. Along with LEG's efforts, the SLSC committee was given the task of reviewing all the letters that SLSC produces and sends to students. Each committee member was given two volumes of letters (each volume was 3" thick) and was asked to review and make suggestions for changes. This was no easy task, but the committee took the job seriously and made a number of constructive suggestions. Many of the committee's suggestions mirrored the LEG group's proposals, but many ideas will be taken back to the group for further enhancements and improvements. The committee thanked PHEAA staff for the opportunity to review the letters, and we look forward to working with PHEAA staff in the future to work toward providing the very best information to families and financial aid professionals. The next meeting is planned for the fall.



# A Guide to Comparing "Alternative" Loans

Submitted by  
Darric Thompson  
USA Group



The term "alternative" loan may be a misnomer. These types of loans are not alternatives to federally guaranteed loans, rather they are to assist students when Title IV and institutional funds are not enough to cover the cost of higher education. These loans should more appropriately be called private loans.

Unfortunately the confusion over private loans is not limited to their name. Private loans come in a variety of shapes and sizes. Many financial aid administrators work to select the best loan option for their students but have questions on how to compare the available private loan options. The

following list notes the features you may want to consider when selecting a private loan for your students.

**Interest rates** — Rates are typically variable, tied to the prime rate or three-month Treasury bill rate.

**Fees** — Fees vary widely. Typically charged as a percentage of the loan balance, they can range from as low as 0% to 8% or higher. Fees may be discounted from the loan amount or added to the amount borrowed. In addition, some lenders may opt to charge a fee when the loan is disbursed or collect a fee when the loan enters repayment.

**Multi-tier pricing schedules** — Lenders are increasingly offering multi-tiered loans that tie rate and fee levels to the borrower's creditworthiness. The stronger the credit record, the better the terms.

**In-school deferment and grace period** — Some loans allow borrowers to defer payments while they are in school and during a post-school grace period.

**Interest accrual terms** — The frequency of interest capitalization while a student is in school and/or during grace periods can significantly affect total interest costs. More frequent capitalization accelerates the growth of the principal balance, in effect requiring the borrower to pay interest on interest. The best deals accrue interest on a simple basis and capitalize interest on a lump-sum basis at the end of the deferral period.

**Borrower benefits** — A number of loan programs reward borrowers for consistently making their payments on time. These benefits may take effect after a period of one to four years. The benefits may take the form of reductions in the interest rate or a rebate of origination fees. Some lenders have begun offering up-front benefits, such as a preferential interest rate from the outset. The borrower keeps this rate as long as he/she makes on-time payments. A late payment causes the rate to rise under a specified formula. Borrowers should understand the importance of always making on-time payments. Borrower benefits are theirs to use or lose.

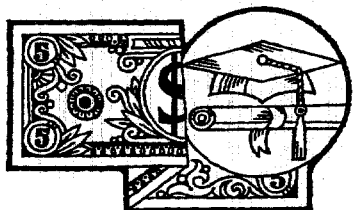
**Quality of loan servicing** — Borrowers want good service which may include accurate billings, electronic funds transfer (EFT) payment capability, friendly customer support provided via toll-free phone lines, repayment counseling, and online account inquiry capability. Do borrowers receive a payment coupon book or monthly billing statements? Another important service feature is the ability to offer a single monthly billing statement that can combine payments owed under both federal and private loan programs. The borrower gets one monthly statement and mails back only one check.

**Default prevention expertise** — Private loans tend to be declared in default sooner than federal loans. Default prevention expertise is a critical factor for schools to consider in selecting private loan programs.

**Repayment terms** — How long does a borrower have to repay – 10 years, 15 years, or longer? Does the private loan lender offer graduated repayment schedules as well as the standard, equal-installment plan?

**Deferment and forbearance options** — An important feature for many graduate students is the ability to defer principal and interest payments during a post-school residency or internship. Private loans can vary in the length of deferment and forbearance periods.

**Cosigner terms** — Some loans allow a borrower to qualify for a better interest rate by obtaining a cosigner. This is important, because many young people simply don't have a strong enough credit record to qualify on their own. Some lenders allow cosigners to be dropped from the loan after a specified period of on-time payments, provided the borrower is deemed sufficiently credit worthy.



## Alternative Loans (cont'd)

Every  
Dollar  
Counts!

**Credit criteria** — Virtually all private loan providers check the credit record of a borrower. The terms of the loan may be different depending on how a student meets the lender's credit criteria. For example, "creditworthy" borrowers might have a documented credit history, while "credit-ready" borrowers simply do not have a credit record to review. For some private loans, creditworthy borrowers may be required to have a three-year employment history and a debt-to-income ratio of 40% or less. Credit-ready borrowers do not have to meet these criteria.

**Acceptance rates** — Schools need to understand that price is not the only way to evaluate a private loan. The expected acceptance rate is also a key issue. The loan may not be much of a deal if very few students actually qualify.

**Late charges** — Penalties and rules for imposing late charges can vary widely among lenders. This key detail in the fine print should not be overlooked.

When it comes to private loans, one size does not fit all. When selecting a private loan option for students, financial aid administrators need to consider the unique features of their students and institutions, and select a private loan provider with a proven track record and the customer service necessary to best meet the needs of both.

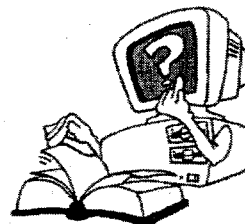
## Technology Training Needs Sought

Submitted by  
Dan Wray  
Technology Committee

The Technology Committee would like to hear from PASFAA members on the topic of technology training. Please think about what types of technology-related training you would like PASFAA to provide during the upcoming year and send your suggestions by phone, fax, e-mail, carrier pigeon (please clean up all droppings), Morse code, Western Union, cans-and-string, CB Radio, or other modern communications method to:

Dan Wray  
Sallie Mae, Inc.  
550 Route 36 South  
Duncansville, PA 16635

814.696.6775 (Phone)  
814.696.8201 (Fax)  
[dan.wray@slma.com](mailto:dan.wray@slma.com)  
CB handle: Thunder Dan  
Morse Code: \_ . . \_ . .



All of us here at Technology 'R' Us thank you in advance for your ideas.

## PASFAA/PASSCAC Connection Continues



Submitted by  
Bonnie Lee Behm  
PASFAA President

The Main Line Fair held on May 2, 2000 at Villanova University served as yet another opportunity for the collaborative effort between PASFAA and the Pennsylvania Association of Secondary Schools and College Admissions Counselors (PASSCAC). Once again, PASSFAA provided the professional expertise to respond to students and parents questions about obtaining financial aid. In addition to the 200+ college admissions representatives available to assist students with their concerns about post-secondary offerings, PASFAA participants, Ray Toole, Delaware County Community College; Karel Valken, Eastern College and I were kept busy responding to general Q and A's about opportunities to finance higher education.

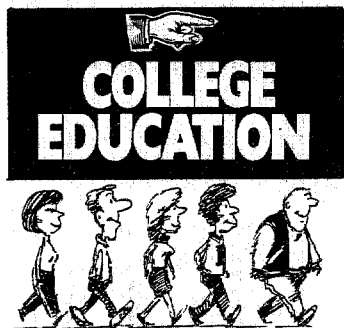
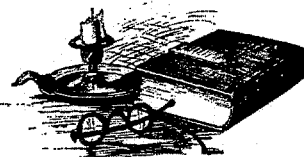
Thanks to Elizabeth McCloud for coordinating PASFAA's involvement and to Ray and Karel for giving up their Tuesday evening to help with this event.

In the latest in a series of suggestions for recommended reading pertinent to the financial aid profession, this edition examines enrollment management.

## "Dusting Off the Shelf"

When I was a graduate student in the MPA program and working as a graduate assistant for a financial aid director, it became almost necessary for me to engage some reading into the impact of financial aid. As someone whose educational program was not linked to issues such as persistence or attrition, but rather policy issues such as whether it was/is better to have need-based aid versus merit-aid programs, or a guaranteed student loan program with "regular" lenders versus a guaranteed student loan program funded and administered by the government, the opportunity to engage the literature on student choice, persistence, and lately, enrollment management, has allowed me to expand on my educational background in politics and public policy.

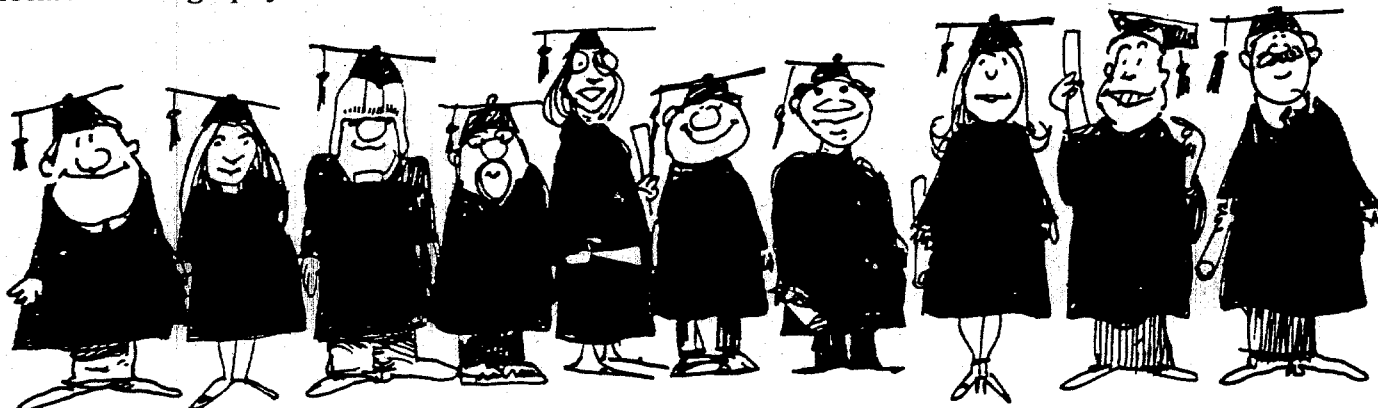
Submitted by  
David R. Smedley  
Newsletter Editorial Board



Every one hears about "enrollment management" these days in postsecondary education – it has become to some a pejorative symbol for micro-management and yet for others, a basis for empowerment of student services units to do what needs to be done to recruit, retain, and graduate students. Yet surprisingly the literature on enrollment management is not well developed, and seems to be an outgrowth of basic management and organizational theory concepts. Several readings of late have really highlighted this and provided a provocative analysis of the state of higher education today, and the role we, as financial aid administrators play, almost literally, in the crossfire between school-based recruitment and retention issues and almost obsessive-compulsive fidelity to applicable federal and state regulations.

The most typical cross-departmental interaction for financial aid offices is with the school admissions office, for very obvious reasons of symmetry in order to coordinate recruitment and retention. Elizabeth Duffy and Idana Goldberg, in their recent book, *Crafting a Class: College Admissions and Financial Aid, 1955-1994* (Princeton University Press, 1998) review the history of admissions and financial aid policies and procedures at private colleges in Ohio and Massachusetts. For those of us without a commensurate background in admissions, the first part of this book, focusing on admissions strategies, is quite useful. Their review of financial aid policies is a little bare but covers the essentials of federal student aid programs from its heyday in the 1960's to the present.

A new monograph in the New Directions for Student Services series, *The Role Student Aid Plays in Enrollment Management*, edited by Michael D. Coomes, provides a series of very interesting articles on issues affecting financial aid offices within the enrollment management nexus. The first two chapters review historical trends, the St. John article reviews the impact of student aid on recruitment and retention literature, and the Hossler article reviews the organizational dynamics of enrollment management, a follow-up to Hossler's previous works on this subject. The final chapter provides a terrific annotated bibliography for future study.



## "Dusting Off the Shelf" (cont'd)

So often, in the midst of the packaging push and the quick scan of new developments we view on "find-a-id" and through our newsletters, we don't think about where we fit in to the larger scheme of things, from where we've been and where we're going. This is especially a theme emphasized by many who argue that financial aid has slanted too much towards the merit aid side at the expense of the "traditional" financial aid need-based aid paradigm. As we sink deeper and deeper into the maelstrom of enrollment management, it's important for us to stay focused on what our goals are – to recruit, retain, and graduate excellent college students. These recent publications help us to do so.



## Annual PASFAA Conference Plans Underway

Submitted by  
Tracey Berton  
Conference Committee

The Conference Committee is still hard at work planning an exciting conference for all of you. "PASFAA Games 2000" will take place October 15-18, 2000. The torch just left Athens, Greece and will arrive in Lancaster just in time for our conference. (If it doesn't get caught behind a buggy...)

This year, we will award door prizes at the late Sunday afternoon Opening Business Meeting. You must be present to win, so make sure you arrive in Lancaster in time for the meeting. Don't miss your chance at some great prizes!



Please remember that October is the height of tourist season in Lancaster. The Lancaster Host must have your room reservations by September 15, 2000. After that date, the hotel will open its remaining rooms to the public. The conference materials will be mailed to each of you in early August, so you will have plenty of time to send your reservation to The Host.



If you have recommendations for conference sessions or activities, please contact one of the committee members listed below. Also, if you are interested in being a session presenter or moderator, please contact a committee member. We look forward to seeing all of you at the PASFAA Games 2000!



### Conference Committee

Barbara Kretsch, Chair  
Tracey Berton  
Kathy Blaisdell  
Ken Brown  
Diane Fegely  
Nancy Harvey  
MaryKay McCaughan  
Nan Sninsky

570-342-6404 ext.126  
610-409-3600  
717-291-3991  
717-780-2554  
610-683-4077  
570-586-7715  
610-519-7933  
724-223-6528

bkretsch@epix.net  
tberton@ursinus.edu  
k\_blaissdell@admin.fandm.edu  
krbrown@hacc.edu  
fegely@kutztown.edu  
nancy.harvey@pncbank.com  
mary.mccaughan@villanova.edu  
nsninsky@washjeff.edu

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

## PASFAA Executive Council Meeting

April 3, 2000

### PHEAA Conference Room, Harrisburg, PA

Submitted by  
Cindy Haney  
PASFAA Secretary

Council Members Present: Bonnie Lee Behm, Bill Burke, Dana Parker, Ron Dawson, Ken Grugel, Julie Salem, George Gerhart, Danell Schoemaker, Ethel Desmarais, Donna Wilkoski, John Southwood, Cindy Haney, Jim Zuzack

Excused: Richard Dombrowski

Invited Guests: Ruth Cramer, Greg Gearhart

- I. Call to Order – B. Behm called the meeting to order at 9:15 a.m.
- II. Secretary's Report – C. Haney
  - A. C. Haney electronically distributed the council minutes from the February council meeting. Ken Grugel made a motion to approve the minutes. John Southwood seconded. Vote taken and minutes approved.
- III. Treasurer's Report – R. Dawson
  - A. R. Dawson distributed the budget report. He noted the receipts for the training fees are down from last year at this time.
  - B. R. Dawson made the motion for PASFAA to cover the expenses for the Vice President and President-Elect to attend the NASFAA Leadership Conference. He also made the motion to cover the expenses for the President to attend the NASFAA Conference. Jim Zuzack seconded. Vote taken and motions approved.
  - C. R. Dawson made a motion to approve the budget and treasurer's report. D. Wilkoski seconded. Vote taken and reports approved.
- IV. Committee Reports
  - A. Conference 2000 – B. Behm for Barbara Kretsch
    1. B. Behm spoke with the General Manager of the Lancaster Host about concerns over needed renovations. B. Behm received a letter from the General Manager to assure the association that the renovations will be completed prior to the conference.
    2. B. Kretsch reported that the conference theme this year would be "PASFAA Games." The committee will hold athletic and non-athletic events. Session ideas should be submitted to the Conference Committee. The committee scheduled the membership luncheon for Monday and the sector meetings have been allotted an hour for their meetings during the conference.
  - B. Memberships and Elections – B. Burke
    1. The membership currently stands at 643 members.
    2. Nominations for the following offices will be in the newsletter: President-Elect, Vice President, Secretary, Treasurer, At-Large Sector Representative.
    3. The PASFAA brochure revisions are being completed.
    4. B. Behm thanked B. Burke for his work on the membership directory.
  - C. PS&T – D. Parker
    1. PHEAA has assigned Jim Cardinale as the regional director as back up for Bruce Diefenderfer for the High School Counselor workshops.
    2. D. Parker suggested that the printing, binder, and mailing costs be built into the PS&T budget each year.
    3. The committee also reviewed PASFAA's current statement of good practices. D. Parker distributed to council the Statement of Good Practices; NASFAA's Statement of Ethical Principals, and the proposed PASFAA Statement of Good Practices. D. Parker will make changes, distribute electronically, and present for a vote at the June Council meeting.
    4. B. Burke noted that the instructors at the Don Raley Institute should mention the mentor program to encourage more participation.
  - D. Government Relations – K. Grugel
    1. K. Grugel made a motion to accept Joyce Lattig, PHEAA, and Cynthia Farrell, Thiel College, as members of the Government Relations Committee. J. Salem seconded. Vote taken and members approved.
    2. K. Grugel contacted the trademark office concerning the PASFAA tag line "Funding Tomorrows Dreams". He noted that a trademark <sup>TM</sup> or a Service Mark does not have to be registered. If PASFAA wishes to register the trademark, the process takes about a year to complete and costs \$345 and is good for 10 years.
    3. K. Grugel made the motion to use the tag line "Funding Tomorrow's Dreams" with the use of the trademark but not register it with the U.S. Trade Commission. J. Southwood seconded. Vote taken and motion approved.
  - E. Public and Professional Information – C. Haney
    1. C. Haney reminded Council of the May 15 deadline to submit newsletter material.

- F. Training – B. Behm for Leanne Yunetz
  - 1. The committee estimated approximately 700-800 people were reached through this year's teleconference.
  - 2. The faculty for the Financial Aid Basics has been finalized. Faculty will include Sally Ann McCrea and Bill Irwin. The faculty for the Don Raley Institute will be Gary Means, Danell Schoemaker and Valerie Mockus.
- G. Financial Aid Awareness – B. Behm for E. McCloud
  - 1. B. Behm noted that the GEAR UP program for the Philadelphia School district would like to have PASFAA as a partner. B. Burke made motion to have the Financial Aid Awareness Committee work with Tom Butler to become a partner for GEAR UP in the Philadelphia area. K. Grugel seconded. Vote taken and motion approved.
- H. Finance and Development – R. Dawson for Clarke Paine
  - 1. The committee discussed at the last meeting the process used to receive bids for sponsorship of events and activities.
- I. Technology
  - 1. G. Gearhart noted that Mary Miller, Web Master, needs information for the Calendar of Events on the Web page.
  - 2. The secure section of the web page is in place. Members will have an annual password to enter this section. The password will be distributed via e-mail and the newsletter. B. Burke made a motion to include the membership directory, the complete minutes, and the newsletter to the secure section. Members will still receive the newsletter and directory in paper format. K. Grugel seconded the motion. Vote taken and motion approved.
  - 3. G. Gerhart recommended that the technology committee add a statement concerning the secure section and password to the policy and procedures manual.

## V. Updates

- A. Sector Reports
  - 1. Nursing – D. Schoemaker
    - a. The Philadelphia regional meeting had 12 schools participate. A representative from the National Student Loan Clearinghouse gave a presentation.
  - 2. Private – E. Desmarais
    - a. E. Desmarais mailed letters to the members. The regional meetings will be held on June 7, 2000 at Duquesne University and on June 8, 2000 at Widener University.
    - b. E. Desmarais noted that Citibank has contacted her about doing professional development workshops. PHEAA State Grant division will be sending a representative to the sector meetings.
  - 3. Public Two-Year – D. Wilkoski
    - a. Mary Beth Kelly attended the meeting and discussed late applicants, the EAP program, and Distance Learning issues.
    - b. The sector also discussed the PA Virtual Community College Consortium, repeat courses, and MPN.
  - 4. SSHE – J. Zuzack
    - a. The next meeting will be held on April 26, 27, and 28 at Toftrees.
- B. EASFAA
  - 1. R. Cramer updated council on EASFAA issues concerning nomination information for open positions, federal updates from Keith Green, conference updates, graduate student concerns, teleconference, and electronic initiatives.
- C. NASFAA
  - 1. B. Behm submitted the mentor program and the high school counselor workshop programs for the NASFAA state awards.
  - 2. B. Behm noted that Franklin & Marshall, Penn State and Villanova submitted stories for the Celebrating Student Success program.
  - 3. K. Grugel and D. Parker gave a report on the NASFAA Leadership Conference. B. Behm suggested in the future sending the recipient of the emerging leader award to the leadership conference.
  - 4. K. Grugel made the motion that PASFAA hold a legislative breakfast at NASFAA on Tuesday morning, July 11, 2000 and work with Scott Miller from PHEAA. D. Parker seconded. Vote taken and motion approved.

## VI. Old Business

- A. Conference 2002 – B. Behm sent the contract back to the conference site.
- B. Conference 2004 – B. Behm distributed a recommendation sheet from Michael Burke. Council discussed the recommendations and narrowed the selection down to the Penn Stater Hotel and Conference Center, Harrisburg Hilton, and the Hershey Lodge. Council needs more details and will decide at the June meeting.
- C. Retreat – B. Behm asked Georgia Prell to chair a committee for a PASFAA retreat. Council is looking at a December timeframe with a two-night stay.

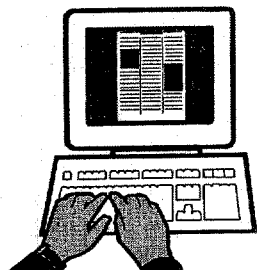
## VII. Adjournment

- A. K. Grugel made a motion to adjourn the meeting. J. Zuzack seconded the motion. The meeting was adjourned at 3:50 p.m.

# Microsoft Access

## Databases: What They Are & How They Work

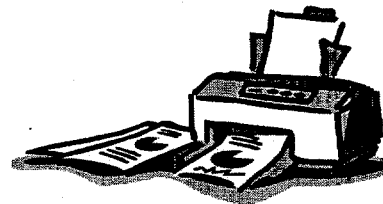
Submitted by  
Dan Wray  
Technology Committee



A database is a collection of information related to a particular subject or purpose, such as tracking customer orders or maintaining a music collection. If your database isn't stored on a computer, or only parts of it are, you may be tracking information from a variety of sources that you have to coordinate and organize yourself.

Using Microsoft Access, you can manage all your information from a single database file. Within the file, divide your data into separate storage containers called tables; view, add, and update table data using online forms; find and retrieve just the data you want using queries; and analyze or print data in a specific layout using reports.

- To store your data, create one table for each type of information you track. To bring the data from multiple tables together in a query, form, or report, you define relationships between the tables.
- To find and retrieve just the data that meets conditions you specify, including data from multiple tables, create a query. A query can also update or delete multiple records at the same time, and perform built-in or custom calculations on your data.
- To easily view, enter, and change data directly in a table, create a form. When you open a form, Microsoft Access retrieves the data from one or more tables and displays it on screen using the layout you chose in the Form Wizard or using a layout that you created from scratch.
- To analyze your data or present it a certain way in print, create a report. For example, you might print one report that groups data and calculates totals, and another report with different data formatted for printing mailing labels.



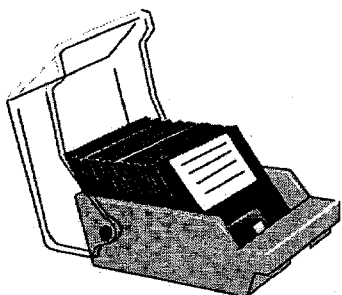
### Database Glossary

**Database objects:** Tables, queries, forms, reports, macros, and modules.

**Table:** The fundamental structure of a relational database management system. In Microsoft Access, a table is an object that stores data in records (rows) and fields (columns). The data is usually about a particular category of things, such as employees or orders.

**Field:** An element of a table that contains a specific item of information, such as last name. A field is represented by a column or cell in a datasheet. On a form, you can use a control, such as a text box, to display data from a field.

**Expression:** Any combination of operators, constants, literal values, functions, and names of fields, controls, and properties that evaluates a single value. You can use expressions as settings for many properties and action arguments, to set criteria or define calculated fields in queries, and to set conditions in macros.



**Primary key:** One or more fields whose value or values uniquely identify each record in a table. In a relationship, a primary key is used to refer to specific records in one table from another table. A primary key is called a foreign key when it is referred to from another table.

**Queries:** A question about the data stored in your tables, or a request to perform an action on the data. A query can bring together data from multiple tables to use as the source of data for a form or report.

## Microsoft Access (cont'd)

**Form:** A Microsoft Access database object on which you place controls for taking actions or for entering, displaying, and editing data in fields.

**Reports:** A Microsoft Access database object that presents information formatted and organized according to your specifications. Examples of reports are sales summaries, phone lists, and mailing labels.

**Macro:** An action or a set of actions you can use to automate tasks.

**Module:** A collection of declarations, statements, and procedures stored together as one named unit. Microsoft Access has two types of modules: standard modules and class modules. Form and report modules are class modules containing code that's local to the form or report. Unless explicitly made private to the module in which they appear, procedures in standard modules are recognized and can be called by procedures in other modules in the same database or in referenced databases.

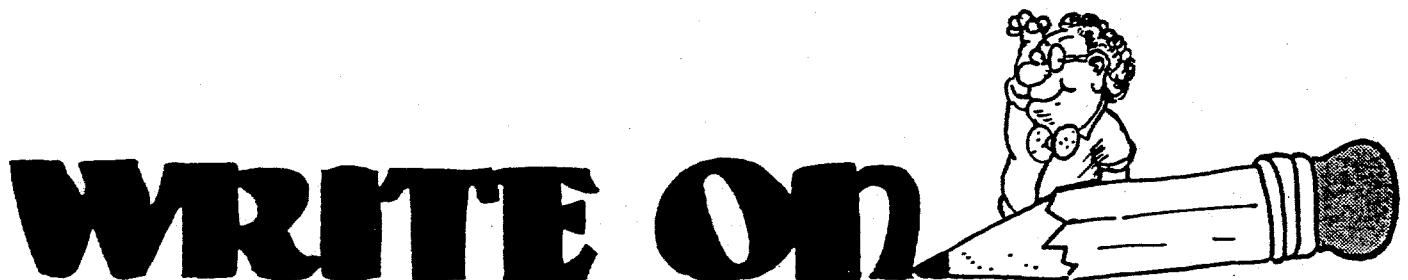
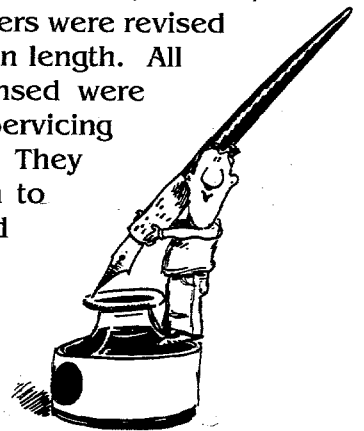
## Letter Efficiency Project Update

*Submitted by  
Tim Spigelmyer  
SLSC*

The Student Loan Servicing Center (SLSC) assembled the Letterwriter Efficiency Group in August 1999. The group's objective was to improve quality, simplify language and save costs. The task force included representatives from various SLSC business units. The group was assembled and charged with reviewing over 1700 letters. Initially, they outlined the life cycle of a student loan, including the letters that might be generated throughout this cycle. Subcommittees were formed to review the letters used in each stage of the loan cycle.

The group spent months reviewing the letters to determine if they should be rewritten, revised, condensed or eliminated. Over 350 letters were eliminated altogether, 196 letters were revised and there were 43 letters that could be reduced from two pages to one page in length. All letter revisions, whether they were eliminated, rewritten, revised or condensed were reviewed by our Compliance area. In March we met with the PASFAA Servicing committee, who reviewed our letters and made additional recommendations. They helped us focus on providing clear and concise instructions and information to student borrowers. In the future, all new customer letters will be reviewed and approved by the Letterwriter Efficiency Group before they are added to the SLSC system.

We want to thank the PASFAA Servicing Committee for assisting us on this project and providing valuable recommendations and suggestions. If you have changes or recommendations for a particular servicing letter, please contact Tim Spigelmyer at (717) 720-3129 or Lesla Sheeder at (717) 720-2277, or your PASFAA Servicing Committee representative.



## PELA Spring News

Submitted by  
Dana French  
National City

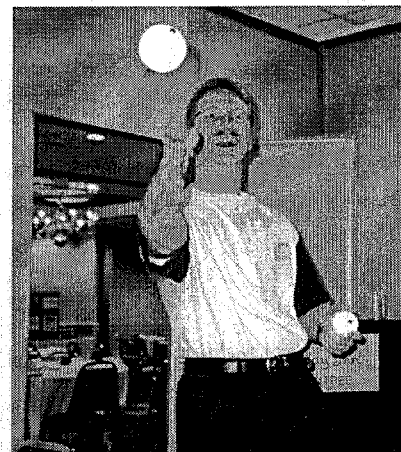


Pennsylvania Education  
Lenders Association

For those of you who attended the PELA session at Spring Training, I hope that you have not needed to use your stress ball yo-yos too often. For those of you asking, "What are stress ball yo-yos?", unless you got one, you can't appreciate them. The laughs came not only from the yo-yos, but also from the fine role playing of our own PELA members. Attendees were treated to several scenarios involving a family's quest for additional financial aid. In these cases, the emphasis was on private loans as the resource of last resort. PELA members Lisa Connor, Pat McBreen, and Danielle Witmer brought more than one chuckle to the audience with their familiar plea for aid dollars. Troy Boone led the panel with help from many PELA members who worked beforehand on skit development. Hopefully, those who attended left with some new strategies for advising families who need private loans as well as a great stress reliever to take back home or the office. (I must admit that mine stays in the office at all times for "stress emergencies!")

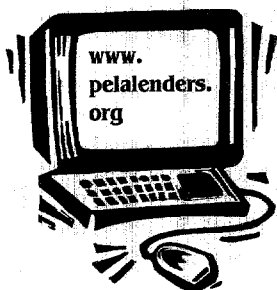
The Spring PELA meeting was held on April 27, 2000 in Philadelphia with 17 members in attendance. A vote was delayed until the July meeting regarding usage of funds in the PELA treasury. All members should review their meeting minutes and consider the options for the next vote. If you are a PELA member and did not receive the April minutes, please contact PELA Secretary, Kerry Paoletta at (724) 982-1139.

A committee was formed to update the PELA Lender Directory. The directory will appear on the PELA website when the information can be converted from disk to Internet language. The directory will still contain information from all Pennsylvania lenders, but non-PELA members will have only limited information listed on the web. PELA members will be identified through logos and offer hyperlinks to their respective websites. A mailing will be sent again to all PA lenders requesting current information for inclusion in the updated directory. Current PELA members may make changes online by visiting [www.pelalenders.org/lenderdirectory/lenderinfo.htm](http://www.pelalenders.org/lenderdirectory/lenderinfo.htm). PELA webmaster, Vince Scalise, should be contacted with questions regarding the online updates. Deadline to submit all changes is **June 30, 2000**.



Troy Boone throws out stress ball yo-yo's as the first pitch for the PELA session at Spring Training.

Speaking of the PELA website, Vince has been working diligently to bring the site online. The new website address is [www.pelalenders.org](http://www.pelalenders.org). After some unexpected complications, Vince was able to bring the site to fruition this spring. Currently, PELA members and schools can only view the Alternative loan site until the bugs are worked out of the lender directory. PELA members are responsible for updating their company's alternative loan information by photocopying all their pages in the directory, making the necessary changes and forwarding them to Vince by **June 30, 2000**. PELA has also started a list serve so that members can send group messages to us. To be part of the list serve, you must register online at [majordomo@pelalenders.org](mailto:majordomo@pelalenders.org). You must leave the subject line blank and type "subscribe list" in the body of the message. You will receive a message asking you to authenticate your request. Follow the instructions given or consult your meeting minutes for more specific directions. Future plans for the website include links to other education-related websites, as well as PASFAA and PHEAA. PELA is still in need of an assistant webmaster for Vince. Anyone interested in serving in this capacity should contact Vince.



Another area of concern that PELA members hope to have addressed during the next meeting is the future of the Keystone Rewards program. Although we have been assured that the program will be in place during the 2000-2001 school year, there is much uncertainty in the lending community regarding the future of the

## PELA (cont'd)



PELA members (l to r), Lisa Connor, Pat McBreen and Danielle Witmer, role play as FAA, parent and student.

joint PHEAA and Sallie Mae program. Most members begin development of their marketing materials for the 2001-2002 school year this summer and want to print accurate information. All members who participate in the Keystone programs eagerly await more information.

Any PELA member interested in increasing their involvement in PELA should consider running for an office. The terms of the President, Secretary, and Member-At-Large will be expire in July. Nominations were

made at the April meeting; however, if you would like to be added to the list, please contact John McKenna by June 15, 2000. A vote will be conducted at the July meeting.

The next PELA meeting will be held on July 27 in the Harrisburg area. Look for additional information in the near future.



Audience members at Pittsburgh Spring Training.

## Planning for the Future!

*Submitted by  
Bonnie Lee Behm  
PASFAA President*



At the April 3, 2000 Council meeting, the Executive Council agreed to hold a retreat during the 2000-2001 year. This retreat will be a follow-up to our first retreat held approximately five years ago, which laid the groundwork for many of the initiatives that PASFAA has undertaken. Georgia Prell, who hosted the first PASFAA retreat, has agreed to facilitate the upcoming retreat.

The Executive Council of PASFAA hopes this retreat will be an opportunity to evaluate the outcomes of the first retreat, assess our current association activities and plan for the next five years. A variety of topics have already been identified as issues we want to visit. We are looking for input from the membership on ideas, goals, or directions you feel PASFAA should consider as we plan for the future. If you have any issues you would like addressed, please send

them to me at [bonnie.behm@villanova.edu](mailto:bonnie.behm@villanova.edu).

More details regarding the retreat will be presented as plans are finalized. We look forward to your input as PASFAA plans for the future.

## BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by  
Rich Dombrowski  
Business, Trade  
& Technical  
Sector Representative*

Hello, everyone! Time is flying and summer is upon us. Everyone must stand up and pat themselves on the back for doing a great job this past year. I want to take the time to thank everyone who helped out, either by volunteering or presenting, at the various functions held by PASFAA and PHEAA. I especially want to thank the Spring Training group who, through their tireless effort, were able to deliver a power-packed day of training in Philadelphia and Pittsburgh. It was a day of fun with colleagues from throughout Pennsylvania enjoying an exchange of ideas and suggestions. Thanks again to everyone.

If you would like to volunteer a little bit of your time for the next Spring Training, or for any other PASFAA training throughout the year, please contact me at [rdombrowski@tsbi.org](mailto:rdombrowski@tsbi.org) or call me at (814) 838-7673. Also, any suggestions or comments would be greatly appreciated as work has already begun on next year's Spring Training. What hot topics would you like to see being discussed? Voice your opinion. Get your thoughts out. Have a great summer!

## SSHE SECTOR

*Submitted by  
Jim Zuzack  
SSHE Sector  
Representative*

It's hard to believe that summer is here already! Don't you just love it when students, parents, and especially faculty are surprised to hear that yes, the Financial Aid Office is, in fact, open through the summer months!

Our annual SSHE Sector Directors meeting was held at Toftrees Resort on April 26-28, 2000. We went through a rather full agenda of discussion topics at the formal meeting. We discussed topics ranging from voter registration and summer EFC's to the SSHE Convergence Report and management classification to PHEAA connection options and office staffing. While some got answers to their questions, others brought up more questions as a result of the answers which, of course, is not unusual when it comes to financial aid!

Toftrees offered a nice facility for a little rest and relaxation as well. Informal discussions could be heard on some of the above mentioned topics as well as others such as John Bieryla's very informal seminar on 'diplomatic letter writing skills'. Good information, John.

A big thank you goes out to our guest speakers, Mary Beth Kelly, Ed Cunningham, and Brian Lecher from PHEAA and Neal Renaldi from the Chancellor's Office who joined us on Friday morning to give us their updates and perspectives. Their willingness to put themselves 'on the firing line' is always appreciated.

Our next SSHE Sector meeting will be at the PASFAA Conference in October.

## PUBLIC TWO-YEAR SECTOR

*Submitted by  
Donna Wilkoski  
Public Two-Year  
Sector Representative*

Our sector meeting was held March 30-31 at the Holiday Inn, Carlisle, PA. The two-day meeting was well attended by 22 individuals representing 12 different colleges. There were some new faces at the meeting, and it was good to see the participation of all those in attendance.

Mary Beth Kelly of PHEAA was the guest speaker on Thursday afternoon. We discussed the State Grant application date, NETS/GI Bill scholarships, and the timeliness of the EAP rosters. Mary Beth was a good sport and left the meeting with a laundry list of our concerns and issues. We continued the meeting with the following topics of discussion: repeated courses, emancipated minors, summer packaging strategies, PA Virtual Community College Consortium, scholarship opportunities, America Reads/Community Service, Job Corp, MPN issues, accelerated programs, parents in college, and return of Title IV funds.

I would like to extend a warm welcome to our new members of the sector and look forward to meeting you all at the meeting at the PASFAA conference, which is right around the corner. I hope that you enjoy the summer, and don't work too hard. Enjoy some sort of relaxation or stress reducer over this summer. Remember "life is just too short, so enjoy yourself."

Our next meeting is in October, at the PASFAA Conference at the Lancaster Host. After that, I hope to see you all in November in Carlisle.

## PRIVATE SECTOR

*Submitted by  
Ethel Desmarais  
Private Sector  
Representative*

As you read this, you are undoubtedly in the heat of summer packaging. No sweat, right? You have created some type of procedures for the new EFC conundrum, i.e. the nine month EFC is also the ten, eleven and twelve month EFC. At Widener, we struggled with what portion of the EFC to use for those quirky borrower-based summer/fall loans when spring loan requests were sure to follow. At the suggestion of Greg Martin from the Region III Office, we finally just developed a 'good faith policy' until the Department issues further guidance. I'm not brave enough to share my policy in this Newsletter, but I'd like to hear from some of you to find out how you handled the issue. E-mail me at [ethel.m.desmarais@widener.edu](mailto:ethel.m.desmarais@widener.edu) and I'll share the "solutions" at the fall conference meeting.

As this Newsletter is going to print, I'm pleased to report that both the western and eastern private sector meetings are scheduled to meet on June 7 and 8 respectively. I owe a large debt of gratitude to Frank Dutkovitch, Financial Aid Director at St. Francis College, who agreed to moderate the western meeting for me.

Let me hear from you if you have any particular topics you want discussed at the fall conference meeting. Best wishes for successful summer processing. I hope to see many of you at the PASFAA conference in July.

## INSTITUTIONAL AT-LARGE SECTOR

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

The Professional Standards and Training (PS&T) Committee has been busy preparing materials for the annual guidance counselor workshop. We are always in need of volunteers. Won't you please consider volunteering when the time comes.

My term as the Institutional At-Large Sector representative will expire in October. I have enjoyed serving the association in this capacity. I have learned a great deal about the association and I have made many new friends. If anyone is interested in running for this office and has questions about the responsibilities, feel free to contact me at 814-269-7037 or [jasalem+@pitt.edu](mailto:jasalem+@pitt.edu).

## NURSING SECTOR

*Submitted by  
Danell Schoemaker  
Nursing Sector  
Representative*

Hello to everyone! Can you believe it, another year is just about over... exit counseling sessions, graduation ceremonies and an overload of paperwork for the upcoming year. On a brighter note, warmer weather is here.

A Philadelphia regional meeting was held at Abbington Hospital on March 31. Lou Reynolds of the National Student Loan Clearinghouse presented information on a new program available to smaller schools for processing student data through the Clearinghouse. Thank you to everyone who was able to attend the meeting. If anyone is interested in receiving information that was circulated during the meeting, please contact me. We will be having another meeting this Fall after the beginning of the new school year. I am trying to put together a meeting to be held in a central location which would accommodate the Central and Western part of the state. I hope to hear from those interested in attending a meeting like this so that I can get an idea as to how many would be interested and from what areas. If you attended Spring Training, I would like to hear your input or any information which you would be willing to share for any of us who were unable to attend.

If you are new to financial aid or know of anyone new, please encourage them to attend training this summer at the Don Raley Summer Institute held at Dickinson College. This provides a wonderful opportunity to get hands-on intense training... a lifesaver for new financial aid people. If you are unable to attend and you are new to financial aid, I encourage you to pick up the telephone and call any of us seasoned financial aid people for assistance at any time. I always appreciate the communication that we share with one another to help us through our crazy days.

Please contact me with any issues you would like addressed to PASFAA. Mark your calendars for the PASFAA Conference to be held October 15-18 at the Lancaster Host Resort. I can be reached at [rhn@fast.net](mailto:rhn@fast.net) or (610) 988-8958. Have a great summer!

## STATE-RELATED SECTOR

*Submitted by  
George Gerhart  
State-Related  
Sector Representative*

We certainly heard some good news for our students when PHEAA announced the increase in the State Grant and, even more so, the extension of the deadline for new applicants to August 1. While this is not a permanent change, nor is it solely due to our request for it for non-traditional students, it certainly is a wonderful development. We will continue to pursue our previous proposal via PASFAA Council.

The New Economy Technology Scholarship is being reviewed after its first year. Perhaps some revisions to the program will result in more of our sector's students receiving awards and the awards being higher. We'll keep you posted.

Our sector has seen more growth in membership and in participation as volunteers on several committees and projects. If you are new in the profession or new in Pennsylvania and would like to be linked with a mentor, please contact me. We stand ready to help you in any way that you would need. I hope that you have found time for relaxation and renewal during this summer. I look forward to greeting you at the conference in the fall.

## INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by  
John Southwood  
Institutional Support  
Services Sector  
Representative*

'Alternative Loans and Responsible Borrower's was the topic during the recent PASFAA Spring Training sessions presented by PELA members. Troy Boone, First Marblehead; Pat McBreen, Beneficial Savings; Lisa Connor, Citibank Student Loan; and Danielle Witmer, York Federal Savings all did a terrific job of presenting the issues.

PELA will be holding elections for the office of President, Secretary and Member-at-Large. Nominations are solicited for these positions, with the elections scheduled to take place during the upcoming July 27 meeting to be held in the Harrisburg area.

PELA has announced a change to its web address: [PELAENDERS.ORG](http://PELAENDERS.ORG). Members are updating their respective information along with establishing hyperlinks to their respective organization site. Vince Scalise, SunTrust Education Loans, is the PELA webmaster and will be coordinating the development of the PELA website.

With the annual PASFAA conference just a few months away, PELA members are working hard to add to the success of this meeting. This year's theme of "PASFAA Games" should provide for a spirited conference. PELA has Nancy Harvey, PNC Bank, serving on the Conference Planning Committee. Sheila Checkoway, Key Education Resources, and Lesa Angell, Fleet Bank, are involved with the Finance and Development Committee.

PHEAA has announced that Jack Hicks will be assuming the role of Coordinator for the VFA project with the planned retirement of Peggy Shadden.

PASSCAC concluded a highly successful year of regional College Fairs throughout Pennsylvania with the Main Line Regional Fair. Over 200 colleges and 2,000 students and parents attended. Villanova University again hosted the event. This was the first year that PASSCAC invited lenders to participate. Five sites were selected for the lenders to display information relative to student loans. The lenders that participated thank PASSCAC for this opportunity.



## FROM THE EDITOR'S DESK

Editing this newsletter has given me the opportunity to meet and work with some tremendous people in our association. Many I now also call friends. These folks, who spend long days in their offices, also find the time and energy to serve on council and on committees, write articles, plan and provide training and so forth. Their willingness to serve the association is evidence of their strong belief in the value of our organization and in its mission. We are fortunate to have their talents. Yet, they represent only a small percentage of our membership. Won't you consider adding your name to the volunteer form enclosed in this issue? You'll see what it means to say that PASFAA involvement is truly "time well spent."

Joan L. Holleran

PASFAA Newsletter Editor

## PASFAA BULLETIN BOARD



**Michael Colahan**, formerly at University of Science in Philadelphia, has assumed the Director of Financial Aid position at Cabrini College.

Best wishes to **Dan Hudock**, PHEAA, who is retiring after having been the North Central Regional Director since 1983. Dan is considering some work in real estate when he isn't enjoying time with his family, especially granddaughter, Devon.

**Carolyn Speidel**, West Chester University, and her husband, Greg, traveled to Romania in February to welcome new daughter, Elena, three, to the family. She joins big brother, Andrew, who is five.

Farewell to **Renee Saleh**, formerly at Northampton Community College, who retired in March. Renee's prestigious career in aid was featured in an article in the Spring 2000 issue of the PASFAA Newsletter.

Congratulations to **Cindy King**, who was named Director of Financial Aid at Northampton Community College.

Villanova University congratulates **Claire Tatlow** on her promotion from Financial Assistance Counselor to Assistant Director and welcomes **Melissa Breitreitz**, formerly of Harcum College, as Financial Assistance Counselor.

**Lisa Cooper**, Philadelphia University, and husband, Martin Gilbert, announced the birth of Lindsay Faith Gilbert on April 24. The new baby checked in at 8 lbs. 15 oz. and joins three year old brother, Jonathan.

**Leanne Frech**, formerly at University of Pittsburgh-Johnstown, has accepted the Senior Administrative Specialist position in financial aid at Harrisburg Area Community College-Lancaster Campus.


Wedding bells rang for **Ragan Watson**, Clarion University, and Sean Griffin who were married on March 25.

The student credit card debt presentation for the March teleconference by **Bill Stanford**, Lehigh University, followed publication of his article, "Dealing with Student Credit Card Debt," which appeared in the Summer 1999 issue of the NASFAA Student Aid Transcript.

**Vali Heist**, Alvernia College, had the article, "Early Awareness Bootcamp: Leading Students on the Path to Higher Education," published in the NASFAA Student Aid Transcript, Winter 2000 issue. Vali's article discusses an early awareness program she has spearheaded at her school.

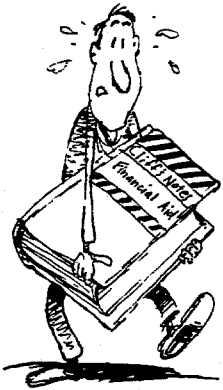
Best wishes to **Rachael Lohman**, Wilkes College, who assumes the position of NASFAA National Chair at the annual NASFAA conference in July.

**Sister Mary Philip Aaron**, Director of Financial Aid at Seton Hill College retired May 15 and will also celebrate her Golden Jubilee (50 years) as a Sister of Charity this summer.



From the PASFAA Newsletter archives come these words of wisdom.

## The Financial Aid Administrator's Psalm



Financial aid is my shepherd; I shall not weaken,  
 It maketh me lie down among federal regulations  
 It leadeth me beside my unanswered correspondence  
 It restoreth my anxieties,  
 It leadeth me in the paths of bureaucratic rhetoric for its name sake,  
 Yea, though I walk through the valley of the shadow of deadlines, I will fear no student.  
 For the federal government is with me; its rules and its staff, they confound me.  
 They prepare an audit before me in the presence of my bosses;  
 I annointest my head with aspirin and soothe my stomach with Roloids.  
 Surely guidelines and rules shall follow me all the days of my life,  
 And I will dwell in the pages of the federal register forever.

Adapted by  
 Don Raley

## Membership on the Climb!

Submitted by  
 Bill Burke  
 Membership & Elections Chair

PASFAA's Spring Training Program brought in over 50 new members. As Of May 18, 2000, our total membership is 680 and broken into sectors as follows:

	<u>Regular</u>	<u>Associate</u>	<u>Life</u>
Private	225	11	0
SSHE	44	0	0
BT&T	91	6	0
Two-Year Public	27	5	0
State-Related	59	6	0
Nursing	30	1	0
Inst. Support Services	0	153	0
Miscellaneous	3	13	6
<b>Totals</b>	<b>479</b>	<b>195</b>	<b>6</b>



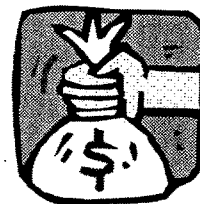
***We want to recognize and thank the following sponsors who are providing generous support for PASFAA activities for the 1999-2000 fiscal year:***

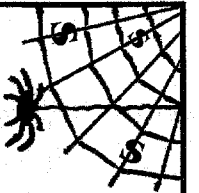
**Platinum (\$8,000 and above):** PHEAA, PNC Bank, SallieMae

**Gold (\$6,000 - \$7,999):** Citibank, Educaid - a First Union Company, Fleet Bank, Key Education Resources, Mellon Bank

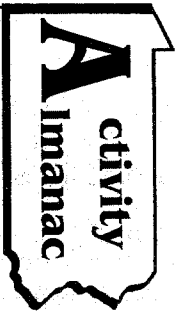
**Silver (\$4,000 - \$5,999):** AMS Education Loan Trust, Chase Manhattan Bank, National City

**Bronze (\$3,000 - \$3,999):** Access Group, Inc.





**VISIT THE PASFAA WEBSITE:**  
**<http://www.pasfaa.org>**



**July 18-31, 2000**  
**July 18**  
**July 19**

**State Grant Certification Procedures Workshops**  
Butler County Community College, Butler  
Community College of Allegheny County -

**July 25**  
**July 27**  
**July 31**

Boyce Campus, Monroeville  
Lycoming College, Williamsport  
Delaware County Community College, Media  
PHEAA, Harrisburg

**July 9-12, 2000**

**NASFAA 2000 Conference, Washington, D.C.**

**October 15-18, 2000**  
**October 14-15**

**PASFAA 2000 Conference, Lancaster**  
Fundamentals Workshop, prior to PASFAA Conf.

**November 2000**

**High School Counselor Workshops**

**November/December**  
**2000**

**Business, Trade & Technical Workshops**

**May 19-23, 2001**

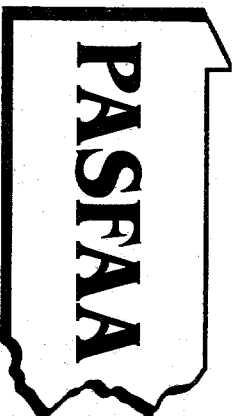
**EASFAA 2001 Conference**

**July 22-25, 2001**

**NASFAA 2001 Conference, Nashville, TN**

**October, 2001**

**PASFAA 2001 Conference, Seven Springs**



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

