

Pennsylvania Association of Student Financial Aid Administrators

PASFAA

Dear PASFAA Colleagues:

As I prepare the introductory letter, how can I not remember the 25th Anniversary Conference in Pittsburgh? What a wonderful occasion dinner at the Carnegie Museum proved to be; it was such a fitting tribute to all PASFAA members, past and present, who have worked so hard at what we do. The event in that elegant setting was as nice as any conference event that I have attended anywhere.

I don't intend to wax too nostalgic, but I have nearly as much history in financial aid in Pennsylvania as PASFAA, having joined in 1970. Most of those names on the program (Past-Presidents, etc.) are history to many of the group, but I (along with some others in PASFAA) lived that history. As I reflect on those friends (old, new and current) I've tried to decide what it tells me.

One conclusion that I have reached is that ours is an organization of transition. The collective assembly has changed over those 25 years just as there have been many changes in work we do and the kinds of financial aid programs that we administer. In those early days I remember our group as predominately males in dark suits and white shirts. Today we have a nice representation of both sexes, of age groups and of ethnic backgrounds.

Another conclusion that I have reached is with regard to those who come forward to assume the various leadership positions in PASFAA. Each year there are those who step forward to volunteer to do a little (or a lot) extra for the good of our organization. Because we are such a large and diverse group, we have plenty of "talent". When the terms of one slate of officers expire, there are ample number of replacements if they will just come forward. So far, that has occurred and I have confidence that it will continue to occur. My only sermon for now is to ask that each of you please consider becoming one of those to come forward to serve PASFAA in the future.

Perhaps you heard Betty turn to me at the Carnegie to issue the challenge: "top this!" The '93 Conference Committee did such a good job that I'm not sure that it's possible, but I accept Betty's challenge in the playful manner that it was offered. If you were there to see Clarke's introduction to Conference '94, you know that his committee and PASFAA Council are prepared to give our organization the best effort possible for the coming year.



26th
Annual
Conference
THE HOTEL
HERSHEY

October 23-26 1994

WHAT'S INSIDE:

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Tuition Assistance Program
NASFAA National Conference
National Student Loan
Clearinghouse

1993-94 PASFAA EXECUTIVE COUNCIL

OFFICERS

PRESIDENT

Ronald L. Shunk
Gettysburg College
(717) 337-6611
CG00052

PRESIDENT ELECT

Christine A. Zuzack
Indiana University of PA
(412) 357-2218
CG00315

PAST PRESIDENT

Betty L. Davis
CCAC - South Campus
(412) 469-6241
CG00525

VICE PRESIDENT

Linda D. Brittain
Harrisburg Area CC
(717) 780-2330
CG00799

TREASURER

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Allegheny College
(814) 332-2701
CG00004

SECRETARY

Bonnie L. Behm
Thomas Jefferson University
College of Allied Health
Sciences
(215) 955-6531
CG00242

SECTOR REPRESENTATIVES

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Bucks County CC
(215)-968-8204
CG00514

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CG01009

Private Four-Year

Cate McIntyre
Allentown College
(215)-282-1100
CG00005

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(412) 624-7349
CG00437

SSHE

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Edinboro University of PA
(814)-732-2821
CG00286

Proprietary

Richard C. Esposito
Pittsburgh Beauty Academy
(412) 471-0270

Nursing

Patricia J. Zink
Washington Hospital
School of Nursing
(412) 223-3167

Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 93-94

EDITOR: Joyce M. Ballaban, PASFAA Newsletter Editor
Albright College, P.O. Box 15234
Reading, PA 19612-5234
(215) 921-7515 or FAX (215) 921-7530
or CG01654

EDITORIAL

BOARD: Bonnie L. Behm
Mary Frances Waite
Sally Whiteman
Ragan Watson
Rich Esposito
Joan Holleran
Randy Rennell

2. PUBLICATION SCHEDULE

Articles, position openings, or newsworthy items can be submitted to any of the Board members according to the following publication schedule:

Spring 94 issue:	articles due February 15
Summer 94 issue:	articles due June 1
Fall 94 issue:	articles due August 15
Winter 94 issue:	articles due December 1

3. IMPORTANT MESSAGE

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

Pasfaa Potpourri

1. MOVING OR CHANGING POSITION? PASFAA membership belongs to the individual and not your institution. All changes in name, address, or title should be submitted to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, PA 18301. This is where our membership list is maintained.

2. 1993-94 PASFAA COMMITTEES

Government Relations Linda D. Brittain
Membership and Elections Betty L. Davis
Professional Standards and Training Christine Zuzack
Public and Professional Information Bonnie L. Behm
1994 Conference Clarke Paine
1994 Hotline Ron Dawson

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Betty Davis CCAC-South Campus for information about 1993-94 PASFAA membership.

4. LETTERS TO THE EDITOR

Do you have an opinion to share? Do you have a question to ask? Do you want to vent your frustrations? Do you wish to send a message to the readership? Do you wish to share an anecdote? If you have answered yes to any of the questions above, then you will be happy to know we are beginning a new column in the Newsletter to specifically address those types of issues, thoughts, and feelings.

Please send your letters to: Joyce M. Ballaban, Editor
PASFAA Newsletter
Albright College
P.O. Box 15234
Reading, PA 19612-5234
FAX: (215) 921-7530

All letters must be signed and we reserve the right to condense or edit if necessary.

PASFAA COUNCIL MEETING MINUTES

OCTOBER 13, 1993

- The October 13, 1993 PASFAA Council meeting convened in Pittsburgh, PA at the Pittsburgh Hyatt Regency.

- A brief report was presented by Sheila Nelson regarding the success of the 25th Annual Conference. A complete report on the conference will be presented to Council at the December Council Meeting.

- The 1994 Conference Committee members were approved by Council. The members of the 1994 Conference Committee are: Clarke Paine, Conference Chair, Vali Heist, Karen Pryor, Chris Koterba, Fran Stefany, Michael Bertonaschi, and Todd Frankford.

- Based on the sign-up sheets made available at the conference it appears that volunteers are still needed for the 1994 PASFAA Hotline.

- The three site coordinators for the Hotline are: Wendy Dunlap, Pittsburgh site, Carolyn Wharton, Harrisburg site, and MaryKay McCaughan, Philadelphia site. Ron Dawson will be serving as the Hotline Chair.

- The 1993-94 government relations committee members were presented for Council's approval. The 1993-94 committee members include: Linda Brittain, Mildred Jackson, Michael Lewis, Wendy Barron, Nora Downey, George Walter, Deidre Smith, Jim Owens, Sharon Richards.

- Council approved Joyce M. Ballaban as Editor of the PASFAA Newsletter. The 1992/93 Editorial Board was approved for the 1993/94 academic year.

- Ron Shunk reported that a contract was signed with Split Rock Lodge for the 1996 Conference site.

- Information on the recently announced PA Tuition Account Program was presented. Information on this program is included in this issue of the Newsletter.

- Betty Davis will continue to work with the Office of Vocational Rehabilitation to discuss issues and analyze our agreement with them.

- Michael Bertonaschi was approved as the 1995 Conference Chairman.

- A contribution to a scholarship fund has been made in memory of Katherine Kratzer, a long-time dedicated member and friend to PASFAA.

DECEMBER 5 - 6, 1993

- The December 5-6, 1993 PASFAA Council meeting convened in Hershey, PA at the Hotel Hershey.

- Sheila Nelson presented a detailed report on the 1993 Conference. Three hundred and ninety-nine (399) members attended the conference. Twenty (20) individuals took advantage of the day rate. A final financial report was presented that indicated that the conference did show a profit.

- Ron Shunk reported for Ron Dawson on the Hotline. Letters to the membership have been sent to solicit additional volunteers to assist with the phones. Letters to mayors are being sent out and the Hotline poster is being produced.

- Linda Brittain presented a report to Council on a variety of new legislative changes.

- Council approved Joan Holleran as an additional member of the 1993/94 Editorial Board.

- The Professional Standards and Training Committee reviewed PASFAA's Statement of Good Practices. A minor change was made and Council approved to accept the Statement with the changes presented. The Statement will be included in the new Membership Directory.

- Chris Zuzack presented the results from the training needs survey that was distributed at the PASFAA Council. A copy of the results was also presented to Clarke Paine for use in planning the sessions for the Conference.

- A lender training survey was sent out in mid-November to assess the needs of the lenders.

- The Delivery System Workshops will be offered in April, 1994.

- Ron Shunk reported that 1135 counselors participated in the recent Guidance Counselor Workshop Training programs held throughout the state.

- The new operating budget for PASFAA was discussed and approved by Council. Some discussion took place about the need for guidelines for expenditures for Council members and Committee Chairs. Robin Szitas will be drafting guidelines for Council to review at the February Council Meeting.

- Council approved a change in membership dues for students effective with the 1994/95 year. Effective in 1994/95 student dues will be the same as associate member dues.

- Patricia Zink reported that the Nursing Sector met on November 3, 1993. This sector will be meeting again on February 22, 1994.

- Frank McKeown reported that the Public Two Year Sector met on November 4-5, 1993. They will be meeting again on April 21-22, 1994.

- Discussion took place regarding the addition of a Graduate/Professional Sector to the PASFAA organization. Council will be investigating this and bring this proposal to the entire membership for a Vote.

- The next Council meeting will be on Monday, February 14, 1994 in Harrisburg, PA.

1993 PASFAA HIGH

The Hyatt Regency Pittsburgh was the site of our historic 25th Anniversary PASFAA Conference which began on Sunday, October 10 and ran through Wednesday, October 13. A total of 399 members were in attendance.

Since this year, 1993, marked the very special 25th anniversary of PASFAA, conference chair Sheila Nelson and the conference committee put together an appropriate schedule of sessions and activities to commemorate such an observance.

PASFAA President Betty Davis began the opening dinner on Sunday evening by asking for a moment of silence to honor Carl Brown, Catherine Kratzer, and Ruth Voneida, three members who had passed away during the year. Carl, Catherine, and Ruth had served PASFAA in many ways throughout their careers and their contributions and friendships will be missed.

Following dinner, D.J. Donn Henderson, who has become a PASFAA favorite, got the festivities rolling and everybody dancing with his zany routines. The theme of the party was "Come As You Were in 1968", and members soon found out that some colleagues led interesting lives before settling down to careers in financial aid. Beatniks, babies, and batwomen were seen roaming around the second floor ballroom. Todd Frankford, Lynell Shore, and Mary Kay McCaughlan won prizes for creativity and bravery.

It didn't take the staff of the Hyatt long to realize what kind of conference the hotel was hosting as they witnessed a train of members snake its way from the second floor ballroom dance floor through the lobby and back upstairs. Of course, the train was lead by D.J. Donn who topped off the evening with his own unique oral accompaniment to the song "Wipe Out".

Monday morning marked the first full day of sessions as we came back to the reality of the problems and concerns that we have all experienced during the past year due to Reauthorization. Sessions were presented by seasoned veterans of aid as well as some newer aid administrators.

PHEAA also supplied many presenters for lenders and financial aid officer sessions, and Brian Kerrigan from the Department of Education presented an overview of issues of importance related to Reauthorization. Members also had the opportunity to attend sessions given by outside speakers such as Charles Salem and Melissa Pelisari on "How to Promote a Positive Working Environment" and "Marketing Yourself For A Career Change", respectively.

The committee would like to thank all of the members and outside speakers for taking the time from their busy schedules to present at the various sessions as well as all of the introducers.

Members also had the opportunity to view a 25th anniversary video tape that was put together by Rich Esposito and Deidre Smith. The video ran continuously in the vendor sponsor area and was produced by using pictures from the PASFAA archives of the past 24 conferences. The video provided an opportunity for everyone to witness firsthand how far we have progressed as an association and to see how far some members have progressed in the area of fashion!

The official celebration of the 25th Anniversary of PASFAA took place on Monday evening at the Carnegie Museum located in the Oakland section of Pittsburgh. This beautiful setting of marble and stone was completely befitting such an historic event. The evening began with the President's Reception held on the upper balcony

CONFERENCE LIGHTS

*submitted by: Michael J. Bertonaschi
La Roche College*

overlooking the dining area where members enjoyed delicious hors d' oeuvres and cocktails. An elegant dinner followed, complete with the cool jazz sounds of Walt Harper and his orchestra. The evening was topped off when Betty Davis, PASFAA President, presented Bill Irwin with the "Distinguished Service Award".

Bill has been a good friend to those who have been in the field for many years, as well as an honorable mentor to those of us who have not. He has contributed endless hours to the development and growth of PASFAA and always had the time for anyone who needed a sympathetic ear or advice. To his credit, he has accomplished all of this with a unique sense of humor that is always appreciated and needed in our business. Congratulations to Bill, a deserving "Distinguished Service Award" recipient!

As always, the level of entertainment and social activities at the Conference would not be possible without the support of our sponsors. This year it was particularly appreciated with the added financial burden of the 25th Anniversary celebration. PASFAA would like to thank PNC Bank Education Loan Center, Integra Bank, Mellon Bank, N.A., Allied Bond & Collection Agency Inc., PHEAA School Services, First Fidelity Bank, N.A. Pennsylvania, Atlantic Central Banker's Bank, and Sallie Mae for their contributions to the Conference.

The closing business meeting on Tuesday featured the passing of the Presidential gavel from Betty Davis to Ron Shunk along with the sponsor's raffle of prizes. Clarke Paine closed out the meeting by spraying the audience with Hershey Kisses and inviting everyone to the 26th annual Conference to be held at the Hotel Hershey, October 23-26, 1994. See you all next year in Hershey!

Did you enjoy watching the "25 Years of PASFAA" Video at the Conference? If you would like a copy of your own, please submit a check for \$12 by January 15, 1994, made payable to :

Rich Esposito
115 Cherrydell Drive
Pittsburgh, PA 15220

Please send my video to:

NAME _____

TITLE _____

INSTITUTION _____

ADDRESS _____

PLEASE ALLOW FOUR WEEKS FOR DELIVERY.

PASFAA 1993 ELECTION RESULTS

PRESIDENT ELECT

Christine A. Zuzack
Indiana University of PA

PUBLIC TWO YEAR SECTOR

Frances C. McKeown
Bucks County Community College

PRIVATE FOUR YEAR SECTOR

Catherine A. McIntyre
Allentown College

SSHE SECTOR

Margaret M. Karl
Edinboro University of PA

NURSING SECTOR

Patricia J. Zink
Washington Hospital School of Nursing

PRIVATE TWO YEAR SECTOR

Barbara L. Schmitt
Keystone Junior College

STATE RELATED SECTOR

Robert W. Heyl
University of Pittsburgh

PROPRIETARY SECTOR

Richard C. Esposito
Pittsburgh Beauty Academy

to those who wait

*He stood before the Heavently Gate
his face was worn and old.
He stood and waited for his fate ,
acceptance to the fold.
"What have you done ," Saint Peter said,
"to gain admission here ? "
" I've been a financial aid administrator
for these many years ."
The Pearly Gates swung open wide ,
Saint Peter rang the bell.
"Come in and choose your harp my friend,
You've had your share of hell."*

THE TOP TEN REASONS FOR BEING A FINANCIAL AID ADMINISTRATOR

10. We like paper cuts.
9. We thought it would be easy.
8. We failed the CPA exam.
7. It's possibly safer than bungee jumping.
6. Patrons are always so appreciative.
5. Professional Judgement is a snap.
4. We like waking up to a new world each day.
3. It's a great way to meet irate people.
2. We own shares in forms-printing companies.
1. We Need Analysis.

(Copied from the Rocky Mountain Exchange-
Fall 1993 Issue)

94 PASFAA HOTLINE

*submitted by: Ron Dawson
94 Hotline Coordinator*



"What do I do with this renewal application? Where is that form with the outline of the State of Pennsylvania? Can I file as an independent student? My parents are divorced . . . I have this trust fund . . . My dad was just laid off . . . I was told . . . !!"

We may not know all the particulars for the 94-95 delivery system, and we may feel as uncertain or confused as many parents and students. However, as financial aid professionals we are still the best resource for families entering the financial aid process.

The 1994 Financial Aid Hotline is just around the corner and your time and expertise are needed. If you have not already volunteered to work the Hotline, please consider it and encourage those with whom you work to join you. It's a great opportunity to become involved.

Times, dates and places have been confirmed. As in past years, there will be three sites: PNC's Education Loan Center in Pittsburgh, PHEAA's offices in Harrisburg and PNC's offices in center city Philadelphia. Wendy Dunlap of Point Park is coordinating things in Pittsburgh, Carolyn Wharton of Elizabethtown in Harrisburg and MaryKay McCaughan of Villanova for Philadelphia. The dates for Hotline '94 are January 24-28, with phone calls being taken in the evenings between the hours of 5 and 9.

You should have received in the mail a form to volunteer and indicate your availability. Please complete this form as soon as possible to allow for smooth coordination and scheduling. You will receive specific instructions from the appropriate site coordinator. Or you can contact me, Ron Dawson, Hotline Coordinator, at Philadelphia College of Textiles and Science (215-951-2940 or CG00237) to request a volunteer form or ask any questions.

The Hotline continues to be a success because of the generous support and sponsorship we receive from PNC, PHEAA and the members of PASFAA. Please plan to be part of the Financial Aid Hotline in 1994.

1993-94 Distinguished William



"The profession is so important that it needs energy put into it. We have a responsibility to ask others to get involved."

Each year, the membership of PASFAA recognizes one of its own. The Distinguished Service Award is an honor bestowed upon an individual for their service to PASFAA and to the financial aid profession, for number of years of service in the field, and for their mentoring role for colleagues. This is an award that recognizes not only outstanding contribution, but also service, knowledge and dedication. It is fitting that the 1993-94 Distinguished Service Award recipient should be Dr. William "Bill" Irwin.

With a B.S. in Business and a Master's degree in Student Personnel, both earned at Indiana University, the youthful Bill Irwin began working in higher education in residence hall positions at Michigan Tech. As he pursued a doctorate degree at Ohio State, he found part-time work there in financial aid, working with the NDSL and GSL loan programs and the Ohio Grant program - all hand calculated, and labor intensive, as Bill remembers.

Bill persevered, and in 1976 he completed his Ph.D. in Student Personnel Administration. He then accepted a position at Lock Haven University, in 1977, as the Director of Financial Aid, in the same capacity where he continues today.

Bill credits his longevity in the field to his active involvement in professional organizations and to his fellow financial aid administrators who provide camaraderie and support. Bill's first committee position, on the PASFAA Government Relations Committee, was the start of countless committee seats he has since held. Bill has served as President of PASFAA and of EASFAA, he is a Board Member and Finance Committee Member of NASFAA. He has served as an educator for PAATP, the Department of Education, and NASFAA. He generously gives of his time, talents, and energy to help both the seasoned veteran stay on top of the latest regulations and to nurture the newcomer trying to make sense of the complexities of the field. And all with just enough humor and saltiness to be able to keep his sanity and help the rest of us keep ours!

With more than 18 years in financial aid, Bill has seen his share of how the financial aid programs have evolved over time. In Bill's words, "Nothing is ever stable for very long." For Bill, the growth of the loan programs, in complexity, volume, and governmental involvement, has been substantial. Compared to today's electronic certification on PALS, Bill reminisced about

Service Award

A. Irwin

*submitted by: Joan Holleran
Kutztown University*

how, "When we started, the clerical staff typed each loan application for his review. Very few things needed to be checked back then, since loans were not need-based and there were no academic progress requirements. And the cost of education was \$2800!"

When asked to comment about the important changes he has experienced over the years, Bill pointed out the current Reauthorization, and how, in his view, it is "the ultimate in micro-management of financial aid programs from Congress and Washington." Yet, Bill is quick to stress how the PASFAA advisory committee is welcomed by PHEAA on a state level to provide input for change. With involvement in various state, regional, and national committees, Bill has personally served as a voice for our profession, voice that is respected and that makes a difference.

Bill's involvement in PAATP Summer Institute and other training vehicles is exemplary of his belief that education is vitally important. "Credibility lies within those who are doing it (financial aid profession), and doing it right." As the field grows increasingly complex, the need for professional development also grows. With less staff and more work to do, many of us find ourselves tied to the office and unable to participate in important workshops and training sessions. Never fear! With an affinity for remembering regulations, Bill has served as a mentor and guide in helping colleagues sort through the sea of ever-changing regulations that the Department of Ed puts forth. Always a friendly voice at the other end

of the phone, Bill is called upon by many of his colleagues to fill them in on the latest changes of the regs.

Of the willing and of the able, surely Bill Irwin fits both categories. When he finally slows down and enters the "Home for Retired Financial Aid People" (as Bill jokes), hopefully he will have passed his expertise, energy, and enthusiasm onto the next generation of financial aid administrators.

For a man who has the respect and admiration of so many of his peers, Bill is humbled by the Distinguished Service Award. As Bill put it, "The best honor you can get is from the people whom you share it with, your colleagues who understand what you go through." Bill's dedication to the financial aid profession is obvious. Yet, he credits fellow aid administrators for keeping him focused and motivated. In Bill's words, "The profession is so important that it needs energy put into it. We have a responsibility to ask others to get involved." And involved he is. For Bill, working with people who feel it is worth their time and energy is a great satisfaction. In Bill's words, "Financial aid is populated by some really great people. It needs good people in it who want to do more than the day-to-day." . . . Good people, dedicated people, . . . people like Bill Irwin.

[Thanks to Betty Davis, Immediate Past-President of PASFAA, for allowing her introductory remarks made at the 1993-94 PASFAA Conference of the 1993-94 Distinguished Service Award recipient to be used as part of this article.]

TUITION ACCOUNT HIGH

In April, 1992, the Pennsylvania General Assembly directed State Treasurer Catherine Baker Knoll to design and administer the Pennsylvania Tuition Account Program through Act 1992-11.

The Program's mission is to provide for the advance purchase of college tuition credits in order to assist families of all income levels in planning for the future educational expense of their children.

In order to benefit the greatest number of people, the Program has been designed to permit the maximum flexibility for the Purchaser and the Beneficiary • purchase flexibility • conversion flexibility • usage flexibility and refund flexibility.

The Program enables purchasers to "lock in" a price today for tomorrow's tuition. The Program guarantees that the Tuition Credits purchased today will retain their value for the Pennsylvania community college, state college or state related university selected by the Purchaser.

If the Beneficiary decides to attend a private school, the value of the account can be paid to that school for tuition. The value of the account may be used towards tuition costs at any accredited or licensed school in the country. The value of prepaid Tuition Credits may be transferred from one college or university to another. You will be responsible for paying any difference between the account value and that school's tuition expense.

Individuals can purchase Tuition Credits in any amount, as often as they wish, without any obligation to purchase additional Tuition Credits. Enrollment is open year-round. Tuition Credits must be held for a period of four years before they can be used for tuition payments.

To make family budgeting and purchasing easier, the Program has further divided a Tuition Credit into 20 Tuition Units. For example, if a Tuition Credit Costs \$200, a Tuition Unit would cost \$10. There are no maximum or minimum number of Tuition Unit purchases required by the Program.

Most Community Colleges calculate tuition based on the number of total credit hours for the courses selected. At these schools, one Tuition Credit will equal one academic credit hour. Therefore, most students will need fifteen Tuition Credits per semester. Most Associate Degree programs will require sixty Tuition Credits. The State Related and State System of Higher Education universities generally permit a full-time undergraduate student to take between twelve and eighteen academic credits for a fixed semester price. In the Pennsylvania Tuition Account Program a Tuition Credit is one-twenty-fourth of the annual tuition at a Participating Institution. Therefore, twelve Tuition Credits equals the tuition for one academic semester. Since most Bachelor's Degree programs require four academic years, ninety-four Tuition Credits would be needed for a four year Bachelor's Degree program.

PROGRAM LIGHTS

submitted by: Ron Shunk
PASFAA President

Tuition Credits will be priced annually, based on an actuarial assumption that includes current tuition rates, projected tuition inflation and projected earnings of the Fund. The annual Tuition Credit Price List will be issued each August and is in effect from September 1 to August 31.

For purposes of state financial aid programs, the Tuition Account Program is exempt from calculation to determine financial aid. For Federal Aid programs the Tuition Account is considered an asset of the Purchaser.

The Purchaser controls the account. There can be only one Purchaser and one Beneficiary for an account at any one time. However, a Purchaser or Beneficiary can have more than one account. The Program also has provisions for substitute Purchasers and Beneficiaries.

The Program provides for the termination of Tuition Account Payment Contracts and a refund under various circumstances, such as inability to attend school, receipt of a scholarship or a decision not to attend school.

Tuition accounts are exempt from taxation by the Commonwealth and all of its political subdivisions.

The Program has been designed to minimize federal income tax consequences. The Pennsylvania Treasury Department has requested a determination

from the Internal Revenue Service regarding the taxability of the Program. Unless the IRS rules otherwise, any increase in value of the credits may be subject to federal income taxation.

For more information about the Pennsylvania Tuition Account Program, or to request a brochure and application,

please call: 1-800-440-4000

or write to:

Catherine Baker Knoll, State Treasurer
P.O. Box 3636
Harrisburg, PA 17105-3636.

"RON'S THOUGHTS"

Top Five reasons for Being in Admissions

5. Big Bucks \$\$\$.
4. Enjoy being told you're doing a great job, but that you'll have to work harder.
3. Enjoy driving hours for a 30-minute college day program only to see five students.
2. It's better than a job where you have to ask "Do you want fries with that shake?"
1. And #1 reason for being in admissions is

... IT'S BETTER THAN BEING IN FINANCIAL AID!!!

NASFAA TO MEET IN LOUISVILLE IN JULY 1994

*submitted by Barry W. McCarty
Lafayette College*

The NASFAA Conference Committee met from September 18-20 at the Galt House and Galt House East Hotels on the River in Louisville, Kentucky. "On Track for Students-The Winning Ticket" will be the theme of the 1994 Conference which will be held from July 17-20.

The Committee is considering the evaluations received from the 1993 Conference participants in its preliminary planning of the conference schedule and activities. An important commitment for the 1994 Conference is to ensure that where appropriate, all speakers and panelists will provide outlines and appropriate forms to enhance the experience of attendees. It is also our intention to prominently display the various proposals submitted by state and regional associations for award consideration so that all in attendance can review the creative and meaningful activities of our national membership.

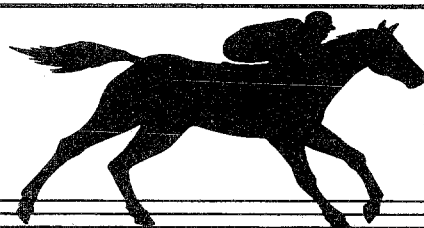
The Galt House Hotels offer a relaxed setting along the Ohio River. While there will be ample opportunity to enjoy Louisville attractions, many of the conference activities will be held in the facilities at the Galt House Hotels. The Conference Committee still welcomes proposals for interest sessions and encourages submission as soon as possible, hopefully with the complement of panelists confirmed.

The Galt House Hotel has about 700 conventional hotel rooms whose cost will be \$80 single or double, \$90 triple and \$100 for a quad room. In the adjoining Galt House East, there are 600 "all suite" accommodations which are priced at \$90 per night single or double, \$100 triple and \$110 quad. Reservations can be made for the NASFAA Conference by telephoning the Galt House at 502-589-5200. The Conference fee will be \$260, the same as for the 1993 Conference.

The Hotel is located within easy walking distance of the Kentucky Center for the Arts, the Museum of History and Science, the Galleria Shopping Center and the Riverfront Plaza. Transportation can be easily arranged to the J. B. Speed Art Museum and the Kentucky Derby Museum at Churchill Downs.

If you are considering bringing your family to the 1994 Conference, Nashville is about five hours driving time from Louisville and Indianapolis about three hours. Of course, shorter, enjoyable drives can be taken to Lexington (less than two hours) and other attractions within Kentucky.

We look forward to seeing you in
Louisville in 1994.



1994 NASFAA
Conference
July 17 to 20

The Galt House Hotel, On the River at Fourth Avenue, Louisville, Kentucky 40202
The Galt House Tower 502-589-5200 / The Galt House East Tower 502-589-3300

**SESSIONS PROPOSALS FOR NASFAA CAN BE DIRECTED TO
BARRY'S ATTENTION**

Condolence is extended . . .

On the eve of September 13, 1993 your friend and colleague, Catherine D. Kratzer lost her courageous battle with brain cancer. After a six month stay in a skilled nursing center she peacefully passed on to Glory. A memorial service was celebrated on Friday, September 17, 1993 at 2 P.M.. in Hope Lutheran Church, Tatamy, PA. Her husband and the family have requested that in lieu of flowers donations be sent to the NCC Foundation -- Catherine D. Edelman Kratzer Scholarship Fund, c/o Northampton Community College. Over the 2 1/2 years of her illness your abiding friendship and support have been gratefully appreciated by Catherine's husband and family.

Here is Vince's address, in case you would like it:

Vincent J. Kratzer, 95 Lakeside Drive, BHE, R.D. #1, Effort, PA 18330, (717) 620-9694

"THANK YOU NOTE"

Dear PASFAA Colleagues:

Receiving the PASFAA Distinguished Service Award was indeed a high honor for me and one for which thank you seems inadequate. It was truly difficult to think of anything to say in the excitement and the emotion of the moment. Probably it is just as well that one does not have time to prepare something, because the captive audience and strong personal feeling might cause you to go on at length about the past, present, and future of just about everything.

Never-the-less, something more than the Thank You I can barely remember saying seems called for. Elsewhere in this newsletter is an article which probably tells most people more about me than they ever wanted to know. I have, however, reserved this personal note to express my thanks and appreciation.

PASFAA is first and most importantly the members, and nothing means as much to me as the warm expression of appreciation from everyone at the 25th Anniversary Dinner and the many words of congratulations from individuals throughout the Conference. I thank each person again for their kindness.

I also want to thank all those with whom I have had the pleasure of working on committees, on Council, and in many other activities over the past 15 years. It has been a pleasure to know so many people dedicated to furthering our profession and our work. Also, special thanks is offered to those who agreed to take on major tasks when I asked them to. In all of my professional activities I have had always the feeling of being with friends and cooperation without limit.

There is no doubt that part of this recognition belongs to my family, who let me be gone a lot and who supported me in all professional activity. Very sincere thanks to Jayne, David, and Martha.

If we know nothing else for certain, we know that financial aid will always be full of change and there will always be the need for professional associations to work to insure that the priorities are right and the reason for existing is not lost in the day-to-day struggle. PASFAA, like any volunteer association, can exist and achieve only with the service of willing persons. I hope sincerely that there will always be persons to recognize for distinguished service.

Bill Irwin

STUDENT LOAN INDUSTRY IMPLEMENTS NATIONAL CLEARINGHOUSE TO ENHANCE BORROWER SERVICE AND SIMPLIFY LOAN ADMINISTRATION

Washington, D.C., November 11, 1993 -- An industry-wide consortium of participants in the Federal Family Education Loan Program (FFELP) today announced the implementation of an independent, non-profit clearinghouse -- the National Student Loan Clearinghouse -- for information on the school enrollment status of student loan borrowers. The Clearinghouse will improve service for student loan borrowers and simplify loan administration for all industry participants -- schools, lenders, guarantors, services and secondary markets -- by providing a single, central source for information on borrowers' enrollment status, say Clearinghouse officials.

According to Clearinghouse officials, this new program will significantly reduce the administrative burden and cost involved in status verification and in-school deferment processing by enabling schools to conveniently channel students' enrollment status information to one, consolidated source, where it will be easily and quickly accessible by lenders, guarantors, and other program participants.

The Clearinghouse began operations on November 15, 1993. A pilot program will be conducted over the next several months with approximately 30 schools and four guarantee agencies -- the California Student Aid Commission, Georgia Higher Education Assistance Corporation, the Northwest Education Loan Association (Washington), and the Great Lakes Higher Education Corporation (Wisconsin).

The Clearinghouse is expected to become available to all FFELP participants by early 1994. School will be able to participate in the Clearinghouse, without charge, on a voluntary basis. Lenders, guarantee agencies, secondary markets, and servicers who wish to participate will be required to sign a participation agreement and will be charged a nominal per-borrower fee to cover operational costs.

The Clearinghouse was organized with the support of the American Association of Collegiate Registrars and Admissions Officers (AACRAO), **NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS (NASFAA)**, Coalition for Higher Education Assistance Organizations (COHEAO), National Council of Higher Education Loan Programs (NCHELP), Consumer Bankers Association and Sallie Mae. The Clearinghouse's initial, 15-member board of directors includes representatives from every segment of the student loan industry, including schools, guarantee agencies, lenders, secondary markets and servicers.



BOARD OF DIRECTORS NATIONAL STUDENT LOAN CLEARINGHOUSE

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Daniel R. Boehmer, Vice President, Customer Service,
Sallie Mae;

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Education Assistance Corporation;

Jay W. Evans, President and C.E.O., Pennsylvania Higher
Education Assistance Agency;

David A. Feitz, Assistant Commissioner for Student Financial
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Gary Gibson, University Registrar, Vanderbilt University;
Ronald F. Hunt (Chairman), Attorney and formerly, General
Counsel, Sallie Mae;

Randall Kamm, Vice President of Operations, Nebraska Student
Loan Program, Inc.

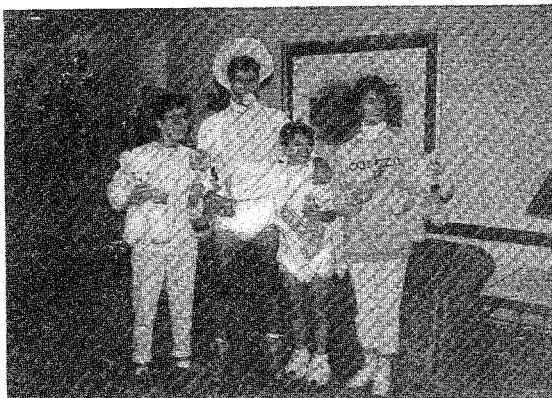
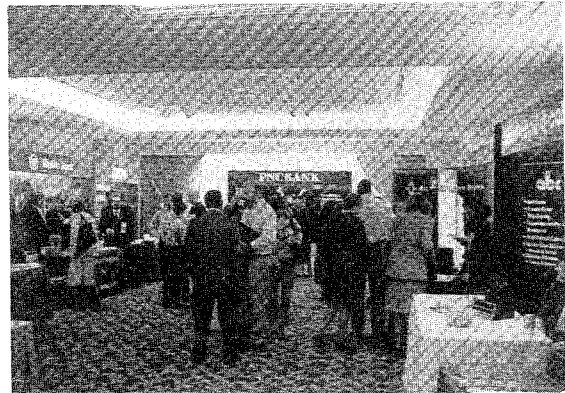
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Counsel, Sallie Mae;

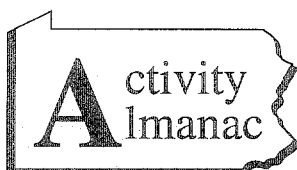
Samuel M. Kipp III, Executive Director, California Student Aid
Commission;

Roger Pohlman, Director, Student Accounts and Cashiering
Operations, University of Illinois;

Wayne Sparks, Director of Financial Aid, University of Virginia;
John Wild, Executive Director, Missouri Higher Education Loan
Authority; and

Robert L. Zier, Vice President, Government Relations, EduServ
Technologies, Inc.





January 24-28

PASFAA HOTLINE: Pittsburgh
Harrisburg
Philadelphia

February 4-11

PAATP Business Officer Workshops
02-08: Mechanicsburg
02-10: King of Prussia
02-11: Monroeville

February 9-11

The College Board 1994 Middle States Regional Meeting, Atlantic City, NJ

April, 1994

PAATP Delivery System Workshops (8 sites TBA)

May 22-25

EASFAA Conference, Atlantic City, NJ

June 13-17

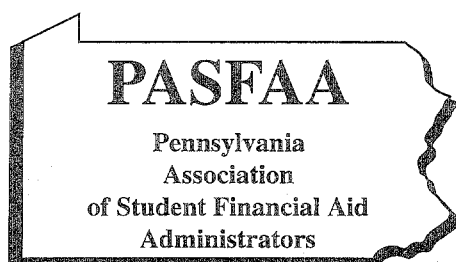
PAATP New Aid Administrators Training, Carlisle

June 13-15

PAATP New Student Loan Officers Training, Carlisle

July 17-20

NASFAA, Conference, Louisville, KY



Albright College

Financial Aid Office

Reading, PA 19612