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35th Annual Conference

October 19-22, 2003



SEVEN SPRINGS

MOUNTAIN RESORT

FEATURES

- President's Letter
- Call for Council Nominations
- Spring Training & Teleconference
- Loan Limits Debate
- EASFAA Conference
- Going Back to School
- Parents' Perspective
- The Art of Multitasking
- PELA News
- Sector and Committee Reports

2002-03 PASFAA EXECUTIVE COUNCIL

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Editor Excerpts

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2. PUBLICATION SCHEDULE

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

Fall 2003 issue:	articles due July 15
Winter 2004 issue:	articles due November 15
Spring 2004 issue:	articles due February 15
Summer 2004 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, not the institution. All changes in name, address, title, etc. should be submitted to Gary Means, Financial Aid Office, Westmoreland County Community College, 400 Armbrust Road, Youngwood, PA 15697 or meansga@wccc.westmoreland.cc.pa.us. For 2002-03, the membership list is maintained at Westmoreland County Community College.

2. 2002-03 PASFAA COMMITTEES

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Membership	Gary Means
Association Governance	Gary Means
Public and Professional Information	Kimberly McCurdy
Technology Advisory Group	Ginny Kopko
2003 Conference	Sheree Fetcho
Financial Aid Training	Donna Cerza
Financial Aid Awareness	Brian Blackburn
Finance and Development	Barbara Schmitt

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Gary Means, Westmoreland County Community College, for information about 2002-03 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@aesSuccess.org or PH12038.

LETTER FROM THE PRESIDENT



Greetings PASFAA Members:

In my 23 year career in higher education, I have never had (except for the occasional one or two week vacation) the wonderful opportunity to be "off" for the summer. However, this summer is the exception to the rule. Unfortunately, I am not on a beach somewhere in the Caribbean or fishing for the elusive brown trout in a mountain stream in Colorado. Instead, I am spending this summer recovering from a "lumbar laminectomy" or spinal fusion surgery performed in early June. Being the optimist that I am, I want to report that I am recovering well from my surgery (even though I am writing this President's Letter prior to my actual surgery date). I should be a month into my recovery period by the time you receive this newsletter. If everything proceeds as planned, I should be returning to work, at least on a part-time basis, in early August.

I guess I look at this as somewhat of a trade off – I have exchanged the proverbial pain of dealing with mounds of paperwork, teaching auditors about Title IV aid programs, responding to hundreds of e-mails, returning phone calls to parents who are dissatisfied with their financial aid package for the literal pain located in my back and other extremities. The jury is still out on which one I would prefer. Just kidding. But, I am going to enjoy reading some of the many books I have received over the years that I either never completed or never started. Many of you likely have similar books setting on your bookshelf as well.

During my recovery period, Gary Means, Past President, will be taking the PASFAA reins until I return to work in early August. Gary assured me that I could say this next sentence. If questions or issues arise that would be referred to the President, please feel free to contact Gary. I promised Gary that I would not over extend my recovery period, no matter how good the book is that I may be reading. All kidding aside, Gary and the rest of the Executive Council members are there to assist you with any issue or concerns you may have in regards to PASFAA.

My current medical situation has shown me how important it is to have a team with a shared vision and purpose in mind to design the best treatment plan possible. Without this common goal, the results could be less than desirable. The team of doctors, nurses, and therapists, each perform a vital role to ensure my treatment and recovery period achieve the desired results. In a similar way, PASFAA depends on the efforts of many "health care individuals" to ensure that our organization remains strong and vibrant as well as remaining flexible enough to adjust to the changing needs of our membership. This goal is not possible without the help of many individuals.

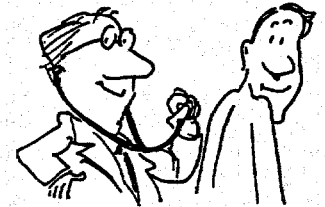
I want to encourage every individual to consider volunteering to serve PASFAA in some capacity in 2003-04. If you have not completed the 2003-04 PASFAA Volunteer Form, I encourage you to do so today. We need your help to keep our organization strong and healthy for generations to come. The volunteer form was included in the last issue of the newsletter or can be downloaded from our PASFAA website. Looking for more challenge within PASFAA? Consider serving as chair or co-chair of one of our committees or allowing your name to be listed on the ballot for one of our open positions on Council for this upcoming year. For additional information regarding the nomination and election process, see the article on the following page.

In other news, the preparation for our 35th annual conference at Seven Springs is nearing the final stages. Our conference committee has planned a fun filled and informative conference for us all. One significant change from prior conferences will be the shifting of our typical closing Business Meeting from Tuesday afternoon to Wednesday morning. This decision was based largely on the many comments and suggestions we have received from conference attendees and presenters over the years regarding the structure of the last day of the conference. In addition, Council felt it was time to "think out side of the box" regarding the structure of our conference agenda. This shift allows us the flexibility to move our DOE and AES/PHEAA presentations to the beginning of the conference, thereby allowing our attendees more opportunity to ask questions of our DOE and AES/PHEAA partners during the entire conference. Door prizes from our various sponsors will be awarded at the close of the Business Meeting on Wednesday morning.

Enjoy your summer. Find the time to read a good book and remember to complete your PASFAA Volunteer Form (even if you plan to continue on the same committees as the past year). I look forward to resuming the reins as your President when I return to work in August. Until then, PASFAA is under the capable hands of a proven leader. Please lend your support to Gary. I hope to see many of you in October at Seven Springs.

Sincerely yours,

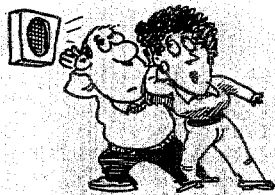
Robert J. Thorn
Robert J. Thorn
PASFAA President



Wanted: Volunteers Who Want to Make a Difference

Nominations Sought for Open Offices for 2003-04

Submitted by
Gary Means
Past President



It is time to seek nominations from the membership to fill positions on PASFAA Council. Nominations are sought for Sector Representatives (all except for At Large representative) as well as for President-Elect.

Elections will be held at the 35th annual PASFAA Conference held at the Seven Springs Resort on October 19-22, 2003. Listed below are brief descriptions of the positions. More complete descriptions will be sent by email or you may also view them on our website. Any active member may nominate a regular member for the position of President-Elect, but only active members of a specific sector can nominate for their own sector. The completed nomination form must be returned to Gary Means by July 15, 2003.

President-Elect

- Three year commitment (serve as President-Elect, President and Past President)
- Serve on the Finance and Development Committee
- Serve on the Training Committee
- Nominate active members to serve as Chairpersons on the following committees:
 - Conference Committee
 - Finance and Development Committee
 - Training Committee
- Shall serve as President in second year
 - Preside over Council meetings (5 meetings)
 - Perform all duties as they pertain to the office of President
 - Represent PASFAA on state committees as needed
- Shall serve as Past President in third year
 - Chair Membership/Governance Committee (4 meetings)
 - Assist President as needed
 - Serve on state committees as needed



Sector Representatives

- Two year commitment
- Represent their sector's views and concerns to Council
- Serve on the Membership/Governance Committee (4 meetings)
- Attend Council meetings (5 meetings)
- Conduct sector meeting at conference and at least one other during the year
- Submit quarterly report for publication in the PASFAA newsletter

Calling All Volunteers



2003 PASFAA Nomination Form

Due Date: July 15, 2003

President - Elect Nominee

Name: _____ Institution: _____

Sector Representative Nominee

Only members of a sector may nominate for their sector. Check your appropriate sector

☐ Public Two-Year ☐ State Related ☐ Institutional Support Services
☐ Private ☐ Nursing
☐ SSHE ☐ Business, Trade, and Technical

Name of Nominee: _____ Institution: _____

I certify that I am an active member of PASFAA for the 2002-03 administrative year. I also have discussed the nomination(s) with the nominee(s) indicated above and each has agreed to serve in the respective office if elected.

Your Signature: _____ Please Print Your Name: _____

Institution: _____ Date: _____

Please send completed form by July 15, 2003 to: Gary Means, Director of Financial Aid, Westmoreland County Community College, 400 Armbrust Road, Youngwood, PA 15697 or fax to 724 925-5802 or e-mail to meansga@wccc.westmoreland.cc.pa.us

2003 Teleconference Focuses on "Eyes on the I's"

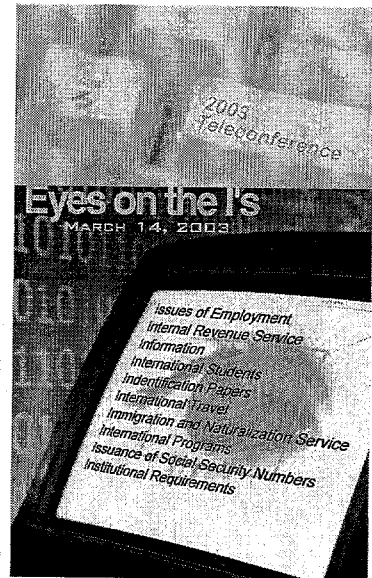
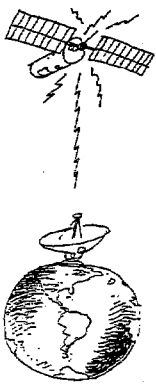
Submitted by
Kim Adamson
2003 Teleconference Chair



Diana Sheehan (center) reviews the program with the panel prior to the broadcast.

The 2003 annual teleconference had a more technical theme this year focusing on INS and IRS issues (other than verification). There were challenges in presenting these technical issues, as we were not able to rely on our colleagues in financial aid as our presenters. Turning to experts in the field, we were fortunate to have Stella Jarina, Director of Student Affairs for the Student and Exchange Visitor Information System (SEVIS) program, and Richard Furlong, Senior Tax Specialist Small Business/Self-Employed Division, as our main speakers. Also on the panel was Scott Miller, Federal Relations Director for AES/PHEAA, who offered federal updates, and Gary Means, Past President for PASFAA, who served as moderator.

We are grateful for Diana Sheehan's tireless behind-the-scenes efforts, as well as those of our financial aid colleagues, who assisted in introducing us to the appropriate people at their institutions. Although we were not able to use all of the people who volunteered to film video clips, we appreciate their willingness to help. Both the dress rehearsal and the Teleconference went smoothly, thanks to all of the preplanning on the part of the presenters, AES/PHEAA's Diana Sheehan, and WITF studios. Unfortunately, we had to cancel the chat room after the Teleconference as the server at "Mapping Your Future" was not functioning. "Mapping Your Future" sent a formal letter of apology to Mr. Willey and has assured us that this will not happen again. The questions and answers called in and sent by participants were posted on the AES website.



Gary Means poses a question to panelists, Stella Jarina and Richard Furlong.

Statistical information is difficult to provide for the Teleconference as technology has expanded the ways we are able to view the program. We are able to record host sites that formally registered; however, the nature of video streaming prevents us from having an exact number of participants. There were 225 individuals at host sites, 28 known down-linking institutions, 47 connected via the webcast, 27 viewed the teleconference online (as of April 4, 2003) and seven requested tapes were mailed. Since the satellite coordinates are distributed with no need for institutions to contact us, we have no way of gathering that information any longer. We did receive several phone calls, asking permission to tape and

view the Teleconference at another time. A confirmed audience of more than 1000 is actually probably higher, as we have had about 1200 participants in prior years.

The Teleconference Committee consisted of Kim Adamson (Chair), Dana Suter (Co-Chair), Ed Cunningham, Bill Irwin, Diana Sheehan, and Paul Simenson. Dana Suter will assume the position of Teleconference Chair for 2004. She and her committee will be seeking your assistance next year with this worthwhile training venture.

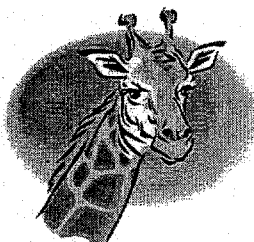


Kim Adamson, Teleconference Chair, with Gary Means and Scott Miller discuss last minute details.

Pennsylvania Financial Aid Training Program

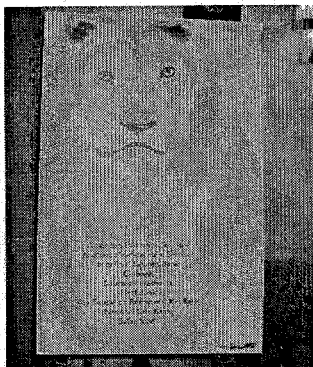
Submitted by
Juli Louttit
Spring Training Chair

Spring Training Wild at the "Zoo"

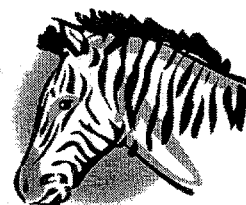


The 2003 annual Spring Training unveiled its new theme and invited participants to visit the "zoo". The Pittsburgh Zoo opened at a new location in Warrendale at the Sheraton on April 9 with an eager crowd of approximately 145 PASFAA members. The Philadelphia Zoo was well attended at another new location in Drexel Hill at the Drexelbrook Conference Center on April 16 with approximately 160 PASFAA members. Attendees made their way through the "zoo's rooms of wild animals" and timely topics.

The change to 50 minute sessions was well received and allowed for more session topics to be offered, along with a repeat of the most popular session. Training sessions offered this year were College Savings Plans, 3rd Party Programs, COD, Alternative Loans vs. Plus, Difficult Behaviors/Safety Issues, School Portals, Tax Issues, Professional Judgment, Loan Indebtedness and Plus MPN. AES/PHEAA provided Federal and State updates via Internet connection. MaryBeth Kelly was available at both sites via telephone with state grant updates. Scott Miller joined the crowd by phone at the Pittsburgh site with his federal updates and was present at the Philadelphia site.



A tasty luncheon was followed by a drawing at both sites for one lucky PASFAA member to win a one-year family membership to the real zoo in their locale. The winner for a year's membership to the Pittsburgh Zoo was Erin Fritz, Seton Hill University, and Claire Tatlow, Villanova University, was selected to receive the membership at the Philadelphia Zoo.



A well-deserved thanks is owed to the many presenters who volunteered their time and expertise to present these sessions. The following individuals presented at one or both of the training sites:

Katherine McGrath, PA Tuition Account Program
Scott Richardson, Butler Cty Comm. College
Dr. William Irwin, Lock Haven University
Joe Matthews, Butler Cty Comm. College
Fran McKeown, Bucks Cty Comm. College
James Bonner, Arcadia University
Christy Getz, AES
Matt Williard, AES
Nancy Chalker, Citizens Bank
Scott Miller, AES
Sheila Checkoway, Key Education Resources
Mary Beth Kelly, AES
Lisa Kendi, Fleet Bank
Evelyn Fisher, IRS

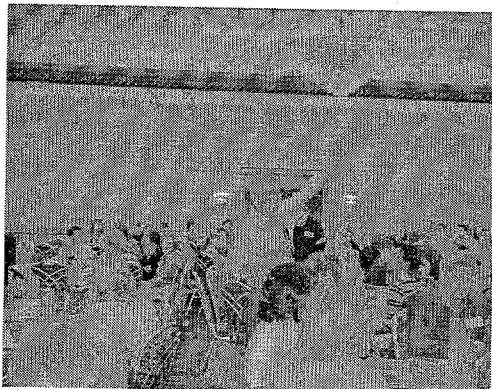
John Gorman, National City Bank
Richard Furlong, IRS
Rick Sparks, PNC
Dan Weigle, AES
Michael Bertonaschi, Nellie Mae
Sharon Platt, CCAC - North
Michele LaFollette, Sallie Mae
George Walters, Villanova University
Jamie Malone, U.S. Dept. of Education
Phil Brumbach, U.S. Dept. of Education
Kim Erb, Sallie Mae
Deena Engle, AES
Mary Miller, AES
Michael Burke, AES



Juli Louttit, Spring Training Chair, thanks participants for attending.



Katherine McGrath discusses Pennsylvania's 529 savings plans.



Ed Cunningham gives updates about AES/PHEAA loan programs and services.

Providing training is costly and could not be done without the support of our sponsors. Thanks to the following sponsors who helped make it possible:

American Education Services
Academic Management Services
Beneficial Savings Bank
Citibank
Educaid/Wachovia
Fleet Bank
Key Education Resources/Key Bank
National City Bank
Sallie Mae



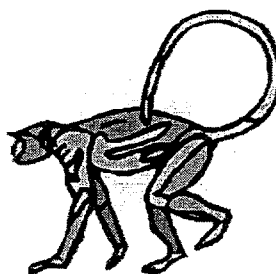
And a final special "thank you" to the Spring Training Committee for all their hard work in making this an exceptional event:

MaryKay Klara, Villanova Univ.
Michiale Schneider, Chase Bank
Diana Sheehan, AES
Tina Reinohl, AES
Cate McIntyre, AES

Alisa DeStefano, IUP
Nancy Harvey, PNC
Ed Cunningham, AES
Stacey Vascavage, Villanova University
Tiffany Aloï, Carnegie Mellon University



(l to r) Mike Bertonaschi, Linda Pacewicz and Dan Wray relax between sessions.



Attendees at the Pittsburgh site listen intently during a session.

A Few Differences Between the PLUS & Stafford MPN

Submitted by
Sally Treadwell
Newsletter Editorial Board

The PLUS Master Promissory Note (MPN) goes live as optional for schools to use for loan periods beginning on or after July 1. However, it must be used for loan periods beginning or for any loan certified after July 1, 2004.

- All domestic schools, four-year or not, may use the PLUS MPN immediately.
- If the parent borrower – or student for whom parent is borrowing – changes, parent must complete a new PLUS MPN.
- Requested Loan Amount field is removed from the MPN, even for first time borrowers (PHEAA is to place an added field at bottom margin of form).
- The Department of Education is advising that parents may request changes to this loan amount in writing, by telephone, or electronically. Lenders' acceptance of this practice has yet to be tested.
- In determining if lender has an acceptable MPN on file for the borrower, they have one more step – they must ascertain if the student is the same.
- Lender required to pull at least one national credit bureau report on borrower.
- Any PLUS loans utilizing an endorser must have a new Endorser Addendum and a new MPN.
- Student signature dropped from the PLUS MPN.

A detailed checklist of the similarities and differences between the existing Stafford and new PLUS MPN is available on the PASFAA website at www.pasfaa.org.



WASHINGTON UPDATE

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA

Prospects for Loan Limit Increases - The Crystal Ball is Cloudy

As Congress begins to get serious about the reauthorization of the Higher Education Act, many are asking about the prospects for increasing the borrowing limits on Stafford Loans. It may not surprise you to learn that there is no clear-cut answer to this question. Let me explain.

Loan Limit Proposals

As part of their submissions to the Congress and the Education Department, in response to requests for proposals, numerous higher education groups have recommended increasing student loan limits. **NASFAA**, for example, has proposed raising the annual limits for undergraduate students to \$7,000 per year, regardless of the borrower's year in school. **ACE**, representing most of the major higher education associations, has proposed a \$30,000 line of credit for undergraduates, with some limitations on borrowing in the first and second years of undergraduate study. **PASFAA** has endorsed a \$5,000 annual limit for all undergraduate students. All of these groups have proposed that schools be allowed to establish lower limits for their whole institution or for identifiable categories of students. For many of the higher education associations, increasing loan limits is their highest reauthorization priority.



But, support for increasing loan limits is not unanimous, even within the higher education community. The **American Association of State Colleges and Universities** and the **United States Student Association**, among others, believe current loan limits are adequate. They argue that students are already over-burdened with debt and that higher loan limits will only exacerbate this problem. To bolster their argument, these groups have been citing a recent study published by the U.S. Public Interest Research Group (US-PIRG), which concludes that a significant number of borrowers are securing private, non-federal loans before they exhaust their Stafford Loan eligibility. The study also concludes that most students do not borrow the maximum Stafford amount, and thus, do not need an increase in loan maximums.

What's



on the
Hill?

Congressional Skepticism

Many members of the Congressional committees that will take the lead in the reauthorization have voiced concern regarding the pace of increases in college costs. This concern has permeated a good deal of their preliminary discussions on reauthorization and may color their views on increasing student loan limits.

Specifically, they are trying to determine whether there is any "cause and effect" relationship between the amount of federal student aid made available and colleges' propensity to increase tuition charges. As they consider raising student loan limits, skeptical Members of Congress will be wondering whether they will be giving colleges an incentive to raise prices so as to capture a share of the new loan dollars. This means that, as they attempt to make the case for increasing loan limits, the higher education associations will be facing some skepticism from the Congress. Given this context, their ability to convince Congress to support increasing loan limits may be contingent on whether Congress is convinced that colleges are serious about controlling their tuition costs.

Federal Budget Costs

No discussion of raising loan limits could be complete without mentioning the dark cloud that hovers over this year's reauthorization - the federal budget deficit. With a budget deficit that could exceed \$400 billion for the current fiscal year, Congress has already expressed its view that increases in federal spending need to be constrained.

While none of the proposals to increase loan limits have been assigned official costs by the Congressional Budget Office, there is speculation that NASFAA's and ACE's proposals could cost in excess of \$20 billion over ten years. This would far exceed the cost of any reauthorization bill ever approved by Congress. And, remember, this does not include the potential federal costs of other proposals, such as reducing or eliminating origination fees, expanding student aid eligibility, reforming the treatment in need analysis of tuition savings and pre-paid tuition plans, and creating new loan forgiveness opportunities.



There are two ways to deal with the cost issue. The first, and most desirable, is to have the Congressional Budget Committees provide a funding set-aside to support the new spending agreed to as part of reauthorization. While desirable, this is a long-shot and, even if this effort is successful, it is unlikely that the Budget Committees will allocate anything in the neighborhood of \$20 billion. The second option is to find offsetting savings in the student aid programs to "pay" for the increases in spending. This has been the method used in prior reauthorizations, but there is general agreement that there are not enough offsetting savings available to support anything near the magnitude of the loan limit increases that have been proposed.



Rep. Jim Nussle (R, IA) chairs the House Budget Committee.

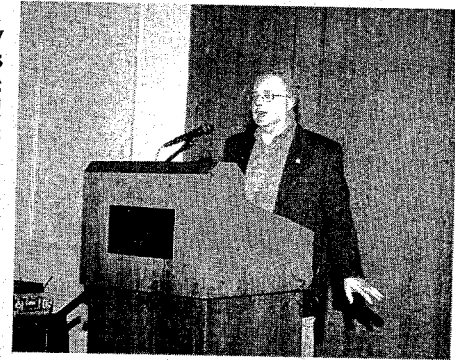
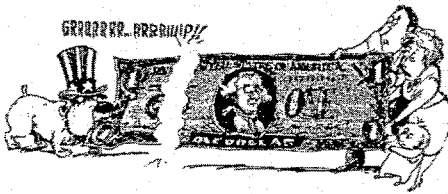


The Bottom Line

While all this may sound a little bit depressing, it really is just meant to be a reality check. As Congress considers loan limits they will be weighing all of these factors and more. Hopefully, the Budget Committees will ride to the rescue in some fashion and provide the Education Committees with some funding freedom. Even in this scenario, it is likely that loan limit proposals will have to be scaled back to meet budget constraints and to respond to those concerned about providing students with too much access to credit.

If you or your institution have strong feelings about the issue of increasing student loan limits, now is a very good time to let those views be known to your Members of Congress and Senators. It is vital that they understand the views of their constituents so that they can balance those views against what

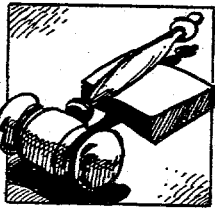
they are hearing from the DC-based interest groups. This issue of loan limits is bound to be a major topic of discussions as reauthorization progresses and your Members of Congress and Senators will be looking to you for guidance. Remember that the names, addresses, and phone numbers of Pennsylvania's Members of Congress are downloadable from the PASFAA Government Relations Committee web page. The web page also includes a flyer on how to submit comments to the House and Senate education-related committees.



Scott Miller urges PASFAA members to contact their legislators about Reauthorization issues.

Government Relations Committee Report

Submitted by
David Smedley
PASFAA Vice President



The Government Relations Committee held its second calendar year meeting on March 24 on the campus of Susquehanna University as we were graciously hosted by their financial aid office. On the agenda were the following issues:

- **HEA Reauthorization**

The Committee has prepared a letter to be sent to all members of the Pennsylvania Congressional Delegation expressing support for HEA Reauthorization, with some ideas aimed at inculcating simplicity and efficiency in federal student aid programs.

- **Fed Up Higher Education Technical Amendments Bill**

The Committee has prepared a letter to be sent to all members of the Pennsylvania delegation in the US House of Representatives expressing support for HR 12.

- **Pennsylvania 2003-04 Budget**

A letter will be sent to the Governor as well as the House and Senate Leadership, with copies sent to State Representative Elinor Taylor (who is Chair of the PHEAA Board of Directors), expressing concern over steady state funding for the PA State Grant program, as well as the reductions in appropriations for the state-related and state system institutions, and the reduction in appropriations for the Institutional Assistance Grant (IAG) program.

- **Government Relations Committee Website**

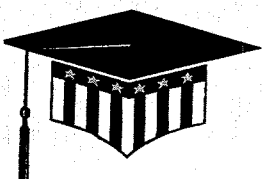
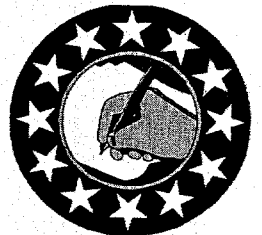
The GR Committee website now includes downloadable and hotlinked lists of the Pennsylvania Congressional Delegation, as well as members of the Pennsylvania General Assembly. Also included is a link for submitting ideas for HEA Reauthorization to the House Committee on Education and the Workforce.

- **PASFAA Legislative Guide**

The Committee is in the process of securing some estimates for the reprinting of the Legislative Guide and expects to have the Guide uploaded to the PASFAA Government Relations webpage for download as a .pdf file.

- **Voter Registration Brochure**

The Committee is in the process of creating a brochure aimed at Pennsylvania college students providing information on how to register to vote. The draft has been vetted to students at Philadelphia University and Temple University to ascertain critical suggestions.



Second Leadership Development Training Ready

Submitted by
Lisa Kendi
Leadership Development
Training Chair

TRAINING →



The Leadership Development Committee has developed this year's agenda for the second training that will be held as a pre-Conference event at Seven Springs Mountain Resort on Saturday and Sunday, October 18-19. The sector representatives were asked to help in identifying members within each sector who they feel would have the potential and aspiration to develop as leaders within PASFAA and who would benefit from attending the training. The training is offered free of charge and is limited to 20 participants.

Here's what some of last year's participants had to say about the Leadership Development Training workshop:

- "The committee, chair, and presenters were excellent! Timeline of sessions was very adequate. This was like the 'Don Raley Institute' for potential leaders! It was excellent!"
- "I thought this was an excellent workshop. It has challenged me to be more involved and has encouraged me that I can do this! I have been afraid to step up due to time commitments but understand now it can be done and as a volunteer organization everyone should pitch in and help!"

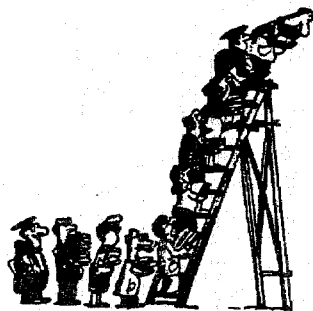
Specifically, the program is looking to identify individuals with the following attributes:

- 5-15 years of financial aid experience
- Leadership potential
- Willingness and availability to attend the training
- Commitment to a more active and stronger participation within the association
- Desire to move out of their comfort zone and get involved!

The committee has set this agenda for the training as follows:



Saturday, October 19, 2003		
1:00 PM – 1:10 PM	Welcome / Introduction	Lisa Kendi & Leadership Committee
1:10 PM – 5:00 PM	Situational Leadership Training	David Knapp, CEO Clear Ideas Consulting
6:00 PM – 9:00 PM	Dinner	David Knapp, Keynote Address
Sunday, October 20, 2003		
8:30 AM – 9:00 AM	Breakfast	
9:00 AM – 9:30 AM	Leadership roles within PASFAA, EASFAA, and NASFAA	Panel
9:30 AM – 10:00 AM	Selling Your Staff & Administration	Panel
10:00 AM – 10:15 AM	Break	
10:15 AM – 12:30 PM	Team Building Activities	Seven Springs Staff



The Situational Leadership training is a highly interactive session and will introduce participants to the concept of how to recognize different types of follower readiness, what their leadership style tendencies are, and how to match the appropriate leadership style to the behavior of their followers. The session will accomplish this through self-analysis, case studies, and group exercises, including the fun Situational Simulator™ board game. David Knapp will also be our Keynote speaker at dinner Saturday evening and will address 'Leadership Power – Use it or Lose it.' His presentation will challenge audience members to re-examine their current beliefs about power by discussing the concept of positional versus personal power and the nine power bases they can develop to improve their leadership.

If you have any questions, please feel free to contact Lisa Kendi, Leadership Development Training Chair at 724-887-9405, or at lisa_a_kendi@fleet.com or contact any of the committee members for additional information.

Finance & Development Committee Reviews Investment Policy

Submitted by
Barbara Schmitt
Finance & Development Committee Chair



The Finance and Development Committee drafted a revised Investment Policy and has submitted it to Executive Council for approval. The revised policy shifts some of our reserves into a wider array of low risk accounts including a Prudential Jennison Growth fund, a pure value equity fund and short term CD's. The Finance and Development Committee feels that the amount in reserve should be equal to a one-year's operating budget inclusive of the annual conference should we not have sponsorship dollars.

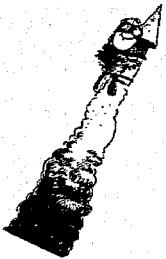
The annual sponsorship solicitation is well under way and spearheaded by the very capable Mary Kosin. Mary has been hard at work with the conference committee and our generous sponsors for all of next year's activities.

The final charge for this group was to present a budget to Executive Council for approval at their June meeting. Thank you to all of the individuals who agreed to serve on the Finance and Development committee this year. It was a hard-working group and I was delighted with what we were able to accomplish in one year.

PASFAA Odyssey 2003

35 Years of Adventure

Submitted by
Cindy Hall
2003 Conference Committee



The PASFAA Conference Crew is continuing the countdown for the launch of PASFAA Odyssey 2003. We're at T-minus 111 days, 13 hours (remember, that's October 19-22, 2003) away from beginning of the 35th PASFAA Conference. It's sure to be an awesome adventure into the realms of outer space as seen from PASFAA.

While trying to plan this historic voyage into the future, we heard what we thought sounded like, "Houston, we have a problem." (Well, sort of.) In order to complete our mission of keeping the membership totally informed and up-to-date with all the newest regulations and tools of the trade, we have found it necessary to make an important but necessary change to the usual conference flight plan. The Federal Updates Session is slated to be held on Monday morning, October 20. The Closing Business Meeting will be held on Wednesday, October 22 at 11 am. Please make a note of this important change so that you don't run out of rocket fuel or miss a minute of the conference.

To review our PAST, we invite you to wear your favorite PASFAA shirt(s) from previous conferences. It will be interesting to see how far back we can go. The PRESENT section is still welcoming any presenters that have knowledge to share with the 'explorers' of the conference.

The charity that will benefit from our fund raising efforts this year is Outdoor Odyssey which is based in Somerset County and is focused on exposing underprivileged children to leadership skills, goal setting and career planning. This is an outstanding organization that definitely helps to build the FUTURE of a needy population.

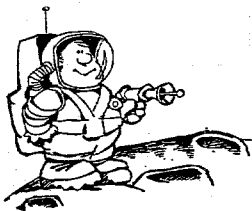
We have heard that Homer Hickam has sent his NASA flight suit to the cleaners in his preparations for his journey to our launch site and all of our other research projects/arrangements seems to be going smoothly. To help you plan your expedition, you might need to know the room rates. All rates are based on the Full American Plan, which includes, on a daily basis, dinner the night of arrival, lodging, and the breakfast buffet and lunch the following day. Rate is inclusive of gratuity for food service and all taxes.



Sheree Fetcho, chair, and the 2003 Conference Committee meet again as planning continues.

Room Rates for Seven Springs Mountain Resort

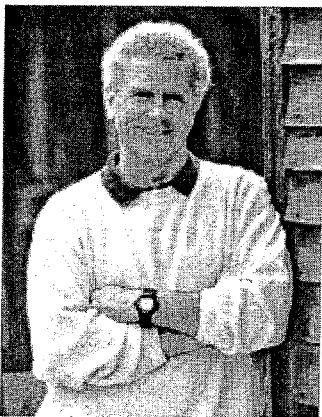
- \$162.00 per person, single occupancy
- \$135.00 per person double occupancy
- \$124.00 per person, triple or quad occupancy



Make your plans to join us as we get ready to celebrate 35 years of PASFAA adventure!

PASFAA Ready to Welcome Homer Hickam as Keynote Speaker

Submitted by
Joan Holleran
Newsletter Editor



Homer Hickam

Best selling author and retired NASA engineer, Homer Hickam, will bring his message of how far a dream can take you when he discusses his fascinating career and the journey to get there as the keynote speaker for the upcoming 2003 PASFAA conference. In his autobiography, *Rocket Boys: A Memoir*, re-released as the book and the film, *October Sky*, he tells the inspirational story of a young man and his boyhood friends and their dream of careers with NASA while building and launching their own sophisticated rockets.

It was more than a dream for Hickam, who after earning a degree in Industrial Engineering, then serving in the Army in Vietnam and later and as an engineer for the U.S. Army Missile Command, began his career with NASA at Marshall Space Flight Center in Huntsville, Alabama as an aerospace engineer. Prior to his retirement in 1998, Hickam was the Payload Training Chief for the International Space Station program. He worked in the areas of propulsion, spacecraft design and crew training. His specialties included training astronauts on science payloads and extravehicular activities (EVA). He has trained astronaut crews for many Spacelab and Space Shuttle missions, including the Hubble Space Telescope deployment mission and Hubble and Solar Max repair missions.

A free-lance writer, Hickam has published extensively, including articles in Smithsonian Air & Space magazine. His message will lift you up and make you believe that dreams can come true. Plan now to attend the PASFAA conference and hear his inspirational story.

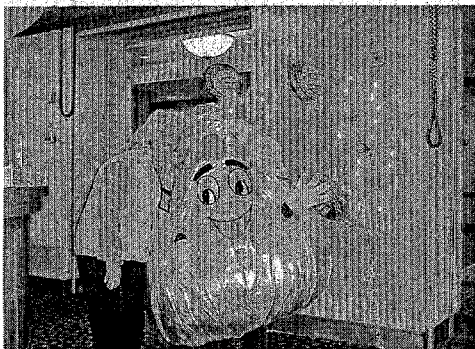
EASFAA Conference 2003

Submitted by
Mary Miller
AES/PHEAA

RAISING THE BAR EASFAA

"Raising the Bar" was the theme for this year's EASFAA Conference held May 14-17, 2003 at the Hershey Lodge and Convention Center. The conference was the third largest in EASFAA's history with 604 conference registrants.

The EASFAA Local Arrangements Committee, chaired by Mary Miller of AES, provided conference attendees with information, directions and organized the community service project, "Safety for Kids." Donations were gathered for this worthy organization through the selling of kisses (Hershey Kisses, that is), pictures with the Hershey Kiss character and donations of safety devices for children. Patty McCarthy of IUP won the Hershey Lodge and Convention Center weekend, the grand prize for contributions made to Safety for Kids. More than \$1200 was raised!

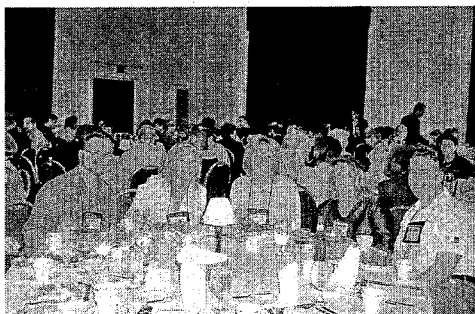


Mary Miller takes a break from chairing local arrangements to hang out with the Hershey Kiss.

Other Local Arrangement Committee members included:

Jan Napiltonia, AES
Judy Rile, Rosemont College
Elizabeth McCloud, Elizabethtown College
Jen Liedtka, Lebanon Valley College
Ed Wolszczenski, AES

Helping with local arrangements were:
Ken Brown, Elizabethtown College
Joetta Bradica, Penn State Univ. College of Medicine
Ragan Griffin, Clarion University
Carol Handlan, Susquehanna University
Lisa Kendi, Fleet Bank
Rachael Lohman, Wilkes University
Kathy Yakamavage, Empire Beauty School
Barbie Schmitt, Johnson College
Paulette Manarchuck, AES
Lori Williams, Cedar Crest College



PASFAA members (l to r) Gary Means, Jean Walker, Sheree Fetcho, Patty McCarthy and Bob Heyl gather at EASFAA.

Pennsylvania was well represented on the agenda with the following serving as presenters or moderators:

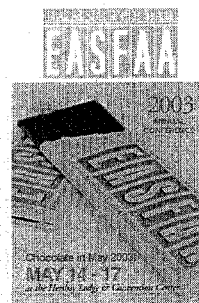
David Smedley, Valley Forge Military Coll.
Ed Wolszczenski, AES
Peter D'Annibale, Shippensburg University of PA
Jen Liedtka, Lebanon Valley College
Mike Nolan, AES
Christine Zuzack, Indiana University of PA
Jean Walker, Butler County Community College
Bill Irwin, Lock Haven University of PA
Gary Means, Westmoreland County Comm. Coll.
Adele Marsh, AES
Dwight Horsey, Millersville University of PA
Rachael Lohman, Wilkes University.



(l to r) Nancy Chalker, Mike Nolan, Jerry Rogers and Cate McIntyre enjoy the conference.



PASFAA's Chris Zuzack accepts the EASFAA presidency for 2003-04.

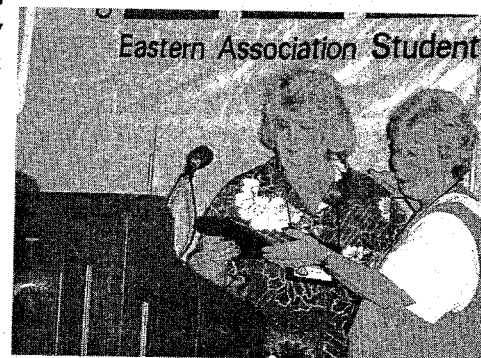


Past PASFAA presidents lunch together, including PASFAA's Rachael Lohman (center) and Bill Irwin (second from right).



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Rachael Lohman accepts the President's Award from outgoing EASFAA President, Suzy Allen.

Other Local Arrangement Committee members included:

Jan Napiltonia, AES
Judy Rile, Rosemont College
Elizabeth McCloud, Elizabethtown College
Jen Liedtka, Lebanon Valley College
Ed Wolszczenski, AES

Helping with local arrangements were:

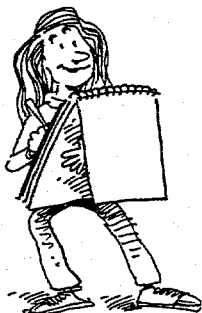
Ken Brown, Elizabethtown College
Joetta Bradica, Penn State Univ. College of Medicine
Ragan Griffin, Clarion University
Carol Handlan, Susquehanna University
Lisa Kendi, Fleet Bank

EASFAA & NASFAA Election Results

Submitted by
Christine Zuzack
Indiana University of PA

This spring has seen elections for leadership positions in both EASFAA and NASFAA. Electronic balloting was used by both organizations to make the election process easy for the membership.

EASFAA welcomed a new President-Elect in Thomas Dalton from New York Higher Education Services Corporation and Treasurer Catherine Bellamo from Wells College in New York. On the national scene from the EASFAA region, George Chin of The City University of New York was the successful candidate for the position of NASFAA National Chair-Elect. Cheryl Storie from American University won a Representative-at-Large seat on the NASFAA Board of Directors.



A number of PASFAA members will serve in leadership positions within EASFAA for the upcoming year including **Christine Zuzack** of IUP as President, **Ruth Cramer** of Dickinson College as Secretary, **Gary Means** from Westmoreland County Community College as the Pennsylvania Representative to the EASFAA Council, **Mary Miller** of AES/PHEAA as Conference Committee Chair, and **William Irwin** of Lock Haven University of PA as Federal Relations Chair.

Have you been to www.pasfaa.org today?

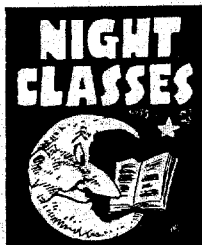


This is the second of a four-part series on preparing for a job change or a new career path. The first installment, focusing on Introspection and Effective Planning, was in the Spring 2003 issue.

Marketing Yourself: Life Beyond Your Current Job

Phase Two: the Dilemma of Re-education

Submitted by
Sally Treadwell
Newsletter Editorial Board



Here's a scenario you're bound to find familiar: a college graduate, trained in one field, going back to school to be retrained in another, stemming from job displacement or merely a desire to do something more fulfilling.

The last issue of the PASFAA Newsletter featured part one of this series, which addressed the introspection and effective planning steps necessary to make a positive job or career change. But what if your research leads you to the conclusion that you may need more education? Postgraduate degrees are particularly prized in the Higher Education field – that's their business. So you may need an additional degree for advancement; or you may need another type of degree to make a career change.

Before you make that leap, however, do a little research. What is this investment going to yield you? Find out what the employment opportunities are for graduates of the particular degree you are seeking. Find out what salaries they are receiving. Tap into your admissions reps for more than just a sales pitch. Ask about surveys they have done of their recent graduates in that program. Audit a class or two. Talk to current students. Ask prospective employers how they would regard this prospective degree in their hiring process. If you can delay the goal of your dream for a while, you can really reap the monetary rewards of pursuing a degree on a part-time or half-time basis while you continue to work in higher education.



Those who are not working in higher education, but are in the government or private sector, might be able to take advantage of employer reimbursement benefits. However, there has been an emerging trend where employers are only reimbursing courses directly related to their business. So much for your future in ancient Aramaic literature!



But what if your heart burns for ancient Aramaic literature so much that it really doesn't matter that your employer won't reimburse you? Then you may have to contemplate taking that leap which so many of us with customer contact find familiar – leaving your career to go back to school full time. It is a more economically painful yet ultimately shorter cure. If you presently have two incomes in your family, can you survive on one and borrow the tuition? How do you estimate your chances of finding new employment in a recovering economy? And how about those student loan payments? I may ask that tongue-in-cheek, but only you can provide the answers for your situation. Best of luck.

Next: Building a Millennium-Worthy Resume & Cover Letter

Awareness Committee Sets Goals for 2003-04

Submitted by
Brian Blackburn
Financial Aid Awareness Committee Chair

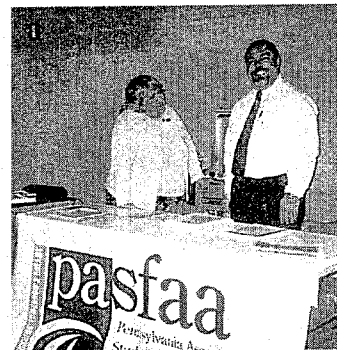
A call for volunteers to staff 2003-2004 regional college fairs at Northampton, Monroe and Lehigh/Carbon will be put on the PASFAA listserve to ensure adequate coverage. Other fairs are currently covered. Kathy Blaisdell is continuing to work on the Transfer Student Handout that will be distributed at the college fairs. The committee also is working on a video order form to be included in the guidance counselor workshop packets.



Financial Aid Awareness Committee meet at PHEAA to plan 2003-04 initiatives.

The owners of finaid.org are receptive to PASFAA partnering with finaid.org by linking the PASFAA.org site to a special PA section on their site. Council must approve the proposal. Keith New, AES/PHEAA, showed mock-ups of book covers that are going to be sent to high schools across the state that have a modified PASFAA Financial Aid Timeline on them. Thanks to Keith and his staff for producing these items for the committee and helping to spread our message.

Mirtha Wilczynski, University of Scranton, has agreed to become Awareness Committee chair for the 2003-2004 year, and will be assisted by Patty Cegelka, also from the University of Scranton.



PASFAA members man the table at the first Northeastern PA College Fair in May.

You Can Do It!

The Adventures of Two FAA's Who Went Back to School

Submitted by
Joetta Bradica & Judy Rile
Newsletter Editorial Board

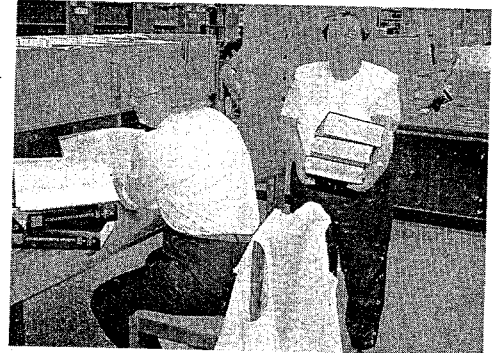


A little over four years ago, we returned to the classroom to see if graduate work in higher education administration was something that fit our career and personal goals. After three and a half years of coursework, traveling in snow, sleet, thunderstorms and hot scorching days (sometimes very late at night), reading textbooks on the beach rather than the newest Tom Clancy or Nora Roberts best seller, and writing, writing, writing some more, then reading and writing, and suffering through the dreaded "comprehensive examinations," we are now at the final leg of our journey. As of January 2003, we have achieved "All But Dissertation" (ABD) status through the Widener University Center for Education's "Leadership in Higher Education" program. This acronym means that all of the other requirements have been met and upon successful defense of our dissertations, the doctoral degree will be earned. It feels good.



Our reasons for doing this are as varied as we – and our classmates – are. For the prestige? Not really. For a chance at a job promotion or increased salary? Maybe. For the challenge to self and the desire to keep learning? Definitely! Because we wanted to? Absolutely! Over the years, our families and friends, co-workers and colleagues, bosses and presidents and even the students we serve have questioned our reasons for subjecting ourselves to this educational process. Several times we questioned our sanity. But everyone has been supportive of our efforts and we appreciate and thank you for your encouragement.

And now, we can say "we did it" – and we would like to pass on this lifelong learning experience. You can do it! You can go back to school and finish the degree program you started, or continue on to the next level. Yes, you can! Some ideas to help you get started:



Judy Rile (seated) and Joetta Bradica support each other as they work towards their doctoral degrees.

- Check out the resources at your own institution or a neighboring one. Trust us – close to work is good, closer to home is even better. E-learning is ok if you have the discipline, but we found that we needed the structure of the classroom. Some institutions offer a mix on classroom and distance learning; it helps if you know your own learning style as you review the program requirements.
- Pick a program that appeals to you and will have future relevance. Just like we advise our students, you have to like your "major". There are a lot of options available through traditional and non-traditional programs. Ask others who have done a particular program.
- Don't go it alone. If possible, return to the classroom with a friend. You may not have every class together, but sharing the experience with a colleague or friend provides the base of your support system. That person will probably be the only one who will understand your writer's block the day before a major paper is due. The drive to and from class and/or the library goes much faster with a partner to share ideas and discuss concepts and theory.

Other tips that will ease the transition to becoming a student:

- Get the support of your family and co-workers. Your children (young and old) will be impressed, your spouse will be proud and your co-workers will be very supportive, especially when you have a three-page critique due that night and you have less than two hours before you have to leave for class!
- Be prepared to give up something – but you don't have to give up your life. Sometimes the grass did not get cut one week, or the laundry sat for an extra day. Your family can manage with macaroni and cheese occasionally, or Boston Market. Someone else can walk the dog at night – the family pet will still know you. Sometimes your family becomes more self-sufficient! But no promises. Seriously, we still took vacations, spent time with family and friends, watched TV at night and occasionally slept in on a Saturday morning.
- Technology will play an important role in this process – and it can be a good experience if you let it. Technology has made a lot of advances since your last class. Looking for the card catalogue in the library? It's online. Need some extra help with statistics? The tutorial is online. Course syllabus and reading list? Online. Many courses will have an online or distance education component. You may not be comfortable with it, but it is part of the

**We're
here
for
you!**



You Can Do It! (cont'd)



A little over four years ago, we returned to the classroom to see if graduate work in higher education administration was something that fit our career and personal goals. After three and a half years of coursework, traveling in snow, sleet, thunderstorms and hot scorching days (sometimes very late at night), reading textbooks on the beach rather than the newest Tom Clancy or Nora Roberts best seller, and writing, writing, writing some more, then reading and writing, and suffering through the dreaded "comprehensive examinations," we are now at the final leg of our journey. As of January 2003, we have achieved "All But Dissertation" (ABD) status through the Widener University Center for Education's "Leadership in Higher Education" program. This acronym means that all of the other requirements have been met and upon successful defense of our dissertations, the doctoral degree will be earned. It feels good.

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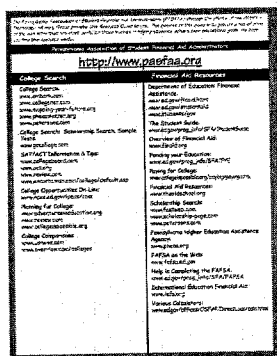
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Thesis Typing...



PASFAA Resource Guides Ready Soon

Submitted by
Ginny Kopko
Technology Advisory Group Chair

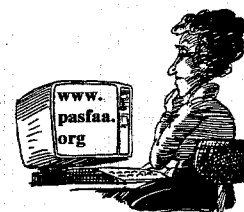


The PASFAA Resource Guide is a valuable tool that can be used for all phases of planning for college. The Technology Advisory Group will be updating the guide for 2003. Four thousand resource guides are distributed each year to PASFAA members, high school guidance counselors throughout the state, and workshop attendees. The Financial Aid Awareness committee also receives some guides to distribute at college fairs. Last year, the Technology Advisory Group received several requests from schools for additional guides. Due to the overwhelming requests, we allow schools to order their own supply of the guide. An order form will be sent to PASFAA members via e-mail in July. Cost will be approximately \$1 per handy laminated piece. The guide is also posted on the PASFAA website for your use.

PASFAA Website "Members Only" Logon Changes

The user name and password to access the Members Only section of the PASFAA website has been changed to:

User Name: PASFAA
Password: 2003

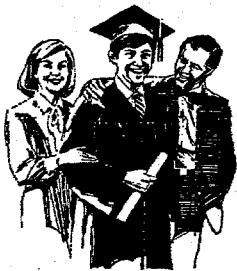


MEMBERS ONLY!

This article continues a series of reflections about the business of financial aid from a variety of viewpoints.

From the Perspective of Parents and Students

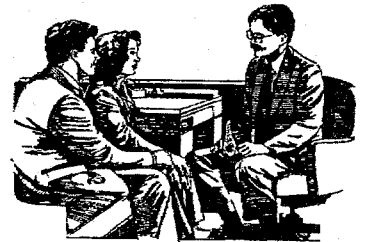
Submitted by
Sherry Youtz
Newsletter Editorial Board



They call us (some daily) to ask questions. They visit our offices, send us e-mail, faxes and "snail" mail. We impart our knowledge to them at open houses, financial aid workshops, career fairs and other college-sponsored events. "They" are our customers, the students who attend our institutions and their parents.

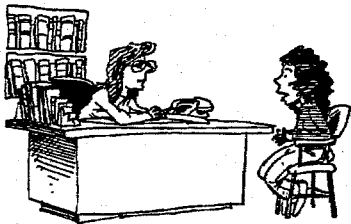
How do they view us? What do they expect from us? Are we providing them with the service they need? The answers to these questions vary from institution to institution. Some of our offices are paper free, making students and their parents an e-mail address or a voice on the phone. Other offices start the financial aid process by meeting individually with each student/parents and guiding them through the paperwork maze. This writer recently spoke with four families about their experiences in going through the financial aid process.

The first family said their whole process was very easy as their daughter had a great academic record and was awarded large scholarships at an out-of-state university. Their initial introduction to the whole financial aid process was through her high school financial aid nights and college fairs. They also attended a larger college fair where financial aid professionals (including PASFAA representatives) were available to talk to them. The mom stated that the only disappointment to her was that although the whole family was comprised of PA residents they weren't eligible for any PHEAA State Grant since her daughter decided to attend an out-of-state school. When their original financial aid package changed due to the student withdrawing from an ROTC program, this student spent a lot of time searching the Internet for various scholarships for a junior business major. As recommended by their Financial Aid Office, the family eventually opted for an alternative loan when the student was unable to find other scholarship funding.



The second family has a friend who works in the financial aid field and relied heavily on that friend to get through the process. The student and her parents attended a high school financial aid night when the student was a junior. Their only other means of getting information was provided through mail by their State School's Financial Aid Office.

The third family relied strictly on their two-year school's Financial Aid Office to help them. They did not attend any financial aid nights or college fairs. They made an appointment with the Financial Aid Office, got all their questions answered and were pleased with the service provided to them. They had funds set aside for college but ended up doing a PLUS loan as well. They feel free to call into the office to get their questions answered and have already had a second appointment to discuss how to fund the student's sophomore year.



FAA Sherry Youtz meets with the parents of an incoming freshman about the aid process.

The fourth and last family knew only one thing when they arrived in their Financial Aid Office. No matter what they had to do, their child was going to go to college. They had not attended any previous financial aid information sessions. They completed their applications and began the wait to find out about their eligibility. At the suggestion of the Financial Aid Office, they attended a financial aid night at their high school. The best part of their experience so far was the "on-call" availability of their Financial Aid Office. They report that the Financial Aid Office returns their calls promptly and always helps them get the answers they need. This family is still deciding how they will best fund their child's education. They feel they are now ready for their second child to get ready for college as they have learned so much going through the financial aid process with their first student.



Families gather financial aid information at the recent Northeastern PA College Fair.

The view of our offices from the families this writer interviewed was overall very positive. All of them found financing for their student to further his/her education. Although standards and processes may change from institution to institution, the final result remains the same. We all try our best to help each family find funding to cover the education of their student.

The Art of Multitasking

How Some People Seem Able to Do it All

Submitted by
Alisa DeStefano
Newsletter Editorial Board



mul-ti-task-ing. The concurrent operation by one central processing unit of two or more processes

Multitasking. We do it all the time. If you are interrupted while reading this article to answer a question, you are multitasking. If you take a phone call while reviewing a verification folder, you are multitasking. If you read a newspaper while watching television, you are multitasking (I think men might be better at this than women. Just an observation I made at home). As technology increases in the workplace and at home, employees are driven and even expected to do more than one thing, and do it well. However, studies have shown that multitasking is not an easy task for everyone. Some can do it with ease, while for others it is counterproductive.

To gain some insight into the ins and outs of multitasking, I talked with Chris Zuzack, Director of Financial Aid at Indiana University of PA and an accomplished "multitasker." She has it down to such a science that she can create office procedures in her head while driving to a meeting, and put these procedures down on paper while waiting for the meeting to start.



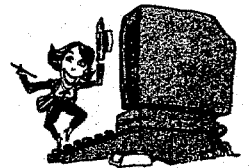
Multitasking is Like Cooking

Multitasking is like cooking from a recipe. You need to look it over completely first to make sure you have all the ingredients, then do the steps sequentially to get the desired result. If the recipe requires that the dough rise for an hour, then you need to do other things during that hour that will be needed immediately for use after the dough rises. In starting a financial aid process, our multitasking pro, Chris, will look at the length of time needed to complete a process, the sequence of events that need to take place, the complexity, and the due date. According to Chris, "If I have a program that takes an hour and a half to run, I need to start this program first so I can do other things while it is running."

Utilize Technology

One of the main reasons multitasking is on the rise is the advance in technology. Our ability to stay connected has increased with the use of cell phones, beepers, Palm Pilots, voice mail, Blackberry, and on and on.

In addition to some of these technologies, Chris also uses standard technology to save time. For instance, in using email, Chris shared that her and her staff have created an "E-mail Attachments" folder with answers that are used for standard questions. The message is sent with text saying, "Attached please find..." Staff members attach the document with the appropriate response without having to retype it every time.



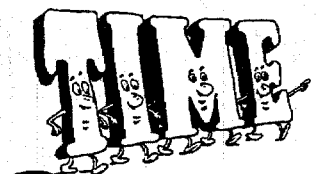
Delegate, Delegate, Delegate

The need to do it all yourself has to go. According to Chris, she tries to delegate assignments consistent with the ability and interest level of the staff member. If one employee is strong in financial analysis and likes to analyze packaging strategies, then she will assign this job to this employee rather than to another staff member who may struggle with it more and be less productive (and be a less satisfied employee).



Time Management

Time management and multitasking are so interrelated that at times it seems that they are six of one, half dozen of another. Are you sharper in the morning or the afternoon? Scheduling complex responsibilities during your "peak" time and leaving the more routine duties for your less, shall we say, "functional" time of the day enables you to produce more efficiently. Do you find yourself rushing to a doctor's appointment only to wait in the waiting room? Take professional articles to read while you are waiting. Chris says that if she wakes up in the middle of the night and can't go back to sleep, what better time to respond to all those emails that are waiting for her.



Chris Zuzack (with phone) demonstrates her multitasking skills in the office.

A Word about Interruptions

According to Jodi Forlizzi, Assistant Professor of Human-Computer Interaction and Design at Carnegie Mellon University, "Wireless devices, cell phones, laptops – all of them beeping, ringing, flashing – they make demands on our time and our attention. That means we have less time to do real knowledge work, and we spend more time on task work: answering messages and shuffling papers."



Designating a certain time of the day as a "no interruption zone" for you and your staff can increase concentration and productivity. Some offices do not answer phones from 8-9 am in order to use that time to organize and complete more complex processes. If blocking phone calls is not feasible, use your door. A closed door sends the message that for this period of time you are unattainable. (Note: If you close your door frequently, then a closed door begins to look like an open door to the rest of the staff.)

Multitasking "Madness"

On the surface it makes sense to multitask, if you can. But studies have shown that in the end, you may be wasting time and increasing your stress level by switching from one task to another quickly or without completing the tasks at hand. According to Drs. Rosen and Weil, co-authors of the article, "Inner Game of Work: Multitasking Madness," there are some steps that you can take to "stop the madness" and multitask efficiently:

- Be realistic when estimating how long it will take to finish a job. Research shows that "our eroding ability to estimate time accurately also contributes to multitasking madness."
- Use an "external memory." An external memory is a method of taking something that is on your mind and writing it down or putting it in your Palm Pilot, etc. Once you list the tasks you are juggling, your mind feels comfortable letting go of the memory traces.
- To actually finish a task effectively, you need to give yourself a chance to persevere on a task until completion – the most productive way to work.
- "Down time" is essential. Do something you enjoy, preferably away from the office, and allow your mind to get a fresh perspective.

**I found
a way.**



By the sheer nature of our profession, multitasking is necessary ("can withstand multiple interruptions" should be put in the want ads for Financial Aid Administrators). We can minimize the negative effects by giving ourselves downtime, organizing our tasks and time spent on them, and removing ourselves from the office. However, you manage your time and get yourself organized – call it multitasking or not – it is the cornerstone of how productive you can be.



Notable Quotes

"Success seems to be connected with action. Successful people keep moving. They make mistakes, but they don't quit."

Conrad Hilton, Hotel Executive

"A good leader encourages followers to tell him what he needs to know, not what he wants to hear."

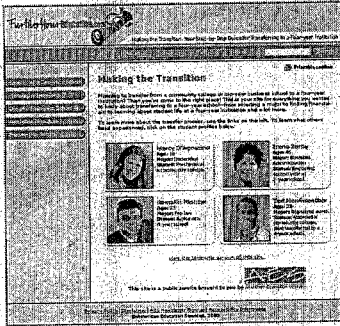
John C. Maxwell, Author and Speaker on Leadership

"The measure of success is not whether you have a tough problem to deal with, but whether it is the same problem you had last year."

John Foster Dulles, Former Secretary of State

FurtherYourEducation.com Helps Non-Traditional Students Transfer to a Four-Year School

Submitted by
Kathy Myers
Newsletter Editorial Board



American Education Services (AES) recently launched its newest website developed to help guide non-traditional students through the transfer process from a community college or two-year school to a four-year school. FurtherYourEducation.com is a free public service provided by AES to students and their families.

The term "non-traditional student" refers to transfer students, adult students and part-time students who face unique challenges in achieving higher education. FurtherYourEducation.com helps these students choose the best path for success via higher education while finding ways to ease the financial burden of pursuing a four-year degree.

The site explains the benefits of first attending a two-year institution, such as typically lower tuition costs and proximity to home, and then takes an in-depth look at life at a four-year school. Focusing extensively on the information students need for transferring to a four-year college or university, FurtherYourEducation.com helps to make the transition hassle-free and assists students in career planning and finding financial aid. The site also profiles several non-traditional students in varying circumstances, giving visitors insight as to what other students like themselves are experiencing as they prepare for higher education. Future site features will include information specific to adult students, returning students and students in the military.

Technical support is available 24/7. For live technical support, site users have access to AES' state-of-the-art eCommunications Center by calling 877-603-6010. For more information, visit www.FurtherYourEducation.com.

MyMentor Magazine Hits the Desks of PA's High School Students

The 2003 edition of MyMentor Magazine reached the desks of every 10th and 11th grade student in Pennsylvania – part of AES' public service mission to help educate and prepare high school students for college. The magazine not only contains engaging articles, games and quizzes on college life and careers, but also provides students with valuable insight and information concerning financial aid and admissions. Students enjoy the magazine's hip flavor, written and designed in a trendy style that makes preparing for college interesting and fun.

MyMentor also makes a great resource for financial aid offices. Utilizing the magazine as a tool to supplement outreach efforts, schools can help stimulate students' thinking about financial aid and expose them to issues they may not have previously considered about college. Endorsed in part by the PASFAA Awareness Committee, MyMentor Magazine is available at no cost to students or schools. If you are interested in ordering a free copy or supply, contact the AES Communications office at (717) 720-2509.



Council Minutes on PASFAA Website

The newsletter will no longer carry minutes from recent Executive Council meetings. You can access the complete minutes of the April 7 and June 2, 2003 meetings on the PASFAA website at www.pasfaa.org or by contacting the PASFAA secretary, Kim McCurdy, at kmccurdy@mnsfld.edu.

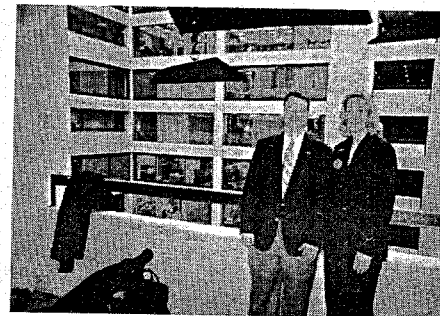


A Washington Experience

PASFAA VP & Treasurer Attend NASFAA Leadership Conference

Submitted by
Sheryle A. Proper
PASFAA Treasurer

David Smedley and I had the privilege of representing PASFAA at the 2003 NASFAA Leadership Conference at the Key Bridge Marriott in Washington DC, on March 2-4. We attended sessions on the roles and responsibilities of a leader in state and regional associations. David and I learned about current issues in funding and reauthorization, and established friendships with several colleagues from across the United States. (David met the President-Elect from the Illinois state association the night before the first day of the conference and when he learned that she had never been to the nation's capital before, he transformed himself into a tour guide, giving her the proverbial tour of the town – White House, Washington Monument, Union Station, etc.). And, best of all, we had an exciting time visiting Capitol Hill and lobbying for student aid issues.



Davis Smedley and Sherry Proper in the Hart Senate Office Building.

Most states were represented at the three-day conference by at least one executive council member of their state or regional association. Session topics on Sunday and Monday included ethical challenges, leadership styles, diversity issues, and legal, financial, and management issues for regional and state associations. Several of our colleagues from across the country who serve in leadership positions at NASFAA presented information. At one point in the conference, attendees participated in a collegial exchange of ideas. Each of us had the opportunity to discuss ideas, procedures, and initiatives with our respective colleagues. Regional association presidents, state presidents, vice presidents, treasurers, and government relations chairs talked about various ways we can better serve our associations in our elected positions. Dallas Martin, President of NASFAA, briefed attendees on NASFAA's recommendations for Reauthorization of the Higher Education Act.



Sherry and David meet with Tracy Locklin (center), Education Counsel for the U.S. Senate Health, Education, Labor and Pensions Committee.

On Tuesday we took our newly acquired skills and knowledge to Capitol Hill. David met with a legislative aide from Rep. Jim Greenwood's office (R-8th Congressional District), while I met with a legislative aide from Rep. Phil English's office (R-3rd Congressional District) and with a legislative aide from Sen. Rick Santorum's office. David and I enjoyed lunch with Scott Miller, AES/PHEAA's Federal Relations Director, and then the three of us met with Tracy Locklin, Education Counsel for the Senate Health Education Labor and Pensions Committee. At each of our meetings, we discussed funding for higher education programs in the President's 2004 fiscal budget, support for the Fed-Up Bill, and some of NASFAA's recommendations for Reauthorization. Mr. Locklin seemed quite interested in our concerns regarding funding and reauthorization, so David invited Mr. Locklin and his boss, Sen. Judd Gregg (R-NH), to attend

the upcoming PASFAA Spring Training event and the EASFAA conference, where they would have the opportunity to discuss higher education matters with financial aid administrators from several states. (Note: A meeting David had with Congressman Chaka Fattah (D-2nd Congressional District) was rescheduled for later in March so that the Congressman could meet with him personally.)

All in all, it was a memorable Washington experience for both of us. On a personal note, I will especially remember when I realized I had accidentally stepped into the "Senators Only" elevator in the Hart Senate Office Building with Sen. Orrin Hatch (R-UT). Fortunately for me, Sen. Hatch was very understanding and gracious and allowed me to accompany him to the next floor. Serving on PASFAA Council can be a very exciting adventure!



Scott Miller, Federal Relations Director, AES/PHEAA, joined Sherry and David on some of the Capitol Hill visits.

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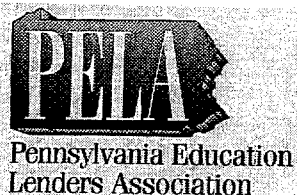
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PELA News

Submitted by
Kerry Paoletta
National City



PELA members recently met in Wilkes-Barre for a very productive meeting. For the first time ever, we had our Webmaster present at the meeting to give us a demonstration and to offer suggestions on enhancements to our site. As a result, our morning was largely focused on the website. We discussed where we are now, changes we want implemented immediately, and some things for our wish list. How we are evolving! Stay tuned for announcements on new changes coming.

We also had two school guests present – Gary Means and Jean Walker attended as PASFAA representatives. Their comments about our site and other issues we discussed were very helpful. After all, PELA started as a result of school requests, so that lenders would work together to help our schools and thereby help all of our students. Any suggestions from our school community through email or personal meetings are greatly appreciated. The comments and questions we receive are a part of the discussion at our meetings.



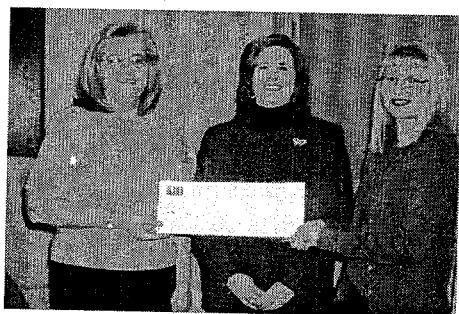
We also had a presentation by AES/PHEAA on Upromise that was very interesting and eye-opening to many of our members. If you have not already checked it out, you can do so at www.upromise.com.

We are coming up on a new election in July for Vice-President, Treasurer and Member-at-Large. Nominations were taken at the meeting and will continue until the July meeting when the vote will take place.

The session PELA did at Spring Training seemed to go over very well, and brought about much discussion on the subject of alternative and PLUS loans. The comments and requests we received for more details did not go unnoticed and we will discuss these products more in depth in our session at the PASFAA conference in October.



Gary Means and Jean Walker (second and third from left) pose with PELA officers at the April meeting.



Judy McKenna, PELA President, looks on as Joan Holleran (left), Kutztown University, presents her PELA scholarship to graduate student, Stacy DeLong.

Here are two more of the five PASFAA members who won \$1,000.00 PELA Scholarships at the 2002 PASFAA Conference. PASFAA thanks PELA for their generous contributions to the association.



Mike Strite, Messiah College, gives PELA scholarships to Sara Custer (left) and Heather Strong.

Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2002-03 fiscal year. It is because of this support that PASFAA is thriving as an organization and able to create new initiatives for the benefit of all. We look forward to continuing working together.

Platinum (\$8,000 and Above): AES/PHEAA, Citizens, Fleet, Key Education Resources, M&T Bank, National City, PNC Bank, Sallie Mae

Gold (\$6,000 - \$7,999): Academic Management Services, Citibank Student Loan Corporation

Silver (\$4,000 - \$5,999): Beneficial Savings Bank, Chase, Educaid-a First Union Company, Nellie Mae, Sovereign Bank, USA Funds

Bronze (\$3,000 - \$3,999): College Board, EdAmerica, Suntrust Education Loans, Wells Fargo EFS

General (Up to \$3000): Allfirst Bank, College Loan Corporation



PRIVATE SECTOR

*Submitted by
M. Clarke Paine
Private Sector
Representative*

AICUP Sponsors Student Lobby Day 2003

The Association of Independent Colleges and Universities of Pennsylvania (AICUP) Student Lobby Day was held on Tuesday, March 11. Approximately 60 students from about 15 member institutions came to Harrisburg to thank their legislators and lobby for support of the PHEAA Student Grant Program and funding for private institutions of higher education.

These visits proved to be very effective in increasing legislators' awareness of the private sector's contribution to higher education and the need for continued support from the state to private institutions, while conveying the important message that the legislators' constituents attend private colleges and universities. Student Lobby Day served as an excellent educational experience for participating students. Maura M. Plesa, Government Relations Associate of AICUP, organized this annual event.

Schools that signed up to participate on March 11, 2003 included Elizabethtown College, Kings College, Lackawanna College, Lebanon Valley College, Lycoming College, Muhlenberg College, Philadelphia Biblical University, Seton Hill University, Susquehanna University, University of Scranton, University of the Sciences in Philadelphia, Washington and Jefferson College, Waynesburg College, Wilson College, York College of Pennsylvania. Additionally, a few colleges organized their Student Lobby Day on a different date.

OVR Reimbursement

The Office of Vocational Rehabilitation (OVR) will be changing the funding formula for their students. Due to this formula change, OVR funding will most likely be eliminated for many private college students or drastically cut. This is a policy change by the state Department of Labor and Industry. The new policy ties OVR reimbursement at a private college or university to the average cost of tuition and other costs at a state-owned university (SHE). Despite the Secretary of Labor and Industry's assertion that all colleges and universities would receive additional funds, it is believed that this change discriminates against private colleges and universities.

INSTITUTIONAL AT-LARGE SECTOR

*Submitted by
Margaret Hynosky
Institutional At-Large
Sector Representative*

Thanks to all of you who have already submitted your Volunteer Form for 2003-2004. Council is still looking for more of you to volunteer. The Volunteer Worksheets are being sent out to Committee Chairs now, but just looking at what members are listing, there will still be positions that need to be filled. As Bob Thorn mentioned in his President's Letter, PASFAA is only as healthy as its caregivers. That's you! Some committees will not be forming until August, September and October so there is still time to fax in your volunteer forms. If you need additional information on Committees, please do not hesitate to contact me or another Council member. Have a great summer.

NURSING SECTOR

*Submitted by
Tracey Wassel
Nursing Sector
Representative*

The summer is finally upon us. Time for picnics, family reunions and vacations. I hope during your down time you save some time for professional soul searching. No, don't think about financial aid on your time off - search your soul and see if you have what is needed to be the next Nursing Sector representative.

My term ends in October at the PASFAA Conference at Seven Springs. Wow, what a ride this has been! I have had the opportunity to represent a terrific group of professionals and be a voice for the sector. It has truly been an awesome two years due to the great people involved in PASFAA. If you are interested in volunteering and have any questions about the commitment, contact me or another member of the Executive Council. Nursing Sector job description and timeline are in the PASFAA Policy & Procedure Guide on the website. All expenses are covered by the organization, with the exception of the annual conference. I am well aware of the importance of this factor due to our hospital's fiscal situations. Your institution's major costs will be your time out of the office.

Remember that our sector is only as strong as its weakest link. We are small in number, comparatively, so we must be proactive. Get involved, or at least give some hard thought to your role with PASFAA. Thank you again for allowing me to represent our sector over the past two years. It has been a wonderful and enriching experience. Have a great summer. See you all at Seven Springs!

STATE-RELATED SECTOR

*Submitted by
Robert Snyder
State-Related
Sector Representative*

Greetings to everyone in the State-Related Sector. As the seasons change, so does life in the student aid profession. Each year brings with it new challenges and new opportunities. As we begin the process of helping new students and their families look for ways to finance a college education, it is always nice to hear what students who have completed their freshman year in college had to say about their first year in school. A co-worker in my office shared the following excerpt from an e-mail message that they recently received: 'I made it. I'm moving out. All my stuff is packed up and I'm heading home for the summer. This year has been one of the MOST AMAZING years of my life. It has changed me - moved me. I've met some incredible people, and now I have to say goodbye. But only goodbye for a little while. A new adventure will arrive before I know it. My heart feels kind of empty inside as I pack up and leave, but I wouldn't have changed anything. I have no regrets. It has truly been an incredible year.' Seeing a message like this reminds us all of how what we do everyday is so important in helping students and their families fulfill the dream of obtaining a college education.

Are you interested in learning more about PASFAA and how you can get involved? Give me a call at the number listed below and I would be happy to share with you how being involved in PASFAA has helped me grow as a student aid professional.

The 2003 PASFAA Conference is fast approaching. In addition to the regularly scheduled session for each sector to gather as a group, we now have the opportunity to meet for a second session. If there is something you or someone in your office has done and you would like to share that with the sector or if there is something you would like to see discussed at either of these meetings, please let me know. You can either e-mail me at rms5@psu.edu or you can give me a call at 814-863-0507.

INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by
John McKenna
Institutional Support
Services Sector
Representative*

PASFAA Executive Council met on April 6-7 in State College to continue discussions on new initiatives, developmental training at PASFAA in October and energizing new members to get move involved in the organization. This has already been a busy year for the members of Council and various Committees. Council hopes to have a new PASFAA guide available to members by this September. The guide will provide new members with an overview of the organization.

Thanks to all of the Institutional Support Sector members that volunteered for this year. Although many of the committees are full, we are looking to place as many volunteers as possible throughout the year. We will be nominating members of the ISS sector to run for Council. This position will be on the ballot for the 2003 PASFAA Conference. If you are interested in becoming involved in the future of our Sector, please have your name submitted for this position.

Sixteen lender organizations made the commitment to sponsor the first ever Northeastern Pennsylvania College Fair held May 5 at the First Union Arena in Wilkes-Barre. PELA President, Judy McKenna, worked hand in hand with PACAC to bring this event to Northeastern PA. There were over 145 colleges and universities registered for the fair and over 4,000 students and parents attended this first-time event.

During 2003-04, PELA members and their banks will be offering new products and terms for Alternative Loans to fill the gap between the cost of education and financial aid. Be sure to check the PELA site for updates from your lenders. Whenever there is a change made to the Alternative Loan products of a lender organization, you will see these changes updated immediately. Your lender representative is responsible for the accuracy of the information concerning the products that they offer. We have updated interest rate information on our site so Financial Aid Administrators can review current changes in Prime, Libor, and T-Bill. Visit us at www.pelalenders.org.

Interest Rates: The FFELP loan interest rates and Consolidation Loan interest rates will shortly be at an all time low. Be sure to ask your lenders what is new and exciting for 2003-04. As we head into a year of increased growth at undergrad and grad schools, students and parents will be looking at new and creative ways to fund their cost of education and fund the college dreams of their children.

BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by
Stephen Helfrich
Business, Trade
& Technical
Sector Representative*

Greetings to everyone in the B, T & T Sector. Summer is finally here and we have moved on to another academic year. Hopefully the end of the fiscal year was smooth sailing for everyone.

In the Spring newsletter, everyone received our newly designed Volunteer Form, and I hope that you have completed and returned it to our At-Large Sector representative, Margaret Hynosky. Please remember that the overall success of PASFAA is dependent upon the willingness of its members to serve the organization. I strongly encourage you to volunteer for one of the various committees within PASFAA.

The South Central B, T & T sector is planning another meeting for September. I do not have a scheduled date yet. The "PATNAPS" regional sector group (composed primarily of schools from the North Central area of the state) recently held their meeting. If you are interested in attending any future meetings please contact me at (717) 757-1100 ext. 356 or by e-mail at helfs@yti.edu. I am here to serve you as your sector representative, and I encourage you contact me with any and all issues and concerns you may have.

Please mark your calendars for the PASFAA conference in Seven Springs October 19-22 when we'll meet again as a whole sector. I look forward to seeing you there if not sooner. Enjoy your summer!

STATE SYSTEM of HIGHER EDUCATION SECTOR

*Submitted by
Patty Hladio
SSHE Sector
Representative*

Hello Sector Members! I hope you're making the most of your summer. A new school year will be upon us before we know it.

We had another great spring sector meeting at the Heritage Hills Conference Center in York. Lois Johnson from the System office joined us and discussed various issues: the status of the shared administrative system, the technology fee and other tuition pricing policies, international waivers, the FTC rule on the safeguarding of customer financial information, and the Board of Governors scholarships. Lois requested that we identify a financial aid officer to participate in a newly formed tuition policy committee; Kendra Feigert from Millersville has volunteered and will represent our concerns.

We also received updates from our guests from PHEAA - Vince Racculla, MaryBeth Kelly, Mike Nolan, Ed Cunningham and Pam Roda-Kline. The updates included information about the new PLUS MPN, Upromise, and state grant issues, among other items.

As a sector, we shared our own experiences and insight on topics ranging from electronic award letters, one-stop-shops, the Keystone University Network, institutional scholarships, reauthorization, and packaging policies. The group also asked for a comparison chart of the COAs being used by each sister school for 2003-2004. Since the meeting, the COAs from each school have been collected and the chart has been shared with the 14 aid offices.

Before adjourning our two-day meeting, we discussed the importance of volunteerism within our state, regional and national associations. Those who have served in various capacities shared their experiences with the group to provide greater insight to the time commitments and to the benefits of assuming volunteer and leadership roles in the associations. In addition, we also congratulated Chris Zuzack on her new leadership role as EASFAA President.

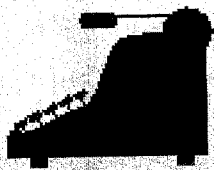
Our next sector meeting will be held at the fall conference. My term as sector representative will be up and I am hopeful that our next sector rep enjoys the experience as much as I have. I feel very fortunate to have had the opportunity to get to know you much better during this term and to be part of such an involved sector. Have a great summer!

PUBLIC TWO-YEAR SECTOR

*Submitted by
Mary Kosin
Public Two-Year
Sector Representative*

Greetings! The Public Two-Year Sector held our spring meeting on April 3-4 at the Best Western, Harrisburg Airport. The agenda was packed full of lively topics including office assessment procedures, student loan debt, and changes to the FAFSA for 2004-05. Joseph Manotti, from AES/PHEAA presented information on the Nursing Loan Forgiveness for Healthier Futures and the potential block grants to be offered to schools with Nursing programs. Kathy Myers, AES/PHEAA Education Services offered an update from all departments within the Agency. As always, we are grateful for their time and information.

The second day of our meeting was convened at PHEAA headquarters where we received presentations on such topics as the new website, FurtherYourEducation.org, COD conversion issues, the Upromise program and changes to MPN processing for the two year schools. We would like to thank all presenters for taking time out of the busy schedules to keep us up to date on changes and new initiatives in the financial aid arena. At the end of our meeting, we were given a tour of the Agency. Some of us had never seen the inner workings of the Agency and were very impressed. Enjoy the rest of the semester and hope to see everyone at the conference in Seven Springs!



FROM THE EDITOR'S DESK

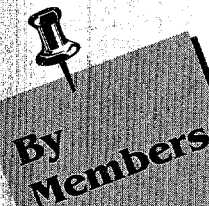
In the Letter from the President on page 3, Bob Thorn likens PASFAA members to health care professionals in that we provide a sort of care to the students and families we serve and to each other through the activities of our organization. If you have attended a PASFAA conference, the Summer Institutes, Spring Training, the annual Teleconference, the new Leadership Development Training or any other training event sponsored by PASFAA, then you have received some of the "care" Bob refers to in his message.

PASFAA members are a generous group, and they consistently support each other to grow and thrive in this business of financial aid. Every PASFAA activity is orchestrated by volunteers who started out by joining a committee that appealed to their interests. Are you a good writer? Do you enjoy teaching? Have you got some fresh ideas to spread financial aid awareness? From beginner to expert, all levels of experience are welcome when committees are formed. The volunteer form was included in the Spring issue of the newsletter and can also be downloaded from the PASFAA website. Show how much you care about your colleagues and the association by volunteering to serve on a committee.

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA BULLETIN BOARD



Happy retirement wishes to **Jane Kacsur**, who after 20 years at Lehigh University and 13 years in financial aid, retired April 4 from the Lehigh University Financial Aid Office.

Jim Zuzack, formerly at Slippery Rock University of PA, joined the M&T Bank Educational Lending Client Relations team as an Educational Lending Representative covering western and central PA.

Jennifer Rager, York Technical Institute, and husband, Curtis, welcomed their new baby girl, Ella Fay, on Easter Sunday, April 20. Ella Fay arrived at 10:23 am and weighed in at 6 lbs. 15 oz. and was 18" long.

Holly Blubaugh, Shippensburg University, and husband, Travis, had a baby boy, Dalton, on May 1.

Congratulations to **Cindy Hepler**, AES/PHEAA Manager for Program Review, who married Bruce Davis.

Best wishes to **Danielle Avicoli**, Cabrini College, who married Dana Clemmer on January 4.

Wendy Dunlap, Slippery Rock University of PA, was promoted to Associate Director of Financial Aid.

Best wishes to **Joyce James**, who retired from Penn State-Dickenson School of Law. **Susan Bogart** steps in as the new Director of Financial Aid.

Joe Zelasko, St. Luke's Hospital School of Nursing, and his wife had a baby girl, Sophia.

Barbara Hapeman was named Director of Financial Aid at Lackawanna College.

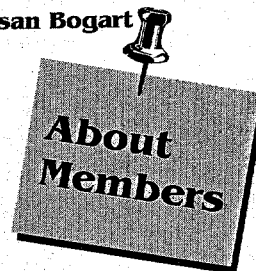
Farewell to **Nancy Sacks**, Associate Director of Financial Aid at Moravian College, who will be retiring July 1.

Condolences to **Margaret Hynosky**, The University of Scranton, whose father passed away in May.

Allentown Business School moved its campus from the Lehigh Street, Allentown site to 2809 East Saucon Valley Road, Center Valley effective June 30. Phone and fax numbers remain the same.

Get well wishes to PASFAA President, **Bob Thorn**, California University of PA, who is recuperating from back surgery.

Get well wishes to Kathy Myers, AES, who is recovering from surgery.



How Well Do You Know Financial Aid?

Submitted by
Joetta Bradica
Newsletter Editorial Board

While relaxing at the beach or while sipping a favorite beverage, test your knowledge of some of the historical events in financial aid by matching each item in the first column with its description in the second column. (Hint: There is an extra answer in the second column – just to test your skill.)

1. BEOG	A. Shifted focus to those who could benefit
2. FAFSA	B. Hope Scholarship
3. Morrill Act (1862)	C. Known today as the Pell Grant
4. GI Bill	D. First record of student financial assistance
5. National Defense Student Loan	E. Raised funds to send promising ministerial candidates to college
6. Higher Education Act of 1965	F. Single application for federal and state financial assistance
7. Need Analysis	G. Required institutions to check academic progress for students
8. 100 English pounds given in 1643	H. Enabled veterans to enroll in the college of their choice
9. Higher Education Amendments of 1976	I. Created the College Work-Study Program
10. American Education Society	J. Known today as the Federal Perkins Loan
11. Higher Education Amendment of 1998	K. Help for middle-income families
12. EOG	L. Introduced with the Higher Education Act of 1986
13. Guaranteed Student Loan Program	M. Created by the National Defense Act of 1916
14. ROTC	N. Known today as SEOG
15. Economic Opportunity Act in 1964	O. Brought some regulatory relief to the large amount of regulations created by past legislation
	P. Introduced land grant institutions

Scoring:

1. C
2. F
3. P
4. H

5. J
6. A
7. L
8. D

9. G
10. E
11. O
12. N

13. K
14. M
15. I

14 and above correct – You've been in financial aid way too long!
12-13 correct – You might be a regulations junkie.
10-11 correct – You've attended more than a few PASFAA training events. Good for you!
9 and below correct – You might want to attend the Don Raley Institute.



**See You in
Salt Lake City
at the NASFAA
Conference
July 9-12, 2003**

Coming Events:

- July 16-29, 2003**
July 16 State Grant Certification Procedures Workshops
CCAC South Campus, West Mifflin
July 17 Grove City College, Grove City
July 22 Villanova University, Villanova
July 23 Lycoming College, Williamsport
July 29 PHEAA, Harrisburg
- July 9-12, 2003** NASFAA 2003 Conference, Salt Lake City, UT
- October 19-22, 2003** PASFAA 2003 Conference, Seven Springs
October 18-19 Fundamentals Workshop, prior to PASFAA Conference
Leadership Development Training, Seven Springs
- Nov - Dec, 2003** Electronic Access Conferences
November 2-5 Manchester Grand Hyatt, San Diego, CA
December 2-5 Sheraton New Orleans, New Orleans, LA
- December 2003** Support Staff Seminars
- May 16-19, 2004** EASFAA 2004 Conference, Providence, RI



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