

PASFAA

NEWSLETTER

Pennsylvania Association of Student Financial Aid Administrators

VOLUME XXXI / WINTER 1997



Checking in at Conference registration



Spectacular decorations -
Thank You Educaid!



Our Mardi Gras hosts



October 5 - 8, 1997



Dana, Kerry and "the
balloon guy"



PASFAA past president merrymakers



FEATURES

- President's Letter
- '97 Conference Review
- Membership Service Awards
- Election Results
- Hotline Returns
- 1996-97 Financial Report
- PASFAA Home Page
- Council Minutes
- PELA News
- Sector and Committee Reports

1997-98 PASFAA EXECUTIVE COUNCIL

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The members of PASFAA's Executive Council have agreed to serve as mentors to all current PASFAA members. Feel free to contact a PASFAA Council member with your financial aid questions.

Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 1997-98

EDITOR: Joan L. Holleran, PASFAA Newsletter Editor
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Fax (610) 683-1380
e-mail: holleran@kutztown.edu

EDITORIAL BOARD

| | | |
|-----------------|-------------------|----------------|
| Alisa DeStefano | Elizabeth McCloud | Sally Whiteman |
| Dana French | Kathy Ruby | Sherry Youtz |
| Patty Hladio | Ragan Watson | |

2. PUBLICATION SCHEDULE

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

| | |
|------------------|--------------------------|
| Spring 98 issue: | articles due February 15 |
| Summer 98 issue: | articles due May 15 |
| Fall 98 issue: | articles due July 15 |
| Winter 98 issue: | articles due November 15 |

3. IMPORTANT MESSAGE

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

PASFAA Potpourri

1. MOVING? CHANGING POSITION OR TITLE?

PASFAA membership belongs to the individual and not the institution. All changes in name, address, or title should be submitted to George Walter, Financial Aid Office, Villanova University, 800 Lancaster Ave., Villanova, PA 19085-1685. The membership list is maintained at Villanova.

2. 1996-97 PASFAA COMMITTEES

| | |
|---|---------------------------------|
| Government Relations | Fran McKeown |
| Membership and Elections | George Walter |
| Professional Standards and Training | Bill Burke |
| Public and Professional Information | Bonnie Behm |
| 1998 Conference | Michael Burke |
| Financial Aid Training | Brandi Darr/Sally Ann McCrea |
| Financial Aid Awareness .. | Jean Walker/Michael Bertonaschi |
| Technology | Mary Miller/Bob Thorn |
| Finance and Development | Robin Sztas |
| Development Sub-Committee | Clark Paine |

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact George Walter, Villanova University, for information about 1997-98 PASFAA membership.

4. LETTERS TO THE EDITOR

Readers are invited to express their concerns about PASFAA or any financial aid related issues. Opinions, suggestions, questions, etc. are welcome. Letters must be signed. The Editorial Board reserves the right to condense or edit if necessary.

5. PASFAA HOME PAGE

Visit our World Wide Web site at: <http://www.sru.edu/pasfaa/>

LETTER FROM THE PRESIDENT



Dear PASFAA Friends:

Nothing in life is certain...even attending the PASFAA conference! I sincerely missed attending the conference and seeing all the good people of PASFAA (my 15 year streak is broken!). Let me take this opportunity to thank you all for your kind words and cards during our family's time of loss. I'd also like to publicly thank the people that pitched in to see that my duties at the conference were fulfilled.

I'd like to thank Julie Salem and her conference committee for an incredible conference (so I heard, over and over again...). Also, big thanks to all the presenters and our sponsors and vendors for making it possible. Finally, thanks to the membership for supporting PASFAA's effort to provide a quality, professional experience for its membership.

I am **pleased**, honored and excited to serve the association as your 30th President. I look forward to the next year as an opportunity to learn and to serve. I know I can count on your support of our association! Since my remarks from the PASFAA conference (delivered so eloquently by Sheila Angst) truly reflect my thoughts on this next year as President of PASFAA, I asked our Editor, Joan Holleran, to reprint them in this Newsletter.

Sincerely,

Vali G. Heist
PASFAA President

What was I thinking when I volunteered
to become the 30th PASFAA President?
Had I lost my marbles, taken leave of my senses,
had a clue what this actually meant?

No, none of these things happened to me
(as my arm was being twisted).
I came to the realization (on my own)
that my role had suddenly shifted.

Now is my time to give back, I mused,
to the Association that's done so much right:
Provided me professional training and growth
and extra work many a Friday night.

Ever since President Georgia Prell
held a retreat in Hershey PA;
PASFAA has taken on a new purpose to be
Pennsylvania financial aid's mainstay.

By establishing new committees
technology, finance and training;
We've strengthened PASFAA's foundation:
links to the future of our being.

As the PASFAA representative at the NASFAA
conference, I'd like to put our best foot forward
by submitting PASFAA's Technology Handbook
for a NASFAA State Award.

Communication will be one of the keys
to keep this successful resurgence alive.
Inviting chairpersons to council meetings
will build the connection, lead the drive.

As President, I plan to stay the course,
work to make these links more intense;
And set a goal to break new ground
provide more services to our students.

Financial aid awareness is a perfect place
to encourage volunteer opportunity.
Members will need to brainstorm, foster ideas,
plan to make this goal a reality.

Volunteers are the backbone of PASFAA
without you we could not persist.
You are the difference between the fine group we are
and one that just simply exists.

I would ask you where would PASFAA be
without our sponsor and vendor generosity?
The formation of the PELA group
one example of their professional loyalty.

Our sponsors and vendors share our passion
to help students and parents afford it;
Even though we are at opposite ends
of the spectrum we call profit.

Reauthorization will also be a focus
for this next academic year.
We'll continue to drive home, with your help,
the issues that we all hold dear.

With your assistance, I'd like to remember
why we do this job in the first place.
It's our students, our belief in higher education,
and the ultimate goal of access.

Together we must work to maintain an
environment of fairness and quality.
Despite the pressures of the press and some students
to forego our ethical dignity.

As student services professionals,
we serve as conscience of the campus.
We attend to the human needs of students
and respond to individual differences.

We are constantly reminded of a system
imposing inequities on our students;
While we struggle to address individual matters
of the dignity and worth of our clients.

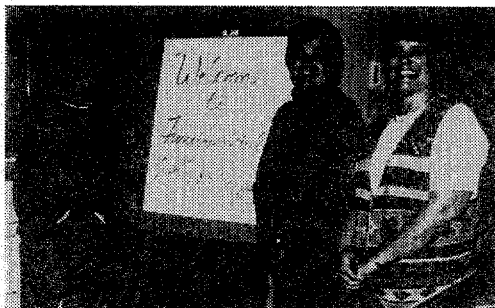
As we advance into the next century
of the financial aid world where we live;
Let us seek moral and ethical development
of students as our ultimate objective.

As I take on this task of being President,
I am humbled by the group gathered here.
You all work very hard toward a greater good
while having fun at making a career!

My colleagues, you have my utmost respect,
and without you I would not be here.
Serving such a distinguished group
is now the highlight of my professional career.

THANK YOU

1997 CONFERENCE



Financial Aid Fundies 101



Food, food, glorious food!

Good eats, masks and merriment along with financial aid sessions and personal development were all part of Mardi Gras 97 at the 29th annual PASFAA conference. From October 5 - October 8, Bourbon Street was recreated at Pittsburgh Sheraton Station Square complete with beads, costumes and music.

With over 40 personal and professional development sessions, the four day event offered something for everyone. From beginner to the advanced financial aid professional, sessions were designed to meet individual needs. Just a few of the professional sessions presented by colleagues were "What To Do With A C Code", "Dealing with Hostile, Angry, and Upset Students and Parents", "Reauthorization Panel", "Refunds". "Processing Financial Aid for Odd Length Programs" and "Direct Loans: Dispelling the Myths" were two of the may sessions presented by representatives from the Department of Education.

Personal development was also a focus at the conference. Personal development sessions included "Defusing the Stress Time-bomb", "Preparing Your Resume for a Job Outside Financial Aid", "Successful Negotiations" and "Retirement Planning." Representatives from PHEAA were on



1997 Conference Committee - Seated l to r: Monique Davis, John Lockette, Brandi Darr. Standing: Michael Burke, Julie Salem, Jim Zuzack. Missing from photo: Ragan Watson



Closing business meeting. Bring on the door prizes!

HIGHLIGHTS

Submitted by
Georgia Prell
Membership &
Elections Chair

hand to share the updates and changes during the PHEAA Need Analysis, Data Link, PHEAA School Services, Keystone Link, State Grant Certification and Loan Regulations, Policy and Operations Update sessions.



Riverboat revelers

We were all enthusiastically surprised to find that our old "neighborhood" friends can help us deal with the feeling and concerns of today's students and friends. The

Keynote Speaker, Hedda Sharapan, with humor and warmth, shared what she has learned from over 30 years on Fred Rogers' staff, her Master's Degree in Child Development and her experience with her own children.

During the membership luncheon on Monday, PASFAA members were recognized for their volunteer efforts. We appreciate all the special effort throughout the year.



The conference gave us plenty to think about, but it wasn't all work! Sunday evening we were entertained by the Calypso Gypsies which provided us with a blend of music from the streets of New Orleans, the bayou and the tropical islands of the Caribbean. Monday evening it was Monte Carlo night aboard the Gateway Clipper - dinner, a Dixie Land Band and

games of chance.

The Conference Committee would like to thank all who helped make the conference such a huge success - presenters, vendors, sponsors.

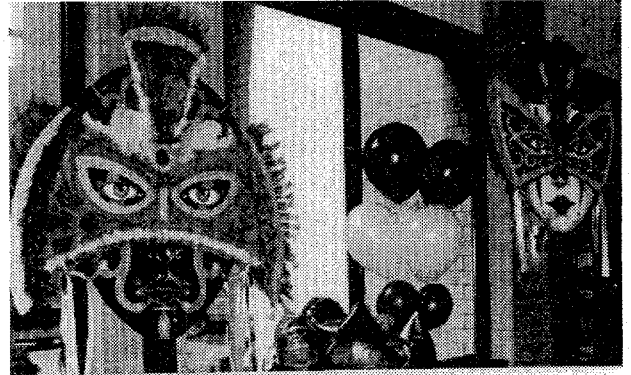


Nice hats, ladies!

'97 PASFAA Conference photos
courtesy of Mary Heinrich,
Connelley Technical Institute



See you next year at the Hotel Hershey,
October 25 - 28, 1998.



Mardi Gras masks wowed the crowd



PNC's "cajun cookin' fixin's"

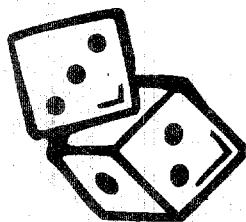
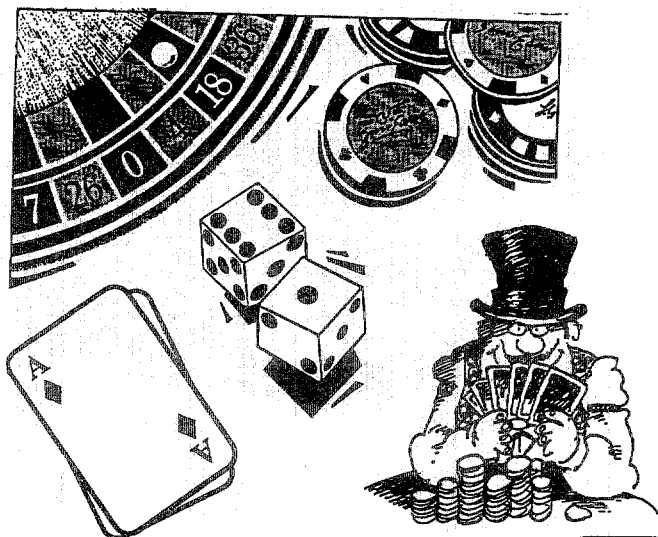


"King" George and part of his Mardi Gras court



Do you feel lucky tonight?

MONTE CARLO NIGHT



Place your bets!



Pick a card!



Gateway Clipper party passengers



Play money & real prizes!



Spin again and again and....



Clarke Paine wins the Mellon door prize.



Doug, Heidi and Steve share a laugh



Ken Grugel presents
"Dealing with Angry People"



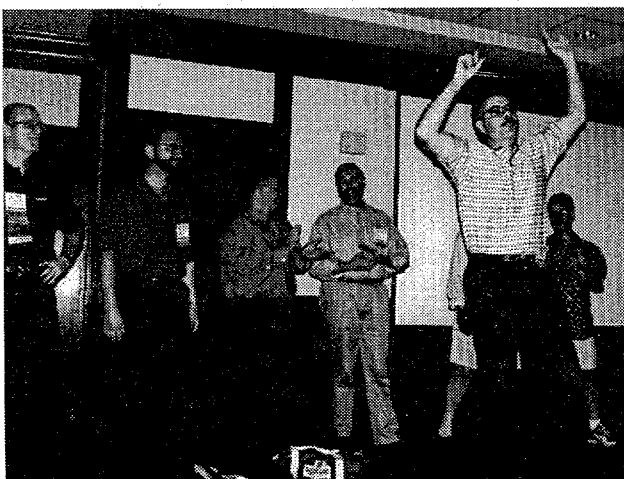
Show us your gavel, George!



C'mon, smile for the camera.



Hedda Sharapan, keynote
speaker, with Julie.



"It's fun to stay at the YMCA..."



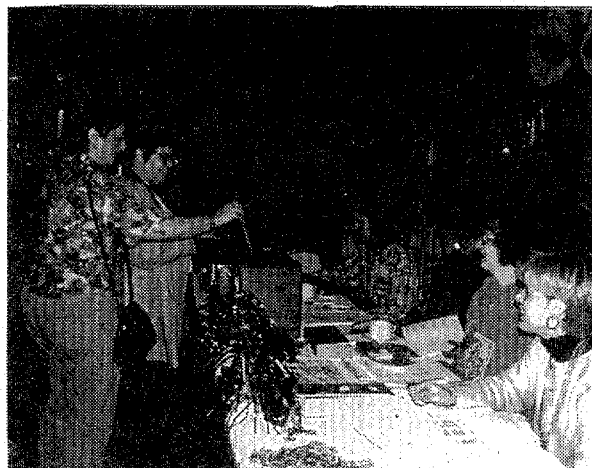
Taking a break from the sessions

1997-98 ELECTIONS

Submitted by
George Walter
Membership & Elections Chair

At the recent PASFAA annual conference, elections were held for the position of President-Elect and Sector Representatives (with the exception of the At-Large Sector). Listed below is the 1997-98 PASFAA Council which includes the newly elected individuals:

| | |
|-----------------|------------------|
| President | Vali G. Heist |
| President Elect | Bill R. Burke |
| Past President | George J. Walter |
| Vice President | Fran C. McKeown |
| Treasurer | Ruth K. Cramer |
| Secretary | Bonnie L. Behm |



Casting ballots at the conference

Sector Representatives

| | |
|----------------------------|------------------------|
| Public Two-Year | Gary A. Means |
| Private | Robert A. Reddy |
| State-Related | George M. Gerhart |
| SSHE | Dana C. Parker |
| Business, Trade & Tech. | Linda J. Malchano |
| Nursing | Douglas J. Vore |
| At-Large | Michael J. Bertonaschi |
| Institutional Support Svc. | Daniel M. Wray |



The Association was fortunate to have a number of individuals who were willing to place their name into nomination. These colleagues are to be thanked for their willingness to serve in such an important way.

PASFAA MEMBERSHIP

The Pennsylvania Association of Student Financial Aid Administrators is a dynamic organization offering a number of services to the membership including quarterly newsletters, an annual conference, training workshops and professional development opportunities. Please share this information with anyone in your office who is not currently a PASFAA member so that they may join our organization. (1997-98 PASFAA membership application appears on the following page.)

At the present time, the membership information is being updated onto a new database. If the information that appears on your mailing label is incorrect or if a colleague wishes to join, please notify the membership chair, George Walter, Director of Financial Assistance, Villanova University through PHEAA at CG0016 or through the Internet: gwalter@email.vill.edu.

PASFAA

1997-98 MEMBERSHIP APPLICATION

Name: _____

Title: _____

Institution: _____

Address: _____

City/State/Zip: _____

Telephone #: _____ Fax #: _____

PHEAA User ID #: _____ E-mailAddress: _____

Ethnicity (Optional): _____

Signature: _____

Check the appropriate category:

| | |
|--|--|
| <input type="checkbox"/> Two-Year Public <input type="checkbox"/> Two-Year Private <input type="checkbox"/> SSHE <input type="checkbox"/> Four-Year Private <input type="checkbox"/> Business, Trade & Technical | <input type="checkbox"/> State Related <input type="checkbox"/> Nursing <input type="checkbox"/> Institutional Support <input type="checkbox"/> Other |
|--|--|

Membership Type:

Active membership shall be the voting membership and shall be limited to persons responsible for the administration of student financial aid and/or having the authority to award aid representing institutions of post-secondary education located in the Commonwealth of Pennsylvania.

Associate membership shall include the representatives of secondary schools, government agencies, foundations, private and community organizations interested in financial aid matters, and representatives of post-secondary education institutions who do not qualify for Active membership.

Student membership shall be for and limited to graduate and undergraduate students in post-secondary education.

Dues: (Make checks payable to PASFAA)

| | | |
|------------------|---------|-------|
| Active Member | \$40.00 | _____ |
| Associate Member | \$38.00 | _____ |
| Student Member | \$20.00 | _____ |

Return to:

George J. Walter
 Director of Financial Aid
 Villanova University
 800 Lancaster Avenue
 Villanova, PA 19085-1685

Submitted by
George Walter
Membership & Elections Chair

PASFAA MEMBERS HONORED FOR SERVICE



Chris Zuzack - President's Award and
Mary Miller, Training Program Chair

At the annual conference, which was recently held in Pittsburgh at the Sheraton Station Square, the Association honored individuals who have served the organization and its members. Each person who performed a service for the Association was recognized at the membership luncheon, and certificates of appreciation were included in their conference packets.

a Job well done!



Special thanks were conveyed to Mary Miller, Rachael Lohman, and Christine Zuzack for serving as the first chairpersons of the Pennsylvania Financial Aid Training Committee, the Finance and Development Committee and the Technology Committee respectively.

This past year, PASFAA Council approved the institution of the **"President's Award."** This award is made to an individual or individuals

who have provided service over the last year in support of the goals and objectives of the President and the Council. In recognition of her contribution as chair of the Technology Committee and for the "selfless and tireless" service provided to the members, Christine Zuzack, Associate Director of Financial Aid, Indiana University of PA, was selected as the first recipient of the 1997 President's Award.

The **"Distinguished Service Award"** is presented to an individual in recognition of their service to PASFAA over a period of time. This award was established to honor a person for the contributions that they have made during their career in financial aid. In recognition of

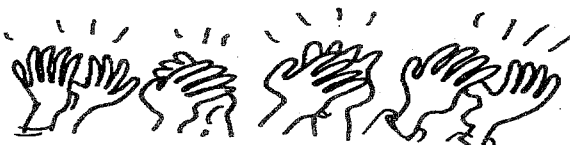


Rachael Lohman and Chris Zuzack
receive recognition from George Walter

the nearly thirty years of service to students, families, and to PASFAA, the 1997 recipient of the Distinguished Service Award was Gary Smith, Senior Vice President for State and Federal Programs at the Pennsylvania Higher Education Assistance Agency. In his current position at PHEM, Gary is responsible for the operation and coordination of activities involving the various state and federal student aid programs administered by the agency. These include the State Grant program, the Federal Family Education Loan program, the School Services department and the Matching Funds program. Gary has also served as a consultant to the student aid agencies of other states and has held various offices within the National Association of State Scholarship and Grant Programs, including the presidency of that organization in 1989.



George Walter presents
Distinguished Service Award to
Gary Smith



Submitted by
Jean Walker
1998 Hotline Coordinator



THE RETURN OF THE

HOTLINE

After a one-year hiatus, the PASFAA Financial Aid Hotline is back for 1998. The Hotline will be held Monday, January 26, 1998, through Thursday, January 29, 1998, between 5:30 p.m. and 8:30 p.m. We need your help to make it a success!

The sites selected for this year are: PNC Education Loan Center in Pittsburgh, PHEAA in Harrisburg, and CoreStates Bank Education Finance Center in Wilmington, DE. Sandy (Malone) Cronin of Community College of Allegheny County, Boyce Campus, with assistance from Tom Lustig of PNC, will coordinate the Pittsburgh site. Elizabeth McCloud of Elizabethtown College with assistance from Keith New of PHEAA, will coordinate the Harrisburg site. And Raymond Toole of Saint Joseph's University will coordinate the Wilmington site. The CoreStates Bank facility is located less than 20 miles from Philadelphia just over the Pennsylvania line at Route 202 and Beaver Valley Road with easy access from Interstate 95, Route 1, or the PA Turnpike.

You should have received a volunteer form by now. Please complete it as soon as possible and return it to the appropriate site coordinator so that scheduling can be done. You will receive confirmation of the date assigned and other important instructions from the site coordinator. Please feel free to contact any of the site coordinators or myself with any questions you might have regarding the Hotline. I may be reached by phone at Butler County Community College at (412) 287-8711, ext. 243, through e-mail at jmw5232@bc3.cc.pa.us, or by PHEAA terminal at CG01647.

For those of you volunteering at the Harrisburg site, you will have the opportunity to participate in a "Hotline first". Keith New is organizing a Live Internet Chat to run simultaneously with the Hotline each evening. Our thanks go to Keith for his willingness to coordinate this endeavor.

If you have not yet volunteered to work at the Hotline, please consider doing so this year. I have always found it to be a rewarding and enjoyable experience. If you are new to financial aid and concerned that you will not know all the answers to the questions, don't worry; the questions are usually very general in nature and if you should happen to get that one "tough" question there will be "veteran" financial aid folks on hand to help you.

January is Financial Aid Awareness Month in Pennsylvania. Plan to be a part of this initiative by participating in the Hotline. It's your involvement and the generous support of PNC, PHEAA, CoreStates Bank, Educaid, Bank of Boston, First Union, and National City Bank that makes the Hotline possible and allows our organization to serve the students and parents of the Commonwealth.

We Need You!

Submitted by
Brandi Darr & Sally Ann McCrea
Financial Aid Training Co-Chairs

Pennsylvania Financial Aid Training Program



Patty Hladio reviews eligibility requirements.

The 1997-98 training year is well under way and several activities are already behind us. The 1997 Fall Fundamentals Workshop was held just prior to the PASFAA Conference on October 4 and 5 at the Sheraton at Station Square. Forty participants attended with many coming from the greater Pittsburgh area. Special thanks to Patty Hladio of Chatham College and Kathy Ruby of Shippensburg University for doing a terrific job as faculty and to Ragan Watson of Clarion University for making all the workshop arrangements with the Sheraton.

October also saw Support Staff Seminars held at four sites throughout the state. Edinboro University, Harrisburg Area Community College, Luzerne County Community College and Immaculata College hosted 116 registered

participants for a morning of good food, valuable information and lively discussion. Thank you to all our colleagues who served as faculty for these workshops and to Bob Latta of Westminster College for chairing this committee. Faculty included: Cindy Farrell, Thiel College; Rob Reddy, Point Park College; Vali Heist, Alvernia College; Bill Burke, University of Scranton; Henry Chance, King's College; Ron Dawson, Philadelphia College of Textiles and Science; and Sally McCrea, HACC.

December brings not only a well deserved rest for all of our training "helpers" but also for Business, Trade & Technical Workshops scheduled for seven different sites throughout the state. Brandi Darr, Triangle Tech, and her elves have been busy preparing to bring constituents from this sector together for an educational and informational session.

As we look ahead to 1998, we are preparing with PHEAA for the teleconference to be held March 13. "Cash Management - One Year Later" is this year's theme. Watch for registration materials to be mailed in February with a registration deadline of March 5.

Spring training will be held on April 7, 1998 at the Sheraton at Station Square in Pittsburgh and on April 15, 1998, at the Adams Mark Hotel, Philadelphia.

Our year ends with the New Financial Aid Administrators Summer Institute scheduled this year for June 15-19, 1998. Put this and other upcoming events on your calendar now!



Fundamentals Workshop at PASFAA Conference

Submitted by
Fran McKeown
Government Relations Committee Chair

GOVERNMENT RELATIONS COMMITTEE REPORT

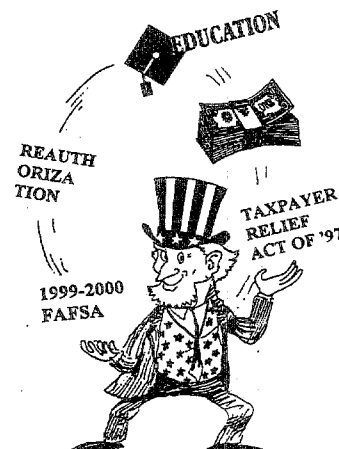
The Government Relations Committee has been formed for the upcoming year and is ready to start working on behalf of PASFAA members. We plan to continue monitoring the progress of Reauthorization. Recommendations from both the House and Administration should be out sometime in February. At this time, we will be asking PASFAA members to forward any comments to us so that we can draft a position paper on behalf of PASFAA to be considered when finalizing Reauthorization.

The Committee also plans to follow what is happening with guidance which schools will receive from the Department of Treasury to comply with different aspects of the Taxpayer Relief Act of 1997. Hopefully, we will have a chance to make comments on this guidance for future years.

We also plan to meet in December to comment on changes that are being proposed for the 1999-2000 FAFSA.

If you have any questions or comments on anything related to government relations, please contact one of the committee members who are listed below.

Fran McKeown, Bucks County Community College
Nora Downey, Gordon Phillips Beauty School
Tom Lustig, PNC Bank Education Loan Center
Ellen McGuire, University of Scranton
Kathy Ruby, Shippensburg University of Pennsylvania
Joyce Lattig, PHEAA
Judith Rile, Albright College



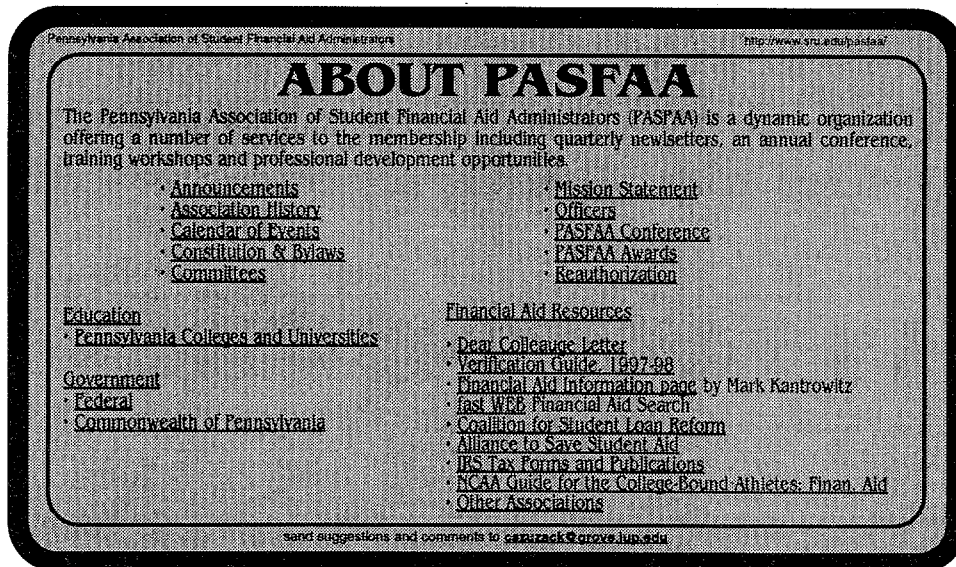
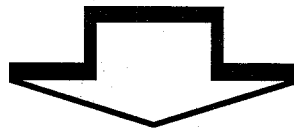
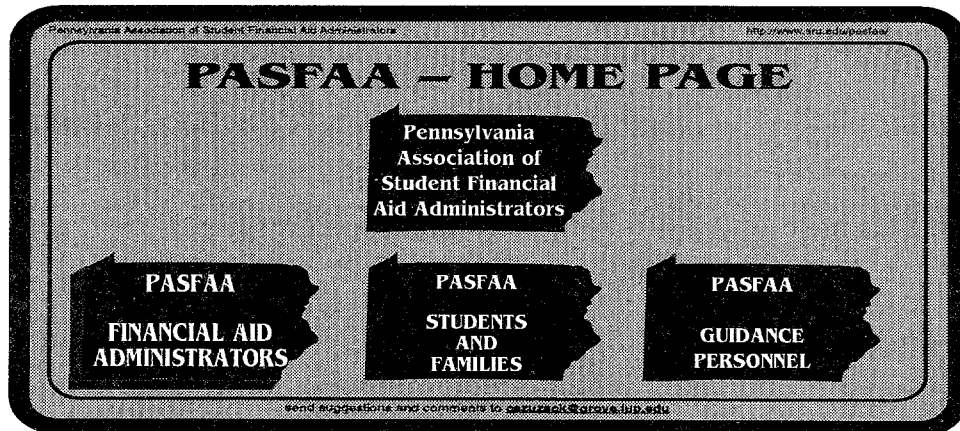


CHECK OUT THE PASFAA HOME PAGE

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

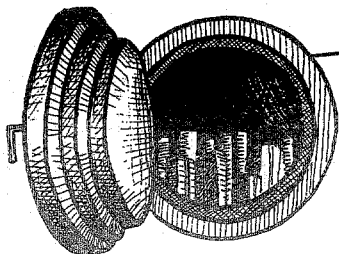
Submitted by
Mary Miller
Technology Committee Chair

The PASFAA Home Page has a new look and an expanded use for financial aid administrators, students and families and guidance personnel. Use this page not only to find information about our Association, but links to Dear Colleague Letters, the Verification Guide, IRS and much, much more! And as you are surfing and find something interesting that would benefit all of us, inform our webmaster, mary.miller@sru.edu.



1996-97 ANNUAL FINANCIAL REPORT

Following is a copy of PASFAA's 1996-97 financial report. This information is being provided to the membership in accordance with the By-Laws, Article III, Section 4.



KUNTZ LESHER SIEGRIST & MARTINI LLP
 CERTIFIED PUBLIC ACCOUNTANTS
 215 S. CENTERVILLE ROAD
 P. O. BOX 8408
 LANCASTER, PA 17604
 (717)394-5666
 FAX (717)394-0693

INDEPENDENT ACCOUNTANTS' REPORT

Council
 Pennsylvania Association of Student
 Financial Aid Administrators, Inc.
 Chambersburg, Pennsylvania

We have compiled the accompanying statement of cash receipts and disbursements of the Pennsylvania Association of Student Financial Aid Administrators, Inc. for the year ended June 30, 1997 in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. This financial statement was prepared on the cash receipts and disbursements basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles.

A compilation is limited to presenting in the form of financial statements information that is the representation of management. We have not audited or reviewed the accompanying financial statement and, accordingly, do not express an opinion or any other form of assurance on it.

Management has elected to omit substantially all of the disclosures ordinarily included in financial statements. If the omitted disclosures were included in the financial statement, they might influence the user's conclusions about the Association's financial position and results of operations. Accordingly, this financial statement is not designed for those who are not informed about such matters.

Kuntz Leshier Siegrist - Martini LLP
KUNTZ LESHER SIEGRIST & MARTINI LLP
 CERTIFIED PUBLIC ACCOUNTANTS

Lancaster, Pennsylvania
 September 17, 1997

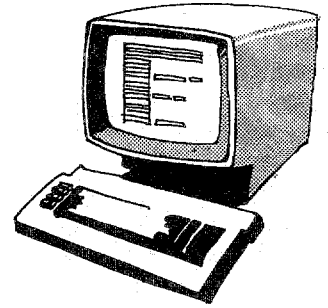
PENNSYLVANIA ASSOCIATION OF STUDENT
FINANCIAL AID ADMINISTRATORS, INC.
STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS - COMPILED
YEAR ENDED JUNE 30, 1997

| | |
|---|------------------|
| Cash and investments at beginning of year | |
| Cash receipts: | \$ 54,483 |
| Membership dues | |
| Registration fees - annual conference | 24,262 |
| Training fees | 48,100 |
| Sponsors - annual conference | 8,770 |
| Sponsors - technology | 31,800 |
| Sponsors - training | 2,500 |
| Newsletter and directory advertisements | 7,980 |
| Interest income | 3,750 |
| Miscellaneous income | 3,065 |
| | <u>233</u> |
| TOTAL CASH RECEIPTS | 130,260 |
| Cash disbursements: | |
| Annual conference | 38,786 |
| Executive council | 4,251 |
| Government relations | 301 |
| Membership and elections committee | 195 |
| Newsletter and directory printing | 17,895 |
| Professional standards | 4,826 |
| Guidance counselor workshops | 3,281 |
| FA Awareness committee | 370 |
| Finance committee | 1,228 |
| Technology committee | 7,483 |
| Training | 16,801 |
| Conference committee | 5,195 |
| Travel | 2,909 |
| Professional fees | 1,235 |
| Administrative expenses | <u>2,721</u> |
| TOTAL CASH DISBURSEMENTS | 107,477 |
| Excess of cash receipts over cash disbursements | <u>22,783</u> |
| CASH AND INVESTMENTS AT END OF YEAR | \$ 77,266 |

OPTICAL IMAGING

Optical Imaging refers to the process of taking paper documents (application forms, letters, etc.) and turning them into electronic files for storage on computer systems. These documents are then indexed and can be retrieved at an instant from any workstation on the network. If you have not already, you will be hearing a lot about document imaging in the future. Many schools are currently investigating this technology and evaluating the benefits of switching from conventional paper-based reporting and filing systems to optical information storage and retrieval systems.

Benefits of imaging include the reduction of costs associated with paper handling and storage and a resulting increase in staff productivity. Optical imaging can be beneficial to schools in almost any area. Student applications, correspondence, verification materials, bills, invoices, etc. are all examples of documents that could be handled through an institutional imaging system. Industry is finding more and more applications for this technology every day, including the storage of pictures, diagrams, charts & graphs, catalog information, etc. Basically, any document can be stored and quickly retrieved through optical imaging. With imaging, document scanners are used to convert the paper or microfiche records into an electronic format which is then stored using an optical storage system. The electronic documents are then indexed, based upon the criteria of the area to which they belong, and are available for immediate retrieval once integrated into the user's computer network. The following is a glossary of some of the terms and definitions used in image processing:



Archival - A copy of document images on storage media, such as optical disks, typically preserved in its original state for a long period of time. An example would be Perkins Promissory Notes.

Compact Disk-Read Only Memory (CD-ROM) - A version of the Compact Disc for the storage of digital data.

Conversion - The process of preparing, capturing, and indexing current files for use on an imaging system.

Imaging - The process of capturing, storing, and retrieving information using micrographics and/or optical disk technologies.

Jukebox - An automated storage device for housing multiple optical disks and one or more read/write drives.

Optical Character Recognition (OCR) - The technique by which a document can be converted to ASCII or similar format.

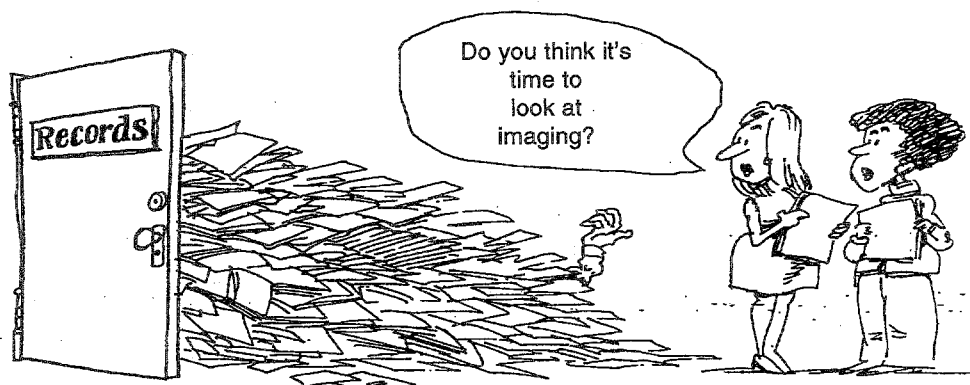
Optical Disk - A 5 1/2 inch or 12 inch disk coated with a recording alloy on which binary information is burned using a laser.

Scanner - A device that uses a narrow beam of light to convert a document into a stream of bits.

WORM (Write-Once-ReadMany) - A characteristic of any digital storage medium on which information can be recorded once and read many times thereafter. A WORM disk cannot be erased.

Optical Imaging has proven to be a successful and cost efficient management tool for today's technological environment. While there are many issues that must be addressed on-campus to effectively implement imaging, not the least of which is cost, it is critical to evaluate all of the options of this technology and work out the best solutions for your institution. As reported in the August 15, 1997 issue of *PHEAA Loan Notes*, the Agency's Loan Division successfully implemented Imaging Technology during the past year. When completely implemented, imaging is expected to speed processing and reduce costs for the Agency while expanding the level of quality customer service to students, their families, schools and lenders.

Much of the material for this Newsletter article was obtained from the Internet. For more details on this subject, please refer to optical document imaging on the Web. This article is not intended to advance or promote any imaging system but merely to provide information to the PASFAA membership.



"I'D RATHER DIE THAN GIVE A SPEECH"

Submitted by
Alisa DeStafano
Newsletter Editorial Board



In a recent poll, a group of Americans were asked the following question: What is your greatest fear? 18% answered that their greatest fear was death. 45% indicated that their greatest fear was giving a speech in public. Therefore, almost half of the American population would rather die than give a speech.

Putting this in perspective, unfortunately, death is not an option when it comes to being asked to speak at a financial aid high school night. And though some may beg to differ, giving a speech is something that can be survived. In this article are a few survival tips for those who feel death is more inviting than getting up in front of a room full of people and delivering a speech.

First let's put the anxiety we all experience with public speaking in perspective. It is an innate reaction to have a rise in anxiety when we feel threatened. It is caused by an adrenaline rush that is called the 'fight or flight' response. Adrenaline is produced in our bodies when we are faced with danger thus enabling us to either run or stay and fight.

In fact, biofeedback studies have revealed that the level of anxiety some feel when they are in a car accident is similar to the same level of anxiety some may feel when it is time to give a speech. Our anxiety levels rise as if we are facing a dangerous situation when we are about to deliver a speech. Once we understand that this anxiety is a normal response and not an indication of inability, we can control it to our advantage.

Studies have shown that 60 seconds prior to beginning a speech our anxiety rises and peaks. Then within the first 30 seconds after we start a speech, the anxiety begins to subside. A solution during this time is to do something to rid yourself of the adrenaline rush that is coursing its way through your body and causing it to shake or have other nervous reactions. One way to do this is to squeeze and release your hands. Since the first 30 seconds of the speech is the most nerve-racking time, it is helpful to open up with a different style of introduction, such as asking the audience a question ("How many of you are filling out the FAFSA for the very first time?"), presenting a scenario the audience can relate to, or, for the very talented, telling a humorous story or joke. Once you are on your way, the anxiety subsides.

Another way to make sure the speech goes smoothly and to hold your anxiety at bay is to start preparing early, organize your presentation materials (your own notes as well as handouts) and practice, practice, practice. Overheads or other types of visual aids help to keep the audience's attention, and they also help you to keep the flow of your speech going, without constantly reading notes. A good public speaking technique is to frame your overheads with cardboard frames and write your speech notes on the frames (the audience will think you are adjusting the overhead when actually you are reading your next statement). In organizing your presentation, keep in mind that there are three main areas to a speech: the introduction, the body and the conclusion. By breaking down a speech into these three parts, a simple outline can be created which can help you focus and stay on track during your presentation. Below is an outline of a financial aid high school night presentation using this outline strategy:

I. INTRODUCTION

A. GET THE AUDIENCE'S ATTENTION

- Use the above-mentioned suggestions of a question to the audience, a scenario, a startling statistic, joke, or statement that makes them feel as you know and understand their situation.

Example: "It is my understanding that people actually hate to complete the FAFSA. In fact, they think it is worse than filling out IRS tax forms!"

B. STATE THE PURPOSE OF THE PRESENTATION

Example: "My main objective this evening is to take away the sting of filling out the FAFSA and answer any questions you may have about financial aid."

C. IDENTIFY THE NUMBER AND NAMES OF THE POINTS TO BE COVERED

- This provides the audience with a framework and an idea of where you are in the course of your presentation (as opposed to wondering where you're headed and when is this going to be over).

Example: "Tonight we will be covering 4 main points.

1. Types of aid available
2. How financial need is determined
3. How to fill out the FAFSA
4. What paperwork to expect after you apply"

II. BODY

A. PRESENT EACH POINT WITH SUPPORTING INFORMATION

Example

1. Types of aid available
 - describe each aid plain
2. How financial need is determined
 - Show the formula of Costs - EFC = Need and the main components of the EFC (household size, number in college, parents/students AGI and assets)
3. How to fill out the FAFSA
 - Walk through the FAFSA highlighting the most common mistakes (i.e. parent using their own social security number instead of the student's)
4. What paperwork to expect after you apply
 - Tell them about the SAR, verification, award letters, special consideration, etc.

III. CONCLUSION

A. REVIEW THE PURPOSE AND MAIN POINTS

Example: "So, tonight we have covered:

- 1) the financial aid programs available
- 2) how financial need is determined
- 3) how to complete the FAFSA
- 4) and what paperwork to expect after you apply"

B. END WITH ONE THING YOU WANT THEM TO REMEMBER

Example "If there is one thing I want you to remember this evening, it is never hesitate to call your financial aid office. Know their phone number and use it. They are there to assist you."



This brings us to the "Are there any questions?" segment of your speech, which can also produce a new anxiety: "What if they ask a question I can't answer? Even though you probably do know more about financial aid than the parents in the audience, someone inevitably asks a question (usually some obscure pre-tax vs. untaxed income issue) that needs to be investigated before you can answer it. A good response to an unanswerable question is, "That's a good question. To give you the most thorough answer, I would like to investigate it further and get back to you. If you and anyone else who would like the answer will give me your phone number after this meeting, I will get back to you with the results." If you are presenting material to colleagues, it would be appropriate to ask the audience if anyone has an answer to the question.

As a final note, it is important to understand that preparation and practice are key in delivering a good speech. As the famous writer and orator, Mark Twain put it, "It takes three weeks to prepare a good ad lib speech."



PASFAA EXECUTIVE COUNCIL MEETING**October 8, 1997****Sheraton Station Square, Pittsburgh, PA***Submitted by
Bonnie Behm
PASFAA Secretary*

Members present: Michael Bertonaschi, Fran McKeown, Dana Parker, Gary Means, Rob Reddy, George Walter, Doug Vore, Adrienne Miller, Linda Malchano, Ruth Cramer, Bonnie Lee Behm, Dan Wray, Bill Burke.

Members absent: Vali Heist.

Invited guests: Michael Burke, Clarke Paine, Don Shade, Mary Miller, Jean Walker, Arlina DeNardo, Joan Holleran, Robin Szitas, Julie Salem.

I. Call to Order - George Walter

A. The meeting was called to order at 7:39 AM by George Walter. Vali Heist asked George to preside over the meeting since she was not able to attend the conference.

II. Secretary's Minutes - Bonnie Lee Behm

A. George asked all members to take a few moments to review the minutes of the June, 1997 Council meeting. Michael Bertonaschi made a motion to accept the minutes, Fran McKeown seconded the motion. Vote taken. Minutes approved as submitted.

1. Policy and Procedure Manual

a. George circulated a copy of the Table of Contents of the newly adopted Policy and Procedure Manual to each Council member and Chairperson. He referenced that the Manual will be housed with the Secretary of the Association and any reprints of the Manual should be addressed to the Secretary.

III. Committee Reports

A. Conference 1997 - Julie Salem

1. Julie Salem reported an attendance of 420 members under the full conference registration and 8 day registrants.

2. Julie will be submitting a final report to Council at the next meeting.

B. Conference 1998 - Michael Burke

1. Michael submitted the following names for consideration for the 1998 Conference Committee: Kenneth Brown, George Glaze, Richard McCracken, Barbara Schmitt, Janet Weiss, Donna Wilkoski. Michael Bertonaschi made a motion to approve the individuals submitted for consideration, Fran McKeown seconded the motion. Motion carried.

2. Michael also presented a schedule of the committee meetings, room rates, and conference site phone numbers. The 1998 Conference will be held at the Hotel Hershey from October 25 to October 28, 1998.

3. Michael Burke recommended Mary Kosin as the Chair of the 1999 Conference Committee. Fran McKeown moved to accept the nomination, Bonnie Behm seconded the motion. Motion carried.

C. Membership and Elections - George Walter

1. A laptop computer and software necessary to maintain the membership database was purchased. George has asked someone to assist him develop the database for the association. The cost of the set-up will be approximately \$250-300. This cost was part of the budget approved to purchase the equipment.

D. Professional Standards and Training - George Walter for Vali Heist

1. Guidance Counselor Workshops - Some sites still need presenters. If no one volunteers, Vali will be making calls to individuals to assist.

2. Eighty-five members requested overheads from PASFAA.

E. Government Relations - Fran McKeown

1. Fran recommended the following individuals for consideration for the Government Relations Committee: Nora Downey, Kathy Ruby, Joyce Lattig, Tom Lustig, Ellen McGuire. Rob Reddy made a motion to accept the names, Ruth Cramer seconded the motion. Vote taken and motion carried.

F. Public and Professional Information - Bonnie Lee Behm

1. Bonnie Behm recommended the following members for consideration on the Editorial Board: Joan Holleran, Alisa DeStefano, Kathy Ruby, Ragan Watson. Linda Malchano made a motion to accept the nominees, Fran McKeown seconded the motion. Motion carried.

2. This list is not an exhaustive list. Additional volunteers are being solicited for consideration.

G. Financial Aid Awareness/Hotline - Jean Walker

1. Jean Walker and Michael Bertonaschi are currently seeking members to serve on the committee.

2. They met with Peter D'Annibale who is serving as the Vice Chair for next year.

3. Keith New will be the PHEAA representative working with PASFAA on the Hotline.

H. Training - George Walter

1. The Support Staff Workshop is scheduled to take place in early fall.

2. The Co-Chairs for the Committee are Sally Ann McCrea and Brandi Darr.

3. Discussion has occurred regarding the need for faculty for the training programs.

I. Finance and Development

1. Finance - Robin Szitas

a. Robin presented Karen Pratz as Vice-Chair, Clarke Paine, Bill Burke, Bill Hoyt, Chris Hanlon and Ruth Cramer, *Ex-Officio*, as members of the Finance Committee. Mike Bertonaschi made a motion to approve the committee and Ruth Cramer seconded the nomination. Motion carried.

2. Development - Clarke Paine

a. Clarke presented Lisa Kendi and Cate McIntyre as members of the Development Committee. Fran McKeown made a motion to approve the committee members and Michael Bertonaschi seconded the motion. Motion carried.

3. Robin will be meeting with Vali Heist in November to review the budgets.

4. Robin circulated a copy of the In-Kind Support form and requested members to complete and return the forms.

5. Don Shade circulated an update on PASFAA Sponsorships There were thirty vendors that sponsored our activities. Total Sponsorship was \$71,200.

6. Mary Miller commented that the Training program assistance from PHEAA is not listed on the PASFAA Sponsorship report.

J. Technology - Mary Miller

1. Mary Miller presented her committee for consideration by Council: Ginny Kopko, Chris Zuzack, Vince Racculia, Bob Thorn. Vice Chair and Greg Gearhart. Michael Bertonaschi made a motion to approve the members, Bill Burke seconded the motion. Vote taken and the motion was approved.

2. Mary asked Council members for guidance on what should be included on our Web Page.

3. The committee wants to focus on encouraging people to utilize the Technology Handbook.

4. Mary commented that she will be adding PELA's brochure on Alternative Loans to the Web page.

IV. Treasurer's Report / Budget Report

A. Budget Report

1. Ruth Cramer circulated a copy of the Budget Report and Treasurer's Report to each member.

2. Joan Holleran has asked Vali if we could increase the Newsletter budget to \$16,000.

3. An adjustment to Conference Sponsorship needs to be made. Ruth will make the appropriate adjustment.

B. Treasurer's Report

1. Ruth commented that the report is not yet balanced, but she wanted to present it to Council for review. She is diligently working on balancing the statement. She asked the Committee to accept the report pending changes necessary to balance the report. Linda Malchano made a motion to accept the report pending changes and Gary Means seconded the motion. Vote taken, motion carried.

2. The audited statement will be published in the Newsletter.

V. Updates

A. Sector Reports

1. Private - Arlina DeNardo

a. The sector met yesterday with 85 people in attendance.

2. ISS - Dan Wray

a. Dan thanked Council for allowing PELA members to wear identifying ribbons on their name badges at the Conference. b. He is interested in getting on Council's agenda for December to discuss who should be included in the ISS sector.

3. BT&T - Linda Malchano

a. The sector met yesterday.

4. Two year Public - Jean Walker

a. The sector met yesterday. They will tentatively be hosting their next meeting Nov. 12 & 13.

5. Nursing - Adrienne Miller

a. The sector met yesterday and they discussed the impact on technology on their schools and the enrollment at their schools.

6. State Related

a. It was mentioned that there were members who attended the sector meeting but they lacked a leader to conduct the meeting.

B. EASFAA - George Walter

1. George attended the EASFAA meeting and they are still discussing membership issues. They are looking at institutional versus individual membership. George asked for Council's thoughts on this issue. It was the sense of Council that membership should be institutional.

2. EASFAA wants a two year representative on the committee. George asked Council to think about this matter and it will be discussed again in December.

C. NASFAA - George Walter

1. George will communicate with NASFAA that Bill Burke is our new President-Elect.

D. PELA - George Walter

1. A representative from PELA will contact Membership and Elections so that PASFAA can send a mailing to members in the area where PELA is holding their regional meeting. A Council member from the area will also be invited to attend. Since their January 8, 1998 meeting is in the Pittsburgh area, Michael Bertonaschi will serve as the Council's representative.

2. Arlina asked if there would be consideration for the vendor area to be closed at certain time for allowing lenders to visit sessions. There was discussion among the membership that the vendor area be open at all times during sessions for members to meet with the vendors. The vendors should be able to rotate among their staff to attend the sessions.

VI. Old Business

A. Beamer & Associates - Michael Bertonaschi

1. Michael circulated the information presented by Beamer & Associates which included the names, locations, rates, # of sleeping rooms, and # of meeting rooms.

2. He advised Council of the history surrounding our need to book five to ten years in advance for our conferences.

3. George asked that the document that was circulated be given to individuals who will be selecting fixture sites.

4. George asked that Michael write an article for the Winter Newsletter summarizing the results of the study for the membership.

B. OVR - George Walter

1. George will be meeting with OVR and has asked Fran McKeown to work with him on this matter.

C. PASSCAC - George Walter

1. George and Vali will meet with the new PASSCAC president regarding our association with them at their college fairs especially since they do not permit proprietary schools at their regional fairs.

VII. New Business

A. 1997-98 Council meeting schedule

1. The schedule of the 1997-98 Council meetings was circulated.

B. Committee Chairs at Council meetings

1. George asked Council members to consider the benefit, cost, time and agenda when deciding whether Committee Chairs should be present at all meetings.

2. Robin Szitas mentioned that she already has a mechanism to report back to Council.

3. Mary Miller mentioned that for the Training and Technology Committees, it was often difficult to get the real sense of what was discussed at Council. Not having the minutes or Treasurer's report it was difficult to carry out her responsibilities. Timely information and the sense of Council was missed and critical to their plans.

4. Clarke commented that at EASFAA, there is a retreat in the summer that allows for the Committee Chairs to communicate and discuss plans with EASFAA Council.

5. Rob Reddy commented that, perhaps, it was a structure issue.

6. Hearing the comments presented; George recommended that there not be a structure that requires the chairs to be present but if Council feels that it is important for the Chair to be present or if the Chair feels the need to be present, the opportunity be available for the Chairs to attend. It was important, however, that the Chairs be presented with a copy of the full minutes of the Council meetings.

7. Fran McKeown made a motion to accept George's recommendation to allow for the Chairs' presence at Council if needed and that a copy of all Council minutes and Treasurer's reports be sent to all Committee Chairs. Dan Wray seconded the motion. Vote taken. Motion carried.

VIII. Adjournment

A. Michael Bertonaschi made a motion to adjourn the meeting. Ruth Cramer seconded the motion. Motion carried. Meeting was adjourned at 9:40 A.M.

PELA NEWS

Submitted by
Lisa Angell
Fleet Bank



Pennsylvania Education
Lenders Association

The members of PELA would like to thank all who attended and participated in the PASFAA Conference session entitled "FFELP Issues and Concerns." It was very well attended with standing room only! Our members were excited with the cooperation, honesty and candor from everyone involved. We were anticipating how this session would roll out since our inception as a group was created two years ago in Seven Springs at a similarly formatted panel discussion. The information that was shared provided our group with many issues that we can begin to investigate and, perhaps, help in resolving some outstanding problems.

The format was split into three main topics of Student Issues, Financial Aid Officer Issues, and Customer Service Issues. During the discussions, we documented specific points of concern under different areas.

Our members heard loud and clear from the financial aid community that multiple applications are still creating havoc for their offices. At our meeting in January, PELA will revisit the practices and distribution processes, and hopefully, may contribute some solutions that will be less confusing than current distribution channels. We do feel that any education the families and students can receive about only completing one application is probably the best medicine for this complaint.

Another point that was discussed in detail was the sub/unsub loan change issue. Because most of the schools were dealing with the problem from PHEAA, Bob Sheddson stood up to advise that he will try to resolve why the school needs to document a reason to PHEAA to have these loan type changes made. The schools argued that will already be documented in their student file and could not understand why they need to document it back to the guarantor.

The panelists also had the opportunity to present to PELA their ideas and opinions on visits, preferred lenders, and consistency within the community. We can honestly say that the timeliness of scheduled appointments, acceptance by lender representatives of a school's decision regarding their preferred lender list, and as much fairness in treatment of the financial aid offices was taken to heart. As PELA members, we will try to uphold these requests whenever possible. From the lenders perspective, we would like that same fairness from all financial aid offices in your acceptance of visits from lenders who may not be on your preferred list. Your ground rules would always be honored, but we do need to have access to you in order to do our jobs.

These were just a few topics that were discussed during the session, but the one that all of us were thrilled to hear was the request for an update on the PELA directory! Not only did it prove that it was a very useful tool for the community, but within our group as well. We have made it a major goal to have it updated and released by the Spring of 1998. The remaining topics that went unmentioned in this article have all been documented for future investigation by our group. By the time we reconvene in Pittsburgh in January, we will definitely have our work cut out for us!

Anyone out in the Pittsburgh area is welcome to join our meeting on January 8, 1998. Please feel free to contact Lisa Rudnicki Angell at (717) 759-7137 for the time and place.

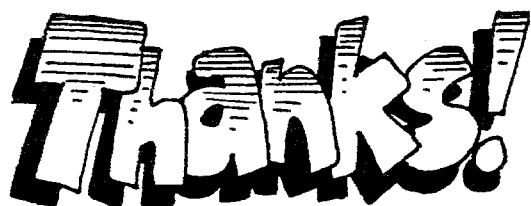
THANK YOU

Dear Members of PASFAA:

I want to thank the membership for selecting me to receive your Distinguished Service Award, as presented at the PASFAA conference in October. I am both humbled and honored in being selected for this award, and I share it with the many dedicated members of my staff and others at PHEAA who are committed to providing the highest levels of service to your offices and the public at large.

In the nearly 29 years I have been with PHEA I have had the opportunity to interact closely with my counterparts in other states. I am convinced that the successes that PHEAA has had are due in large part to the professionalism and commitment of the financial aid staff serving at postsecondary institutions in Pennsylvania.

Thank you, not only for your award, but for the opportunity to work with you and also for your support and commitment to the students we all seek to serve. I look forward to continuing to work with you in the years to come.



Sincerely yours

Gary D. Smith
Senior Vice President
State and Federal Programs

STATE-RELATED SECTOR

Submitted by
George Gerhart
State-Related
Sector Representative

Greetings! As your newly appointed representative on the PASFAA Council, I'd like to introduce myself and get to know you better as well.

I'm George Gerhart, financial aid officer at the Penn State Shenango campus in Sharon. I have been at Penn State for more than 27 years in several capacities and at two campuses. I have been involved with financial aid for more than 15 years.

One of my goals for service to you is to identify common interests and concerns which may not be shared by the other constituencies on the Council. I recognize that, as public institutions, we may be expected by the general public to serve their needs above and beyond those of our students and their families. Perhaps we can share successes in responding to those expectations.

I'm very much interested in knowing your concerns with any proposed legislative initiatives relative to reauthorization. It's important that we share our concerns with each other so that we can present a strong voice in response to governmental proposals. Let's keep the lines of communication open.

I hope that everyone has a safe wintry season of financial aid nights. Thank you for all that you do for the citizens of our Commonwealth.

BUSINESS, TRADE & TECHNICAL SECTOR

Submitted by
Linda J. Malchano
Business, Trade
& Technical
Sector Representative

The Business Trade and Technical sector met at the Sheraton Station Square during the PASFAA conference. The meeting was well attended and focused on such issues as new regulations concerning attendance for clock hour schools and payment periods.

There was a general discussion about the training sessions being offered for the Business Trade and Technical sector. A flyer was distributed describing the sessions, date and locations. The training sessions generated much interest and it seems as though the locations are convenient for most. We hope to see many of you there—the training should be very worthwhile.

Have a wonderful holiday season — in the meantime, call me at 412-391-4197 or MSG at CG02008 if you have news to include in the next newsletter or have issues that need to be addressed at the next Council meeting.

PUBLIC TWO-YEAR SECTOR

Submitted by
Gary Means
Public Two-Year
Sector Representative

The Public Two-Year Sector met at the PASFAA Conference. Thanks to Jean Walker for doing a fine job as Sector Rep for the past year. Attendees introduced each other, but since "late Owl" Joe, who had submitted agenda items wasn't there, it made for a quick meeting. We did discuss entrance/exit interviews on the Web, a possible nontraditional brochure and ideas for agenda items for the November 20-21 sector meeting. Topics for that meeting include the ever-popular Hope Scholarship, FA Hotline, distance learning, America Reads and work/study, as well as committee updates. Also we will watch the video conference on PBS on Student Loan Borrowing on Thursday. On Friday, Jan Napilonia, from PHEAA, will talk about NSLDS and electronic processes.

To introduce myself, I've been in Financial Aid for over 10 years and in my education field for over 20 years, all at Westmoreland County Community College. I have served on a few committees, but view being elected as Sector Rep a big challenge and an honor. I will try to meet this challenge and give something back to PASFAA.

INSTITUTIONAL SUPPORT SERVICES SECTOR.

Submitted by
Dan Wray
Institutional Support
Services Sector
Representative

Hello! I hope your 1997-98 academic year has gone well and that 1998-99 is shaping up to be even better! Here's your ISS update as of November 15th, 1997:

1. Notes from the last PELA meeting (Villanova University):

- We had a great turnout of aid administrators who joined us for the AM portion of the meeting. We talked about a wide range of issues and heard a wide range of views -very educational.
- In the PM session, we discussed nominating and voting guidelines. The discussion will continue at our next meeting.
- PHEAA stay gave a presentation on KeystoneLink.
- Plans for the PASFAA Conference at Station Square were solidified.

2. The next PELA meeting is scheduled for Thursday, 1/8/98 in Pittsburgh.

- PELA would like to express its heartfelt thanks to all of our college and university colleagues who add inestimable value to our meetings through their attendance.
- Our appreciation also goes out to PASFAA Council for providing representation at the PELA meetings (Mike Bertonaschl of LaRoche College will be the PASFAA Council representative at the Pittsburgh meeting on 1/8).

3. The last PASFAA Council meeting was held during the PASFAA Conference at Station Square, on October 8th (at 7:30 AM - Oouch!) Those who were awake tell me that the following issues were discussed:

- Plans for Conference 1998 at Hotel Hershey.
- Several committee Chairs presented the proposed membership of their committees for the coming year and Council approved them.
- As always, we went over the budgets.
- We discussed how to ensure an efficient flow of communications between PASFAA committees and PASFAA Council (since committee chairs are not necessarily also on council).

4. PASFAA Council Meetings for this year will be held as follows:

- 12/8/97 — Hotel Hershey (The first meeting is traditionally held at the following year's conference site.)
- 2/2/98 — PHEAA
- 4/6/98 — PHEAA
- 6/1/98 — PHEAA

Note: The Professional Standards and Training Committee (composed of the President-Elect and all Sector Representatives) meets on the Sunday before each Council meeting. PASFAA Conference notes:

5. PASFAA Conference notes:

- Hope all of you saw and stopped by the PELA booth. This was the first time PELA had space as a vendor at the conference.
- Many thanks to PASFAA Council and to Julie Salem and her Conference Committee for a great conference and our spiffy "PELA Member" identifying ribbons.
- Thanks to PELA members who worked on the document "How to Be a Wise Borrower for Education". I'm sure everyone who grabbed a copy of it at the conference will find it to be very helpful.

6. Remember: the Institutional Support Services sector covers a lot of ground. Our sector includes basically everyone involved in the financial aid industry who is not a financial aid administrator at a postsecondary institution. This means lenders, servicers, guarantors, even government agencies!

If in your daily activities, you meet someone who is currently not active in PASFAA -but who appears to be qualified as a member of the ISS sector — please give me a shout. I will contact all potential members and discuss the benefits of PASFAA membership with them. "THANK YOU!" to all of you who have referred people to me in the past.

As always, if there are any issues you'd like me to bring to PASFAA Council or PELA or to the ISS sector in general, you can contact me at:

Dan Wray
PASFAA Sector Representative, Institutional Support Services
Education First
550 Route 36 South
Duncansville, PA 16635
(814) 696-6775 (phone)
(814) 696-8201 (fax)
dwwray31536@aol.com

NURSING SECTOR

*Submitted by
Douglas Vore
Nursing Sector
Representative*

I would like to thank the nursing sector membership for selecting me as your representative. I hope to successfully serve the sector's best interest, but will need your input and participation to accomplish any sector goals and/or objectives. Communication is key to a successful relationship and I welcome all thoughts and opinions. To recap my financial aid background, I have been the Financial Aid Officer at Conemaugh Valley Memorial Hospital for 3 years. During 1986-88 I was a Financial Aid Administrator for a proprietary secretarial school and was responsible for their Alexandria, VA and Towson, MD locations. I'm familiar with some of my colleague's backgrounds and I hope you will share your knowledge and experience with me and the rest of the sector membership.

Now let's get down to business. During our sector meeting, the focus of the discussion was on electronic communications and the type of systems that are being used. Some members have implemented Title IV WAN, while others are using PHEAA's PC based products. For those not using Title IV WAN, the concern is being in compliance with the new federal reporting requirements. In speaking with PHEAA's School Services Group, they are aware of the new requirements and are working diligently on supporting their clients in order to meet the requirements by the Dept of ED. Another topic of concern was the declining enrollment in the diploma programs and what, if any, actions were being taken to recruit more students. On that note, we would all appreciate hearing from anyone who is taking proactive measures in the recruiting process.

Because of distance and limited budgets, our ability to meet in person is prohibited. I would truly appreciate if everyone in the sector could call, fax, email, or write to let me know who you are, what school you're from, how many members from your school, how many years you've been there and any other information you would like to convey. I would like to begin a sector directory and need to hear from you. Also, please convey any news, i.e., promotions, job changes, births, marriages, etc. Please contact me at the following:

Douglas J. Vore
Conemaugh Valley Mem. Hosp. Ph.: 814-534-9890
Financial Aid Office Fax.: 814-534-3244
1086 Franklin Street E-mail: dvore@conemaugh.org
Johnstown, PA 15905

INSTITUTIONAL AT-LARGE SECTOR

*Submitted by
Michael Bertonaschi
Institutional At-Large
Sector Representative*

I am looking forward to another year of serving my colleagues in the position of Institutional At-Large Sector Representative. This past year was a learning experience for me as I sat on PASFAA council for the first time. As a representative for all of the sectors in our organization, I look forward to making a significant contribution during the 1997-98 year. Please contact me if you need any assistance in PASFAA related matters. (412) 536-4411 or CG01535.

SSHE SECTOR

*Submitted by
Dana Parker
SSHE Sector
Representative*

For those of you from the sector who attended the Fall '97 PASFAA Conference, thank you for your support! For those of you who were unable to attend, I was elected to serve a two-year term as your sector representative to the PASFAA Council. Thanks to Bob Thorn, outgoing sector rep, for a job well done!

At the sector meeting at the conference, we spent most of the time discussing the SSHE participation in the NACUBO Benchmarking Project (If you are not familiar with this, contact your VP for Fiscal Affairs immediately!), and the system-wide emphasis on student service centers.

Please contact me with any questions or concerns. You may reach me: by phone at (610) 436-2627, by fax at (610) 436-3110, through PHEAA at CG00358, or through e-mail at dparker@wcupa.edu.

PRIVATE SECTOR

*Submitted by
Rob Reddy
Private Sector
Representative*

The Private Sector met at the annual PASFAA Conference in October. A general meeting was held with open discussion and a sharing of concerns. On behalf of the sector, I would like to thank Arlina DeNardo from Lafayette College for the excellent job she did representing our concerns to council over the past two years.

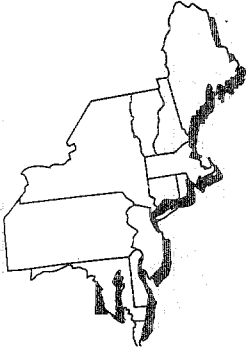
Recently, a mini questionnaire was sent to members via the PHEAA terminal system concerning our annual meeting and possibility of holding regional meetings. Thanks to all who responded. There was overwhelming approval for holding one general meeting, with December as the more preferable date to gather. Based on this, and with the help of Don Raley of Dickinson College, a tentative date of December 18 from 9:00 a.m. to 4:00 p.m. has been set for our sector's annual meeting on Dickinson's campus. Agenda items and speakers are currently being developed, and any suggestions are welcomed. Please mark your calendars, as more information will follow.

In regards to the idea of regional meetings, there was a mixed bag of responses. However, there does seem to be some interest in exploring this opportunity. Generally, we would be looking at two sites (east and west) with a late spring/early summer meeting date. Please give this idea some more thought, so that at the December meeting we can bring this issue to closure.

If anyone has any comments, questions or concerns; please feel free to contact me at cg03335 or (412) 392-3935. I look forward to seeing everyone in December, and happy and safe holidays to all.

EASFAA - PLANNING FOR THE 1998 EASFAA CONFERENCE

Submitted by
Betty Davis
Community College
of Allegheny County



The 1998 EASFAA Conference scheduled for May 17 - 20 at the Renaissance Washington, DC Hotel promises to be an event for everyone. Betty Davis, 1998 Conference Chair (and our own PASFAA member) and her committee have begun plans for what will be EASFAA's second visit to our nation's capitol. Members of the committee are: Ben Carey, Signet Bank, Roslyn Lopez, Burlington County College, Gary Spoales, Bank of America, Cheryl Storie, American University, John View, SUNY - Environmental Science/ Forestry, Janet Weiss, PHEAA (another PASFAA member), Ernestine Whiting, University of Massachusetts at Boston and Christine Zuzack, (PASFAA is well represented here!) Indiana University of Pennsylvania. PASFAA members should feel free to contact any committee member to offer ideas, provide suggestions or to volunteer for the many activities planned.

The conference theme, "Reauthorization - A Capital Plan for 2000 and Beyond" will focus on issues relating to changes anticipated with reauthorization, the effect those changes will have on our daily activities, as well as a look at our profession in the millennium. Sessions will include topics that encourage us to foresee the future in issues such as program reviews and audits, implications of the Balanced Budget Act, the tax law changes and ways to plan for these changes.

Two pre-conference workshops are planned as well. On Saturday, May 16, John View, as chair of EASFAA's training committee, and in conjunction with other Washington based associations, will offer a four hour workshop on how to communicate effectively with your elected representatives. Details of this workshop will be forthcoming.

A second pre-conference workshop is planned for Sunday, May 17 from 10:00 - 4:00 on distance learning. Christine Zuzack will work closely with John View in preparing to provide EASFAA members with the latest information available on this growing trend in educational delivery systems.

The Department of Education will play a vital role at this conference by being in close proximity to the hotel and by offering to conduct a variety of interest sessions related to the conference theme. "The Department's Turn" is a session period where various topics will be presented in an informal setting and where EASFAA members can ask specific program questions to Department officials.

The conference committee, through your support, plans to have Washington remember EASFAA members. In support of the "America Reads challenge, EASFAA members and guests will be asked to provide excess pens, pencils, tablets or writing paper to be distributed to local DC elementary schools. In addition, members will be asked to donate any shampoos, soaps, lotions or other toiletries they may have to two women's shelters in the Washington, DC area. Collection boxes will be available throughout the conference.

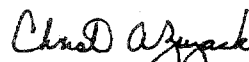
In the middle of all this, we plan to have fun too! The local arrangements committee, under the direction of Cheryl Storie, promises to assist EASFAA members explore the many facets of our nation's capitol. May in Washington is one of the best times of the year to visit. Come join your friends and colleagues for EASFAA's special time in Washington!

THANK YOU

Dear PASFAA Council and Membership:

I want to express my deep appreciation and gratitude for being awarded the first PASFAA President's Award at the annual conference in October. It is difficult to put into words my shock and surprise at being chosen as the recipient of this honor. The time and effort that I have spent on PASFAA activities have been very rewarding both personally and professionally. I thank you all for considering me worthy of such public recognition for experiences that were a joy for me.

Sincerely,


Chris A. Zuzack

1998 NASFAA CONFERENCE GOES TO CHICAGO

Submitted by
John Parker
NASFAA Chair

Annually, our national conference provides a focal point for many of the ideals and practices that define us as a profession. With that in mind, mark your calendar to join your friends and colleagues for the 1998 annual NASFAA Conference in Chicago, July 15-18, 1998. With a look toward both that which makes us different and that which brings us together, your national conference committee has selected the theme of "Diverse Routes, Common Goals: Connect in Chicago." In that regard, the conference will offer an exciting professional "connection" for each of us. Hope to see you there!



1998 PASFAA CONFERENCE PLANNING

Submitted by
Michael F. Burke
1998 Conference Chair

How would you like to dive into a bowl of fresh berries smothered in chocolate sauce, hide in your room with a chocolate whoopie pie or be "hugged" and "kissed" before you snuggle into bed each night? If this sounds appealing to you, then come with us to Chocolate Avenue, where the street lamps will unwrap Hershey Kisses to light your way to The Hotel Hershey. Mark your calendars for October 25-28, 1998 and join us at the 1998 PASFAA Conference in Hershey, Pennsylvania.

If you would like to volunteer to be a presenter, have session recommendations, theme ideas or questions, please contact a member of the committee. The committee members are listed below:

Our first planning meeting is scheduled on December 7-8, 1997 at the Hotel Hershey. The committee is anxious to get started and looks forward to your thoughts, ideas and suggestions.

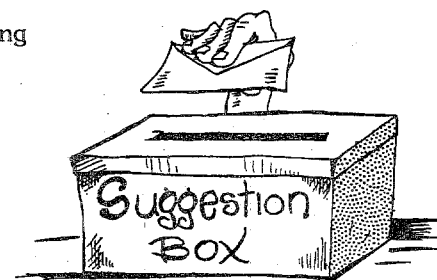
Stay tuned for future announcements regarding the 1998 PASFAA Conference.



Conference Chairs -
Michael Burke, '98 and
Julie Salem, '97

Michael Burke
Kenneth Brown
George Glaze
Richard McCracken
Barbara Schmitt
Janet Weiss
Donna Wilkoski
Mary Kosin

Germantown Hosp. Sch. of Nursing
Elizabeth College
Holy Family College
Temple University
Johnson Tech. Institute
PHEAA
Bucks Cty. Comm. Coll.
Penn State University-Hazleton



PASFAA FINANCE & DEVELOPMENT COMMITTEE REPORT

Submitted by
Robin Szitas
Finance & Development
Committee Chair

The Finance Committee began its second year with a meeting November 24 to review 1997-98 and begin planning for 1998-99. Thanks to the hard work of Rachael Lohman, former Finance Committee Chair, and Don Shade, former Development Sub-Committee Chair, the committee's first year of existence established a balanced operating budget for PASFAA, a sound investment plan, and a successful year in development. This year's committee discussed a few revisions to current budget, a necessary change to the investment strategy based on the high cost of city-based conference, and new development initiatives. Our recommendations will be reviewed by Council in December.

The Finance Committee will meet again in May to prepare PASFAA's 1998-99 budget. A mailing will be sent soon after to our sponsors by the Development Sub-Committee, chaired this year by Clarke Paine. The mailing will invite sponsorship for all PASFAA 1998-99 publications and activities, including new initiatives currently under consideration by the Finance Committee and Council.

Our goal as a committee is to continue to strengthen PASFAA's financial future.

REMEMBER THESE PASFAA CONFERENCES





FROM THE EDITOR'S DESK

This issue of the Newsletter reflects what seems to be the ever evolving fabric of our profession, one of growth and transformation. As Congress moves forward with Reauthorization, we prepare our NPRM responses and ponder the effects of the Taxpayer Relief Act of 1997. Dramatic changes loom ahead for the 1999-2000 FAFSA. The future of direct lending continues to be debated, while we watch the mergers and takeovers of some of our largest Stafford lenders. Statewide, the Hotline returns during January after a one-year hiatus. At the PASFAA Conference in October, three members were recognized for their year of service as first-time chairs of new committees formed to keep PASFAA in step with the inevitable changes. Within this issue, a new PASFAA president begins her term along with several new sector representatives. Some sage philosopher is given credit for saying, "Change is good." That being open to debate, we can, at least, agree that it is for certain in this profession.

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA BULLETIN BOARD

ANNOUNCEMENTS

Serving as Acting Director since January 1997, Dwight Horsey was selected as Director of Financial Aid, July 1997, at Millersville University. Congrats Dwight!

John Schodowski has accepted an Assistant Director position at Lehigh Carbon County College.

Jeanette Matthews, former Financial Aid Administrator at Pittsburgh Institute of Mortuary Science, is now the Director of Development and Admissions at North Hills School of Health Occupations.

Kim Irby entered the financial aid profession as a Financial Aid Counselor at Temple University. Kim completed her M.Ed. Student Affairs/Counseling in Higher Education degree at Kutztown University, Summer 1997 after having served internships in the Kutztown and Moravian College financial aid offices.

Tammy Allison recently replaced Jan Poluha as Financial Aid Officer at Ohio Valley General Hospital.

Congratulations to new mom, Cynthia Henderson, from the University of Pittsburgh Financial Aid Office, and her husband, Richard, on the November 13 birth of son, James Richard. Baby James weighed in at 7 lbs. 15 ozs.

New assignments at Washington & Jefferson College: Nancy Snisky, Director of Financial Aid; Linda Dolata, Records Supervisor; and Pam Evans, Secretary.

Lisa McMaster, Ursinus College, gave birth to son, Ryan Ernest McMaster, 8 lbs. 5 oz., 21 inches long.

POSITIONS OPEN

Clarkson University invites nominations and applications for the position of Director of Financial Aid serving as a leader in the enrollment management process and awarding new and continuing student financial aid.

The successful candidate will be an innovative thinker with a demonstrated understanding of the use of financial aid in the development of strategies which optimize the use of federal, state and University resources. He or she will have exceptional quantitative and analytical skills as well as strong communication and interpersonal skills. The Director will assist the Dean of Admission in analysis of University and market data for enrollment planning, assist the Dean in monitoring the progress and results of the admission recruiting plan. He or she will plan and coordinate the offers of financial assistance to potential freshmen, transfer and continuing students and will measure and control expenditures by analyzing acceptance, retention and expenditure trends.

Clarkson is an innovator in student service delivery through the integrated Student Administrative Services, responsible for continuing student financial aid, billing, records and scheduling. The successful candidate will have a dual reporting function to the Dean of Admission and the Director of Student Administrative Services.

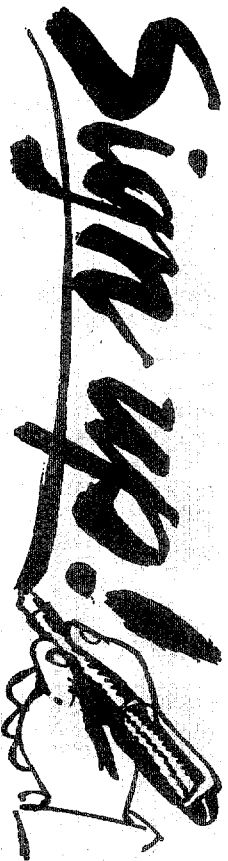
A masters degree or bachelors with 4-6 years equivalent experience is required plus extensive experience in development and implementation of enrollment and financial aid strategies. Knowledge and broad perspective of issues affecting higher education is also important.

Applications, letters of interest and resumes with at least 3 professional references should be sent to the address below. Ms. Gwendolyn M. Mitchell, Director of Human Resources, Clarkson University, P.O. Box 5542, Potsdam, NY 13699-5542

Position available NOW! Director of Financial Aid at Rosemont College. Send Resume and cover letter to: Sandra L. Zerby, Dean of Admissions and Financial Aid, Rosemont College, 1400 Montgomery Avenue, Rosemont, PA 19010

Share the news with your PASFAA colleagues!

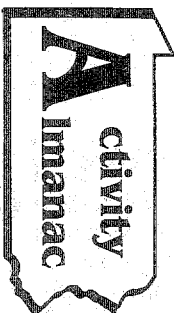
Promotions, job changes and openings, professional achievements, career milestones, marriages, births and any other "newsy" items are welcome. Send news to Joan Holleran, Newsletter Editor, or any member of the Editorial Board.



FOR THE HOTLINE

Visit the PASFAA World Wide Web site at:

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



March 13, 1998

Teleconference "Cash Management:
One Year Later" (Register by 3/5)

April 1998

April 7

April 15

Spring Training Seminars (Register by 3/31)
Sheratonat Station Square, Pittsburgh
Adams Mark Hotel, Philadelphia

May 18-21, 1998

June 15-19, 1998

EASFAA '98 Conference, Washington, DC
New Financial Aid Administrators

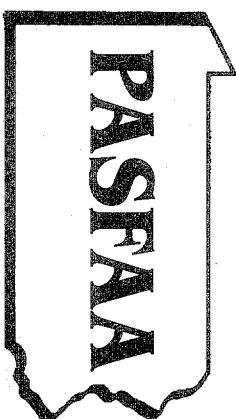
Summer Institute (Register by 6/4)

July 15-18, 1998

NASFAA '98 Conference, Chicago, IL

October 25-28, 1998

PASFAA '98 Conference, Hershey



650 PASFAA Newsletter

Financial Aid Office
Kutztown University
Kutztown, PA 19530

