

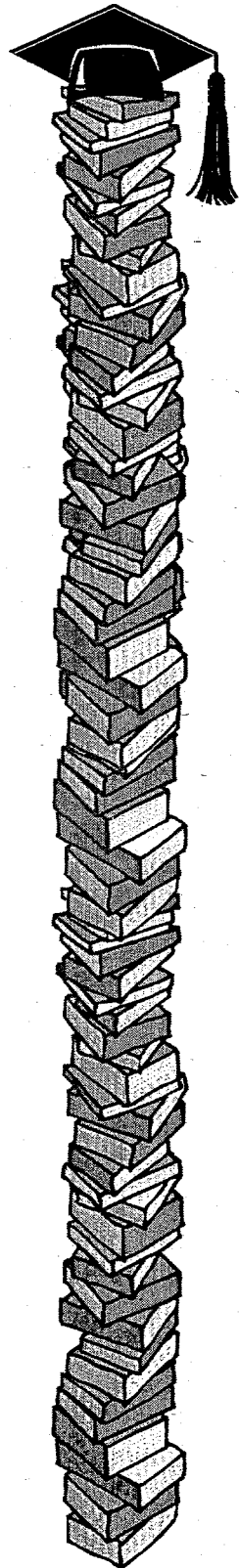
pasfaa

Pennsylvania Association of
Student Financial Aid
Administrators

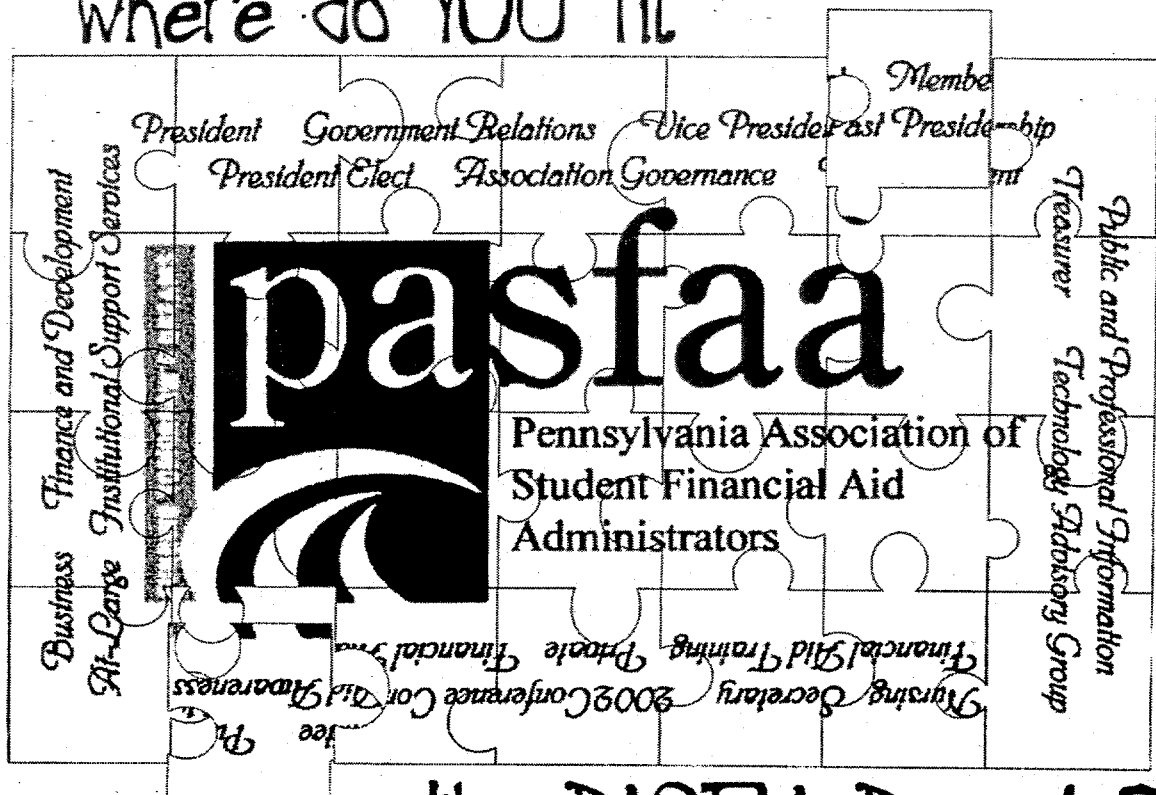
NEWSLETTER

VOLUME 34, NUMBER 3

Summer 2001



Where do YOU fit



in the PASFAA-Puzzle?

Cover art by Brian Blackburn, Widener University

33rd Annual Conference
October 21-24, 2001



SEVEN SPRINGS
MOUNTAIN RESORT

FEATURES

- President's Letter
- Spring Training & Teleconference
- What's New at pasfaa.org?
- After the "First 100 Days"
- History of PASFAA - the 90's
- Conference 2001 Preview
- Spotlight on Training Committee
- PELA News
- Council Minutes
- Sector and Committee Reports

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Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 2000-01

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Dana French	Kathy Myers	Sally Treadwell
Ragan Griffin	Judith Rile	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 2001 issue:	articles due July 15
Winter 2002 issue:	articles due November 15
Spring 2002 issue:	articles due February 15
Summer 2002 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 Bonnie Lee Behm, Villanova University, Office of Financial Assistance, 800 Lancaster Ave., Villanova, PA 19085 or bonnie.behm@villanova.edu. The 2000-01 membership list is maintained at Villanova University.

2. 2000-01 PASFAA COMMITTEES

Government Relations	Ken Grugel
Membership	Ken Grugel
Association Governance	Bonnie Behm
Public and Professional Information	Suzanne Sparrow
Technology Advisory Group	Greg Gearhart
2001 Conference	Nan Sninsky
Financial Aid Training	Ragan Griffin
Financial Aid Awareness/Hotline	Jennifer Liedtka
Finance and Development	Georgia Prell

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Bonnie Behm, Villanova University, for information about 2000-01 PASFAA membership.

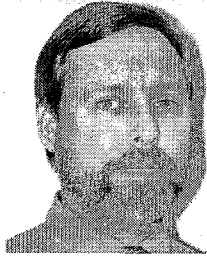
4. LETTERS TO THE EDITOR

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,

So, are you off all summer?" I was asked at a graduation party this past weekend. It was not the first time someone has asked that question. You too have probably been asked a variation of that question many times over the years. Rarely has the questioner thought about it before asking; it's usually just a social conversation starter. Maybe you have just met someone, who only hears that you work at the local college – or doesn't have any idea how financial aid functions. Maybe they think you are on a teacher's schedule, working mainly during the fall-spring academic year. Maybe they think that financial aid just appears for students when they are ready to start in the fall.

I usually try to explain that summer is a very busy time in the financial aid office – checking eligibility, completing verifications, packaging aid, processing loans, and doing all of the other tasks needed to comply with all of the regulations in order to help students afford to attend college. Sometimes they nod, pretending to understand; that's OK. Sometimes I give the same explanation of how busy we are in the summer to administrators at my school. Now that's discouraging!

Financial aid for our students is not going to just happen. It takes some effort by the students and their families, and much hard work by the financial aid community. The same is true about PASFAA – things like the annual conference, the newsletter, and all of the training events do not just happen. They require much effort and hard work by the Association members. This issue of the newsletter includes a call for nominations for President Elect and for all of the sector representatives including a one-year term for the at-large representative. The duties for all of the offices up for election have been adjusted this year as a result of initiatives developed during the planning retreat in November. Most significantly, responsibility for the High School Counselor Workshops has been moved to the Training Committee, freeing the President Elect to spend more time learning about the job ahead and the sector representatives to focus on membership and volunteerism concerns. Please see Bonnie Behm's article to read more about volunteering or nominating someone within the Association.

Other opportunities will be coming soon – opportunities to participate in the work of the many committees within the Association. The PASFAA Executive Council is committed to making sure that all volunteers are offered committee assignments, with an emphasis on mixing "newer" and "experienced" members on each committee.

So, are you off all summer? Of course not. And neither is PASFAA. So why not consider volunteering to serve in the Association. There are plenty of opportunities – from the Executive Council to the individual committees. I look forward to seeing your name on the ballot or on a volunteer form!

Sincerely,

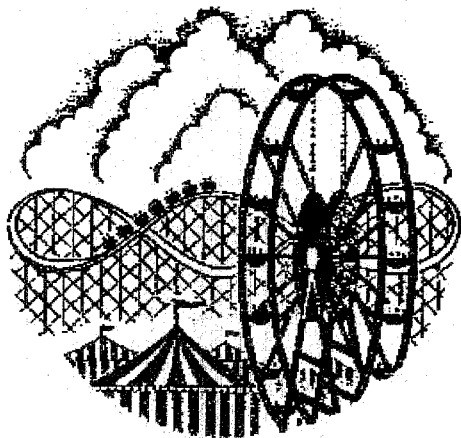
A handwritten signature in black ink that reads "Dana C. Parker". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Dana C. Parker
PASFAA President

Pennsylvania Financial Aid Training Program

Submitted by
Lisa Kendi
Spring Training Committee Chair

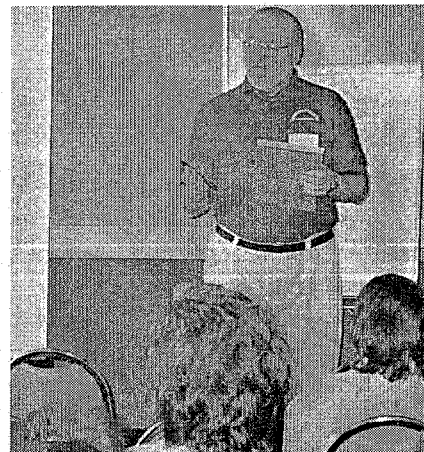
Spring Training 2001: "Come Along for the Ride"



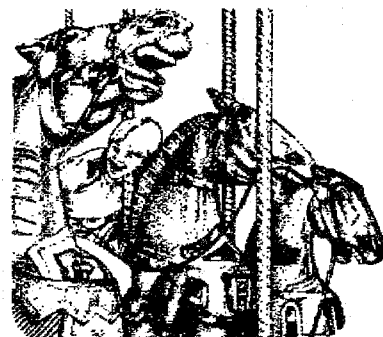
This year's spring training unveiled an amusement park theme and invited participants to "come along for the ride." Pennsylvania's newest "amusement parks" opened for one day only at the Holiday Inn in Monroeville on April 4 to an eager crowd of approximately 150 PASFAA "thrill seekers" and again at the Valley Forge Hilton on April 11. About 150 PASFAA members participated in the eastern seminar as well. This year's re-designed Spring Training Seminars were well received by PASFAA members. In fact, we

welcomed over 50 new members into our association during Spring Training registration.

Well-deserved thanks are owed to the many presenters who volunteered their time and expertise to present sessions such as FERPA, Coping With Graduate School Issues, Managing Stafford and PLUS Loan Changes, PELA, etc. This year the seminars also featured a "senior track" of sessions that were targeted to financial aid officers with six or more years of experience within their field. These sessions discussed Workplace Survivor Skills and How to Develop a Strong Presence on Your Campus. Of course, the day wouldn't have been complete without the valuable Federal, Grant and Loan Updates presented by senior PHEAA staff members.



Bill Hoyt, Consolidated School of Business, addresses "Developing a Strong Presence on Campus."



Troy Boone, First Marblehead, makes a point during PELA session on alternative loans.

The following individuals presented at one or both of the seminar sites:

Troy Boone, First Marblehead
Dan Brent, Citibank
Henry Chance, PHEAA
Bill Copperthwaite, Jr., Esq., Attorney-at-Law
Sandy Cronin, Point Park College
Anna Griswold, Penn State University
Bill Hoyt, Consolidated School of Business
Carol Johnson, PHEAA
Mary Beth Kelly, PHEAA

Mary Miller, PHEAA
Scott Miller, PHEAA
Valerie Mockus, Saint Francis University
Jan Napiltonia, PHEAA
Pamela Roda, PHEAA
Paul Simenson, Penn State University
Dr. Ann Williams, Penn State-Lehigh Valley
Matt Williard, PHEAA



Spring Training committee members (standing l to r) Lisa Kendi, Ragan Griffin.
(sitting l to r) Juli Louttit, Julie Salem



Attendees at the Western site network during lunch.



Of course the roller coaster would not have been able to leave the station without the support of the following sponsors:

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Key Education Resources

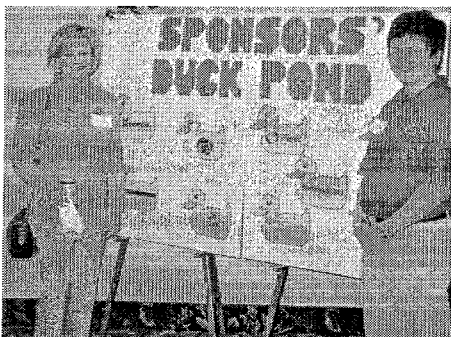
Mellon Bank

National City Bank

PNC Education Loan Center

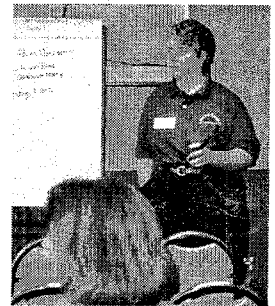
Finally, a special "thank you" to the Spring Training committee members: Jim Anderson, Donna Cerza, Ragan Griffin, Lisa Kendi, Juli Louttit, Julie Salem and Paul Simenson. We invite everyone to "come along for the ride" again at Spring Training 2002, tentatively scheduled for April 3 and April 10, so keep these dates open!

The association's annual spring training seminars are one of PASFAA's many opportunities to combine learning about the latest changes in the field with networking and enjoying the camaraderie of our colleagues from across the state. Those new to the profession sit side by side with seasoned veterans in the classroom and at lunch providing a unique opportunity for the beginner to "talk shop" with aid administrators with several years experience under their belts. Session topics are designed to be timely and are presented in response to feedback from prior year's seminars and suggestions offered to committee members.



Amy Miranda, AMS, (left) and Lisa Kendi, Fleet, show off the Sponsor's "Duck Pond".

An important part of the planning for this training is to select and prepare topics that are of interest and meet the training needs of the attendees. Next year's training committee will be interested in hearing feedback from participants who attended the new "senior track" of sessions to find out if this new format met the needs of our members with several years in the field. First time attendees new to the profession and/or new to the organization are also encouraged to contact the training committee with their reactions to the experience. And all members are encouraged to voice their needs and make suggestions to the training committee as next year's committee will be starting soon to prepare for the 2002 workshops.



Sandy Cronin, Point Park College, covers "Coping with Graduate/Professional School Issues."

Annual Teleconference Another Success

Submitted by
Ragan Griffin
Outgoing Training Committee Chair

The annual Pennsylvania Financial Aid Training Committee's spring Teleconference that aired on March 9 was an outstanding success. This year's broadcast topic was "Future Trends in Financial Aid and Higher Education". The panelists provided pertinent information regarding such topics as current and projected demographic trends within college age populations, USDE E-signature guidelines, a demonstration of the new USDE School Portal, distance learning regulations and trends, etc. Approximately 350 individuals registered for the teleconference at one of the numerous downlinking sites across the Commonwealth. Twenty-two tapes were requested from states as far away as Virginia.



The panel rehearses prior to the broadcast.

This year, for the first time, the panelists participated in a chat room after the conclusion of the live broadcast. About 67 PASFAA members took advantage of this opportunity to ask

more specific, in-depth questions on line. Well-deserved thanks go out to this year's panelists:

Dr. Jacqueline E. King, Center of Policy Analysis at the American Council on Education
Colleen Kennedy, U.S. Department of Education
Gregory Martin, U.S. Department of Education
Brian Lescher, PHEAA
Gary Means, Westmoreland County Community College
Scott Miller, PHEAA
Bonnie Behm, Villanova University



Teleconference panel (l to r): Bonnie Behm, Dr. Jacqueline King, Greg Martin, Gary Means, Brian Lecher.

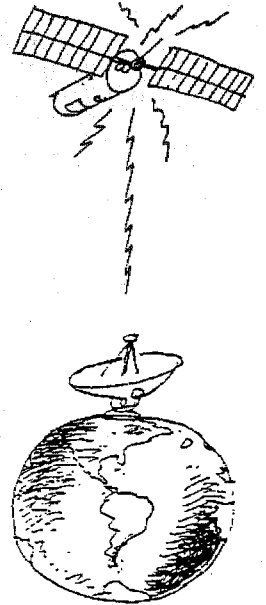
It is also appropriate to acknowledge the hard work and dedication of this year's teleconference committee, chaired

by Alisa DeStefano and comprised of Ed Cunningham, Lisa Kendi, Julie Louttit, Mike Nolan and Dan Wray. Diana Sheehan provided invaluable support in her role as the liaison with the WITF studio staff with several years of teleconference experience.



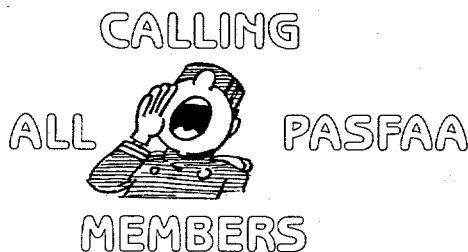
Bob Heyl and Diana Sheehan, behind the scenes, in the WITF studios control room.

PASFAA members are encouraged to submit suggestions for future topics for next year's spring broadcast. Please take the time to complete the Teleconference Survey that will be available at the registration table at this fall's PASFAA Conference in Seven Springs.



Call For Nominations

Submitted by
Bonnie Lee Behm
Past President



Past President

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 Seven Springs Resort, October 21-24: President-Elect, and Representatives from the Private, Nursing, SSHE, Institutional Support Services, State Related, Two-Year Public and Business, Trade and Technical Sectors. Due to the recent job change of Sally Ann McCrea, a one-year opening also exists for the 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. 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 on the Finance and Development Committee and shall nominate:

- a. an Active member to serve as Annual Conference Chairperson
- b. an Active member to serve as Finance and Development Chairperson
- c. an Active member to serve as Chairperson of the Training Committee

President

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

Past President

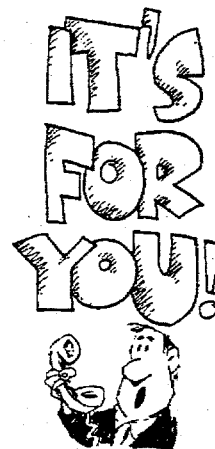
The immediate Past President shall provide such assistance to the President as appropriate. In the absence or disability of the President, the immediate Past President shall have all the powers and shall perform all of the duties of the President.

Sector Representatives

The Sector Representatives represent their sector 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 Representatives serve as a part of the Executive Council and serve on the Membership Committee.

Take this opportunity to get involved in your association. It is an excellent opportunity to share your experiences and talents with your colleagues. If you have any questions about the time commitments or responsibilities, contact the current officers or sector representatives. They will be glad to share their experiences with you.

A nomination form is available on the PASFAA Web Site located at www.pasfaa.org.



What's New at pasfaa.org?

Submitted by
Mary Miller
PASFAA Webmaster

MEMBERS ONLY!

1. Legislative Directory

Ken Grugel, PASFAA Vice President, and the Government Relations committee compiled a legislative directory of the U.S. Congress, and the Pennsylvania House and Senate members.

2. Power Point presentations from Spring Training have been added.

3. The updated **Polices and Procedures Manual** has been added as a pdf file.

4. Updates to the Membership Directory are new.

5. Additional references have been added to the Technology Resource Center including:

Developing a Presentation Style

Presentations to Power Point

Putting It All Together

Adding Pizzazz... and more

As a reminder, to access the Members Section of the web site, the current password is 7springs and the user ID is 2001.



"Help Wanted" - Volunteers Needed

Submitted by
Gary Means
PASFAA President Elect

In my upcoming term as President, I would like to emphasize the need for volunteers and encourage people to volunteer. There are many benefits to volunteering, such as:

- Improve your knowledge in financial aid
- Meet new and interesting people
- Develop leadership skills
- Meet people with similar needs and concerns
- Be part of the decision making process for the organization

There are so many ways to volunteer, from running for president or sector representative to helping stuff envelopes for the conference. You choose how much to be involved. The only cost to volunteering is your time. All travel costs are paid for by PASFAA. The member and their institution will not incur any travel costs. Also sometimes people feel that they must be in financial aid for years before they can serve on committees. Not true! We need and want people with varied backgrounds, experiences and skill levels. For example, you do not have to be a computer expert to serve on the Technology Committee—we want a varied committee to meet the different needs and concerns of all of our members.



The Training Committee begins its work in June for the upcoming year and is the largest committee that we have – it has a number of subcommittees that work on specific topics. The other committees start after the conference in October, but we need to solicit members now to build a list of volunteers to make up our committees. Even the Training Committee will still need people to serve on their committees as they develop the training activities for the next year.

SEND
HELP



Please consider volunteering. If you currently volunteer, please know you are appreciated and please continue to do so and also ask your colleagues to get involved. If nothing more than helping put binders together for the counselor's workshop, it's a start (and could be the impetus for more involvement). I am planning to email to all members a volunteer request form and hope to do this a couple times a year. I also plan to put the request form and other information about committees on the PASFAA web site.

Any questions, ideas, or concerns about volunteering, please feel free to contact me. My e-mail address is meansga@wccc.westmoreland.cc.pa.us and my phone number is 724 925-4061.

PASFAA Legislative Network to Return

Submitted by
Ken Grugel
PASFAA Vice President

For the old timers who belong to PASFAA, you may remember when you were called to request your assistance to contact your legislator on a specific topic. Well those days are back once again. The Government Relations Committee has reinstituted the Legislative Network and is requesting old as well as new members to sign up for this most important PASFAA experience.

During the past few months, all of the current Pennsylvania and U.S. representatives' names, districts, and telephone numbers have been added to the PASFAA web site. Now it is easier than ever to contact your legislator when you feel the need to speak up on a topic or assist PASFAA with an important response blitz. You may visit www.pasfaa.org. Click on

Financial Aid Administrators, then PA Legislative Directory to locate your congressperson. It's that simple!



If you are interested in becoming a "Rapid Response" volunteer, simply e-mail your name, institution, and locale, to Bob Snyder, Assistant Director of Financial Aid at Penn State University, rms5@psu.edu. He will contact you occasionally with a specific topic for you to write, call or e-mail your legislators about. We would like to have PASFAA members from every congressional district join the team. This is an ideal way for newer members to become involved in their state association.

PASFAA Represented at NASFAA Leadership Training

Submitted by
Gary Means
PASFAA President-Elect

PASFAA was well represented at the NASFAA Leadership Training Workshop held in Washington, D.C. in February. This training is attended by financial aid people from across the country who are serving in leadership roles in financial aid. Rachael Lohman, NASFAA's current National Chair and a PASFAA member who has held many leadership roles, was a presenter at the conference as well as one of the hosts. Chris Zuzack, EASFAA's Vice President, and Gary Means, PASFAA's President Elect, were there to learn about being effective leaders in their organizations and to get a better understanding about how NASFAA works. They also had an opportunity to visit some Congressmen to make them aware of some of the aid community's concerns. PASFAA is currently looking at developing our own Leadership Training Workshop to help train future and current leaders in the organization.



PASFAA members in leadership roles (l to r): Rachael Lohman, Gary Means, Chris Zuzack.

EASFAA Conference Summary

Submitted by
Ruth Cramer
EASFAA Liaison

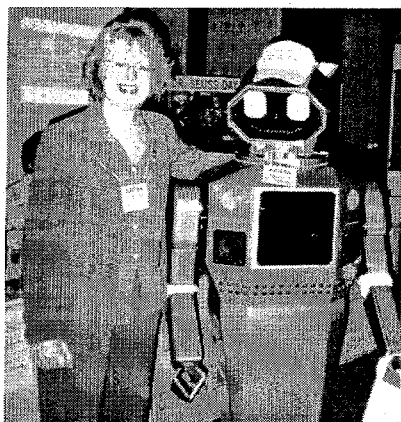


The 35th annual EASFAA Conference was held from May 20-23, 2001 at the Wyndham Baltimore Inner Harbor with 636 in attendance. The theme of this year's conference, "A Cyberspace Odyssey", was highlighted by each of the event's keynote speakers. They included Laurence Smith, a noted demographer who spoke about the students we will serve in the next 10-20 years; Michael Dolence, a specialist in organizational transformation, institutional strategic planning and management processes, who talked about the effects of technology on our workplaces; Dallas Martin, President of NASFAA, and Greg Woods, Chief Operating Officer of Student Financial Assistance for the US Department of Education.



PASFAA members gather at EASFAA.

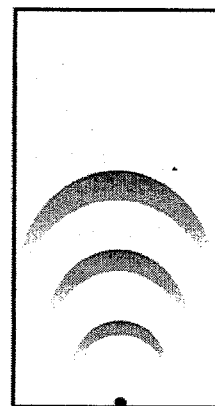
Sessions on topics such as estimating financial aid eligibility, distance education, the SFA Schools Portal, and state-sponsored tuition prepayment plans ensured ample opportunities for professional development. Social events included a reception at Westminster Hall and Burial Grounds, a beautifully renovated church set amidst Baltimore's oldest cemetery, and an evening at Camden Yards, which unfortunately was cancelled due to torrential downpours. Make plans for next year's conference, scheduled for May 19-22, 2002 at the Boston Park Plaza Hotel in Boston, MA.



Ruth Cramer, PASFAA's EASFAA liaison, poses with the conference mascot.

EASFAA will hold its second annual Graduate and Professional Symposium on October 1-2, 2001 at the Hyatt Regency Capital Hill (202-737-1234) in Washington, DC. Registration materials will be sent in mid-summer to EASFAA members who have indicated graduate/professional on the membership information, but will also be available via the EASFAA web site (www.easfaa.org).

I have thoroughly enjoyed serving as your liaison to EASFAA Council and welcome Betty Davis, Assistant Dean of Financial Aid at CCAC, as PASFAA's newly appointed liaison. Should you have any issues to take to EASFAA Council or questions about your regional professional organization, do not hesitate to contact Betty at bdavis@ccac.edu.



EASFAA
2001
A CYBERSPACE ODYSSEY

BALTIMORE, MARYLAND
MAY 20 - 23



WASHINGTON UPDATE

Submitted by
Scott Miller
Federal Relations
Director, PHEAA

The First 100 or So Days - What's Happened and What's Ahead?

President George Bush has passed the 100 day milestone of his Presidency. Were those 100 days momentous, earth shattering, or historic? Probably not. Were they eventful, media savvy, and goal directed? Probably yes!

What's



on the Hill?

The President has taken a very cautious approach to the opening days and months of his Administration. Rather than trying to do a little bit of everything on a broad range of issues, the President has been concentrating on the major initiatives that he touted during his presidential campaign. Thus, the President and his Cabinet have focused on achieving a major tax cut, reforming elementary and secondary education, and dealing with the burgeoning energy crisis. While this has resulted in a number of victories for the Administration during its first 100 or so days in office, it has left many constituencies wondering what lies ahead for them in the remaining years of the Bush Presidency.

President's Budget Proposal

Among those feeling some uncertainty are the members of the higher education community. There is a general sense of disappointment that the first budget that President Bush introduced included only limited increases in funding for student financial assistance programs. Although candidate Bush promised significant increases in funding for Pell Grants, the President's budget contained only a modest \$100 increase in the maximum Pell Grant. Other aid programs, including SEOG, Perkins Loans, FWS, and LEAP, were proposed to be "level-funded" for the 2002 Federal Fiscal Year - meaning they would receive the same funding as they did in FY 2001. This is part of President Bush's overall goal to reduce the growth in federal spending to no more than 4% per year, as compared to an average of 8% over the past few years.

The President did propose a new loan forgiveness initiative for FFEL and Direct Loans. Under the proposal, the President would increase the level of loan forgiveness for teachers who major or minor in math or science while in college and who teach in high need schools. These teachers could be eligible for up to \$17,500 in loan forgiveness if they teach in high need schools for five years, up from the current \$5,000 limit. In addition, following through on a campaign promise, the President proposes to expand the tax-advantaged treatment of postsecondary education-related expenses paid from the proceeds of qualified tuition savings plans and to allow private colleges to establish such tax-advantaged savings plans.



Scott Miller discusses the "Trials and Tribulations of Transition" at PASFAA's Spring Training.

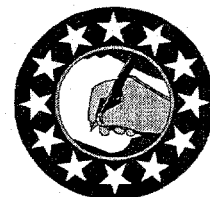
Congressional Budget Resolution

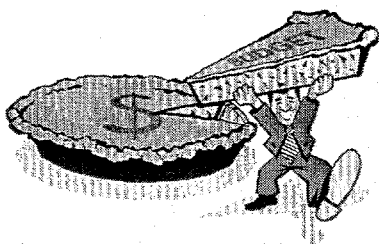


On May 10, the Congress gave final approval to its FY 2002 Budget Resolution that follows, in large part, the priorities outlined in the Bush Budget proposal. The Budget Resolution allows for a tax-cut totaling \$1.35 trillion over the next 11 years - a compromise number, not quite as large as the President had sought, but not nearly as small as the Democrats had been demanding. The Budget Resolution does provide some additional funding above what the President had requested for discretionary spending - which could include funding for education programs. The amount that will be available for education, and specifically for student financial assistance, is not clear at this time. The ultimate decisions will be made by the House and Senate Appropriations committees, in consultation with the White House. Some

education advocates are concerned that they will be waging an uphill battle for increased funding as the many interest groups, including the Defense Department, scramble to get as much from this pool of discretionary funds as they can.

One of the most interesting aspects of this early stage in the budget process has been the lack of bi-partisanship. While the President has tried in some ways to promote cooperation between Republicans and Democrats, the reality has been that the Budget Resolution passed along primarily partisan lines. A few moderate Democrats joined with Republicans in passing the Resolution and a few moderate Republicans withheld their





support, but overall it seems like business as usual in Congress.

In that spirit, it will be more important this year, than in recent years, to make sure that your Congressional representatives understand the importance of the federal student aid programs at your school and the value of increasing funding for these programs. Please think ahead towards the summer months, when your members of Congress and Senators will be in their home districts. This is an ideal time to plan to meet with them to express your support for student aid funding or to invite them to your school to see the impact that the aid programs have at your institution.



More PELA Scholarship Winners

Submitted by
Jennifer Rager
York Technical Institute

The Pennsylvania Education Lenders Association (PELA) presented five \$1000 scholarships to schools at the 2000 PASFAA Conference. Jennifer Rager, Director of Financial Aid at York Technical Institute, was one of five conferees who won a PELA scholarship for her institution. A \$500 PELA scholarship was presented to Cleveland Spain, an Electronics Technology student and a second \$500 scholarship was awarded to Michele Gingrich, a Travel and Tourism student. Thanks goes out again to PELA for its generosity in helping Pennsylvania students.



Jennifer Rager (right) presents two \$500 PELA scholarships to York Technical Institute students.

More TIPS (Technical Info for the Puzzled and Stupefied)

Submitted by
Dan Wray
Technology Advisory Group

AKA: Tasty TidBits and TidBytes of Techy, Baudy, Binary, Sometimes Hexadecimal, RAMmed-Down-Your-Throat-Daily, Mouse-Moving, Web-Site-Surfing, Disk-Driving, Mainframe-Mashing Stuff Relished Most Especially by Those Who Peddle Pocket Protectors and Speak in Sentence Algorithms, but Commonly Abhorred and Otherwise Often Found to be Distasteful by Normal, Don't-Wear-Horn Rims, Don't Do-Windows, Don't-Unzip-Files-in-Public Financial Aid Administrators.

Some Handy Tips for Using Microsoft Word

Switch between open documents (no need to keep opening and closing multiple documents)

1. Select the *Window* menu
2. Select the name of the document to switch to

Select two or more open documents (look at the simultaneously)

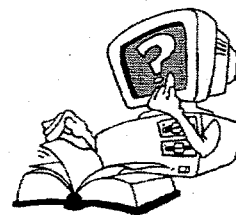
1. Select the *Windows* menu
2. Select *Arrange*
3. Select desired arrangement (To change back to one document, maximize the desired document.)

Copy character formats (save lots of key strokes)

1. Position cursor on the word which has the format copied
2. Select the *Format Painter* button on the toolbar
3. Highlight the text to be formatted

Creating an outline

1. Select *Format* menu
2. Select *Bullets and Numbering*
3. Select *Multilevel* tab
4. Select desired style (or modify one)
5. Select *OK*
6. Type outline
 - Increase level with the *Increase Indent* button on the toolbar (or Shift+Alt+→)
 - Decrease level with the *Decrease Indent* button on the toolbar (or Shift+Alt+←)



Electronic Access Conference Coming to Baltimore

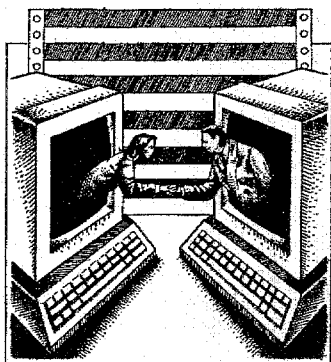
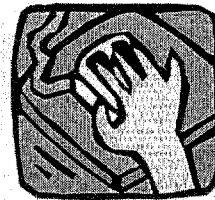
Submitted by
Christine Zuzack
Technology Advisory Group

Folks in Pennsylvania are fortunate to once again have an EAC conference in our area. The U.S. Department of Education will sponsor three Electronic Access Conferences in 2001 and PASFAA members can easily take advantage of this excellent training opportunity. The sites and dates for the three 2001 EAC conferences are as follows:

Reno, NV
Baltimore, MD
Chicago, IL

November 5-7
November 28-30
December 11-13

John Ascuaga's Nugget
Marriott Waterfront Hotel
Hyatt Regency



For those of you unfamiliar with the EAC and its format, it is somewhat different from the state and regional conferences that many of us have attended. This conference is strictly business! There are no meals provided to participants and no external social functions. About 1,400 individuals attend each of the three sites so these are rather large gatherings.

The conference program is tremendous! Although technical aspects are a focal point, there are numerous sessions on programmatic issues as well. There are normally about 14 concurrent sessions offered at one time slot. Although many of the more popular topics are repeated, it does make it challenging to select a presentation to attend. There are also general sessions to address issues of concern to all. Hands-on sessions with computer access are usually restricted to those who were able to pre-register for one of the limited spaces. Staffed computer labs allow participants to get individual attention or demonstrations of electronic processes. The day closes with a questions and answer session with Department officials present to address any and all issues from participants.

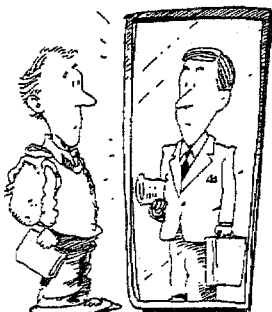
It is not too early to make hotel reservations at the conference hotel. There is currently a block of rooms set aside for EAC participants which will be held until October 24, 2001. However, this block may be depleted long before this date. The room rate is \$160 per night plus 12.5% tax. Regular parking is \$17 per day with valet available at a higher rate. The number to call for hotel reservations is 410-385-3000 or Marriott's general number at 800-228-9290.

Complete information and registration for the conference can be completed by visiting the website <http://edeworkshop.walcoff.com>. Registration questions can be directed to Lynn Mikelatis at 703-218-1422 or email at meetings@walcoff.com. Conference agenda or sessions questions can be directed to Debra Herbst at 623-478-0630 or email at herbde@ncs.com. There is no conference fee but participants are encouraged to register early since space is limited.



PASFAA Plans Leadership Training

Submitted by
Gary Means
PASFAA President Elect



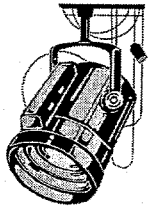
PASFAA is in the early stages of developing a Leadership Training Workshop to help provide specific training for our members that are in or may be interested in serving in leadership roles in the organization. This committee will be a subcommittee of the Training Committee and Jean Walker will be chair for year 2001. The committee will develop materials and the format of the workshop. It is expected that the Leadership Training Workshop will be available sometime in the 2002-2003 academic year. The need for such a training program stems from issues discussed at the PASFAA retreat held last November.

The Newsletter kicks off a new feature of highlighting the different PASFAA committees to familiarize the members with the functions of each.

The spotlight is on

Pennsylvania Financial Aid Training Program

The Training Committee



Submitted by
Ragan Griffin
Outgoing Training
Committee Chair

The advent of summer always signals the end of the Pennsylvania Financial Aid Training (PFAT) year. At the conclusion of the 2000-01 training year, it is important to acknowledge the dedication and hard work of this past year's committee members:



Several of the Training Committee members pose during a planning meeting at PHEAA.

Judy Carter, Dickinson College
Ed Cunningham, PHEAA
Alisa DeStefano, Indiana Univ. of PA
Randy Harmon, King's College
Lisa Kendi, Fleet Bank
Juli Louttit, Butler County Comm. College
Mary Kay McCaughan, Villanova Univ.
Julie Salem, Univ. of Pittsburgh, Johnstown
Sherry Youtz, Thompson Institute

Without the above-mentioned individuals, PASFAA members would not have had access to all of the excellent training opportunities that were offered across the Commonwealth this past year. PASFAA also acknowledges the invaluable assistance of Diana Sheehan and Christina Reinoehl of PHEAA. As outgoing chairperson of the 2000-01 PFAT committee, I cannot emphasize strongly enough how critical it is to the well-being of the committee, and ultimately to the PASFAA organization itself, for members to get involved and volunteer their time and expertise to help produce and present training seminars and workshops.

Some of us tend to take our training programs for granted at times, especially since our state organization has been fortunate enough to have had an organized training program since 1984 when PASFAA and PHEAA decided to form a jointly supported committee called the Pennsylvania Aid Administrators Training Program (PAATP). In 1996, the training program changed its name to the PA Financial Aid Training Program (PFAT) that we are all familiar with today. No matter what name it has operated under, the training program committee has a strong legacy of producing high quality training events (about seven per year) at minimal cost for all sectors of the PASFAA membership. It is clear that this is due in large part to the unique relationship PASFAA has with PHEAA, our state agency. The two entities have successfully worked together to produce high caliber training programs for many years.

Over the years, PFAT has faced many challenges. According to Mary Miller, PHEAA Regional Manager-West, who has had over 15 years of involvement with the training program in one capacity or another, the training committee has evolved from a small group of 4-5 individuals to the 50+ that donate their time and work very hard each year to ensure the programs' success. This increase in the number of PASFAA members who are willing to donate their time outside of the office to help educate and train their peers is testimony to how important and rewarding it is to get involved with PASFAA. Their volunteerism efforts also provide them with an excellent opportunity for professional growth within our own field. Volunteering to serve on one of the training sub-committees or to serve as a presenter allows individuals to "give something back" to the organization. It also provides an opportunity to meet and establish new friendships with fellow aid administrators. The benefits of participating in training events far outweigh the small backlog of telephone calls, unprocessed Stafford loans or yet-to-be reviewed verification materials that await us on our desks when we return to our offices.



Outgoing Training Committee chair, Ragan Griffin (left) and incoming chair, Randy Harmon, lead a planning session.

I strongly urge all PASFAA members to take the time to review and complete the enclosed PFAT Volunteer Form. The form describes the various sub-committees that fall under the PFAT "umbrella" and provides an idea of the time commitment each one requires of its members. Remember that you don't have to be an FAO "whiz kid" to serve as a committee member or presenter—the aim of the program is to provide educational training opportunities for all PASFAA members—both the volunteers and the participants. You can also access the volunteer form from the PASFAA homepage at <http://www.pasfaa.org>.

This article completes the history of PASFAA by decades. The first article, covering 1968-1978, appeared in the Spring 1999 issue, with the 1980's in the Fall 1999 issue.

30 Years of PASFAA

Take 10 fine leaders, a generous scoop of turmoil, good people in the membership and some high tech tools. Mix thoroughly, and voila!

The 1990's

*Submitted by
Anna Griswold
PASFAA Historian*



Past Presidents pose for a group shot at the 1994 conference in Hershey.

Leaders

Milosh Manula, Rachael Lohman, Mary Miller, Ron Laszewski, Betty Davis, Ron Shunk, Chris Zuzack, Georgia Prell, George Walter, Vali Heist, Bill Burke. What do these people have in common? This distinguished group of student aid professionals served as PASFAA Presidents leading PASFAA through its third decade as an association – 1988-89 through 1998-99. In 1993, PASFAA celebrated its 25th anniversary under Betty Davis and in 1997, Vali Heist became the 30th President of our association. This group, through their leadership, paved PASFAA's path into the new millennium. In 1995-96, we gave our very own Bill Irwin to serve as the National Chairperson of our National Association, NASFAA. Imagine our pride! (At the time, we had no idea of what the future would hold and that PASFAA would one day give yet a second to NASFAA's top post in Rachael Lohman.)

I am privileged to pick up where Lucky Hill left off, by reviewing and reflecting on PASFAA's history in its third decade, the 1990's. Time and space will not permit an exhaustive review of the 1990's for PASFAA, but I will do my best to take us down memory lane with select topics and highlights of association activity, issues, and people that were a part of our world in this third decade of our history. Should I fail to reflect on something or someone really obvious (such as a really problematic federal regulation that I may have suppressed), well, please let me know and perhaps an addendum can appear in the next newsletter.

As we entered the 1990's, Jerry Davis, then with PHEAA, was reporting: "High Tuition Costs Forcing Some Students Away". He reported that Pennsylvania ranked last in the nation in per capita spending for higher education. We would clearly have an up-hill battle ahead. And now, at the end of this third decade, we could put that one in the 'some things haven't changed much' category. Keeping education affordable was a key theme throughout the 90's.

We saw student loan volumes skyrocket, as grants paled by comparison to cost. PASFAA members would work harder than ever to fulfill the core mission of student aid – to ensure those citizens least able to afford postsecondary education would be able to attend through the judicious use of student aid.



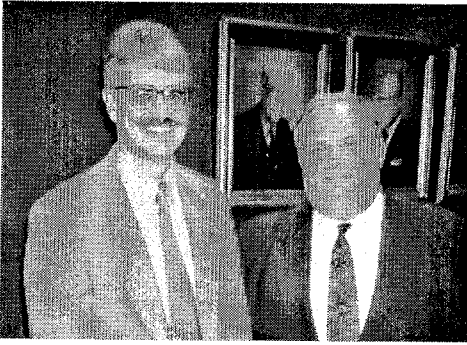
Bonnie Behm and Paul Zimmerman encourage members to volunteer for the hotline at the 1991 conference.

Turmoil

PASFAA, through its Government Relations committee, worked hard for students through two reauthorizations, one in 1992 and again in 1998. Despite their efforts and tough Congressional battles over rules and budget, we have to wonder whether barriers were created vs. access enhanced for students of need. Did HOPE and ROTH re-direct funds away from the most needy students? Would TAP help moderate-income families weather the stretch of increasing tuition? Where would Community Service Learning fit into the student aid picture? And what of Direct Lending? Through arduous debates, the aid community partners would ultimately redefine the world of student loan delivery. We moved beyond divisiveness to parallel programs where each could enhance the other and our students would be the winners. Future reflections and the passage of time will better assess the outcome of this great debate and the related turmoil it brought to the 90's. No sooner did we catch our breath from the Direct Loans/FFELP debates, we were once



1991 conferees smile for the camera in Seven Springs.



Bill Burke (left) and Mike Hershock joined as mentee and mentor during Bill's 1999 term in office.

again beset with eligibility rules designed to address social ills – the infamous "Drug Question" found its way into our everyday lives. But, SPRE never got off the ground. Cash management regulations introduced a new song and dance (...just in time, I found you just in time), as did dependency overrides and default management regs.

Good people

Many wonderful people are a part of the fabric of PASFAA's history. Among them are the many volunteers and leaders of our association, members of PELA, and a dedicated staff at PHEAA – too numerous to name you all here. Through the 1990's, the partnership between PASFAA and PHEAA continued to strengthen. We worked together on common goals for serving students. The early 1990's would see turnover in the top leadership at PHEAA. September of 1994 introduced Michael H. Hershock, PHEAA's new President and CEO.

Mike would be the right man at the right time for PHEAA and for all of us. Mike came with a vision of the future, a commitment to quality service, and an understanding that we stood at the precipice of new technologies that would revolutionize the delivery of student aid for the remainder of the 1990's and beyond. As importantly, Mike manifests a deep belief in the goals of student aid as a means toward educational equity. As he and others at PHEAA helped us all usher in the technological age in student aid, PHEAA never lost sight of this goal for equal access to higher education.

In June of 1999, we said good-bye to Gary Smith at PHEAA and PASFAA bestowed a lifetime membership on Gary. We miss Gary.

As we closed this third decade of PASFAA's history, we honored Congressman Bill Goodling upon his retirement from the U.S. Congress. We acknowledged his tireless efforts and deep commitment to education.

Technology

It is mind-boggling to reflect on the decade of the 90's and the new dimensions that technology has brought to the business of student aid.

- Who would have known back in the early days of computers and programs that two lousy little placeholders would produce such anxiety for so many? Yet we survived Y2K.
- And what will history say about NSLDS? Is this big brother?
- How did we ever get along without listservs, especially finaid-L which debuted in 1992? (Thanks to Pennsylvania's own Bob Quinn and Pete Weiss.)
- We are certain that a PASFAA committee invented the internet – not Al Gore.
- Websites grew rapidly at all our schools and PASFAA developed a website, too. Check it out at www.pasfaa.org (and our thanks to Webmaster Mary Miller)
- Email changed how we relate and communicate with students and with one another @xxx.org or .edu or .com

- The MPN will lead to e-signatures
- Imaging = paperless offices
- FAFSA on the web (FOTW) awaits the generation of college students who learned to keyboard before they learned to write.
- PASFAA formed its first Institutional Computer Users Group so we could share the ride along this technological highway. Then came the PASFAA Technology Committee.
- The 90's had not yet fully unveiled what distance education would bring to our lives, so stay tuned.
- Data exchange now flying through cyber space, over the web (and through the woods?)



1995 was a "triple crown" year for PASFAA. (l to r) Serving as president for PASFAA, Chris Zuzack; for EASFAA, Rachael Lohman; and as NASFAA National Chair, Bill Irwin.



Georgia Prell (center) presented Dallas Martin (right) with PASFAA Life Membership at the 1996 conference in Split Rock.

I hope these thoughts, reflections and factoids from PASFAA's third decade bring us all a sense of accomplishment as we move well into



George Walter (left) and Vince Racculla present Don Raley (center) with a plaque renaming Summer Institute as the "Don Raley Institute" in 1998.

our fourth decade as a professional association. Though marked with turmoil and technology challenges, we remained anchored in our dedication and service to PASFAA members and the communities we all serve. Ever steady in our continued commitment to the Summer PA Financial Aid Training Program (which we renamed in honor of Don Raley in June 1998 – what a fitting tribute to Don and his long career in student aid). We continued the Hotline, Guidance Counselor Workshops, Conferences and Training, and an excellent Newsletter and Membership Directory. These things bind us together in most valuable activities.

If you have other thoughts and memories to share from the 90's, please email them to the current PASFAA historian, Anna Griswold, at amg5@psu.edu. Also, for a future article, I would like to hear from past presidents of PASFAA who served during this third decade. Please email me with your response to the following: "The Most Memorable thing about my year as PASFAA President is _____." And last,

just for fun, a prize awaits the first person to email me with a description of the Mobsters. Who are they, where did they come from, and do they still live among us today?



Vali Heist presented Gary Smith with Life Membership upon his retirement in 1999.

Finance & Development Committee Sets Goals

Submitted by
Georgia Prell, Chair
Finance & Development Committee

The Finance and Development Committee met on May 16 at the State System of Higher Education Dixon Center in Harrisburg. The committee was productive in spite of the fact that the chair was at home becoming a grandmother that day. (Thank God for disciplined, self-motivated committee members!).

Several goals were established and grouped together, then the committee was divided into three sub-groups. Those sub-groups met to tackle the goals outlined for the year. Reports and discussion on the status of those sub-groups was presented at the meeting.

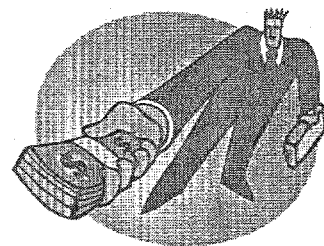
One of the goals was the creation of a budget packet to be used by individuals/officers with budget responsibilities as well as incoming committee chairs. A sub-group of the F & D Committee met and developed this packet which was sent to all appropriate individuals for completion. Their budget requests were used in the formulation of the

proposed 2001-2002 budget submitted to PASFAA Council for consideration at their June meeting.

The second sub-group tackled vendor/sponsor relations and solicitation of opportunities within PASFAA for the upcoming academic year. Significant changes have been made to the sponsorship selection process as follows:

- Sponsors will review the opportunities and determine their level of sponsorship for the upcoming year. PASFAA will accept the forms from the sponsors with their choices of activities by either fax or mail. A deadline was established for the receipt of these forms.
- Sponsor requests received by the deadline will be selected by lottery within levels starting with platinum, followed by gold, silver, bronze and general. Selection will not be done on a first-come, first-served basis as in prior years. Sponsorship requests received after our deadline date will be selected last regardless of the level of sponsorship.
- PASFAA will phone each sponsor in order (as selected above) to confirm their selections or to determine revisions to original sponsorship requests (if items requested are already taken by previously selected sponsors). When this process is complete, a confirmation letter and an invoice will be forwarded to all sponsors.

The third sub-group was tasked with reviewing and revising if necessary, the investment policy of PASFAA as well as focusing attention on the development of procedures to capture the amount of in-kind support we receive so we know the true cost of operating the association.



This is the last article of a three-part series about planning, academically and financially, for a higher education. The first two articles appeared in the Fall 2000 and Winter 2001 issues.

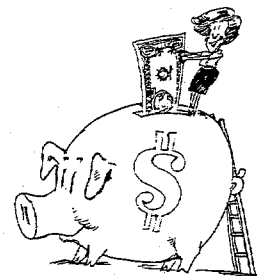
Early Awareness: Financial Planning for a College Education

Submitted by
Patty Hladio
Newsletter Editorial Board

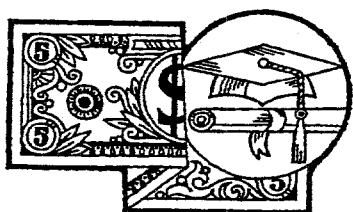
We've all experienced it. You are out somewhere and an old friend you haven't seen in years stops you and says, "I hear you're in financial aid. How should I start saving for college for my six-year-old?"

Parents of younger children are becoming more aware of the need to save for college. Common estimates for the cost of a four-year college education at a public institution 12 years from now range from \$80,000 to \$100,000! The cost is even greater for private higher education.

So what should parents do? Where should they turn for advice? While we as financial aid officers are not financial planners, it is helpful if we are minimally aware of some common savings options and strategies. Parents should be encouraged to begin investigating various savings options now utilizing the many resources already available in print and on the web, or to secure the assistance of a financial planner. The most important advice to parents of young children is to do something and start it now!



Below are some of the common savings strategies in place to save for higher education:



US Series EE Savings Bonds: Simple & relatively safe. Can be purchased at banks or through payroll deduction in amounts as little as \$50. If purchased after 1989, may be exempt from federal and state taxes. To be tax free:

- ☐ Must be purchased in parent's name with student as beneficiary
- ☐ Parent's income must fall within applicable income limits
- ☐ Bonds must be used to pay tuition & fees at a qualified school

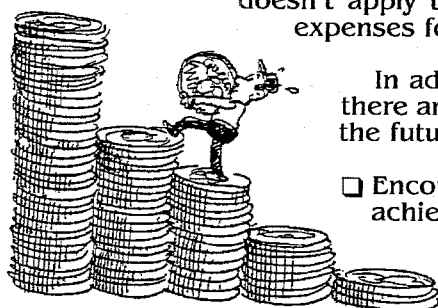
Stocks: Stocks are expected to produce a higher rate of return over time than bonds or cash investments. However, due to higher risk, they are a less desirable savings option as the college start date approaches.

Pennsylvania Tuition Account Program (TAP): This is a guaranteed college savings plan which can be used at any accredited college or university. Funds saved/invested through TAP are guaranteed to grow as fast as the increase in college tuition at PA's public schools and at the average rate of tuition increases at private colleges. One drawback is that funds invested through TAP may show less growth than those invested in stocks. A tax benefit is that the growth in the account is entirely exempt from state and local tax. Federal tax is deferred until you use the account; then it's taxed at the student's rate. (TAP is a "Section 529 plan" of the Internal Revenue Code). Also, TAP funds have no effect on eligibility for state financial aid but they are treated like any other parental asset for federal aid purposes. Friends/family members can give the "gift of education".



Education IRAs (EIRA - pronounced "eera"): Withdrawals from these Education IRAs that are used to pay for qualified higher education expenses are free from federal tax. The contributor does not have to be related to the beneficiary. The contributor must fall within specific modified AGI limits and can contribute up to \$500 per year per beneficiary.

Penalty free withdrawals from all IRAs to cover education expenses: The 10% early withdrawal penalty doesn't apply to distributions from retirement IRAs if used to pay qualified higher education expenses for you, your spouse, your child, or grandchild.



In addition to the various savings options, it is important for parents to be aware that there are non-financial strategies they can take that can help reduce their college costs in the future. Such strategies include:

- ☐ Encouraging children to excel in their areas of interest and talent early on. Their achievements may lead to scholarship opportunities in the future.
- ☐ Parents should help their students undertake a thorough college search process in the high school years. Making a wise college choice can help students avoid the need to transfer to another school, which often results in

Early Awareness (cont'd)

- students staying (and paying) for additional semesters as they make up lost credits.
- ☐ Attend "financial aid nights" sponsored by high schools and colleges when the children reach high school age. These events will provide families with information about the processes and eligibility formulas in place at that time for federal and state aid consideration.
- ☒ As the time approaches, parents must remember to apply for financial aid available and meet all deadlines!

If you're interested in learning more about some of the college savings options discussed above and early awareness initiatives, the following websites can be helpful:

www.finaid.org	Comprehensive site on financial aid, funding options, and calculators
www.pheaammentor.org	College search process and college information
www.ustreas.gov	Information on U.S. Savings Bonds
www.irs.ustreas.gov	IRS tax credits and deductions
www.fastweb.com	Free scholarship search
www.collegeispossible.org	Preparing for college both academically and financially
http://financenter.com/	Tools for making financial decisions
www.patap.org	Pennsylvania Tuition Account Program (TAP)



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

PASFAA Executive Council Meeting Harrisburg, PA April 2, 2001

Submitted by
Suzanne Sparrow
PASFAA Secretary

Council Members Present: Dan Parker, Ron Dawson, Suzanne Sparrow, John Southwood, Sally Ann McCrea, Jim Zuzack, George Gerhart, Donna Wilkoski, Gary Means, Sherry Youtz, Ken Grugel, and Ethel Desmarais.

Invited Guests: Greg Gearhart and Jennifer Liedtka

Excused: Danell Schoemaker

- I. Call to Order – D. Parker called the meeting to order at 9:05 a.m.
- II. Secretary's Report – S. Sparrow
 - A. There were no corrections to the minutes. G. Gerhart made a motion to approve the minutes. K. Grugel seconded the motion. All were in favor and the minutes were approved.
- III. Treasurer's Report – R. Dawson
 - A. R. Dawson reported that we are in good shape financially. Ron gave members a copy of the budget report and reviewed it.
 - B. Ron made a motion to accept the treasurer's report. S. McCrea seconded the motion. Vote was taken and motion was approved.
- IV. Committee Reports
 - A. Conference 2001 – D. Parker stated that the committee had a meeting today as well. The theme for the conference will be "Magic and Mystery in the Mountains."
 - B. Membership Committee – K. Grugel
 - a. The committee will have a PASFAA booth at the conference. Volunteer committee-chairs, sector representatives and council members will be asked to work the booth.
 - b. G. Means and K. Grugel are designing new volunteer forms to have at the PASFAA booth.
 - c. B. Behm submitted a membership report. Total membership is 679. The 2000-01 Resource Directory was mailed to all members the first week of March 2001.
 - C. Government Relations – K. Grugel
 - a. The committee met at the Penn Stater on February 26 to begin developing the Legislative Guide. K. Grugel passed a rough draft around for council to review. The guide will be available at the conference. K. Grugel also suggested that the guide be added as an attachment to our web site. G. Means made a motion that this be done, and J. Zuzack seconded it. Vote was taken and motion was approved. It will go on the web after the conference.
 - D. Public and Professional Information – S. Sparrow
 - a. The Spring 2001 newsletter should be arriving in offices. The deadline for information for the next newsletter is due May 15.
 - b. D. Parker passed out a copy of the letterhead to Council. The letterhead was produced on a Microsoft Word version. It was decided that S. Sparrow will be in charge of any updates and will forward the Microsoft version to all council at her discretion.
 - E. Training – R. Griffin
 - a. R. Griffin was not present but submitted a report. The last full committee meeting was Feb. 2 in Harrisburg and the next meeting is scheduled for May 23.
 - b. A. DeStefano reported the teleconference was held on March 9 at 11 PA sites and 3 WV sites.
 - c. L. Kendi reported that Spring Training would be held on April 4 and April 11. There are 9 sponsors.
 - d. The Don Raley Institute will be held on June 11-15 and the Intermediate Workshop will be held on June 13-15.
 - e. J. Salem reported that the High School Counselor Workshop Series would be in November 2001.
 - f. R. Harmon and R. Griffin are working on a Leadership Training Workshop to be held in November 2002.

- F. Financial Aid Awareness – J. Liedtka
 - a. J. Liedtka reported that the 2001 PASFAA Financial Aid Hotline volunteerism level was good but the number of calls was only 350, down from last year at 825. After lengthy discussion of the pros and cons of continuing the Hotline, K. Grugel made a motion to eliminate the Hotline for 2002. S. Youtz seconded the motion. Vote was taken and the motion was approved.
 - b. The committee is working on a PASFAA piece to use at college fairs.
 - G. Finance and Development – D. Parker
 - a. The committee met in Harrisburg on March 27. They updated the Policies and Procedures manual with the committee responsibilities. Dana handed out to council the updated information.
 - b. The committee is working on notifying potential sponsors. Georgia Prell will be doing a mailing.
 - H. Technology – G. Gearhart
 - a. Our web piece was submitted to NASFAA for consideration for an award. G. Gearhart stated that all sites on the web piece are linked.
 - I. Governance – B. Behm stated that she is going to start moving forward on the committee.
- V. Updates
- A. EASFAA Report – R. Cramer
 - a. D. Parker passed out an update to council from Ruth. Ruth's two-year term as the EASFAA liaison is up in May. D. Parker nominated Betty Davis to fill the position. K. Grugel seconded the motion and motion was approved.
 - B. Sector Reports
 - a. The Nursing Sector, the Sector at Large and the Private Sector had nothing to report.
 - b. State Related Sector – G. Gerhart asked the conference committee to give this sector an additional session at the conference.
 - c. Institutional Support Services Sector – J. Southwood reported that 62 lenders signed up for the Keystone Best 1% discount.
 - d. Public Two Year – D. Wilkoski stated that sector will meet on April 26 and 27 in Carlisle.
 - e. SSHE Sector – J. Zuzack stated they will be meeting on April 25, 26 and 27. All schools will be represented.
 - f. BT&T Sector – S. Youtz state that BT&T will participate in Hill Day.
 - C. NASFAA – D. Parker stated the NASFAA ballots have been mailed and encouraged all to vote.
- VI. New Business
- A. Representative Ed Cunningham and Bob Hyle provided council with a PHEAA Update.
 - B. Conference 2005 – M. Kosin is looking for a site. Station Square in Pittsburgh is off our list.
- VIII. Adjournment
- A. K. Grugel made a motion to adjourn the meeting. J. Zuzack seconded the motion. Meeting adjourned at 1:35 p.m.

We Saw You at...

Public Two-Year Sector Meeting

April 26-27, 2001 - Carlisle

*Submitted by
Cindy Haney
Montgomery County
Community College*



Community college financial aid folks enjoy some recreation at the Sector Meeting. Was that before, after or during the meeting?

(Missing from photo - Cindy Haney)

Share your financial aid activities with your colleagues! Send your photos (prints or as e-mail) to the newsletter editor.



We want to recognize and thank the following sponsors who are providing generous support for PASFAA activities for the 2000-2001 fiscal year:

Platinum (\$8,000 and above): Fleet Bank, Key Education Resources, Mellon Bank, PNC Bank, PHEAA

Gold (\$6,000 - \$7,999): Citibank, Educaid – a First Union Company, National City, Sallie Mae

Silver (\$4,000 - \$5,999): Allfirst Bank

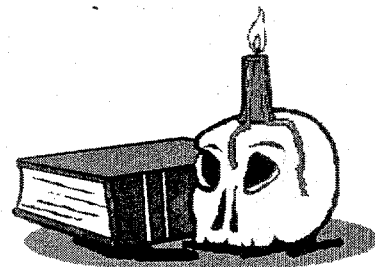
Bronze (\$3,000 - \$3,999): AMS Education Loan Trust, Beneficial Savings Bank, Chase Manhattan Bank, Sun Trust Bank, Wells Fargo



"The Mysterious Case of Financial Aid"

Submitted by
Sherry Proper
2001 Conference Committee
(with apologies to Edgar Allen Poe)

"During the whole of a dull, dark, and soundless day in the early autumn of the year, when the clouds hung oppressively low in the heavens, I had been working alone, at night, through a particularly dreary stack of files. At length I found myself, as the shades of the evening drew on, wondering about the mysteries of financial aid. What was it—I paused to think—what was it that so unnerved me in the contemplation of Pell grants, the FISAP, overawards, federal work study, NSLDS reporting, professional judgment, enrollment management decisions, and return of Title IV funds? I was forced to consider the unsatisfactory conclusion that understanding these mysteries are, like so many others in financial aid, all insoluble. I sighed as I peered at the stacks of students' files on my desk before me, they were the files belonging to a very weary detective—files undone, cases unsolved. Each file had particular issues associated with it and I needed clues on how to proceed.



It was then that I noticed the PASFAA newsletter on the precipitous brink of the edge of my desk, weighted down by more ominous stacks of files. I struggled to recall the image that grew in my mind, an image of an article that had something to do with "PASFAA Magic." With hesitation I scanned through the publication, hesitation because I sensed a particular gloom that often accompanies me when I schedule a few days out of the office. I often return to work to find the oppressive mountains of files, and the mysteries that surround them, only grow with malignant force while I am away.

Suddenly, I found what I was looking for, the 2001 Conference Preview article. As I skimmed through the words announcing the PASFAA Magic Conference at Seven Springs on October 21-24, there grew in my mind a strange fancy—a fancy so hopeful that it had an affinity with the air of heaven. Knowledge gleaned through PASFAA Conference Sessions could be the "magic" I needed to solve the mysteries of financial aid! I would put to rest the trepidation I had over certain financial aid issues. I would transform those mountains of gloomy, dreaded files into simple, easy tasks. As I picked up my pen and blocked off October 21-24 in my schedule book, I couldn't help but smile with exhilaration as I envisioned hundreds of colleagues, detectives like myself, each seeking some PASFAA Magic."



2001 Conference Committee members take a break during a planning meeting.

2001 Conference Committee

Nan Sninsky (Chair)	724-223-6528	nsninsky@washjeff.edu
Betty Casale	412-268-3289	casale+@andrew.cmu.edu
Sheree Fetcho	724-852-3227	sfetcho@waynesburg.edu
Cindy Haney	215-641-6565	chaney@mc3.edu
Lisa Kendi	724-887-9405	lkendi@a1usa.net
Sherry Proper	814-332-2701	sproper@allegheny.edu
Matthew Scruggs	412-392-3929	mscruggs@ppc.edu
Nancy Skobel	724-938-4415	skobel@cup.edu
Patty Zink	724-223-3167	pzink@washingtonhospital.org

You can be a part of the magic! Volunteer to moderate one of the conference sessions. Moderators distribute and collect session evaluation forms and introduce the presenter. Contact any of the Committee members listed above to discover the effects of volunteer service.

2001 PASFAA Conference Preview

"Magic and Mystery in the Mountains"

Submitted by
Nan Sninsky
2001 Conference Chair

Accommodations, Meals And Costs

Conference Registration: \$125.00 includes your registration, conference sessions and conference activities.

Hotel package: \$156 single occupancy/per night
\$128 per person double occupancy/per night
\$117 per person triple/quadruple occupancy/per night

Includes your room overnight and three meals per overnight as noted below:

Dinner- Sunday, October 21; Breakfast & lunch - Monday, October 22
Dinner-Monday, October 22; Breakfast & lunch - Tuesday, October 23
Dinner-Tuesday, October 23; Breakfast & lunch - Wednesday, October 24



Hotel reservations will be due by September 21. After that date, the hotel will open rooms to the public and conference participants cannot be guaranteed a room. Send your hotel reservation form in promptly (before your room magically disappears!)

Meal tickets for guests and for day-only attendees will be available at the Hotel Front Desk or from the Dining Room Cashier. Meal tickets will be charged based upon the price of the planned conference meal. Tickets for lunch should be purchased by 10 a.m. and tickets for dinner should be purchased by 2:30 p.m.

Registration

You should receive a conference registration packet by the second week of August. Included in the packet will be directions to the Seven Springs Conference Center, a list of scheduled entertainment and activities, a tentative agenda, and a hotel room reservation form. If you do not receive a packet by August 17, or if you need additional packets, please contact Nan Sninsky (nsninsky@washjeff.edu) or Patty Zink (pzink@washingtonhospital.org).

Conference pre-registration will be due by September 21. Registration after that date will be subject to a late fee.

On-Site Conference Check In & Late Registration

Sunday, October 21 - 1:00 to 5:00

Monday, October 22 - 8:30 to 12:00 and 2:00 to 4:00

Tuesday, October 23 - 8:30 to 11:00 and 2:00 to 4:00

Dress Code

The conference dress code is casual. Be sure to save room when packing! Beautiful, embroidered conference shirts (classic quality sweatshirts with the conference logo) will be available for purchase at the registration desk.

Sessions

Session topics include

- personal & professional development
- understanding the legislative process
- running a one-person aid office
- developing and maintaining a web page
- graduate issues
- undergraduate debt management
- plus many, many more!

Be part of the magic! Volunteer to moderate one of the conference sessions. Moderators distribute and collect session evaluation forms and introduce the presenter. Contact any Conference Committee member to discover the enchanting effects of volunteer service!



Entertainment and Activities

Sunday, October 21:

- Student Theatre Revue (on stage during dessert)
- "The Vogues" will be performing your favorite oldies in the Matterhorn Lounge at 6:00, 10:00, and 12:00 midnight.

Monday, October 22:

- Cocktail hour followed by Murder Mystery Dinner (presented by BigTime Murder Productions)

Tuesday, October 23

- The Amazing Magical Marketplace
 - Exciting theme-related entertainment booths and musical entertainment! There will be something for everyone at this magical and mystical event!



Sponsors and Vendors

Although the deadline has passed, it may not be too late to sponsor a conference function or activity. Anyone who wants more information should contact Lisa Kendi (lkendi@a1usa.net) or Georgia Prell (gprell@po-box.esu.edu).

For More Information

Be sure to visit the PASFAA Web Site throughout the summer for updates on Conference news!

Credit Cards and College Students

Submitted by
Marie O'Malley
Nellie Mae



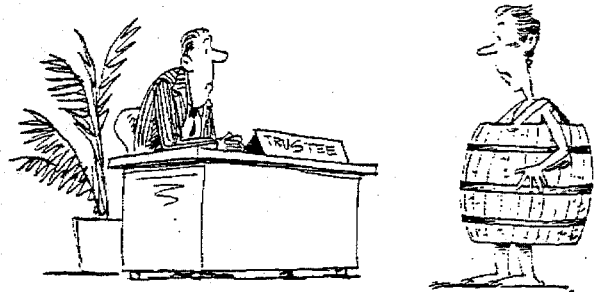
The prevalent use of credit cards by a growing number of college students has generated concern about the impact of easy credit card availability and subsequent indebtedness accumulated by students. Those who are directly responsible for managing student loan default prevention among that very population are particularly concerned; after all, students who owe substantial amounts of money on credit cards and education loans may not have the wherewithal to make payments on both after graduation.

Less stringent underwriting criteria at major credit card companies, coupled with the direct push to students on many campuses to apply for credit cards, has led to easier access to credit cards for students who may have arrived on campus with no credit history. A recent analysis of credit card debt from students who applied for credit-based loans with Nellie Mae in calendar year 2000 showed that 78% of undergraduate students (aged 18-25) have at least one credit card. This is up from the 67% of undergraduates included in a similar study by Nellie Mae in 1998. In years past, these same students would not have been given credit cards, certainly not without a co-signer.

Using small increments of available credit responsibly is a great way to learn about the pros and cons associated with borrowing, and to establish a positive credit history. Unfortunately, without being educated on the possible pitfalls associated with amassing too much debt, some of those students may be learning lessons the hard way. The undergraduates in the 2000 Nellie Mae analysis carried an average credit card balance of \$2,748, up from an average of \$1,879 in the 1998 study. A student using a card with an 18% APR and who makes only a minimum monthly payment of \$75 will be paying off that

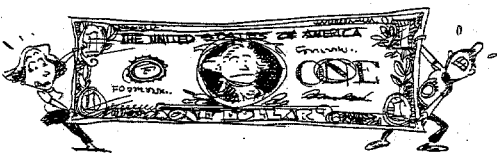
credit card balance of \$2,748 over 15 years, paying as much interest on the loan as he originally borrowed. And that assumes the student doesn't make additional charges.

The above statistics indicate a growing comfort level with credit card borrowing. Being comfortable, however, doesn't necessarily indicate knowledge about the ramifications of borrowing in general; nor does it show that the student has evaluated the benefits and costs of borrowing with a credit card vs. other types of financing. For example, a federally guaranteed student loan is a much more cost-effective choice. However, it takes planning to obtain a student loan; the student must file the appropriate forms and work through the financial aid and bursar's offices, as well as work with the lender, to process the loan. Although school offices and loan processes are becoming more streamlined, a credit card is simply more convenient. Students may base their borrowing choice on that rationale, rather than long-term cost.



There is some apprehension that a certain percentage of the credit card-using student population is setting up itself for financial failure even before graduation. Without assistance, these students may not have the know-how to borrow wisely on the front end and they won't have the income to honor their credit obligations after they've borrowed. It would be ideal if credit card companies agreed to take a more conservative approach to lending to students to prevent them from getting too deeply into credit card debt while in school. They could put low borrowing caps on accounts when students are enrolled; they could institute stricter re-issue rules; they could agree to put a cap on the number of cards that can be issued to students. But, more practically, students need to learn how to manage financially. Credit cards and other borrowing options will continue to be available to them while they are in school, and after they graduate.

Colleges and lenders work together today to provide student debt counseling at the beginning and end of the enrollment/borrowing cycle. One solution might be to have colleges and lenders work together to provide financial management education throughout the student's college career. A curriculum could be developed that teaches several aspects of sound fiscal management, and where lessons are reiterated at key points during the total enrollment period. Of course, teaching by example is always effective; therefore planners should strive to keep costs minimal for implementing such a program. Interactive tools are already available on a number of finance-related web sites today, and e-mail allows for efficient, cost-effective communication between schools and students.



Credit card use and borrowing money have become common practices in American society and aren't going to cease. To prevent debt levels from becoming burdensome for students, which could result in student loan defaults as well as general poor financial health for a segment of the population, it behooves colleges and lenders, as well as credit card issuers, to teach students to limit credit card usage and to borrow wisely.

PELA News

Submitted by
Dana French
National City



Pennsylvania Education
Lenders Association

PELA members met on April 23, 2001 at PHEAA. PELA members are reminded to continue providing updates to their website information to Vince Scalise, PELA webmaster. Every member needs to review their Alternative loan pages and provide updates to Vince immediately. Please make changes and fax to Vince at (315) 735-6352. Lenders can update their Stafford/PLUS section on-line. Vince takes the changes and manually updates each section. Any lender participating in Keystone BEST may want to update their information at this time. PELA is still looking for a member to assist Vince with various website tasks. If you are interested, please contact John McKenna.



PELA members are already planning their annual session for the fall PASFAA conference. Troy Boone will chair the training committee, with assistance from Judy McKenna, D'Juna Gaither, and Pat Hershberger. Troy and his group have begun planning and will present their ideas at the next PELA meeting.



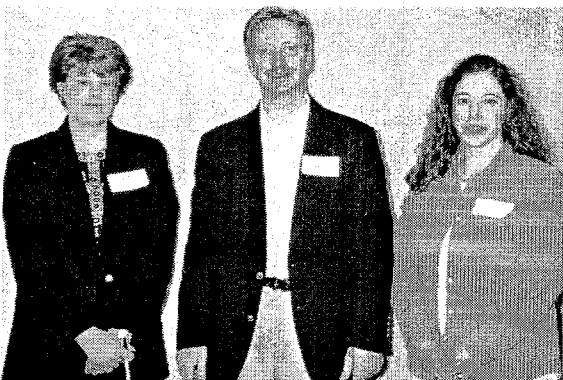
Troy Boone discusses alternative loan issues at the PASFAA Spring Training.

Sheila Checkoway, a member of the PASFAA Finance & Development Committee, discussed changes in the sponsorships for the fall PASFAA conference. Please review your PELA meeting minutes for details that affect all of us who sponsor PASFAA events.

Nominations were taken for PELA Vice-President, Treasurer and Member-At-Large positions. Voting will take place at the July meeting.

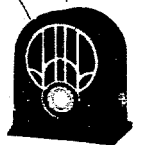
PELA Treasurer, Troy Boone, will be mailing dues invoices to all members this summer.

PHEAA made an interesting presentation to the group on their PHEAA Mentor site. Mr. Dixon, assisted by Mr. Bailey, highlighted the site's career planning tools, college and career match search, links to college web sites and virtual campus tour options, financial aid information and post secondary information for high school students. Anyone who missed the presentation is encouraged to visit the site at www.pheaamentor.org.



Eastern Winners of PELA gift certificates at Spring Training: (left) Elle D'Andrea, Delaware Valley College and Maryjo Elias, King's College, with PELA treasurer, Troy Boone (center).

And now...
Here's the
News...



The next PELA meeting will be held in Wilkes-Barre on July 10 at 10 a.m. Additional information regarding the meeting will be sent via email. Please make sure email updates are sent to Kerry Paoletta at kerry.paoletta@nationalcity.com (note new address) and Judy McKenna at jmckenna@mandtbank.com.

PRIVATE SECTOR

Submitted by
Ethel Desmarais
Private Sector
Representative

Greetings! Several of you have contacted me with questions about running for private sector representative in the upcoming election. I was delighted at the interest and mailed off copies of the private sector representative's responsibilities and a timeline calendar from the PASFAA Policies and Procedures Manual to those who inquired. I am optimistic that your inquiries will turn into candidacies for the fall!

On April 26, 2001, PHEAA announced the good news that the 2001-2002 full-time PA State Grant has been increased from \$3200 to \$3300. I am proud that the Pennsylvania State Grant program is committed to supporting undergraduate students and that approximately 151,000 students will receive awards this year. I must admit, however, that I was also disappointed that the income cap in the state grant formula remained stuck at \$66,000. It is difficult to understand why a \$1000 difference in income means one family receives a \$3500 grant while the other receives nothing.

Having served on Council for the past two years, I have a better understanding of how much our colleagues in the other sectors depend upon their portion of the state grant funding pie for their students. All members of the financial aid community know how tough it is to distribute limited funds. There are no easy answers. I believe that all of us must continue to express the need for more overall state grant dollars. Yet each time I see a family "just miss" receiving a state grant, I feel strongly that we must also continue to advocate for the state grant formula to be a true needs analysis that promotes access and choice.

It saddens me when discussion of the Pennsylvania State Grant formula seems to pit one sector needs against another. The ideal formula will be one that works for students attending the schools of all sectors, not one or another. At this May's EASFAA conference, I attended a workshop presented by Mary Skaggs, Director of Student Employment and Volunteer Services at the University of Maine. Mary generously told the attendees we were welcome to use her handouts. I'd like to share some "wisdom kernels" I learned from Mary. From her handout, *Different Drums & Different Drummers*:

If I do not want what you want, please try not to tell me that my want is wrong.

Or, if I believe other than you, at least pause before you correct my view.

Or, if my emotion is less than yours, or more, given the circumstances, try not to ask me to feel more strongly or weakly.

And in understanding me, you might come to prize my difference from you and far from seeking to change me, preserve and even nurture those differences.

SSHE SECTOR

Submitted by
Jim Zuzack
SSHE Sector
Representative

The SSHE sector held its annual spring meeting at Toftrees Resort in State College. The meeting was well attended with 13 of the 14 schools represented. Many issues were brought up for discussion, a few of which included the Shared Administrative System, refunds for partial withdrawals, the state's tuition subsidy and PHEAA's special programs.

Many thanks to our guest speakers for the event. From PHEAA, Ed Cunningham, Mary Beth Kelly and Pam Roda, presented updates and discussed our concerns. Also from the Chancellor's Office were Neal Renaldi, Director of Integrated Information Services, and Lois Johnson, Director of Financial Management. Ms. Johnson is now the SSHE Aid Directors' liaison in the Chancellor's Office for all financial aid issues.

Our next sector meeting will be at the PASFAA conference in October. The conference will also mark the end of my term as sector representative. I would like to thank all of you for the opportunity to serve in this capacity. It has been an enjoyable as well as a worthwhile learning experience. Please give some thought as to nominations for this position for the next term, whether it is for yourself or for one of your colleagues. Feel free to contact me if you have any questions about the position.

PUBLIC TWO-YEAR SECTOR

Submitted by
Donna Wilkoski
Public Two-Year
Sector Representative

Summer greetings to everyone! The public two-year sector met at the Holiday Inn, Carlisle on Thursday, April 26 and Friday April 27. The meeting was well attended, and we had a full agenda thanks to all of your suggestions. I would like to extend a warm thank you to Jim Anderson of Sallie Mae, Michael Bertonaschi of Nellie Mae, and Tina Ferguson of SLM Financial Corporation, a Sallie Mae corporation, our guest speakers for Thursday.

On Friday, we continued our discussion of the agenda items and we had updates from the surveys conducted by Reading, Northampton, and Cambria. I will send an electronic version of the minutes out to everyone. We have all agreed to meet on November 8 and 9 at a new location, the Clarion Hotel also in Carlisle. I will give you more information later.

I hope that these sector meetings provide you all the opportunity to discuss relevant issues relating to our sector. I would also hope that you gain information that is useful when you return to your office as I do. Remember the meeting is only as good as the topics that are suggested. So keep items coming in the future.

Please feel free to call, write or email me with any concerns you would like me to bring to Council. Our next meeting will be held at the PASFAA Conference in October. See you all in Seven Springs! Enjoy what is left of the summer.

INSTITUTIONAL SUPPORT SERVICES SECTOR

Submitted by
John McKenna for
John Southwood
Institutional Support
Services Sector
Representative

The lender banks and members of PELA wish to offer a special thanks to PHEAA for hosting our meeting on April 23. Not only was PHEAA able and willing to accommodate our meeting on very little notice, they offered presentations on the following topics which proved beneficial to our PELA members:

PHEAA Mentor Site: The PHEAA Mentor site offers such things as: career planning, searches for PA colleges in fields of interest, links to college web sites, some colleges offer virtual campus tours, information on financial aid and planning for college from the high school level. For the PELA members that could not attend, we encourage you to visit these web sites. The web addresses are:

www.pheaamentor.org
www.delawarementor.org
www.wvmentor.org

PHEAA ONE LINK: Offers colleges assistance in loan guaranty, need analysis, packaging and entrance/exit counseling. We encourage all PELA members to visit these sites.

The Institutional Support Services Sector wants to thank Mr. Ernest Beardsley, Mr. Dan Zellers and Ms. Julie Specht for arranging the meeting. We would also like to thank the following presenters from PHEAA: Mr. Michael Kelliher, Ms. Pam Roda, Mr. Bailey and Mr. Dixon.

More PELA News

PELA Lenders will have their alternative loans updated on the web site by June 15. Changes to lender data may be available in real time and may be completed in time for the NASFAA Conference.

PELA is researching the possibility of a PELA/PASSCAC link for exchanging Stafford and Alternative Loan information.

John Southwood is recuperating at home after undergoing back surgery. He is scheduled to be back sometime during August.

STATE-RELATED SECTOR

*Submitted by
George Gerhart
State-Related
Sector Representative*

How time flies! Another year has gone by and here we are in the middle of the summer already gearing up for the next flurry of activity. Most awarding has been accomplished and now you're probably busy with the telephone calls asking for special consideration and more gift aid. Some of you, I know, are involved with summer orientation and visits by new students and parents.

I trust that you will find time this summer for relaxation and renewal of your spirit and enthusiasm for your work. I am encouraged by the positive increases in federal and state grants. I am buoyed by the youthful enthusiasm of our summer Work-Study students and student leaders who are here planning for the next year. And, I am inspired and uplifted by the support of many colleagues who work tirelessly to help their students and who unknowingly help me when I "borrow" ideas to improve my work.

For those of you in the State retirement system who find the latest boost tempting enough to decide to retire this summer, thank you for your service to the families of our Commonwealth over the years. I wish you well in your new role as retiree. I know, I know – it's a rough life; but, somebody has to do all of that vacationing and laying around the house.

Thanks, again, to those who served as volunteers for the Spring Training and/or the Don Raley Institute and those who continue to serve the Association through the summer on the various committees.

If you are interested in serving on the Executive Council (my term ends this year), please contact me to discuss the responsibilities of the position and the nomination/election process. Call me at 724-983-2847 or email me at gmg1@psu.edu. Except for some all too brief vacation time, I will be at work all summer.

BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by
Sherry Youtz
Business, Trade
& Technical
Sector Representative*

Hello everyone! I'm sure many of you are running in full gear to get all of your summer starts packaged and ready to go! Elections of new sector representatives are just around the corner. Please think about who you know who might be able to represent our sector in this capacity.

I've had the privilege over the last few years to serve on several committees through PASFAA and have found the general financial aid population doesn't know or understand how our sector works. There are many committees you can be involved in which only require a little of your time. Review the PASFAA committee choices carefully and sign up for just one this fall. There is an even more urgent need for representatives from clock hour institutions to be involved. Please take every opportunity you get to attend a meeting or be on a committee so that our voice gets heard.

At the conference in October, we will be having two specific BT & T sessions. The first is the usual BT & T sector meeting held at every conference. The second will be a session on updates and common concerns of proprietary schools. If you have any suggestions for items to be discussed at either of these sessions please contact me ASAP. I invite any comments, concerns or questions from our sector members. I can be reached at syoutz@thompsoninstitute.org or at 717-901-5857. I check my voice mail more often than email while out of the office.

Have a great summer! Be sure to mark the October conference dates in your calendar now.

NURSING SECTOR

*Submitted by
Danell Schoemaker
Nursing Sector
Representative*

Greetings to everyone in the Nursing Sector. I hope everyone is as happy as I am about the warm sunshine, birds chirping and the flowers blooming, not to mention the fresh foods coming along the way (watermelon, sweet corn, tomatoes, etc.). Now that I shed sunshine on your day, I wanted to mention that I hope you are all surviving the workload of another class coming in and the crazy hospital atmosphere for the urgency of nurses in the profession.

Our Eastern region met in March and were fortunate to have Cate McIntyre who shared an update with us regarding PHEAA products and services and provided yummy goodies. THANK YOU! Also, thank you Joyce Calamia for being such a wonderful hostess as she always is. I would be more than willing to share any information or minutes from that meeting and would love to hear an update from the Western region as well. We are planning our next meeting after the Fall Conference, which I am hoping that everyone is planning to attend at Seven Springs Resort. The conference is always a great place for sharing and learning and it provides a motivation to go back to the office with a new outlook.

I also hope that any new folks in financial aid attended the Don Raley Institute for New Financial Aid Administrators. After spending two years serving as a faculty member, I can tell you that this one week will give you the basics needed and understanding to help you get through some real tough days if you are new to the profession.

I am ready to send out the updated sector listing. Thank you to everyone who responded to me with updates. I hope that the listing will be a useful tool for communication among everyone. It sure helps when you have someone to call or email with questions or concerns since many of us are a one-man-show with many different responsibilities other than financial aid.

As I am getting ready to finish my second year as sector representative, I would like to thank all of you who have supported me. I have worked with many wonderful people within the organization and have learned a great deal from those around me. I can tell you that by volunteering your time and being involved, you will receive back more than you can ever imagine. With that said, I encourage everyone to think about volunteering in some fashion and would welcome any questions or ideas you may have regarding being a volunteer or holding a position within the organization. I know that we are all stressed with the workload we have now and trying to do one more thing seems impossible, but I can tell you that for me, it has been worth it.

I wish everyone a wonderful and fun-filled summer soaking up the rays, enjoying picnics, vacationing (what's that?) and spending time with family and friends. Feel free to call me or email with questions or concerns.

INSTITUTIONAL AT-LARGE SECTOR

*Submitted by
Sally Ann McCrea
Institutional At-Large
Sector Representative*

Here's wishing everyone a wonderful summer! I hope that if you were able to, you took advantage of The Don Raley Institute or the Intermediate Summer Institute. We are so lucky in Pennsylvania to have such great training opportunities. But maybe you were occupied with visions of the EASFAA or NASFAA Conferences?

As you enter your final stages of planning for the fall semester ahead and you have ideas you would like to share with the Membership Committee or PASFAA Council, please contact me. I can be reached by email at samccrea@hacc.edu.



FROM THE EDITOR'S DESK

The bees and butterflies are busy in my perennial garden. They make their daily rounds tasting the sweet nectar of the colorful blooms, occasionally stopping to rest on the leaves or the edge of the bird bath, always watching out for the cat who suns himself among the plants and has been known to snare a few. We, in the aid community, share a lot in common with our summer visitors to the garden. We toil – day in, day out – always mindful of the obstacles, yet determined to help students at our institutions as much as we can. Sometimes, we are applauded for our efforts, often we wonder if anyone notices. But just have one graduate tell you, "I couldn't have done it without you," and we swell with pride, convinced that we made a difference in someone's life and we matter. It feels good to know that what you do has meaning. Like bees and butterflies, we play an important part in the "garden" of higher education.

Joan L. Holleran

Joan L. Holleran

PASFAA Newsletter Editor

PASFAA BULLETIN BOARD



Lisa Kendi, formerly with National City, has joined Fleet Bank as a Senior Marketing Manager in the Education Loan Division.

Welcome to **Jennifer Prychka** who is a Financial Aid Counselor at Rosemont College.

Andrea Trosley joined the Widener University staff as a new Financial Aid Counselor. Andrea will also be pursuing her masters in guidance counseling at Widener.

Farewell to **Chris Pesotski**, who after eight years at Widener University, has been hired as the Director of Financial Aid at Burlington County Community College.

Happy retirement to **Charlotte Schwartz**, Bryn Mawr College. **Felicia Korenstein** steps into the Associate Director role at Bryn Mawr College.

Tanya Herring and **Dan McIlhenny** are new Financial Aid Representatives at the Philadelphia campus of Thompson Institute. **Merri White** has been promoted from Senior Financial Aid Representative to Finance Director at the Philadelphia campus of Thompson Institute.

Chris Knouse has returned from a brief hiatus from financial aid to become the Financial Aid Representative at Thompson Institute – Chambersburg Campus.

Congratulations to **Georgia Prell**, East Stroudsburg University, who welcomed her first grandchild on May 16. Kaitlyn MacKenzie Frack was born to Erica and Kevin Frack and weighed in at 6 lb. 15 oz.

Kathy Newell was promoted to Director of Financial Aid at St. Vincent College. St. Vincent welcomes **Mike Hall** as a full-time Financial Aid Counselor and **Debbie Killimayer** as a part time Counselor.

Sheree Fetcho, Director of Financial Aid at Waynesburg College, and her husband, Chris, recently became parents to Nathan Joseph Fetcho on May 14. Nathan weighed 8 lbs. 7oz. and was 20 inches long.

Congratulations to **Karen Pratz Mackay**, formerly at Waynesburg College, and her husband, John, on the birth of their son, Christian Lee in April. Karen is currently Director of Aid at Wheeling Jesuit College.

Welcome to **Scott Bowman**, new Financial Aid Counselor at California University of PA.

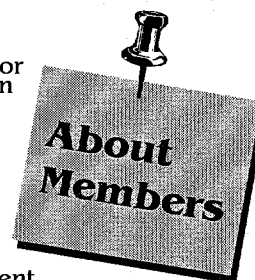
National City welcomes **John Gorman** to their education finance staff as a new representative for Eastern PA. John joins **Kerry Paoletta** and **Dana French** as PA school representatives.

Get well wishes to **John Southwood**, Educaid/First Union, who is recuperating at home after undergoing back surgery.

Congratulations to **Ragan Griffin**, Clarion University of PA, and husband, Sean, who welcomed their first child, Aidan Kreis Griffin, into the world in early June.

Sally Ann McCrea, Harrisburg Area Community College, is leaving the Financial Aid Office to serve as the Developmental Counselor in the Adult, Basic Education and Developmental Studies division (with some financial aid counseling included).

Linda Brittain formerly at HACC, has accepted a position to be the Associate Dean of Enrollment at Wilson College overseeing Admissions and Financial Aid.

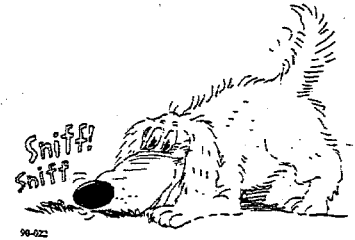


Where are the Membership Directory Updates?

Submitted by
Bonnie Lee Behm
Past President

You might notice that there are no Directory Updates in this issue of the Newsletter. Don't panic. It is not a reflection that our membership numbers are declining! In fact it is just the opposite. Due to the large number of new members that have recently joined PASFAA, we have six pages of additions or changes to the PASFAA Membership Directory.

Rather than include the update in this issue of the Newsletter, we have posted the Membership Directory updates, in PDF format, to our PASFAA website under the "Members Only" section. You can download and print this at your convenience. Please note that if you have any problems with printing the directory update from our website, you can still request a paper copy from me and I will be happy to mail you the updates. You may contact me via email at bonnie.behm@villanova.edu and I will send the paper version to you.



PASFAA Membership Statistics

Submitted by
Bonnie Lee Burke
Past President

PASFAA membership as of 5/18/01 totals 712 members. A breakdown by sectors follows:

	<u>Regular</u>	<u>Associate</u>	<u>Life</u>
Private	240	16	0
SSHE	47	2	0
Business Trade & Technical	96	13	0
Two Year Public	38	4	0
State Related	50	0	0
Nursing	26	0	0
Institutional Support Services	0	170	0
Miscellaneous	0	3	7
Totals	497	208	7



Don't forget that the PASFAA membership is an individual membership, not an institutional membership. If you change positions, the membership stays with you so don't forget to update your information so you can continue to receive the Newsletter and be included on the PASFAA listserve. Report changes to Bonnie Behm at the Office of Financial Assistance, Villanova University, 800 Lancaster Ave., Villanova, PA 19085, via email at bonnie.behm@villanova.edu, or via fax at 610-519-7599.

Enjoy this sampling of what it's really like to work in financial aid. Send your humorous entries to the Newsletter Editor.



I thought I'd heard it all until..."

Submitted by
Donna Wilkoski
Bucks County Community College

Please provide a brief explanation why you are attending summer school (e.g. to graduate early, to repeat classes etc.)

in order to graduate at the end of next
fall semester - plus, I love Bucks very, very much
~~XXXXXXXXXXXXXXXXXXXX~~ 5-01-01 P.S. send \$\$\$ I'm starving
Signature Date to death.

Groveling not required, but could it help?



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

Activity Imanac

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|----------------------------|----------------------------------------------------------------------|
| July 11-31, 2001 | State Grant Certification Procedures Workshops |
| July 11 | Community College of Allegheny County –
Boyce Campus, Monroeville |
| July 12 | Butler County Community College, Butler |
| July 17 | Valley Forge Military Academy and College, Wayne |
| July 19 | Lycoming College, Williamsport |
| July 31 | PHEAA, Harrisburg |
| July 22-25, 2001 | NASFAA 2001 Conference, Nashville, TN |
| October 21-24, 2001 | PASFAA 2001 Conference, Seven Springs |
| October 20-21 | Fundamentals Workshop, prior to PASFAA Conf. |
| November 2001 | High School Counselor Workshops |
| December 2001 | Support Staff Workshops |
| May 19-22, 2002 | EASFAA 2002 Conference, Boston, MA |
| July 21-24, 2002 | NASFAA 2002 Conference, New Orleans, LA |
| October 20-23, 2002 | PASFAA 2002 Conference, Hershey Lodge |



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Financial Aid Office
Kutztown University
Kutztown, PA 19530

