

PASFAA

NEWSLETTER

# Pennsylvania Association of Student Financial Aid Administrators

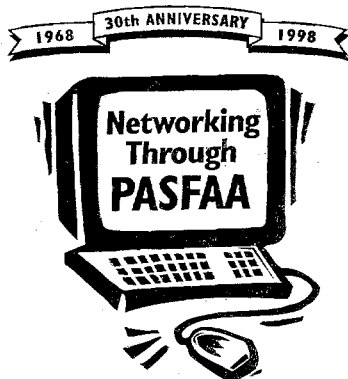
VOLUME XXXII / WINTER 1999



PNC staffers send "hugs" and "kisses."



Tom Wootten, guest speaker, demonstrates the effects of change.



OCTOBER 25-28, 1998



Our hosts, the 1998 Conference Committee with Vali and "friends."



At the PELA session. You're not coaching, John, are you?



Tracey, Randy and Suzanne do some "social networking."

31st Annual  
Conference  
Penn State  
Conference Center  
State College, PA  
October 3-6, 1999

## FEATURES

- President's Letter
- '98 Conference Review
- Membership Service Rewards
- Election Results
- 1997-98 Financial Report
- Effective Listening Skills
- Distance Education Basics
- PELA News
- Council Minutes
- Sector and Committee Reports

# 1998-99 PASFAA EXECUTIVE COUNCIL

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# Editor Excerpts

## 1. NEWSLETTER EDITORIAL BOARD FOR 1998-99

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## EDITORIAL BOARD

Alisa DeStefano	Elizabeth McCloud	Sally Whiteman
Dana French	Judith Rile	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 99 issue:	articles due February 15
Summer 99 issue:	articles due May 15
Fall 99 issue:	articles due July 15
Winter 2000 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 Vali Heist, Financial Aid Office, Alvernia College, 400 Bernardine St., Reading, PA 19607. The 1998-99 membership list is maintained at Alvernia.

## 2. 1998-99 PASFAA COMMITTEES

Government Relations .....	Michael Bertonaschi
Membership and Elections .....	Vali Heist
Professional Standards and Training .....	Bonnie Lee Behm
Public and Professional Information .....	Cindy Haney
1999 Conference .....	Mary Kosin
Financial Aid Training .....	Sally Ann McCrear
Financial Aid Awareness .....	Peter D'Annibale
Technology .....	Bob Thorn
Finance and Development .....	Karen Pratz

## 3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Vali Heist, Alvernia College, for information about 1998-99 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/>  
Webmaster, Mary Miller, mmiller3@pheaa.org or PH12038.

# LETTER FROM THE PRESIDENT



Dear PASFAA Colleagues:

As a Boy Scout leader, I often use a teaching tool called, "Scoutmaster's Minute," that attempts to convey an important concept to the scouts. The goal is to get a message across in approximately one minute. I figure that if I can do the same thing with the space provided to me in this section of the Newsletter, I could spare all of us a lot of unnecessary pain. Start timing.

I believe that everyone, who attended our annual conference at the Hotel Hershey, will agree that the conference – food, entertainment, ambiance, sessions, speakers and service were excellent. Most importantly, it was a conference that really followed through on it's theme – Networking. The opening business meeting set the stage to motivate members to meet new colleagues. By the middle of the conference, we were chasing each other around the luncheon tables tracking down tattoos, airplane pilots, musicians, scuba divers, and ballroom dancers. George Walter and I actually cut a rug (you must be old to understand phrase) to prove our ability on the dance floor. (We will not be giving up our day jobs.) While the beauty of the Hotel and taste of the fine food will linger awhile, the long-in-the-tooth memories (another old timer phrase) will be the new friends we made and the old acquaintances that were strengthened. Although there was no collusion with Michael Burke and the conference committee on the selection of the networking theme, it could not have played better as a lead into the initiative I chose for my presidency.

When I accepted the nomination more than a year ago, I felt that it was important to inform the membership what my goals would be as president. In my personal statement, I stated that I saw the purpose of PASFAA as two-fold; the promotion of opportunities to our students in pursuit of post secondary education and the support of our members to achieve the first goal. I pledged my support to the continuation of the many services and new initiatives that PASFAA developed over the years. After our Council Meeting at the annual conference, I am confident that our Council members and Committee Chairs working with their committees will guarantee this success. Secondly, because I benefited so much from the assistance and guidance from other PASFAA members throughout my career, I mentioned mentoring as part of my agenda. In my address at the closing business meeting of the conference, I unveiled the YMCA - Yearning Members, Counseling Associates – program. The YMCA program goal is to match less experienced PASFAA members with seasoned mentors in an effort to foster a relationship promoting personal growth opportunities for both the members being mentored and the mentor. I am excited about the prospects of this program. Already, over forty experienced PASFAA members volunteered their services as mentors and nearly twenty members requested mentoring.

My hope is that our Professional Standards and Training (PS&T) Committee will be able to effectively match those requesting mentoring with our volunteer mentors. Once done, I rest my trust in both parties to make the YMCA program a success. If you didn't get an opportunity to enroll in the program at our annual conference, please refer to the Newsletter insert for additional information and enrollment instructions.

In closing, let me again express how honored and humbled I am to serve as PASFAA President. I am counting on all of you for the support needed to sustain our organization while at the same time promote new initiatives.

Sincerely,

Bill Burke

## And the Winners Are... The Members of PASFAA!

Submitted by  
Vali G. Heist  
Membership & Elections Chair

During the 1998 annual conference, PASFAA held it's elections for the various offices open on PASFAA's Council. The PASFAA members are the big winners of the election, since the Association is fortunate to have a number of members willing to run for office and volunteer their time and efforts to the Association. Listed below is the 1998-99 PASFAA Council that includes the newly elected individuals.

### Executive Council:

President:.....William Burke, University of Scranton  
President-Elect:.....Bonnie Lee Behm, Swarthmore College  
Past President:.....Vali G. Heist, Alvernia College  
Vice President:..... Michael Bertonaschi, Chatham College  
Treasurer: .....Ron Dawson, Phila. Coll. of Textiles & Science  
Secretary: .....Cindy Haney, Montgomery Cty. Comm. Coll.



Past, present and future PASFAA presidents.

### Sector Representatives:

Private:.....Tracey Long, Ursinus College  
State-Related: .....George Gerhart, Penn State-Shenango  
SSHE: .....Dana Parker, West Chester University  
Business, Trade & Technical: .....Bill Hoyt, Consolidated Sch. of Bus.  
Nursing: .....Douglas Vore, Conemaugh Valley Mem. Hosp.  
Institutional Support Services:.....Dan Wray, Sallie Mae  
At-Large: .....Julie Salem, Univ. of Pitts. at Johnstown



1998-99 Council, Sector Reps. and Committee Chairs

## How to Become a Member of PASFAA

PASFAA is a vital, growing association with a network of almost 700 members offering a number of services to it's members. Those services include training opportunities, a quarterly newsletter, networking opportunities, a resource directory of the PASFAA membership and a Pennsylvania Education Lenders Association (PELA) Directory. Our home page also offers a wealth of information including the most up-to-date training opportunities, current happenings and history of PASFAA. Please share the membership application with anyone in your office who would like to become a member of PASFAA.

The PASFAA resource directory is being updated at this time. All new members will be included in the resource directory if they join by December 23, 1998. If the information on the mailing label of this newsletter is incorrect, immediately notify the membership chair, Vali G. Heist, at [heistva@alvernia.edu](mailto:heistva@alvernia.edu) or CG00007 on the PHEAA system.





**1998-99**  
**PASFAA Membership Application**

Name \_\_\_\_\_  
 Title \_\_\_\_\_  
 Institution \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Telephone # (\_\_\_\_) \_\_\_\_\_ Fax # (\_\_\_\_) \_\_\_\_\_  
 E-mail Address \_\_\_\_\_ PHEAA User ID# \_\_\_\_\_  
 Ethnicity (Optional) \_\_\_\_\_  
 Signature \_\_\_\_\_

Check appropriate sector:

<input type="checkbox"/> Two-Year Public	<input type="checkbox"/> State-Related
<input type="checkbox"/> Private (term-based and credit hour)	<input type="checkbox"/> Nursing
<input type="checkbox"/> SSHE	<input type="checkbox"/> Institutional Support
<input type="checkbox"/> Business, Trade and Technical	<input type="checkbox"/> Other

Check Membership Type (Make checks payable to PASFAA):

☐ \$40--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.

☐ \$38--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 educational institutions who do not qualify for Active membership.

☐ \$20--Student membership shall be for and limited to graduate and undergraduate students in post-secondary education.

Return this completed form (or a copy of it) to:

Vali G. Heist  
 Director of Financial Aid  
 Alvernia College  
 400 St. Bernardine St.  
 Reading, PA 19607

## PASFAA Members Honored for Service

Submitted by  
Vali G. Heist  
Membership & Elections Chair



Ruth Cramer

PASFAA is fortunate to have so many dedicated individuals to carry out the work of the Association. During the 30th annual conference held at The Hotel Hershey in Hershey, Pennsylvania, PASFAA honored four individuals for their service to the association.

**Congressman William Goodling** was awarded the **Honorary Lifetime Membership Award**. Congressman Bill, as he is known by his constituents, effectively serves the residents of Adams, Cumberland, and York counties in south central Pennsylvania's 19th congressional district. Congressman Goodling has been a friend of financial aid and higher education and has always kept the best interests of our students in mind. This is only the fifth time this award has been given as it is reserved for a select few. Past honorees are Marian Bonney, Samuel Johnson, Kenneth Reeher and Dallas Martin.

The **President's Award** was established last year by Council and is awarded to an individual or individuals who provided exemplary leadership and or service to the association over the last year and whose actions supported the goals and objectives established by the President and Council. There were two President's Awards given during the Membership Luncheon at the annual conference. **Ruth Cramer**, Treasurer for 1997-98, was the first recipient. Cramer took the Treasurer's position to a new level for the betterment of our Association by developing new reports with the assistance of the newly formed Finance and Development Committee and transferred all of the Association's information to a computerized format on a laptop computer.



George Walter

The second **President's Award** was given to **George Walter**, Past-President for 1997-98. Walter went above and beyond what was typically expected for all three years that he served the Association. Most notably, Walter converted PASFAA's database to a new software package when the information could no longer be kept at East Stroudsburg University. Both of these individuals are to be congratulated for their efforts and devotion to PASFAA.



Chris Zuzack

Lastly, the **Distinguished Service Award** was presented to an individual who has made a significant contribution to PASFAA through leadership, activities, and or research in financial aid and is intended to recognize service to our Association over a period of professional involvement. **Christine Zuzack** was the recipient of this annual award. Zuzack has been in financial aid for 20 years and has been a member of PASFAA for those 20 years. She has been a PASFAA conference chair, Technology chair, Vice President, President-Elect, President, and Past-President. She has served on five different PHEAA advisory committees since 1989 and has done presentations at each PASFAA conference since 1984. She has served EASFAA as their newsletter editor and conference committee member and is currently the Secretary of EASFAA. Her experience also extends to the national level where she has served on the Editorial Board of the Student Aid Transcript and has been a member of the awards committee and the electronic initiatives committee for NASFAA. She is the consummate professional and has touched many of us through her presentations, her commitment to our Association and her caring of others. PASFAA is truly fortunate to have her as a member.

Congratulations to all of these award winners! PASFAA is truly blessed to have such dedicated people in its midst.



## Award Recipients Express Thanks

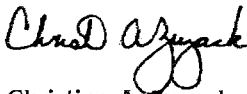
I would like to express my deep appreciation to Vali Heist, the PASFAA Council and the PASFAA membership for honoring me as the PASFAA Distinguished Service Award recipient at this year's annual conference. What a wonderful surprise to receive such recognition!

During the twenty years of my PASFAA involvement, I have found the personal relationships developed with other financial aid professionals to be the most gratifying and rewarding aspect of my activities. Sharing the trials, tribulations and joys (yes, there are many) of our profession with each other can create a strong bond of fellowship and camaraderie. I would encourage all aid administrators to reach out and participate in our Association so that you too may discover these same bonds of friendship.

Any thanks would be incomplete without mentioning Fred Joseph and his support for my professional involvement. In all my years at Indiana University of PA as a graduate student and then as a professional, Fred has always encouraged my participation in financial aid activities, even if I may have gone a bit overboard at times. My colleagues at IUP are also the greatest, and I appreciate their help and support as well.

Again, thank you all for naming me the recipient of the 1998 Distinguished Service Award.

Sincerely,



Christine A. Zuzack

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Dear Fellow PASFAA Members,

Being named one of this year's President's Award recipients was a wonderful surprise at the end of a terrific conference. If there is one thing I learned in my tenure as your treasurer, it is that no one does it alone. I couldn't have accomplished the work I did without the support and patience of my fellow members, my treasurer predecessors, my superb co-workers at Wilson College, and my long-suffering husband. Knowing how much each of these people helped me over the past two years was humbling at best.

I have often said that it is my fellow financial aid administrators who are responsible for my staying in this profession as long as I have. I count you among my closest friends and am proud to work with you.

Thank you again!

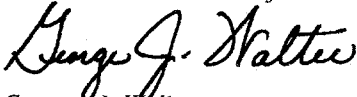
Sincerely,



Ruth Cramer

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Over the last three years I have had the pleasure to serve the Association as it's President-Elect, President and Past President. During that time, I have been blessed with many good friends and talented colleagues who were always willing to step forward and give of their time and energy. For this, I will always be grateful. Receiving the President's Award is another blessing and one that I will cherish always. Thank you.



George J. Walter



# 1998 Conference



Checking in at conference registration.

Requirements for Financial Aid Offices," "Financial Management Advice for Financing Your College Education," "Understanding the Taxpayer Relief Act," "Creating a One-Stop Shop for Enrollment and Student Services," "PA Tuition Account Program," "Non-Traditional Programs," and "Influencing Legislation." The PHEAA staff also offered numerous sessions including PHEAA school services, legislative update, state grant, loans and automated systems. Session presenters included representatives from Kiplinger's Personal Finance Magazine, the PA Treasury Department, USDE, Education Finance Council, PHEAA, and several financial aid administrators with various areas of expertise. The evaluations showed that many people were pleased with the quality and quantity of the sessions offered.

PASFAA's 30th anniversary conference was held at the Hotel Hershey October 25-28, 1999. The conference was a huge success bringing together the largest PASFAA conference group in the history of our organization. Over 473 members attended the conference this year.

The conference opened with an informative presentation entitled, "Financial Aid on the World Wide Web," presented by Mark Kantrowitz, publisher of the Financial Aid Information Page. Other sessions offered included "Electronic



Networking at the President's Welcoming Reception



Vendors (above and below) give away prizes to happy winners!

The conference also offered professional development sessions including "Managing the Telephone System," "Powerpoint," "Windows 95," and "Ten Good Uses for Humor in the Workplace."

The Hotel Hershey lived up to its four-star reputation by providing beautiful facilities, delicious meals and an impeccable staff. The Hotel staff treated all guests with the services and amenities one would expect from a hotel with such a distinguished rating.

Conferees found a variety of entertainment to fill their free time. Sunday night, PASFAA members were treated to a whimsical evening at the Chocolate Town Cafe. A delicious buffet was followed by a chocolate lover's dream dessert table. Attendees posed for pictures with the Hershey's Product Characters, then became cocoa beans on their way to



SSHE Sector members mingle at the PHEAA reception



# is a Sweet Treat

Submitted by  
Michael Burke  
1998 Conference Chair



A toast to good friends.

Hershey bars as they journeyed through a simulated chocolate factory in the Chocolate World tour. The evening ended with dancing to DJ John "Z".

Other entertainment included storytelling with Barb and Bob Gingerich, Mountain Moon Tale Spinners, a pastry and hor d'oeuvres demonstration by the hotel chefs (the six-layer chocolate raspberry torte was to die for!), and Game Night with pool tables, darts, air hockey, and drag racing. The fabulous Juanita Holiday Jazz Band had the dance floor packed and everyone cheering for more. Finally, we enjoyed a fun, hang-loose pool party where we dodged frisbees, danced and sang along to the karaoke.

PASFAA  
'98  
BEACH PARTY

Invited guests, who offered remarks at the membership luncheon, included Michael Hershock, PHEAA President and CEO; Pat Rambo, President of PASSCAC; and Congressman William Goodling. The Lifetime PASFAA Membership Award was presented to Congressman Goodling, Christine Zuzack was awarded the Distinguished Service Award, and The President's Award was given to Ruth Cramer and George Walter.



Rich and Donna learn about change in team-building exercise.



Everybody into the pool!

Other conference highlights were team-building exercises with guest speaker, Tom Wootten, Co-founder of the Active Learning Center and a night of fine dining at the Hotel with colleagues. Members also expressed their generosity for the less fortunate by donating over eleven boxes of paper, pens, markers, books, writing tablets, diapers, grooming items, etc. to the local YWCA and Bethesda Mission of Harrisburg. Thank you for showing your concern for others and supporting a good cause.

On behalf of the Conference Committee, thanks to all who made the 1998 PASFAA Conference a success - sponsors, vendors, presenters, moderators, the hotel staff, and most importantly, the members of PASFAA.



"It's fun to stay at the  
Y-M-C-A"



"Stop in the name of love ...  
think it o-o-ver

# Pennsylvania Financial Aid

## Training Program

Submitted by  
Sally Ann McCrea  
Training Committee Co-Chair

### Training Program Schedule Offers Variety

The 1998-99 Training Program year got under way with the presentation of the two-day Fall Fundamentals Workshop held prior to the PASFAA Conference at the Hotel Hershey on October 24 and 25. Nineteen registered participants, from a variety of schools across the state, finished the two-day program. Patty Hladio and Dwight Horsey served as faculty. The Training Program wishes to express our sincere 'thanks' to Michael Burke and Barbara Kretsch, for the wonderful arrangements they made for us with the Hershey Hotel and to the nineteen participants

who absorbed an overwhelming amount of material in two days!



Training Program Committee members enjoy a recognition breakfast at the conference.

Early November brought a series of Technology Workshops co-sponsored by the Training Program and the Technology Committee. These programs were held at five sites throughout the state and taught by John Priest and Vicki Dubrow from the Computer Learning Network. Approximately 80 participants registered for these workshops. They were presented with a general overview of today's technology and an exploration of Windows and various Microsoft products including Word, Excel and PowerPoint. Aid administrators assisting the presenters included Henry Chance, John Lockette, Sally Ann McCrea, Bob Thorn, and Dan Wray.

Special 'thanks' to Vince Racculia, PHEAA, for facilitating this committee.

After the success of the 1997 Business, Trade and Technical Workshops, the 1998 programs were planned under the leadership of Brandi Darr and Sherry Youtz. Planned at six sites around the state, these workshops covered such topics as The Taxpayer Relief Act, Campus-Based Programs, Electronic Offices, Resolving Lender Issues and Reauthorization. Serving as faculty for these programs were Heidi Hunter, Dan Johnston, Karen Alderton, Dan Hudock, Marylou Heinrich, Christine Saadi, Tom O'Donnell, Chip Woodward, Bruce Diefenderfer, Michelle Hanlon and Cheryl Mobley-Stimpson.

With the new year, the Training Program calendar continues. Watch your mail for bulletins and flyers announcing the Teleconference on March 12, Spring Training in Pittsburgh on April 8 and in Philadelphia on April 22. Our year will end in June with the Don Raley Institute, June 14-18, and the Intermediate Summer Institute, June 16-18. Circle your calendars now!



Live plants were presented to Training Committee members, as tokens of appreciation

## Outreach Main Focus of Government Relations Committee

Submitted by  
Michael Bertonaschi  
Government Relations Chair

This has been a busy year for the Government Relations Committee. Under the leadership of Fran McKeown, the committee kept us up to date and relayed our ideas and concerns to lawmakers during the Reauthorization process.

Now that Fran has moved onto a more demanding job of (soon to be) working mom, the new Government Relations Committee will continue to provide the membership with updates on the implementation of Title IV of the HEA. We will be soliciting your input on issues that require comments from the organization. This is something we all should participate in to make our voices heard, so please respond when asked.

Along with Reauthorization, another activity was the November elections. While the results of this past election seem to favor education and higher education in general, we all need to pay close attention to how our newly-elected or incumbent representatives stand on educational issues.

To that end, the new Government Relations Committee is making plans to formalize a program to educate our representatives across the state about who and what PASFAA is, and how we can help them understand issues related to financial aid.

I will keep you all informed on the progress of this initiative throughout the year. In the meantime, please remember to call, e-mail or MSG to me any thoughts, concerns, or questions you may have regarding government relations. I look forward to serving the association as Vice President for the next two years.

## Financial Aid Awareness Committee Report

Submitted by  
Peter D'Annibale  
Financial Aid Awareness Committee Chair

The Financial Aid Awareness Committee will hold its annual "kick off" meeting December 4 at PHEAA. The committee will plan Financial Aid Awareness Month (FAAM) activities, which will include: Financial Aid Hotline, public service announcements, Governor's Proclamation, coordinated Financial Aid Nights, and FAAM spokesperson. The committee will also discuss the creation of a PASFAA Scholarship and develop a statewide awareness plan for 1999.

This year's committee budget has been drastically reduced. Therefore, the committee seeks as many volunteers as possible. If you are interested in serving on the committee or volunteering for the hotline, please e-mail Peter D'Annibale at [pjdann@ship.edu](mailto:pjdann@ship.edu).



## Finance and Development Committee Report

Submitted by  
Karen Pratz  
Finance & Development Committee Chair



Finance and Development Committee members are: Sheila Angst, Bonnie Behm, Ruth Cramer, Ron Dawson, Chris Hanlon, Cate McIntyre, Clarke Paine, and Karen Pratz.

The Finance and Development Committee will begin its year with a meeting on December 14 at Allentown College. This year's committee will continue and expand the successful goals of last year's committee which was chaired by Robin Szitas and Clarke Paine, Development Sub-Committee Chair. This year's committee's main goal is to strengthen PASFAA's financial position and to seek new and creative ideas for development initiatives and representation.

## FFELP Lender/School Advisory Committee Meets

Submitted by  
Bill Burke  
PASFAA President

The FFELP Lender/School Advisory Committee held its fall meeting on November 19 at PHEAA. The advisory committee consists of financial aid officers, including the PASFAA presidents, lenders and bursars/student account receivable officers. The purpose of the committee is to provide counsel to PHEAA staff on the student and parent loan programs. Michael Herschok, President; Ed Cunningham, Vice President, Student Loans; Bob Shedden, Special Assistant, Loan Division; Rick Irving, Compliance; and several loan staff represented PHEAA. Carol Handlan, PHEAA, unveiled the new Keystone Extra alternative loan program that commences in January 1999. Information introducing the program will be sent to schools. Bob Shedden updated the committee on the development of the Master Promissory Note (MPN) and shared the forthcoming Dear Colleague that addresses the new note. Bob reported that he would be conducting several workshops across the state on the MPN in the month of December. Mike Kelliher, PHEAA, explained the purpose of the newly formed Education Services Group, that will be working with schools on loan and other PHEAA-related issues. The committee was treated to a sneak preview of the PHEAA New Guaranty System that has been in development for the last two years and scheduled to be implemented within the year. The committee was impressed with the flexibility the system will provide to schools and lenders. Rick Irvin, PHEAA, capped off the day with an update on Reauthorization and how it would impact the FFELP programs.



# 1997-98 Annual Financial Report

Following is a copy of PASFAA's 1997-98 financial report. This information is being provided to the membership in accordance with the By-Laws, Article III, Section 4.

## Walz, Deihm, Geisenberger, Bucklen & Tennis P.C.

Certified Public Accountants

### INDEPENDENT ACCOUNTANTS' COMPILATION 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, 1998, 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 basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles.

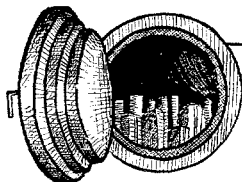
A compilation is limited to presenting in the form of financial statements information that is the representation of management. We have not audited or reviewed the accompanying statement of cash receipts and disbursements and, accordingly, do not express an opinion or any other form of assurance on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

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

The June 30, 1997 financial statement of the Pennsylvania Association of Student Financial Aid Administrators, Inc. was compiled by other accountants whose report dated September 17, 1997 stated that they did not express an opinion or any other form of assurance on the statement.

*Walz, Deihm, Geisenberger, Bucklen & Tennis*  
WALZ, DEIHM, GEISENBERGER,  
BUCKLEN & TENNIS, P.C.  
CERTIFIED PUBLIC ACCOUNTANTS

Lancaster, Pennsylvania  
September 10, 1998



## PENNSYLVANIA ASSOCIATION OF STUDENT

## FINANCIAL AID ADMINISTRATORS, INC.

## STATEMENTS OF CASH RECEIPTS AND DISBURSEMENTS

FOR THE YEARS ENDED JUNE 30,

	<u>1998</u>	<u>1997</u>
<b>CASH RECEIPTS</b>		
Membership Dues	\$ 27,456	\$ 24,262
Registration Fees - Annual Conference	58,205	48,100
Training Fees	9,510	8,770
Sponsors - Annual Conference	49,500	31,600
Sponsors - Hotline	7,500	0
Sponsors - Technology	0	2,500
Sponsors - Training	10,822	7,980
Newsletter and Directory Advertisements	7,500	3,750
Interest Income	6,653	3,065
Miscellaneous Income	<u>775</u>	<u>233</u>
<b>TOTAL CASH RECEIPTS</b>	<b><u>177,921</u></b>	<b><u>130,260</u></b>
<b>CASH DISBURSEMENTS</b>		
Annual Conference	94,860	38,786
Executive Council	3,074	4,251
Government Relations	169	301
Membership and Elections Committee	586	195
Newsletter and Directory Printing	18,491	17,895
Professional Standards	4,660	4,826
Guidance Counselor Workshops	10,648	3,281
FA Awareness Committee	198	370
Finance Committee	1,082	1,228
Technology Committee	5,526	7,483
Training	18,122	16,801
Special Projects	1,602	0
Hotline	21,654	0
Conference Committee	6,735	5,195
Travel	3,433	2,909
Professional Fees	1,500	1,235
Administrative Expenses	<u>2,334</u>	<u>2,721</u>
<b>TOTAL CASH DISBURSEMENTS</b>	<b><u>194,674</u></b>	<b><u>107,477</u></b>
<b>EXCESS (DEFICIENCY) OF CASH RECEIPTS OVER CASH DISBURSEMENTS</b>	<b>(16,753 )</b>	<b>22,783</b>
<b>CASH AND INVESTMENTS AT BEGINNING OF YEAR</b>	<b><u>77,266</u></b>	<b><u>54,483</u></b>
<b>CASH AND INVESTMENTS AT END OF YEAR</b>	<b>\$ <u>60,513</u></b>	<b>\$ <u>77,266</u></b>

See independent accountants' compilation report.

# How To Shut Up and Listen Up

## (or How to be a Good Listener and a More Effective Aid Counselor)

Submitted by  
Alisa DeStefano  
Newsletter Editorial Board

Someone once said to me regarding my counseling style, "Alisa, you don't let people finish their questions before you try to answer them." "But," I said, "I want them to know I understand their issue and that they don't have to keep struggling with trying to ask the question." The problem was I really didn't understand their issue due to the fact I wasn't letting them finish their questions. Instead of making people feel comfortable, (you know how hard it is for people to know where to begin with financial aid questions), I was frustrating them because they weren't allowed to formulate their own thoughts. I began to notice that I did this more often than I thought, and started to make a conscious effort not to speak until they were done with their questions or concerns (don't ask me how successful I've been - I'm still trying.)

So this comment got me thinking: how can I shut up and listen up? After some personal experience and research, I have come up with a few ideas on how to be an effective listener.

### 1. Listen with your eyes as well as your ears.



Recently my youngest son asked me to help him tie his shoes. It was a workday morning. I was washing cups in the kitchen, and I said without looking up, "I'll be there in a minute." He sat down on the steps and said, "You always do everything else first." And he was right. I was always doing something, even when they were talking to me. Rarely did I sit down and just have a conversation with my kids. I would usually "let" them talk to me while I was busy doing other things. According to Carl Smith, Director of the ERIC Clearinghouse on Reading and Communication Skills, eye contact shows that you are really listening. This may seem to be a basic point, but I have encountered several clerks or service representatives who continue to click on computers while I am trying to explain a situation, and this has left me feeling as if they didn't really hear my concern. So eye contact and doing nothing else will make people feel as if you are really listening. And yes, I did stop doing dishes to tie my son's shoes.

### 2. Let them talk!

Nothing is more frustrating than not being able to finish a sentence. I should know because I do both; I get interrupted, and I interrupt others before they finish their sentences. Why do we do that? Well, I have a theory about this. I think people interrupt others because they are either afraid they are going to forget their thought (the older we get the more we have to keep on file in our heads, you know), or they want others to know they have a valid thought or point to interject into the conversation. Whatever the reason, if you want someone to feel as if you are helping them with their financial aid issue, let them finish telling you their issue, even if they don't know what the issue is. Which leads me to my next point...

### 3. Listen for what they are really saying.

Part of the job of a financial aid administrator is to figure out what the student's question really is, because often they don't know themselves. Patience is a key ingredient in these types of conversations since both parties can become frustrated (they don't know what they're saying and you don't know what they're saying either). Here's an example of a typical discussion with a student about his/her financial aid:

The scene: A typical financial aid office

The time: September 7 - a week after classes have started

The players: You and a typical student

Student: "I'm here to check on my financial aid record."

FAA: "When did you send in your FAFSA?" (There is no record of one in your office.)

Student: "I sent in everything you sent me."

FAA: "Well, we don't have a record that you have submitted a FAFSA and if you are interested in a loan, you must submit a loan application as well. Hmmm, I don't see a record that you have completed these forms."

Student: "I did all that."

FAA: "Did they look like this? (showing them a FAFSA and a loan application)"

Student: "I don't know. My parents take care of this stuff."

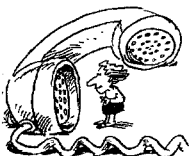
FAA: "In order to be considered for financial aid, we must have your FAFSA on file and ... (student interrupts at this point)"

Student: "I just want to know when I'll get my money."



And there's the bottom line. The student isn't interested in doing the proper procedure; he's interested in his refund. What he's saying is show me the money, and you're saying show me the FAFSA. So instead of insisting that he do the forms first, tell him when he will get his money if he applies for financial aid that very moment (not that the time frame will thrill him, but at least you will be starting at his point of reference in this conversation.)

### 4. Be a reflective listener.



This is a beautiful term (reflective, as in a reflecting pond - get it?) for a standard listening practice. What you do is repeat to the student or parent what you think they just said. And often it is not the same thing! Talk show hosts do this all the time - they reflect back to a guest the point s/he just made, and the guest either agrees with the host and expounds on the point, or s/he corrects the statement. And the same technique works in the financial aid office. Either the student or parent agrees with your 'reflection' and expounds on it a little more, or s/he tells you that's not what they were saying and attempt to explain it further.

### 5. Let them blow off steam - within reason.



One final point is that listening without getting frustrated with the student or parent is usually the best thing to do. At times, a financial aid office can have the atmosphere of a verbal combat zone, and we should try to calm the student or parent down without escalating the situation. There is a difference between being assertive (i.e. unabashed and in control) and aggressive (i.e. combative and contentious), and how we respond to the situation (being assertive rather than aggressive) often dictates how the student or parent reacts. Most of the time it is a matter of blowing off steam on the student's part. Often if you are the first person in contact with a frustrated customer, you get the brunt of his steam, and by the time he talks to another individual, he has calmed down (our secretaries experience this front-line steam all the time.)

If the student or parent is making a scene in front of others, try to take them to a smaller office or area to discuss their situation. This does two things: 1) it takes away the audience (the office staff) which can sometimes heighten a person's actions, and 2) it makes them feel as if their situation is important because you are giving them one-on-one attention.

So, listen with your eyes as well as your ears, let them talk, listen for what they are really saying, be a reflective listener, and let them blow off steam (within reason). Although listening skills can be condensed to simple steps such as these, it is not a simple attribute to achieve. It definitely takes practice (I know whereof I speak.)

By the way, I have been letting my children finish their sentences instead of cutting them off with a quick "Because I said so." I now look them straight in the eye, let them finish their sentence (usually), and then say, "Because I said so."

## Past-President Represents PASFAA

*Submitted by  
Vali G. Heist  
PASFAA Past-President*



On September 30, 1998, Vali Heist, current PASFAA Past-President, testified before the House of Representatives Subcommittee on Higher Education, at the Capitol in Harrisburg, about the rising costs of higher education. Other panel members included were the current and past presidents of PASSCAC (Pennsylvania Association of Secondary School Counselors and Admissions Counselors.) Televised on Pennsylvania Cable Network (PCN), live and rebroadcast, a complete copy of the testimony is on PASFAA's homepage. Pictured at left (left to right): Patricia Rambo, PASSCAC President; Vali G. Heist, PASFAA Past-President; Fran Cubberley, PASSCAC Past-President; and Dave Dewmeyer, Subcommittee Research Staff.



At the PASSCAC annual conference in June in Lancaster, Vali Heist spoke at a breakfast for secondary school counselors about the partnership between PASFAA and PASSCAC, and what PASFAA has to offer these counselors. Pictured at right: Fran Cubberley (left), then PASSCAC President and Vali Heist (right), 1997-98 PASFAA President.

## PASFAA Executive Council October 28, 1998 The Hotel Hershey

*Submitted by  
Cindy Haney  
PASFAA Secretary*

Council members present: Bill Burke, Vali Heist, Dana Parker, Gary Means, Dan Wray, George Gerhart, Michael Bertonaschi, Ron Dawson, Tracey Long, Julie Salem, Douglas Vore, Bonnie Behm, Cindy Haney

Council members absent: Bill Hoyt

Invited guests: Catherine McIntyre, Karen Pratz, Sally Ann McCrea, Joan Holleran, Mary Kosin, Clarke Paine, Bob Thorn, Michael Burke, Jean Walker, Fran McKeown, Ruth Cramer

- I. Call to order – Bill Burke
  - A. The meeting was called to order at 8:05 a.m.
- II. Secretary's Report – Bonnie Behm
  1. Corrections to June 7-8 Council Minutes under training section, Leann Yuntz's name was spelled incorrectly.
  2. Mike Bertonaschi made a motion to accept the minutes with correction noted; Vali Heist seconded the motion. Vote taken. Minutes approved.

### III. Committee Reports

#### A. Financial Aid Awareness – Jean Walker

1. Bill Burke spoke with Peter D'Annibale and gave a charge for the committee to come up with ideas for financial aid awareness programs by next April.
2. The Hotline will have a budget of \$7500.
3. The committee members will include: Cynthia Farrell, Steve Fekete, Dana French, Joan Holleran, Margaret Hynosky, Jennifer Liedtka. Motion to accept committee was made by Mike Bertonaschi; Gary Means seconded the motion. Vote taken. Members approved.
4. Jean Walker suggested two separate committees - one committee to handle the financial aid hotline and one committee to handle financial aid awareness issues.
5. By last year's committee using an outside advertising agency, the entire budget had been used for advertising the hotline. The committee will not be using any paid advertising for next year. The committee last year spent \$23,000 advertising in the three major city newspapers. Bill noted that Peter D'Annibale suggested using the utility companies to help advertise the hotline.
6. Jean Walker suggested advertising the hotline on the PASFAA web site. Council also discussed using free public service announcements with photographs to promote the hotline. The committee may also look into advertising the hotline and awareness programs on other web sites such as PASSCAC.
7. Vali suggested giving Peter D'Annibale any ideas for financial aid awareness. Clarke Paine suggested using schools' phone systems to advertise the programs. Council also suggested the high school counselors be reminded to advertise the programs. PHEAA mails information to the high school counselors concerning the hotline.

#### B. Conference 1998 – Michael Burke

1. Michael Burke thanked the Council for their contribution in making the 1998 conference a success.
2. 473 people attended the conference this year. Vali Heist also felt the conference was successful. Michael Burke will be providing a final report.

#### C. Conference 1999 – Mary Kosin

1. Mary Kosin recommended for the 1999 conference committee: Mari Jo Elias – King's College; Dana Sutter – Penn College; Lesa Angell – Fleet Bank; Bob Snyder – Penn State. A few other people had to check with their supervisors.
2. Mary Kosin said she might give a tour on Monday morning of the next council meeting at the Penn Stater. She also said the conference might have overflow to the Nittany Lion Inn.
3. Michael Burke suggested the committee consist of more people from the west because the conference site (The Penn Stater) is considered a western site.
4. Bill Burke asked how many council and committee members would be attending the December 6-7 meeting at the 1999 conference site.
5. Bonnie Behm made a motion to accept the proposed 1999 conference committee members; Ron Dawson seconded the motion. Vote taken, members approved.

#### D. Membership and Elections – Vali Heist

1. Bonnie Behm made the motion to destroy the ballots; Ron Dawson seconded the motion. Vote taken. Motion approved.
2. Joan Holleran will need the labels by December 20, 1998 for the newsletter mailing.
3. George Gerhart suggested sending membership information to all possible financial aid administrators to help increase membership.

#### E. Professional Standards and Training - Bill Burke

1. All training for the high school counselor workshops occurred at the conference using Power Point presentation software. By the committee not using overheads for the workshops this year, they saved approximately \$1,000. Total costs for the high school counselor workshops are estimated to be under \$5,000.
2. Bonnie Behm offered to help with the mentoring program.
3. The training committee would like the P.S. &T. committee to complete the survey process earlier in the spring, so that the training committee can have the results by June.

#### F. Government Relations – Fran McKeown

1. Fran McKeown reported that the committee did a side by side comparison of the House and Senate versions of the Reauthorization bill. The committee also faxed a response on June 19, 1998 to all appropriate members of the House and Senate committees.
2. Mike Bertonaschi suggested members of PASFAA contact different members of the House and Senate to let them know what PASFAA is and what we do. Vali Heist suggested sending the PASFAA brochure.
3. A suggestion was made to put together a committee consisting of PASFAA members from different sectors and parts of the state, so that if any state or federal representatives had questions, they

could have a contact group.

4. Mike Bertonaschi suggesting setting up a more structured system within PASFAA to know which schools will be hosting the federal teleconferences. This system will help ensure the conferences are being offered in different regions, and for those schools unable to attend, the ability to retrieve a videotape of the conference. Cate McIntyre suggested getting schools to volunteer to be sites for videoconferences; Bill Burke said to check the volunteer forms.

#### G. Public and Professional Information - Bonnie Behm

1. Joan Holleran will continue as the newsletter editor and handed out announcements for article deadlines. Bonnie Behm felt the newsletter was very good this year with a lot of good articles.
2. Each sector should be submitting information about their respective areas; Bill Burke suggested if the sector has no report, try to write an article about an issue concerning that sector.
3. Joan Holleran reminded everyone to submit information to her for the Bulletin Board section.
4. Bill brought up the issue concerning recognition of sponsors/vendors in the newsletter; Bonnie Behm suggested no more than one page for the sponsors with no logos.
5. Joan wanted to know if council wants a graphic design for the sponsors; if so, she needs information by November to send to the printer.

#### H. Training - Sally Ann McCrea

1. The fundamental workshops were held on Oct. 24 and 25 prior to the PASFAA conference with 19 people participating in these workshops.
2. For Spring Training, April 22, 1999 will be the date at the Adams Mark Hotel in Philadelphia.
3. The technology series will be held in November. Space is limited. Some sites are already filled.
4. A teleconference will be held in March.
5. The training committee has reported meeting the needs of a broader constituency such as people from other states. Many states are pulling back from training, which may explain why a lot more participants are from out of state.
6. Sally Ann suggested advertising on EASFAA's website.
7. George Gerhart suggested that the committee ask schools to host the training if the hotel costs become too expensive. Bonnie Behm mentioned that Nancy Klingler from USDE offered the Department of Ed's training facility in Philadelphia. Bonnie also suggested utilizing Philadelphia school district's training facility. This facility has approximately 40 computers for training.
8. Bill Burke asked Sally Ann if she had any new members to add. Sally reported that she would probably bring forth a new chair and members in April.

#### I. Finance and Development - Clarke Paine

1. Clarke Paine will serve as vice chair. Bonnie Behm made the motion to accept. Catherine McIntyre seconded the motion.
2. The committee members will be: Chris Hanlon - Franklin and Marshall; Sheila Angst - Key Education Resources; Ruth Cramer - Wilson College. Vali Heist made motion to accept the committee. Tracey Long seconded motion. Vote taken. Committee approved.
3. Chris Hanlon and Cate McIntyre will send holiday cards to sponsors.
4. The committee's goals will include working on an investment strategy.
5. Vali suggested the committee work with PELA to find better ways to use the Association's money.
6. Clarke Paine passed out the sponsorship report. Sponsorship increased by 6 sponsors and \$720. Four people dropped off the sponsorship list with Citibank the largest that had sponsored \$2,000 the year before. Bank One was down by \$3200. PHEAA was down this year because they chose to do more events off site for more exposure. The goal of the committee was \$80,000, but Clarke Paine believed the amount of money would max out around \$65,000 - \$70,000.
7. Clarke Paine believes the banks want their names on things such as the event signs, etc. for more exposure. These issues must be resolved by February so they can be implemented for next year.
8. Dan Wray said that the Institutional Support Sector is collecting ideas about how they can get their names out there. In January, the sector will decide which ideas they will implement.
9. Writing a grant proposal was suggested for the hotline since most banks have foundations. Instead of PASFAA tapping into the banks' marketing money, PASFAA should start looking into the banks' foundations. Ruth Cramer was unsure of PASFAA's exempt status and how this may affect the Association's ability to tap into grant money.
10. Sally Ann McCrea suggested we advertise the sponsors more on the training programs.
11. The council and committee members felt the sponsors names should have been larger on the conference session signs, and Vali Heist thought the sponsor's logo should also appear, since the logos tend to be more easily recognized. Dan Wray felt that with the new initiatives, the finance committee might be able to exceed the \$70,000 - \$75,000 goals.

#### J. Technology - Bob Thorn

1. The first meeting of the technology committee will be held this month. Bob Thorn will be reviewing volunteer forms for new members.
2. Bonnie Behm made a motion to elect Greg Gearhart as vice-chair; Dan Wray seconded the motion.

Vote taken. Motion approved.

3. The committee felt they needed more detailed tools for skills assessment, so that the committee would be more attuned to the membership.
4. Vali Heist suggested the technology committee work with the training committee so no duplication would occur.
5. Bonnie Behm again suggested using the USDE's training facility for technology training.
6. The technology workshops at the conference seemed to be well attended.
7. The committee will be providing links on the PASFAA web page to silver and above sponsors.
8. Mary Miller will continue as PASFAA web master.
9. Clarke Paine noted that according to Vince Racculia, PHEAA will be offering to maintain their services.

#### IV. Treasurer's Report/Budget Report - Ruth Cramer

1. Ruth Cramer passed out Expense Report Forms and discussed some details concerning the policy and procedures. Everyone was reminded to send expense reports through the committee chairs first (#5, Pg.81 - Policy and Procedures Manual).
2. Alcoholic beverages will not be reimbursed, nor will snacks and beverages not directly related to a meal (pg 85 - Policy and Procedures).
3. The expense forms will be updated with Ron Dawson's name and address.
4. Bill Burke suggested council members review the job description in the policy and procedures manual. Bonnie Behm will send changes of job descriptions to Cindy Haney.
5. Ruth Cramer distributed 1997-98, 1998-99 Budget Reports and Treasurer Reports. The Sept. 30, 1998 Treasurer's Report reflects the stock market issues as reflected in the negative interest income. George Gerhart questioned how the interest income could be negative. He felt it should be reported as an asset reduction and not under interest income.
6. Ruth Cramer passed out Financial Statements from Walz, Deihm, Geisenberger, Bucker & Tennis, Inc. Ruth noted the Association had changed accounting firms but stayed with the same accountant.
7. A motion to accept the Treasurer's Report was made by Mike Bertonaschi, Gary Means seconded the motion with recommended adjustments to income statement concerning interest income.
8. The treasurer confirmed that she is currently bonded and noted that the new treasurer must contact a bonding agency. The treasurer should submit proof of bonding to the secretary for Association records. Liability insurance resides with the treasurer.
9. Ron Dawson will report at the next council meeting what the resolution to the Treasurer's Report will be concerning the interest income issue.

#### V. Updates

##### A. Sector Reports

1. Nursing Sector - Doug Vore
  - a. Eighteen members are involved in this sector. It has been a very successful year at reuniting this sector.
2. Institutional-at-Large Sector - Julie Salem
  - a. No report
3. Private Sector- Tracey Long
  - a. This sector wanted to hold the sector meetings in conjunction with the spring training, so that the sector would be split into the east and west.
4. State-Related Sector - George Gerhart
  - a. Everyone from State-Related at the conference attended the sector meeting. George noted that some members' institutions are not members of PASFAA.
  - b. George asked if there could be a different way of sectoring members. A suggestions was made to survey your own sector members about they way sectors are formed.
5. Institutional Support Services Sector- Dan Wray
  - a. Meeting went well, the sector is collecting ideas concerning sponsorship/recognition.
  - b. Breakdown times at the conference were also a concern to the vendors.
6. Public Two-Year Sector- Gary Means
  - a. Gary reported a lot of new faces at the two-year public sector meeting at the conference.
  - b. Gary mentioned a non-traditional student brochure that National City Bank is providing to the sector. Gary passed out copies of the brochure for sector members to review.
  - c. Gary is also gathering statistics on the two-year colleges for a report.
  - d. The next two-year public sector meeting will be held on Nov. 19-20 in Carlisle, PA. Vince Racculia has been invited to speak about PHEAA and the internet changes.

7. State System Of Higher Ed (SSHE) Sector – Dana Parker
  - a. SSHE talked about one-stop shopping programs.

B. EASFAA

1. Vali reported the next EASFAA meeting will be held in Puerto Rico in May.
2. EASFAA is taking legal action against their treasurer concerning the alleged misuse of funds.

C. NASFAA

1. No report on NASFAA. All current and new information is provided on the web page under "NEW".

D. PELA

1. The next PELA meeting will be held on Jan. 7, 1999 at PNC bank in Philadelphia. Cate McIntyre thought she should attend PELA meeting.

VI. Old Business

A. PASFAA Homepage

1. Send Mary Miller information about sector meetings, calendar of events, etc. for the PASFAA web page to prevent scheduling conflicts.

B. Archives/Historian

1. Lucky Hill has been the association's historian, but will be ending her service. If you have a recommendation for a historian, contact Bill Burke.
2. Lucky Hill will also be writing articles on the early history of PASFAA for the newsletter.
3. PHEAA has offered space for storage.

C. Cooperation with PASSCAC

1. Vali reported a very good year with PASSCAC. Vali will serve on a committee in PASSCAC to continue the relationship between the two organizations.
2. Members of PASSCAC can also be associate members of PASFAA.

D. SLSC Advisory Committee

1. This committee is not currently active. Bill Burke will work with Vince Racculia to activate this committee.
2. Bill suggested examining the structure of the advisory committees.

VII. New Business

A. Future Conference Sites and Dates

1. Nominations for Vice-Chairs and 2000 Conference Chair
2. The site options for the 2003 conference are Sheraton Station Square, Oct. 26-29; and Seven Springs, Oct. 19-22.
3. 1999 Conference – Penn Stater, 2000 Conference – Lancaster Host, 2001 Conference – Seven Springs, 2002 – Hershey Lodge
4. Dana Parker made a motion to have the 2003 conference at Seven Springs, Ron Dawson seconded the motion. Approved with a request for pricing information with the percentage increase from Seven Springs.

B. Council Communication

1. Vali asked the committee members and council to be careful when mailing information to Greg Gearhart and George Gerhart. Please be aware that they are two different people with different spellings of the last name.
2. Bill passed around the communication forms to council and committee members to complete. Bill will forward this information to all the committee members and council.

C. 1998-99 Council Meeting schedule

1. Council will meet on Dec. 6-7 at the Penn Stater in State College, January 31 – February 1, 1999 at PHEAA, April 11 – 12 at PHEAA, and June 6-7.
2. Council will determine at a later date if another meeting is needed in August.

VIII. Adjournment

- A. Motion to adjourn made by Bonnie Behm. Seconded by Dana Parker. Vote taken. Motion approved. Meeting adjourned at 10:45 a.m.

## TIPS IV (Technical Info for the Puzzled & Stupefied)

Submitted by  
Dan Wray  
Technology Committee

### Also Known As....

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

The TIPS listed below are taken from the PASFAA Technology Handbook's "New Technologies on Campus" section. The two topics covered by this quarter's article are Interactive Voice Response Technology and Document Imaging Technology. As with all other technology-based topics, these are rapidly changing fields, and the words written below will no doubt become obsolete within days after being printed. Nevertheless, if your institution is considering these technologies, this article will at least get you headed in the right direction.



### Interactive Voice Response (IVR) Technology

1. **Description:** IVR connects telephones, computer databases, fax machines, and the customer in powerful new ways. Through this sophisticated technology, customers with touch-tone phones can directly access computer systems and communicate "interactively" with the host computer database (some newer systems do not require a touch-tone phone, working exclusively on voice recognition!) In addition to standard voice response, many IVR systems are capable of automatically sending fax transmissions or even prompting the host computer to take action; e.g., produce a precertified student loan application, award letter, or other document, all without human intervention.

#### 2. **Benefits:**

- Customers have 'round-the-clock access to the computer – any time your phone system is available.
- Improves consistency/accuracy of information provided to customers.
- Minimizes individual contact with customers by office staff members.
- Collects and updates information without manual intervention.
- Frees employees to work on other tasks.

#### 3. **Features:**

- Fully integrated automated attendant/voice mail
- Fax capability
- Touch Tone and/or voice recognition command
- User-defined voice response scripts
- Helpful phone call statistics

4. **Resource Information:** Please see the PASFAA Technology Handbook for lots more "meat" on this topic, including a sample financial aid IVR flowchart.

5. **Other Resource Information:** A great deal of help can be found by simply searching on the Web (using Yahoo!, Infoseek, Magellan, or some other search engine). Search for "Voice Recognition Systems" or "Interactive Voice Response Systems" and you will find more than enough material to help you become an IVR expert!

### Document Imaging Technology

1. **Description:** Document Imaging or Optical Scanning is a rapidly changing, emerging technology that replaces existing paper filing/retrieval systems with a highly efficient paper-less system. Due to the enormous amount of information that can be stored on a single optical disk (equivalent to many five-drawer file cabinets), organizations who implement document imaging systems are often able to reclaim physical space in the office that can then be used for functions other than housing paper files. Sections 674.19(e)(1), 675.19(c)(1), and 676.19(c)(1) of the Federal Regulations permit an institution to store many financial aid records in optical disk format.

#### 2. **Benefits:**

- Significant space-saving capabilities.
- Optimum efficiency in storing and retrieving documents.
- Improved work flow and productivity
- Single or multiple user access
- Significant indexing capabilities

#### 3. **Types of Storage Vehicles:**

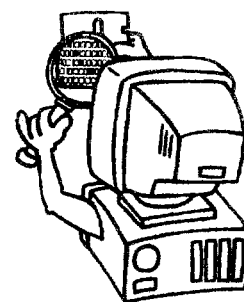
- Magneto-optical disk cartridges
- Write Once Read Many (WORM) optical disks
- CD-ROM
- Chained hard drives

#### 4. **Types of Imaging Systems:**

- Desk-top archiving system
- PC-based systems/windows driven software
- Mainframe/SIS integrated systems

5. **Resource Information:** Please see the PASFAA Technology Handbook for further information on this topic, including an extensive Q&A that will help you determine your office's imaging hardware and software needs.

6. **Other Resource Information:** Once again, a great deal of help can be found by simply searching on the Web (using Yahoo!, Infoseek, Magellan, or some other search engine). Search for "Document Imaging".



That's quite enough serious information for one Newsletter, so now it's time for your quarterly dose of technology-based humor.....



**404**

Someone who's clueless. From the World Wide Web message "404, URL Not Found," meaning that the document you've tried to access can't be located. "Don't bother asking him...he's 404, man.."

**Alpha Geek**

The most knowledgeable, technically proficient person in an office or work group. From wolf pack terminology, where the dominant wolf is the alpha wolf. "Ask Larry, he's the alpha geek around here."

**Beepilepsy**

The brief seizure people sometimes suffer when their beepers go off, especially in vibrator mode. Characterized by physical spasms, goofy facial expressions, and stopping speech in mid-sentence.

**Career-Limiting Move (CLM)**

Used among microserfs to describe an ill-advised activity. Trashing your boss while he or she is within earshot is a serious CLM.

**CGI Joe**

A hard-core CGI script programmer with all the social skills and charisma of a plastic action figure.

**Cobwebsite**

A World Wide Web Site that hasn't been updated for a long time. A dead web page.

**Dilberted**

To be exploited and oppressed by your boss. Derived from the experiences of Dilbert, the comic strip character. "I've been dilberted again. The old man revised the specs for the fourth time this week."

**Egosurfing**

Scanning the net, databases, print media, or research papers looking for the mention of your name.

More Geek Speak will be included in the next Newsletter, so don't be 404, dudes and dudettes.....

## Distance Education & Financial Aid... The Basics

Submitted by  
Patty Hladio  
Editorial Board

The term "distance education" is one that many think to be a new concept in educating students. In actuality, distance education has been around since the late 1800's when students and schools would use the postal service to send educational materials and examinations back and forth. Currently, however, distance education is taking on a more important role in higher education.

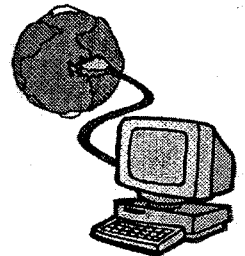
In a survey recently published through the National Center for Education Statistics, it is revealed that in fall 1995, approximately one-third of institutions offered distance education courses. Institutions categorized as "4-year public" offered distance education courses more frequently (63%) than "4-year private" (12%). In addition, the survey also revealed that institutions in the West were offering distance education more (40%) than those in the Southeast (31%) or those in the East (20%). The survey also indicated that the use of two-way on-line (computer based) interactions and computer based technologies were rapidly growing as the vehicle for offering distance education.

With this real growth in distance education, aid officers are left trying to understand how financial aid regulations apply to this type of learning. Unfortunately, guidance on this topic is limited. The majority of guidance addressing distance education can be found in Dear Colleague Letter GEN 98-10 (May 1998). This letter defines distance education as "a learning and teaching mode characterized by the separation of place and/or time between instructor and student."

This letter also provides us with clear definitions of "correspondence" and "telecommunication" courses - definitions which are critical because of the different ways in which aid is treated by the two. Simply, tighter eligibility restrictions apply to correspondence courses. Regulations restrict Title IV aid for correspondence or home study courses to those that are part of an otherwise eligible associate, bachelor's or graduate degree program. In addition, institutions that 1) offer 50% or more of their course work via correspondence or 2) have 50% or more of their regular enrolled students enrolled in correspondence courses are considered ineligible for Title IV funding. In contrast, telecommunications courses are treated essentially like residential courses. While the cost of attendance for correspondence courses can generally include only tuition and fees, there are no restrictions placed on the cost of attendance for telecommunications courses.

Not addressed in aid regulations are the issues of academic progress, definition of academic year, enrollment-related questions and those dealing with disbursement and refunds and how they specifically relate to distance education. The NASFAA Pre-Conference Symposium on Distance Learning and Student Financial Aid held in Philadelphia in 1997 (see NASFAA web site) helped to form many of the questions and issues aid officers are grappling with in administering aid for these new programs. With the limited guidance available, it will be easier to administer aid if an institution's distance education courses are structured as closely as possible to the institution's residential courses, using the same standards already in place. As with any new and unique program or situation, an aid officer can turn to the professionals at the Department of Education and NASFAA for technical support in understanding and applying aid regulations.

Most recently, Reauthorization has provided for a distance education pilot program. The purpose of this demonstration program is to help determine the most effective means of delivering high quality education via distance education offerings and to determine the specific statutory and regulatory requirements which should be altered to provide greater access to distance education offerings. Ideally these demonstration programs will lead to more insight into how we adapt or recreate the administration of financial aid to these new methods of teaching and learning.



## PELA News

Submitted by  
Dana French  
National City



Pennsylvania Education  
Lenders Association

For those of you who attended the PELA session at the PASFAA Conference, we hope that you not only enjoyed yourselves, but learned a few things about PELA and the student loan industry. Kevin McKeown and Vince Scalise did a great job sharing the stage as "co-emcees." The audience listened to a presentation about the history of the organization and projects sponsored by PELA. Afterward, the group was divided into three teams to answer 47 questions within a 15-minute time limit. (The teams were named after those delicious Hershey treats, of course.) The pressure was on, but each team had their own strategy to answer the most questions correctly. Everyone who participated left with a PELA travel mug, and the winning team found Hershey kisses inside of theirs. The PELA committee had fun developing this session and want to thank each of you who attended. So, how many grams of fat are in a single Hershey kiss? If you want to do the math to figure out how much chocolate you consumed at the conference, each Hershey kiss contains 1.6 grams of fat and 26.25 calories. You can do the multiplication on this one!

Congratulations to Ursinus College. As part of our vendor prize, PELA was proud to award a \$500 scholarship to a student attending Ursinus College. The Financial Aid Office will develop the criteria for the award and choose the recipient. PELA remains committed to serving not only the needs of financial aid administrators, but students as well.



Winners at the PELA session display their prizes.

We hope that you stopped by the PELA booth to talk with PELA members and pick up the new 1998-99 PELA Lender Directory. The new directory replaces a copy distributed in 1996. PELA surveyed more than 350 lenders, guarantors, and servicers receiving responses from approximately 200 participants. Although PELA members conducted a telephone campaign to encourage replies from all participants, not everyone responded. Therefore, an institution's absence from the directory does not mean that they are not a FFELP participant. It simply means that they did not respond to the survey.

You will also find that the new directory is formatted in a more user-friendly manner. There is now an entire section devoted to alternative loan products. The new section contains more specific details than ever before. Please note that all information in this section was accurate as of the date it was submitted, but it is subject to change at any time. We recommend that you contact the institution directly if you need additional information. Feedback regarding the directory is always welcome. If you have comments or suggestions, contact Mary Ellen Hazel at (804) 319-4547 or by e-mail at [maryellen.hazel@crestar.com](mailto:maryellen.hazel@crestar.com). If your institution did not get a copy of the directory, one will be mailed directly to your school before the end of December.



Some of the PELA members at the conference pose on the steps of Hotel Hershey

The next PELA meeting will be January 7, 1999 at PNC Bank in Philadelphia. Further information and directions will be mailed to PELA members. If you would like to join PELA, please contact Scott Kasper, Membership Chair, at (888) 388-0562 or e-mail [skasper@erols.com](mailto:skasper@erols.com) for more information.

## Study Reveals Shift in Who Pays for College and How

Submitted by  
Kevin McKeown  
USA Group

### Tuition Time



A new report reveals a shifting landscape of who pays for college and how they are paying for it. Parents over the last decade are covering less of the growing price of their children's college education. While the average price of attending a four-year institution has risen by an inflation-adjusted 38 percent in the last 10 years, parental support has actually dropped by 8 percent in that period.

Overall, parents are relying on current incomes more, saving at far lower levels than needed to pay for college, and—for those who take out loans—borrowing higher amounts.

The report states that parents on average contribute 55 percent of the price of attending college, a decline from 69 percent in 1986. Student loans and other sources are making up the difference. Two-thirds of parents rely mainly on current income to finance college. The average total amount now saved for a college education is \$9,956, or only about one year of the average price of a public, four-year college. For the 25 percent of parents who borrow for college, the average loan amount is up 50 percent over the last five years.

The study indicates that most parents are not going into debt to pay for their children's college education, but do contribute substantially: two-thirds supply cash gifts and 10 percent extend loans to their children. A full 80 percent of parents provide food, clothing and transportation. The report also shows a high level of involvement by parents in their children's efforts to select, enroll, and plan financially for college.

The widening gap between higher prices and the levels of support provided by parents, according to the report, is the result of prices climbing faster than available funds. In addition, other factors, such as low saving levels for college, increased reliance on current income, and widespread availability of student loans, may be impacting this trend. Parents also may not be realistic about how and how much they expect to pay for college, suggests the report. Although parents rely mainly on current income to pay for college, recent studies indicate that parents of high school students anticipate using savings and grants as their primary source for paying for college (current income was a distant fourth choice).

The report, "It's All Relative: The Role of Parents in College Financing and Enrollment," was commissioned by the USA Group Foundation, a research and philanthropic organization, and prepared by The Institute for Higher Education Policy, a non-profit education research group in Washington, D.C.

Findings also show that 83 percent of parents discussed their children's career and degree interests with them, 72 percent helped fill out applications, 65 percent gave advice on applying to schools, 57 percent spoke with an admissions officer, and 50 percent helped in the final choice.

The study blends recent research on the parental role in higher education with a new, nationally representative survey of 750 parents who had at least one dependent child enrolled in college during the 1997-98 academic year. The study examines the role of parents in higher education financing in order to help clarify fiscal responsibilities among the federal government, states, institutions, philanthropy, parents and students.

"It's All Relative: The Role of Parents in College Financing and Enrollment" is the first monograph published in the USA Group Foundation New Agenda Series. It is also available on USA Group's Web site, [www.usagroup.com](http://www.usagroup.com), in the General Public & Media section.



## High School Counselor Power Point Presentation

Submitted by  
Bill Burke  
PASFAA President



The PASFAA and PHEAA PowerPoint presentation, that was used for the High School Counselor Workshops, is available to view, print, and download from the PASFAA Web Site at [www.sru.edu/pasfaa](http://www.sru.edu/pasfaa). A link to the PHEAA presentation is housed at the PHEAA Web site at [www.pheaa.org](http://www.pheaa.org) under Educational Services.

## STATE-RELATED SECTOR

*Submitted by  
George Gerhart  
State-Related  
Sector Representative*

We had very good representation at the annual conference in Hershey. Twelve members attended the Sector meeting which enjoyed excellent discussion concerning several items of interest. Increasing the participation in professional development (particularly in PASFAA-sponsored events) of more professionals in the field was the number one item. While there are few institutions in our sector, there are many people serving in our institutions who are not members of PASFAA and who do not attend training events. There are some institutions which have no members in PASFAA.

Costs associated with professional development were seen as a possible hindrance to some. But, the general view was that the \$40 annual dues was not too high and that it provided excellent value. On the other hand, it was recognized that the cost of attending a conference was somewhat high and probably prevented a good number of people from attending due to constrained budgets.

We also talked about what makes our institutions unique (relative to financial aid) from others in the Commonwealth. The only area identified was the more distance education offerings. As a result, the group seemed open to the suggestion that PASFAA consider redefining its sectors in a geographic mode rather than by type of institution. (It was pointed out that other sectors which have meetings throughout the year sometimes experience difficulty getting attendees from parts of the state distant from the meeting site.) As the conference proves every year, there is a richness and special benefit from networking with all types of schools.

The Sector Representative, George Gerhart, indicated that he would share our discussion with the PASFAA Council and that he would make an effort to persuade non-participating institutions to encourage their leadership and other staff to join the Association and participate in its training activities.

## INSTITUTIONAL AT-LARGE SECTOR

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

I look forward to serving my colleagues in the capacity of Sector Representative-at-Large. My role is unique in that I am here to represent all of you. I would like to offer my assistance to any PASFAA member who may need an advocate at anytime. I am here to make your views and concerns known to PASFAA council. That is why I am inviting you to contact me with any ideas or concerns that you would like addressed at a future council meeting. I will be more than happy to do it for you.

Thank you for allowing me to serve you, and I look forward to hearing from all of you. I can be reached at CG00462, e-mail: jasalem+@pitt.edu. or (814) 269-7037.

## PUBLIC TWO-YEAR SECTOR

*Submitted by  
Gary Means  
Public Two-Year  
Sector Representative*

We had a meeting at the 1998 conference in Hershey and discussed the following: electronic requirements, right to know issues, compulsory age requirements, and Reauthorization issues.

Our next meeting is on November 19 & 20 in Carlisle at the Holiday Inn. The following is the tentative agenda for that meeting. Speakers, Scott Miller, PHEAA's Washington connection, will review Reauthorization and Vince Racculla will review upcoming changes with PHEAA and the internet as well as the new Educational Services department. Also, general Reauthorization concerns regarding Pell, Stafford loans, Campus Aid and Work Study will be discussed, as well as tracking attendance at schools and academic progress. Contact me if you have other issues and concerns to be added to the agenda.

## INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by  
Dan Wray  
Institutional Support  
Services Sector  
Representative*

Notes from the October 28, 1998, PASFAA Council meeting:

Newly elected officials were introduced: Ron Dawson - Treasurer; Julie Salem - Member at Large; Bonnie Behm - President Elect; Michael Bertonaschi - Vice President; Cindy Haney - Secretary; Tracey Long - Sector Representative, Private Institutions.

**Please note that the Institutional Support Services Sector Representative position will be up for election at next year's conference.** Be thinking about who you would like to nominate, or perhaps you would like to run for this office yourself! Remember that the two candidates who receive the most nominations will be the ones listed on the ballot at the conference. Begin to make preparations now for a successful campaign next fall! (By the way, I will not be seeking re-election.)

Other Conference News:

### PELA SESSION

1. A committee was appointed at the July PELA meeting to develop PELA's Conference session, which was held from 10:30 to 11:30 on Monday, 10/26. The session began with a PELA history and overview provided by Vince Scalise of AFSA. We then moved into a game show mode, with several groups of financial aid administrators being given a list of aid-related questions to answer. All participants received a complimentary gift, and the group with the highest number correct received an additional prize.
2. In the general discussion portion of the PELA session, financial aid administrators brought up the issues listed below. These topics will be discussed further at the next PELA meeting:
  - a) The name of the alternative loan program needs to be printed on alternative loan checks.
  - b) Alternative loan approvals need to be sent to schools, preferably before the funds are disbursed.
  - c) Single disbursement of one-semester loans is now permitted by law. Are the major processors ready to accommodate this as early as Spring 1999?
  - d) There seems to be a wide variety of documentation required by various organizations in order to accomplish increasing a borrower's requested amount.
  - e) Implications of the Master Promissory Note.

### ISS SECTOR SESSION

1. We had approximately 25 people at the sector session. It was nice to see that we had people there who are not PELA members, since the sector meeting is designed to meet the needs of everyone in the sector - not just PELA members. All ISS sector members are invited to join us at our next all-sector meeting during next year's conference.
2. This year's sector meeting was spent discussing conference preparations. We will be making a concerted effort this year to obtain input from as many sector members as possible regarding what can be done to make next year's conference an even better experience for sector members. We will enhance communication among the various groups who are involved in this process: the PASFAA Conference Committee, the PASFAA Finance and Development Committee, PASFAA Council, and PELA. A mailing will occur during the month of November to solicit input.

Anyone with ideas regarding conference preparations should contact:

Sheila Angst  
Key Education Resources  
PASFAA Conference Project  
745 Atlantic Avenue  
Boston, MA 02111-2735  
Phone: 800-225-6783 ext 526  
Fax: 617-451-8990  
E-Mail: sheila\_angst@keybank.com

Other PA Education Lenders Association (PELA) news:

- A. New PELA Lender Directory. The new Directories were distributed at the PELA Booth during the PASFAA Conference 10/25 - 10/28.
- B. Next PELA Meeting. Will be held on Thursday, January 9, 1999, in Philadelphia (PNC Bank is hosting).

### REMINDER:

PASFAA is always updating and improving its homepage - check it out sometime! (The address is listed in the front of this Newsletter.)

**NURSING SECTOR**

*Submitted by  
Douglas Vore  
Nursing Sector  
Representative*

Hope everyone enjoyed the conference and has recovered from all the wonderful food and plush accommodations. We missed many of our colleagues who were unable to attend the conference and I hope to see more of you next year. We had approximately 18 members attend the sector meeting and, as usual, the discussions were lively. The 98-99 Membership Assessment Survey was reviewed and Default Prevention was discussed. I hope to prepare an information package of the various sessions that were attended by members of the sector to be sent via e-mail; this will be a very large undertaking so please be patient.

The following sector meetings are scheduled for the upcoming year. The Southwestern PA Nursing Sector Meeting is scheduled for Friday December 4 at RIDC Park, hosted by National City Bank and conducted by Tracey Wassel, Citizens General Hospital School of Nursing. Also, the Southeastern PA Nursing Sector Meeting is scheduled for Friday March 12 at Abington Memorial Hospital School of Nursing, hosted and conducted by Joyce Calamia, Abington Memorial Hospital School of Nursing. Anyone interested in attending these meetings can contact Tracey or Joyce for more details.

Finally, welcome Nancy Sprowls to the sector; who has replaced Catherine Crawford at St Vincent School of Nursing in Erie. Again, I encourage everyone to take advantage of the opportunities to provide service or assistance with the various workshops and programs conducted by PASFAA. Your efforts are greatly appreciated, not to mention personally rewarding. Also, please send any news or articles of interest to Joan Holleran for the newsletter. A directory update will be published in January once the new membership directory is updated. Thanks for a wonderful year and best wishes to everyone in the New Year.

**SSHE SECTOR**

*Submitted by  
Dana Parker  
SSHE Sector  
Representative*

Greetings! The SSHE sector met during the PASFAA Conference at Hotel Hershey and welcomed Tim Millard (Mansfield) and Patty Hladko (Slippery Rock) to the group. Discussion topics included an update on one-stop shopping within SSHE; NACUBO's Benchmarking Survey; scholarships for international students; and the handling of the increase in VA benefits.

I am working on the details of our spring meeting, and will be contacting you about that in the near future.

If you have a question or survey for which you would like responses from the other SSHE universities, you may forward the question/survey to me, and I will distribute it to either just the directors or to all SSHE PASFAA members (your choice). You may contact me by phone at (610) 436-2627, by fax at (610) 436-2574, by e-mail at dparker@wcupa.edu or through PHEAA at CG00358. Happy Holidays!

**BUSINESS, TRADE & TECHNICAL SECTOR**

*Submitted by  
Bill Hoyt  
Business, Trade  
& Technical  
Sector Representative*

Greetings to the Business, Trade and Technical sector. My name is Bill Hoyt, and thanks to your support, I will be serving as your sector rep for the remainder of Linda Malchano's term. Before I introduce myself, let me say Thank You on behalf of all of us to Linda for an outstanding job as the BT&T sector rep.

I'm in my sixth year as Financial Aid Director at Consolidated School of Business, York and Lancaster schools. I have been involved with financial aid for the last 15 years. I have a keen interest in the well-being of BT&T schools, and with your help, I hope to continue to raise the awareness of our sector on both a state and federal level.

This has all happened rather quickly, and for all of you who heard my "campaign" speech at the Conference during our sector meeting, it has come as a bit of a surprise. Nonetheless, I am ready to serve. And in serving, I view this position as just that - an opportunity to coordinate events and convey ideas that emanate from all of you within our sector. I don't have all the good ideas or answers, just some of them, just as all of you have some of them. We need to develop the most efficient methods of coordinating and communicating. I will be working on my ideas in the weeks to come and will be letting you know what is on our agenda for 1998-99. You need to let me know what is on your mind. I can be reached at (717) 764-9550 in York. I will have new e-mail addresses in a couple of weeks. In the meantime I hope you have safe and enjoyable holidays, and I will be in touch soon.

**PRIVATE SECTOR**

*Submitted by  
Tracey Long  
Private Sector  
Representative*

I would like to take this opportunity to introduce myself to those of you who were not able to attend the PASFAA conference in Hershey. My name is Tracey Long and I hope to hear from many of you over the next year. Feel free to write, call, or e-mail me at any time. I recently changed jobs, so here is all of my correct information. Phone: (610) 409-3600; e-mail: tlong@acad.ursinus.edu; mailing address: P.O. Box 1000, Collegeville, PA 19426.

I am really interested to hear from all of you about a private sector meeting. At PASFAA, many of you expressed an interest in piggy-backing our meeting to Spring Training to reduce travel costs. I am open to other suggestions, so send them my way. I also want to compile a list of financial aid computer systems used at each private school. I know that many of you out there are looking to switch systems or have recently done so. If each school would send me their computer information before the holidays, I will compile the results and have them available after the new year.

Again, I encourage all of you to get in touch with me. I look forward to serving as the Private Sector Rep over the next year.





## FROM THE EDITOR'S DESK

Did you meet a new colleague at the PASFAA Conference? Did you discover a more efficient way to get the results you were looking for in a project? Have you gained a new contact person that you can now also call a friend? Then you were successful in "Networking Through PASFAA," the theme of the 30th PASFAA Conference held at the beautiful Hotel Hershey, October 25-28, 1998.

Congratulations for a job well done are in order for Michael Burke, Conference Chair, and his able Conference Committee. From the start of the President's Welcoming Reception to the final luncheon before departure, opportunities abounded for us to make those essential contacts we in aid rely on to help us get through our day-to-day responsibilities. It is always a pleasure to see and greet our close colleagues, but this conference encouraged us to seek out new folks - at lunch, at the sessions, during the breaks, while we enjoyed the evening entertainment - there were plenty of opportunities to expand our network of connections.

Monday's guest speaker, Thomas Wooten, co-founder of Active Learning Center, encouraged us to consider the dynamics of change. As he demonstrated, it can be a bit uncomfortable at first, yet it can open up possibilities we might not have considered otherwise. With the impact of Reauthorization, the Master Promissory Note and single FFELP disbursements in the offing (just to name a few), we can be assured that change for us is inevitable.

*Joan L. Holleran*

Joan L. Holleran  
PASFAA Newsletter Editor

## PASFAA BULLETIN BOARD

Congratulations to **Sharon Murray**, Education First, and her husband, Scott, who welcomed their daughter, Gillian Elizabeth, into the world August 11.

**Brandi Darr** has accepted a position at the University of Pittsburgh at Greensburg.

Formerly the Financial Aid Coordinator at Penn State-Hazleton, **Mary Kosin**, is now the Director of Financial Aid at Luzerne County Community College.

**Chris Hanlon** is the new Director of Student Aid at Franklin & Marshall College. Former director, **Suzanne Schlager**, is now a guidance counselor in York, PA.

**Sandra Cronin**, Director of Financial Aid at Community College of Allegheny, gave birth to a baby girl, Sarah, in October. Mother and daughter are doing fine.

**James Owens**, Director of Financial Aid at Community College of Philadelphia, has accepted a position as Director of Financial Aid at Camden College in New Jersey. Congratulations, Jim. We will miss you.

**Mary Miller** was appointed Regional Manager, West as part of the Educational Services Division of PHEAA. Her e-mail will be mmiller3@pheaa.org and PHEAA MSG is PH12038.

Formerly, at Chatham College, **Patty Hladio** is the new Director of Financial Aid at Slippery Rock University.

Coming from LaRoche College, **Michael Bertonaschi** steps into the position of Director of Financial Aid and Associate Director of Enrollment Services at Chatham College.

**Cheryl Browning** is now an Assistant Director of Financial Aid at Cheyney University.

The Financial Aid Office at Mansfield University welcomes **Tim Millard** as it's new Director.

Get well wishes to **Rick Sparks**, University of Pittsburgh at Greensburg, who is recovering from surgery.

After 30 years in financial aid, **Jack Pergolin**, St. Joseph's University, is retiring at the end of January. We hear that he is looking forward to golfing and spending time with his children and grandchildren. Jack will continue doing part-time work with the J. Platt Caddy Scholarship organization.

Grove City College is looking for a full-time Director of Financial Aid. A bachelor's degree is required and prior experience in financial aid is preferred. Contact the college for a copy of the position announcement.

Dear Friends:

I have accepted the position of Director of Financial Aid at Camden County College in New Jersey. So, I will be leaving Pennsylvania (Community College of Philadelphia) and PASFAA, and I wanted to say good-bye. All of you made me feel welcome from day one when I came to the area nearly ten years ago. I have enjoyed your camaraderie and friendship, as well as talking shop or about more lighthearted matters. I think the thing I will most fondly remember is how my son, Christopher, grew up in front of you at PASFAA conferences, and the genuine interest you showed in him.

I'm still not so far away, and I imagine I will still see you at workshops and conferences, but of course, it will be a little different. Thanks for all the good memories. I cherish them, and I miss you all.

*Jim*  
Jim Owens



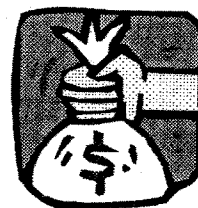
## PASFAA acknowledges the following sponsors who are providing generous support for PASFAA activities for the 1998-99 academic year:

**Platinum** (\$7,500 and above): Mellon Bank, PNC Bank Education Loan Center

**Gold** (\$5,000 - \$7,499): BankBoston, Fleet Bank, National City, Sallie Mae

**Silver** (\$3,000 - \$4,999): Education First, First Union Bank, PHEAA

**Bronze** (\$1,500 - \$2,999): The Access Group, Academic Management Services (AMS), Educational Finance Group, Great American Federal Savings and Loan Association, Key Education Resources, Nellie Mae, USA Group Guarantee Services



## 1999 Conference Planning

Submitted by  
Mary Kosin  
1999 Conference Chair

It is not too early to start thinking about the 1999 PASFAA Conference to be held in October of 1999 at the Penn State Conference Center Hotel in beautiful State College. The hotel is a state-of-the-art conference facility with a simple elegance and fantastic cuisine. Get your comfortable shoes ready for a walking tour of the beautiful and historic Penn State campus! (If you are really good, a stop at the infamous creamery for some Peachy Paterno ice cream is in order!). The conference committee is excited to plan the first conference to be held at this site. Please feel free to contact any member of the conference committee listed below if you would like to be a presenter, moderator or offer session ideas. We need your assistance to make this the best conference ever! See you in the shadows of beautiful Mt. Nittany!

### 1999 Conference Committee Members:

Mary Kosin (Chair)

Lisa Angell

Elizabeth Casale

Marijo Elias

Barbara Schmitt-Kretsch

Robert Snyder

Dana Suter

Douglas Vore

Luzerne County Community College

Fleet Bank

Carnegie Mellon University

King's College

Johnson Technical Institute

Penn State University

PA College of Technology

Conemaugh Valley Memorial Hospital



### A. Family Information

1. List the people that your parent(s) will support between July 1, 1998 and June 30, 1999. Include:

- yourself
- your parent(s)
- your parent(s)' dependent children (if your parent(s) provide more than half support, or if they would be required to give parental information when applying for Federal student aid).

Include other people as part of your family only if:

- they lived with your parent(s) and got more than half their support from your parent(s) at the time you completed your student aid application AND
- they will continue to get more than half their support from July 1, 1998 through June 30, 1999.

Write the names of all family members. Also write in the name of the college for any family member who will be attending college at least half-time between July 1, 1998 and June 30, 1999 and will be enrolled in a degree or certificate program. If you need more space, attach a separate page.

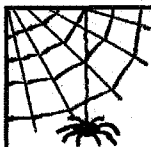
Name	Age	Relationship to Student	Postsecondary School (Must be enrolled at least half-time at an eligible institution during 1998-99)
Gilberto <del>XXXXXXXX</del>	19	STUDENT	
Gilberto <del>XXXXXXXX</del>	48	Father	
Luz "	40	mother	
Jonathan "	16	brother	
Kevin "	11	brother	

### 2. Student's Information:

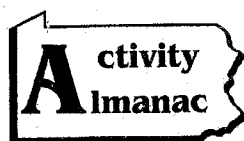
- A. Marital Status: ☒ Unmarried ☒ (Single) ☐ Divorced or Widowed ☐ Separated
- B. Citizenship: ☐ U.S. Citizen ☐ Eligible Noncitizen ☐ Neither

### B. Student's Tax Forms and Income Information

Excerpted from a verification form sent to Kutztown University. We will refrain from passing further judgement.



**VISIT THE PASFAA WEB SITE:**  
**<http://www.sru.edu/pasfaa>**



March 12, 1999

**Teleconference**

April 1999

April 8

April 22

**Spring Training Seminars**

Sheraton at Station Square, Pittsburgh

Adam's Mark Hotel, Philadelphia

May 12-15, 1999

**EASFAA '99 Conference, Puerto Rico**

June 14-18, 1999

**Don Raley Institute, (New Aid Administrators), Dickinson College**

June 16-18, 1999

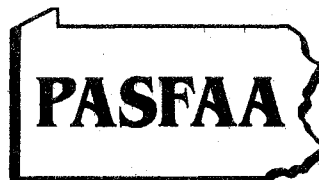
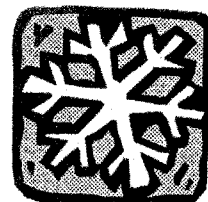
**Intermediate Summer Institute, Dickinson College, Carlisle**

July 12-15, 1999

**NASFAA '99 Conference, Las Vegas**

October 3-6, 1999

**PASFAA '99 Conference, State College**



650 PASFAA Newsletter

Financial Aid Office  
Kutztown University  
Kutztown, PA 19530

