

## PASFAA International 2004

37th Annual Conference  
Lancaster Host  
Resort & Conference Center  
October 16-19, 2005

### FEATURES

- Letter from the President
- 2004 Conference Coverage
- Member Services Awards
- 2003-04 Financial Report
- Parliamentarian Appointed
- Compliance Corner - FERPA
- A Day in the Life of a Lender
- Scholarship Scams
- PELA News
- Sector and Committee Reports

## 2004-05 PASFAA EXECUTIVE COUNCIL

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### 1. NEWSLETTER EDITORIAL BOARD FOR 2004-05

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### 2. PUBLICATION SCHEDULE

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

Spring 2005 issue:	articles due February 15
Summer 2005 issue:	articles due May 15
Fall 2005 issue:	articles due August 15
Winter 2006 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, not the institution. All changes in name, address, title, etc. should be submitted to Jean Walker, Financial Aid Office, Butler County Community College, PO Box 1203, College Drive, Oak Hills, Butler, PA 16003 or jean.walker@bc3.edu. For 2004-05, the membership list is maintained by the past president at Butler County Community College.

### 2. 2004-05 PASFAA COMMITTEES

Finance and Development .....	Ron Dawson
Financial Aid Awareness .....	Patty Cegelka
Financial Aid Training (PFAT) .....	MaryKay Klara
Government Relations .....	Carol Handlan
Membership & Governance.....	Jean Walker
Newsletter .....	Joan Holleran
Technology Advisory & Electronic Initiatives .....	Dan Wray
2005 Conference.....	Marijo Elias

### 3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Jean Walker, Butler County Community College, for information about 2004-05 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 [www.pasfaa.org](http://www.pasfaa.org)  
ATAC liaison and website contact: Jean Walker at [jean.walker@bc3.edu](mailto:jean.walker@bc3.edu) or (724) 287-8711 ext. 243.

# Letter from the President

Dear PASFAA Colleagues:

To borrow a term from one of my passions – horses – a “stayer” is a horse that races long distances of 2000 meters or more. A good stayer is not only able to run the distance but also fast enough to win. As I begin my year as President, I would like to take a moment to reflect on the staying power of this organization. PASFAA is filled with individuals who have stayed the course and made helping students and colleagues alike one of their top priorities. I would like to take a moment to thank Jean Walker and other members of the “Past Presidents Club” for the guidance and tutelage they have provided to me. I would also like to acknowledge the support and friendship shown to me from all members of the organization.



PASFAA has made great strides over the past year in terms of becoming a more technologically advanced organization. While we will continue to advance our technologies in 2005, we will also begin to formulate a new strategic plan for PASFAA. Eight years ago, Georgia Prell held the first PASFAA Retreat to ascertain the strengths and weaknesses of our organization. Out of that retreat came many new endeavors, such as the Finance and Development and Financial Aid Awareness committees and the Institutional Support Services sector, all of which are vital cogs in our organization today. In December 2004, I held the third PASFAA Retreat as part of my plan to bring other areas of our organization (to borrow our conference guest speaker's reference) into the “echo-boomer” age. The retreat focused on the development of a five-year strategic plan encompassing membership enrollment goals, cost saving initiatives, a review of the policies and procedures and a study of our parliamentary guidelines. This ambitious undertaking will begin under my watch but will continue next year under the guidance of president-elect Patty Hladio.

As I mentioned earlier, PASFAA is filled with a group of “stayers” who have influenced not only me but countless others. It is my challenge to you to become involved as this group has been and help our organization continue down the track to a rewarding victory. Young or not so young, brand new to aid or seasoned veteran, PASFAA wants and needs you to become involved. Our volunteerism has grown steadily during the last few years, and I hope that you will keep that tradition alive.

My journey with PASFAA has been one of new friends, new ideas, new places and new faces. As we ride along together, I look forward to listening to your ideas, sharing a laugh or two (hopefully not at my expense) and most of all I look forward to serving you! Thank you.



Sincerely,

A handwritten signature in cursive script, reading "Barbara L. Schmitt".

Barbara L. Schmitt  
PASFAA President

## PASFAA International 2004



Marijo Elias and Mary Gazal help conferees check in at the conference registration desk.



John Schodowski, Public Two-Year Sector Rep, gives Christina Ward an answer for the PASFAA Information Game at the First-Timers Reception.



Jean Walker, 2003-04 PASFAA President, welcomes conferees to PASFAA International 2004.



The Nittany Club at Beaver Stadium was the setting for the international dinner with attendees in school attire.



Good food and good friends mingled at Sunday night's international dinner.

The flags of many nations were flying on October 17 when folks began arriving at the Penn Stater Conference Center for the 36th annual PASFAA Conference. A total of 562 attendees checked in at the registration desk and picked up their conference bag and agenda materials. Next stop was the welcome table, where graduates of the 2003 Leadership Development Training, in green golf shirts, greeted conferees with smiles and "welcome packs" of snacks. Attendees were then off to the vendor area looking for their favorite lenders and to get their "passports" stamped as they vied for a great prize.

First-time attendees had a special "meet-and-greet" with the PASFAA Council, sector representatives, and committee members while enjoying some great refreshments. This was a chance for all new PASFAA members to meet folks that have been in aid much longer than some may choose to admit. First-timers had a chance to participate in the "PASFAA Information Game" where they needed to match a statement with the right Council member or committee chair to win a prize.

The ice cream social featured the Creamery's famous "Peachy Paterno" as well as old favorites and was the perfect time for friends to catch up and to network with colleagues from across the state.

President Jean Walker called the opening business meeting to order. Following the annual updates was another drawing for a fabulous prize for those who had deposited their business card at the registration desk. We love those prizes!

Conferees then boarded buses for the short ride to Beaver Stadium and the Nittany Club to enjoy an evening of good food and great entertainment. Many attendees began the visit with a tour of the Penn State All-Sports Museum, followed by a look around inside the famous stadium. On the menu for this international event was Mexican, Italian, Chinese and Pennsylvania Dutch cuisine. The Penn State Singing Lions, a student group of entertainers, sang and danced throughout the evening while conferees sampled the international foods and scrumptious desserts.

Monday began with the federal updates followed by informative concurrent sessions that continued throughout the next three days. A sampling of sessions held included "Changing Students, Changing Campuses, Changing Roles," "Tax Return Basics," "Debt Management/Loan Consolidation," "College Students and Credit Cards," "Presenting with Impact," "Grad Issues - When \$18,500 isn't Enough," "Reevaluation/Negotiation, Does it Matter?" and "FISAP for the Fearful" to name a few. Monday evening was capped off by the President's reception and dinner on our own, followed by a choice of the pub crawl around downtown State College, Monday night football, the baseball playoffs, a movie at the conference site or a dip in the pool.

Tuesday we heard updates from AES/PHEAA. More concurrent sessions followed and then at the Membership Luncheon, guest speaker, David



Our hosts, the 2004 Conference Committee inside Penn State's Beaver Stadium.



The mysteries of financial aid are revealed by international sleuths (l to r) Rachael "Mrs. Peacock" Lohman, Chris "Miss Scarlett" Zuzack and Bill "Professor Plum" Irwin.



Erin Fritz distributes boxes of chocolate as a token of appreciation to session presenters Joetta Bradica, Phyllis Swinson and Judy Rile.



The Penn State All-Sports Museum was the first stop for many attendees upon arriving at Beaver Stadium.

## Unites Our Students

Submitted by  
Donna Wilkoski, Chair  
2004 Conference



(l to r) Ginger Kline, Crystal Ross and Wendy Mahonski are all smiles for the camera.



Keynote speaker, Dr. David Knapp's message compares the differences in communicating effectively with baby boomers, Gen X'ers and echo boomers.

Knapp, presented "Talking 'Bout My Generation," a look at the differences in backgrounds, experiences and world views of the three major U.S. generations and how to better communicate across generational boundaries. The Membership Awards followed with awards presented to members whose service exemplifies a commitment to the organization and to our profession. This year, Lifetime Membership was presented to Don Raley and the Distinguished Service Award was given to Bill Burke.

Tuesday night's black tie optional gala celebrated 25 years of PASFAA and AES/PHEAA's cooperative training partnership. It was wonderful to see the number of individuals in attendance who have benefited from this training program over the years. Whether you were coiffed and pampered by students from Empire Beauty School or styled yourself, we all looked fabulous for this special event! Beautiful table settings and a great meal were followed by dancing to the sounds of "The Chatterband" and posing for souvenir photos.

Wednesday activities included more information sessions and the closing business meeting. The conference ended with selecting winners of the many great door prizes donated by our generous sponsors and vendors. Box lunches and souvenir photos were ready for pick-up as conferees departed for home.

I never did get to officially thank some people at the conference. First I want to thank my boss, Fran McKeown, for allowing me take this on. She encouraged and assisted me throughout this endeavor, and I want her to know that I appreciate all that she has done for me. To my fellow colleagues – Kristal and Nicole – for picking up the slack in the office that allowed me to take care of the conference duties. To my support staff in the office – thanks for your help with the labeling and taking all the calls. To Jean for her confidence and understanding; I hope that the conference was what you were expecting. And to my committee members – for without them this whole thing would not have been possible. They worked hard to provide our association a conference that was beyond my expectations and I hope all of yours too. I truly appreciate all of your hard work stuffing, sewing, organizing, folding, writing and shopping for the supplies that we needed. Thank you all from the bottom of my heart. (Marijo, thank you for always being there. Good luck with next year.)



President's Hall is filled with the flags of many nations to celebrate the international conference theme.



Jim Briggs, CPA and PASFAA's favorite "tax man," presents sessions on how assets affect financial aid.



Kerry Paoletta welcomes Mark Kichline, Lafayette College, to the National City booth.



Four friends look lovely in their formal attire at the anniversary gala celebrating 25 years of cooperative training between AES and PASFAA.



Mike Fancher, PNC Bank representative, presents the coveted Longaberger basket door prize to lucky winner, Pat Leipheimer.

## PASFAA Goes "The Second Mile"

Submitted by  
Donna Wilkoski, Chair  
2004 Conference



Annette Kelly collects donations from conferees towards The Second Mile charity.

This year, PASFAA chose local charity, The Second Mile, to support with donations from conferees. The Second Mile Foundation challenges young people, identified by their school counselors as needing extra support, to strive for excellence by providing them with caring mentors, positive activities and skill-building opportunities through summer camps and year-round programs.

Through the generosity of our association, we were able to raise \$1,107 through the sale of raffle tickets and outright donation. In addition, students from Empire Beauty Schools donated \$211 from the proceeds of their "Up-Do" hairstyling event. PASFAA matched contributions up to \$1000, to bring our total donation to \$2,318. We also gave The Second Mile a total of eight boxes of items from their wish list including instant cold packs, arts and crafts supplies, composition books, reading materials, sporting equipment and small prizes. Thanks again to all who contributed to this worthy charity.



The Second Mile rep, Jeremy Pegert, accepts PASFAA's cash donation from Annette Kelly at the closing business meeting.

# 2004 Service Awards Presented at Conference

Submitted by  
Jean Walker  
PASFAAPast President

The annual membership luncheon was held during the conference on Tuesday, October 19, 2004. Several PASFAA members, as well as a former member, were honored for their service and contributions to the Association.



Don Raley is awarded Life Membership by PASFAAPresident, Jean Walker.

## Lifetime Member Award

The highest award that PASFAA has to bestow upon an individual is that of Life Membership. The award is given to individuals who have made an outstanding and sustained contribution to student financial aid.

**Don Raley** was nominated this year to receive the Lifetime Membership Award. Don served as the Director of Financial Aid of Dickinson College from 1977-1998. His retirement was only temporary as he returned to aid part-time at Lutheran Theological Seminary until June 2003 when Don finally hung up his financial aid hat. Don was an active member of PASFAA having served on various committees and Executive Council. He was PASFAA's Vice President from 1982-84 and President during 1985-86. In 1998, the PA Financial Aid Training Program renamed the beginner's "Summer Institute" as the "Don Raley Institute" in honor of this distinguished gentleman and longtime host of

the program. If you were in attendance at the membership luncheon, you witnessed Don as the only individual in the room still standing when those with 40+ years of experience were recognized. That speaks for itself and his contributions to this great profession. Congratulations, Don, on a lifetime of caring and helping students and their families!

## Distinguished Service Award

The PASFAA Distinguished Service Award was created to recognize individuals who have made significant contributions to PASFAA through their leadership, activities, and/or research in financial aid. The award recognizes service to the Association over an extended period of professional involvement, not a single event or activity.



Bill Burke is presented the Distinguished Service Award.

This year's recipient is **Bill Burke**, the Director of Financial Aid at the University of Scranton since 1990. Bill became a member of PASFAA in 1980 while at Lackawanna Junior College. He has been active in PASFAA for two decades serving on numerous committees, as a presenter for various workshops and conference sessions, and holding office on Executive Council including the Vice Presidency, 1988-89 and the Presidency during 1998-99. Bill also is active with the College Board and contributes his time and talents as a Middle States Regional Council Member. Bill has been a mentor to many young neophytes both formally and informally and will undoubtedly be remembered always for his YMCA Mentoring Program and his dancing prowess to its theme song. Congratulations, Bill, for this well-deserved recognition.



## Leadership Award

The Leadership Award was created to recognize an individual who has provided outstanding leadership to the Association. There were two Leadership Awards presented this year.

The first award was presented to **Mary Kosin**, Director of Financial Aid at Luzerne County Community College. Mary served as the Finance and Development Chair for 2003-04. In April, Mary was presented with a very challenging task with an even more challenging timeline – to completely revamp the process of soliciting sponsorship for the 2004-05 membership year. With just a few weeks to work with, Mary and her committee managed the task efficiently, effectively, and with a successful outcome. Mary is no stranger to leadership roles within the Association having served as the two-year public sector representative and a conference chair. Congratulations, Mary, and



Mary Kosin received a Leadership Award.

thank you for your continued service.

The second award was presented to **Scott Miller**, Federal Relations Director for AES/PHEAA. Scott has provided an invaluable service to PASFAA with his federal updates (both in person and in his regular newsletter column) and his Washington connections. Most valuable has been the leadership and guidance he has provided to the Government Relations Committee over the past several years. Assisting with Capital Hill visits and helping to keep committee members abreast of what is happening in Congress enables the committee to keep the membership informed of important issues and for that we are most grateful. Thank you, Scott, for your service to the Association.



Scott Miller accepts a Leadership Award.



## Emerging Leader Award

PASFAA Council created this award to recognize our members who have demonstrated consistent service and potential for leadership in the Association.

This year's recipient is **Sheryle Proper**, Director of Financial Aid at Allegheny College. As PASFAA's Treasurer, Sherry has taken the initiative on many fronts to automate PASFAA's accounting procedures and has shown creativity in interfacing our existing accounting programs with new on-line functions available through ATAC. She is a meticulous worker and is one of the most conscientious individuals I have ever known. She gives great thought and deliberation to the decisions made on Council, and I believe she will be a future president within this Association before long. Congratulations, Sherry.



Sherry Proper earned the Emerging Leader Award.



Gary Means received a President's Award.

## President's Award

This award is given by the PASFAA President to recognize an individual who has provided exemplary service to PASFAA and assisted the president in carrying out his or her goals for the Association. There were two President's awards presented this year.

The first award was presented to **Gary Means**, Director of Financial Aid at Westmoreland County Community College. When Council contracted with ATAC, a website development firm, to redesign and help with the maintenance of our homepage and membership database, they specifically asked for someone to be a liaison between them and Council. While I'm not certain that Gary realized the commitment that he was making when he volunteered, he never complained, and I believe anyone who

has been on the new website has to agree that his efforts have paid off. Thank you, again, Gary, for a job well done, and I appreciate your continued assistance as you pass the job of ATAC liaison to me.



The second award was presented to **Julianne Louttit**, Associate Director of Financial Aid at Butler County Community College. Juli has been active in PASFAA serving on various committees and as chair for both Fundamentals and Spring Training. She decided to take a year off to enjoy her new baby daughter, Elizabeth, but when Council was left with a vacancy and no one to fill it, she stepped forward. I

know this was a great sacrifice because it meant overnight travel away from the baby on top of what she was already taking on in the office to help me out during my presidency. And she just keeps on giving to the Association – Juli has agreed to serve as co-chair for the 2004-05 Training Committee. Thank you, Juli, for your time and talents.



Mary Miller is recognized for her service as Webmaster.



Juli Louttit collected a President's Award.

## Special Recognition for PASFAA's First Webmaster

**Mary Miller**, Regional Manager for Education Services Group, AES/PHEAA, was recognized for over six years of selfless service as PASFAA's webmaster. Mary kept the PASFAA website current and assisted the Technology Committee in their efforts to keep the membership, students, and other constituents informed of helpful financial web resources. While these types of projects may begin during the workday, they inevitably extend into evenings and weekends. Our gratitude to Mary for her enduring commitment through the years to the Association.

# PASFAA Scholarships Awarded at Conference

Submitted by  
Barbara Schmitt  
PASFAAPresident



At the annual conference in State College this year, PASFAA gave away 12 \$1000 scholarships. Of all the fun prizes and giveaways we get each year, it is these scholarships that really exemplify what PASFAA is all about. This year, in addition to the 10 \$1000 scholarships that PASFAA funds, we were fortunate to have M&T Bank donate \$1,500 and PACAC donate \$500 for a total of 12 scholarships. This year the lucky twelve institutions are:

Sewickley Valley Hospital School of Nursing  
Baptist Bible College  
Wilkes University  
Cambria Roe Business College  
Philadelphia Biblical University  
ICM School of Business

Washington & Jefferson College  
Academy of Medical Arts & Business  
Ursinus College  
Consolidated School of Business  
St. Frances University  
Alvernia College



Sherry Proper draws the name of a school to be awarded a PASFAA scholarship.

## Award Recipients Express Thanks

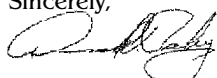
Dear Jean:

This is to express my heartfelt thanks to the PASFAA officers, Council and members for bestowing **Life Membership** upon me at the 2004 conference in State College. Not often caught without something to say, the lifetime membership award came as such a surprise, I simply said, "Thank you." Had I packed my wits for my trip to State College, I would have said something like:

1. Financial aid administration is a noble profession. Anytime you can help people realize their educational objectives you are performing a positive function in society. It is not just the individual recipient of educational services who benefits. We all benefit when a society member's talents are developed through education. So, be proud of the work you do.
2. PASFAA is a strong organization that deserves the continued support of the educational institutions, the state agency, the lending community and the service providers. Professional development is easily available to PASFAA members – as easy as volunteering to serve on a committee. Your work for PASFAA will help keep it among the strongest state associations in the country.
3. Retirement is every bit what it's cracked up to be. I highly recommend it! Plan for your financial future and have some interesting activities lined up so that you can remain as meaningfully engaged in retirement as you were in your professional career.

Thank you for this auspicious award. I truly appreciate it.

Sincerely,

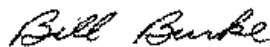


Donald V. Raley, Director of Financial Aid, Dickinson College (Retired)

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To all PASFAA Members,

I was delighted to receive the PASFAA **Distinguished Service Award** at the Conference in October. As I mentioned in my remarks, I am both honored and humbled. The value of this award reflects how I feel about PASFAA. I always felt that PASFAA provided me much more than I was able to contribute back to the association. The best PASFAA rewards have always been the support, friendship, and laughter shared with colleagues who are so committed to helping students succeed. Thank you for bestowing what I consider to be the highest professional recognition. It is the highlight of my career.



Bill Burke, Director of Financial Aid, University of Scranton

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Dear Friends and Colleagues,

I would like to thank Jean Walker and PASFAA for the **Leadership Award**. I can honestly say I feel I received more from this association than I could ever give in a lifetime. PASFAA is blessed with knowledgeable, caring professionals who are willing to share their time and expertise with those who need it. The work I accomplished on the Finance and Development committee was not done alone. The entire committee worked very hard, in conjunction with the PELA group, to make positive changes to the sponsorship process.

Once again, my heartfelt gratitude and appreciation to PASFAA for this honor.

Sincerely,



Mary C. Kosin, Director of Financial Aid, Luzerne County Community College

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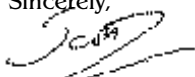
Dear PASFAA Members,

I want to thank the PASFAA Council for honoring me with a 2004 **Leadership Award**. The award is made even more special, because of how much I enjoy my work with and for PASFAA. I truly cherish the friends I have made among the PASFAA membership and I value very highly my ability to assist the association. You may notice that I have as much fun as possible when providing my infamous Washington Updates at the annual meeting, during Spring Training, as part of the Teleconference, and whenever else I am called upon. I am very appreciative that my PASFAA colleagues have enjoyed those presentations, along with me!

I could not have devoted the time I do to PASFAA had it not been for the unqualified support I have received from AES/PHEAA's leadership, especially from Dick Willey and Mike Herschok. It has been clear to me from the day that I joined the agency, more than 6 \_ years ago, that PASFAA is a respected partner of AES/PHEAA and that support for PASFAA is a priority for its management.

I am looking forward to continuing my relationship with PASFAA for many years to come. Thank you again for this special and very meaningful recognition! And, my congratulations to all the others who were recognized this year for their contributions to PASFAA.

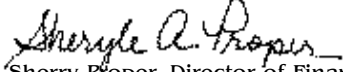
Sincerely,



Scott Miller, Federal Relations Director, AES/PHEAA

### Thank you for the **Emerging Leader Award!**

When I started in financial aid in 1997, I was overwhelmed at having so much to learn! Thank goodness for PASFAA and its members who are always willing to help a newcomer to the profession. PASFAA's workshops and training programs have been invaluable in my learning the ins and outs of financial aid. In addition, many of you have individually answered questions and helped me along the way. When you become a member of such a fine organization, it just seems like the natural thing to do to say "yes" when asked to help. I have enjoyed all of the things I've had the pleasure of doing in PASFAA, from serving on the conference committee, moderating and later presenting a session, doing a guidance counselor workshop, and participating in a videoconference. I feel fortunate to have such a fine association in our state and I consider it a privilege to serve as your current treasurer. Thank you for the honor of receiving the Emerging Leader Award.

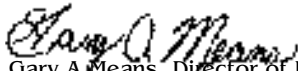


Sherry Proper, Director of Financial Aid, Allegheny College

Dear Jean:

I would like to thank you for selecting me to receive the **President's Award** for 2004. It was my honor and pleasure to work with you and PASFAA Council the past year to get the new website to become a reality. I felt strongly about this issue and was glad that PASFAA Council permitted me to finish the process that we had started the previous year. It was very rewarding to see first hand the progress of the website and all of the on-line functions that we have used the past year. This past year has been a very exciting time for PASFAA, and I feel fortunate to have been able to help contribute to it.

Sincerely,

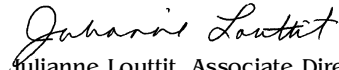


Gary A Means, Director of Financial Aid, Westmoreland County Community College

Dear Jean,

Thank you simply doesn't cover the expression of my appreciation on receiving the **President's Award** from you at our recent conference. I was honored to serve PASFAA as Secretary and to support you in our office during your term as President. To be acknowledged for my involvement in an organization in which I truly believe in is quite a privilege.

Congratulations to you on a successful year, I was truly honored to be part of it.



Julianne Louttit, Associate Director of Financial Aid, Butler County Community College

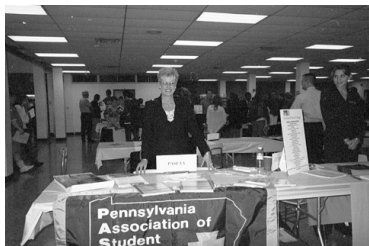
I would like to express my sincere appreciation to PASFAA for the **recognition of serving as the PASFAA Web "Mistress"** for six years. I truly enjoyed the opportunity to serve PASFAA in this role and look forward to the advancements of the website that ATAC will provide.



Mary E. Miller, Regional Manager, AES/PHEAA

## Volunteers Share Aid Information at College Fairs

Submitted by  
Patty Cegelka, Chair  
Financial Aid Awareness



Carolyn Julian covered the PASFAA table at the October 6 college fair at HACCC.

The Financial Aid Awareness Committee and PASFAA volunteers have been busy attending PACAC and NACAC (Pennsylvania and National Association of College Admission Counseling) college fairs throughout the state from September through November. Regional fairs have been held in the Northwest and Harrisburg areas and at the Northeast Intermediate Unit 19 along with fairs in Northampton, Delaware, Monroe, Luzerne, Berks, Lancaster, and Montgomery counties, as well as the Philadelphia National Fair.

At these events, our PASFAA representatives staffed a financial aid table where they distributed timelines and memo boards. They answered questions on how to apply for aid and pay for college. Thank you to all the volunteers who have given their time and expertise. The fairs have been successful because of your dedication.

This spring will begin another round of college fairs. The scheduled fairs include:

March 24	Lehigh-Carbon Regional Fair	Lehigh-Carbon Community College
May 2	Northeast Regional Fair	Wachovia Arena at Casey Plaza, Wilkes-Barre
May 3	Mainline Regional Fair	Villanova University

Anyone willing to participate in these fairs should contact Patty Cegelka at cegelkap2@scranton.edu by February 15.



(l to r) Patty Cegelka, Mirtha Wilczynski, Mary Kosin and Joe Alaimo staffed the PASFAA table at Luzerne County Community College on October 21.

## Pennsylvania Financial Aid Training Program

Submitted by  
Melissa Walsh, Chair  
Fundamentals Training

# Fundamentals Training Meets Needs of New Aid Administrators



Rachael Lohman (seated) and Mary Kosin welcomed participants to Fundamentals and served as faculty.

This year's Fundamentals Training took place October 16-17, 2004 at the Penn Stater Conference Center prior to the PASFAA conference. Thirty four individuals attended the two-day training from 20 different counties throughout the state. Twenty six participants reported they had less than three years experience & five participants said they had been in aid four or more years.

Rachael Lohman and Mary Kosin served as this year's faculty for the two half-day sessions. Fundamentals serves as a financial aid primer for new administrators to hold them over until the Don Raley Institute in the summer or, if they have already attended Don Raley, it is a good refresher and prepares them for more advanced sessions on specific topics.

Agenda items included Application Process, EFC, Verification, Cost of Attendance, Packaging Concepts, General Eligibility Requirements, Satisfactory Academic Progress, Pell Grant, Campus-Based Aid, FFEL/Direct Loan Programs, Packaging Examples, NSLDS, PJ Examples, Overawards, Refund Examples, Record Retention, Reporting Requirements, Networking and PASFAA. At the end, faculty took questions reviewed the PASFAA Conference agenda.

This heavily packed agenda was reinforced with hands-on case studies and examples for the participants to work through. Written questions were also taken from the group and were then answered by the faculty. Evaluations confirmed that, once again, Fundamentals training is worth every penny of the very reasonable \$40 fee.



Fundamentals attendees tackle an exercise in their jam-packed workbooks.

This year's Fundamentals committee members included:

Melissa Walsh (Chair)	Rachael Lohman
Claire Tatlow (Co-chair)	Mary Kosin
Marguerite Borst	Pauline Reedy



## Teleconference Selects "Student Service in an e-World"

Submitted by  
Bob Heyl, Chair  
Teleconference Committee

As financial aid professionals, many of us have become used to and dependent on technology. Some of us are even able to set the clock on our VCRs, just before we exchange them for our new DVD player. This year's teleconference will be looking at how we use technology and discuss some things you may have taken for granted. For example, should you keep that e-mailed award letter? For how long? Then there's imaging, identity theft, e-signatures, web pages and much, much more. Plan now to tune in on Friday, March 11 for our 10th anniversary show.

This years anniversary Teleconference Committee consists of Bob Heyl (Chair), Bill Burke, Ed Cunningham, Anna Griswold, Paula Lehrberger, Dana Parker, Judy Rile, Diana Sheehan, Chris Zuzack and Jim Zuzack. We invite you to tune in, enjoy and learn as we all look into what may be in our future.



## 2005 Spring Training Going Back to the Fifties

**April 4, 2005: Hilton, Valley Forge**

**April 18, 2005: Pittsburgh Marriott North at Cranberry Woods**

Submitted by  
MaryKay Klara, Chair  
Financial Aid Training

It's not too early to mark your calendars for our 2005 Spring Training Workshops! The site for Eastern Pennsylvania will be the Valley Forge Hilton on April 4, a site we have used in past years. Our location for Western Pennsylvania will again be the Pittsburgh Marriott at Cranberry on April 18.

The 2005 Spring Training Committee, under the chairmanship of Paul Simenson of Penn State is planning a Fifties theme with great door prizes. New this year will be the schedule of events for the day. Nine sessions will be presented prior to lunch with the AES/Federal/General Sessions being held after lunch. Topics scheduled (as of press time) are ID Theft, ESG Hot Topics, OVR, Preparing for PHEAA and internal audits, Consortia and Study Abroad, as well as presentations by PELA and AES representatives. Plan to attend as this committee is proving to give us an exciting day.



# Workshops Educate Counselors about Financial Aid

Submitted by  
Alison Seagle, Chair  
Counselor Workshops



Jamie Kosh, David Pearlman and Jim Cardinale cover applying for aid at the Penn State - Altoona site.

November 1 marked the official kickoff for the 2004 Counselor Workshops in the Pittsburgh and Carlisle regional areas. Other locations followed close behind. The final workshops were held in the Sharon, Wilkes-Barre and Williamsport areas on November 19 closing this year's 39 sessions.

Special thanks to this year's Counselor Workshop committee who brainstormed new ideas for these sessions, made logical and useful revisions to the syllabus, then facilitated getting the information corrected, re-typed and put into a PowerPoint format. Their overall professional input made this year's material informative and resourceful for our PA counselors. I am very glad to have had such a great group of peers help out in this project:

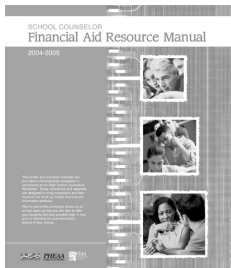
## Counselor Workshop Committee:

Alison Seagle (Chair)  
Joe Alaimo  
Jim Cardinale

Sandy Cronin  
Marian Hargrave  
Kerry Paoletta

David Smedley  
Chris Zuzack

Thanks also to the many PASFAA volunteers and AES/PHEAA staff who served as presenters and registrars at the various locations:



Tom O'Donnell reviews state financial aid programs at the Wilkes-Barre Area Vo-Tech site.



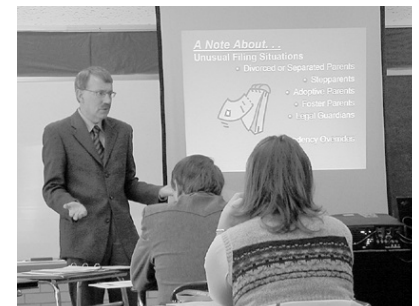
Jane Weidman answers a question at the York College site.



Alisa DeStefano reviews the FASFA with counselors at the Arin I.U. #28.



Rick Heckman discusses unusual filing situations at the Dickinson College location.



Chris Vaughn explains dependency overrides at the Newport Business Institute location.

## Presenters:

Joseph Alaimo  
Charlene Bedillion  
John Bieryla  
Cheryl Browning  
Jim Carideo  
Jim Cardinale  
Sandy Cronin  
Brandi Darr  
Bruce Diefenderfer  
Alisa DeStefano  
Cindy Farrell

Anita Faust  
Greg Gearhart  
Cheryl Gerber  
Ragan Griffin  
Ken Grugel  
Cindy Haney  
Richard Heckman  
Patty Hladio  
Jennifer Houseman  
Dan Johnston  
MaryKay Klara

Sharon Krahe  
Jeanine Lawn  
Christina Marrone  
Janet McLaughlin  
Edward Moyer  
Helen Nunn  
Thomas O'Donnell  
M. Clarke Paine  
David Pearlman  
Leslie Ramusack  
Peter Rautzhan

Judith Rile  
Jean Riley  
Barbara Schmitt  
Alison Seagle  
Donald Shade  
Stanley Skrutski  
Barbara Struble  
Christopher Vaughn  
Douglas Vore  
Jane Weidman  
Christine Zuzack

## Registrars:

Michael Grossman  
Maryann Hubick  
Carolyn Julian

Kelli Leonard  
Michael Lewis  
Julia McKenna

Kerry Paoletta  
Daniel Wray  
Sherry Youtz



## WASHINGTON UPDATE

Submitted by  
Scott Miller  
Federal Relations  
Director, AES/PHEAA

### Looking Forward as We Look Backward!

As the new year dawns and we all try to figure out how we are going to keep our New Years' resolutions, Congress is getting back to work and trying to determine its agenda for 2005. As I'll discuss below, there will be some changes on the education policy front in Washington. Most observers are expecting this to be a busy year, with reauthorization once again on the Congressional plate and the possibility of Congress considering measures to reduce the federal budget deficit; but first, a look backwards at the final numbers for student aid funding in the 2005 Federal Fiscal Year.



#### FY 2005 Appropriations

Let's give them credit; Congress managed to complete the FY 2005 appropriations process before the end of the current calendar year! They still missed the September 30, 2004 deadline, but at least they did not leave the final work for the new Congress.

Unfortunately, that is about all of the good news associated with this year's appropriations bill. H.R. 4818, the Consolidated Appropriations Act, 2005, provides little new money for student aid programs and includes one unprecedented cut in funding. There will be no new Federal Capital Contributions for the Perkins Loan Program for FY 2005. Money will be available for reimbursing Perkins Loan cancellations, but no federal funds will be available to otherwise replenish Perkins Loans revolving funds.

As the chart below shows, the Pell Grant maximum remains stable at \$4,050 and funding for some other programs was cut by small amounts. Virtually all non-defense, non-homeland security programs were subject to a cut of 0.80% from the levels agreed to by the Congressional negotiators who hammered out the appropriations bill. The bill also did not include the provision that was tucked into last year's bill directing the Secretary of Education not to implement the updates to the state and local tax tables included in the need analysis formula. Here are the numbers:

#### FY 2005 FINAL APPROPRIATIONS

PROGRAM	FY 2004	FY 2005 PASFAA Conference Report	FY 2005 with .80% Cut
PELL (maximum award)	\$4,050	\$4,050	\$4,050*
SEOG	\$770,455,000	\$785,000,000	\$778,720,000
Perkins FCC	\$98,763,000	\$0	\$0
FWS	\$998,502,000	\$998,243,000	\$990,257,056
LEAP	\$66,172,000	\$66,172,000	\$66,642,624
TRIO	\$832,559,000	\$843,289,000	\$836,542,688
GEAR-UP	\$298,230,000	\$308,980,000	\$306,488,320

\* Reduction will not affect maximum Pell grant.

These numbers illustrate a new level of concern within the Congress regarding the growth in the size of the federal budget deficit. If this year's final budget deal means that Congressional leaders may be sending a signal that they are serious about deficit reduction, we could be in for tough times when it comes to maintaining (not to mention increasing) funding for student aid programs. Student aid is not alone to suffer cutbacks in this appropriations package. Many popular programs suffered significant funding cuts and will join advocates of student aid in battling for limited resources.

#### The 109th Congress

It is hard to know what to expect from the 109th Congress that will come to Washington to begin its business in January. As a result of the 2004 election, Republicans expanded their majorities in both the House and the Senate. Republicans now control at least 231 of the 435 seats in the House pending the results in the Louisiana run-off elections for Congress which were not available at press time, and can claim 55 Senate seats. That 55 is a substantial increase, but it does not provide Republicans with the 60 votes needed to take complete control of the Senate agenda (60 votes are needed to break filibusters and to consider legislation). In the Senate, the most significant impact may be that Republicans will add to their majority on



#### What's



on the Hill?



Scott Miller shares his perspective of happenings in Washington with attendees at the 2004 PASFAA conference.



Senator Michael Enzi (R, WY) is the new chair of the Health, Education, Labor and Pensions (HELP) Committee.

committees, making it easier to have legislation approved in committee and to fight off hostile amendments.

We know that there will be a significant change in the Senate leadership on education issues. Senator Judd Gregg (R, NH) will be moving from his chair of the Health, Education, Labor, and Pensions (HELP) Committee to lead the Senate Budget Committee. Replacing Senator Gregg is Senator Michael Enzi (R, WY). Senator Enzi may call upon former Secretary of Education, now Senator and member of the HELP Committee, Lamar Alexander to assist him in formulating education policy.

On the House side, the most significant change is that PASFAA's good friend, Kathleen Smith, is leaving her post with the Education and the Workforce Committee to become President of the Education Finance Council (the association representing non-profit student loan secondary markets). We will miss her on Capitol Hill, where she was a knowledgeable and passionate advocate for postsecondary education. I am looking forward to working with her in her new role and wish her all the best as she assumes her new position.

### Where Reauthorization Fits In

What this all means for reauthorizing the Higher Education Act is not certain. The House is planning to start its work on reauthorization in March or April and will be starting from where it left off last year. Most of the provisions included in last year's bill, H.R. 4283, are likely to find their way into the new bill that the Republican leadership on the Education and the Workforce Committee is expected to introduce. They are hopeful that they can have their bill approved by the full House of Representatives with plenty of time to meet the deadline of September 30, 2005, when the current extension of the Higher Education Act programs expires. Prospects on the Senate side are much more uncertain, given the change in leadership that was described above. The Administration is expected to weigh in on reauthorization and will unveil many of its proposals when it releases its FY2006 budget proposals in early February.



Expect Senator Lamar Alexander (R, TN) to be an influential member of the HELP Committee.



There is also the possibility that, in their attempts to reduce the federal budget deficit, Congress may consider a Budget Reconciliation bill this year. Among other things, reconciliation bills direct committees to identify cuts in spending for entitlement programs. For student aid, this means that the budget axe may be pointed towards the student loan programs.

Should this happen, it will likely occur in the late spring or even later and it could complicate the reauthorization process.

What is certain, however, is that this is going to be a busy year as we try to improve the prospects for student aid funding and prepare, again, for reauthorization. As always, you can make a difference by contacting your local Members of Congress and Senators and making sure that they understand how important the student aid programs are to your school and to your students.



## 2004-05 PASFAA Leadership



Incoming president, Barbara Schmitt (left) presents outgoing president, Jean Walker, with a ceremonial gavel at the PASFAA conference.



(l to r) Past president, Jean Walker, current president, Barbara Schmitt, and president-elect, Patty Hladio.



Executive Council meeting in session November 8 at Seven Springs.

This is the first in a series of articles geared toward educating the students and families we serve.

## Helping Our Students & Families Make it Through the "Jungle" Scholarship Scam Warning

Submitted by  
Judith Rile  
Newsletter Editorial Board



As aid administrators, we provide a lot of information – to students, families, high school counselors, and the community. We tell them that college is possible and financial resources are available to help cover the cost of higher education. We instruct them in how to complete the FAFSA, how to fill out the Stafford Loan Master Promissory Note, and how to look for private scholarships. Plus, in this era of identity theft, we have added warnings about credit card fraud and protecting social security numbers.

One item that we mention many times in our presentations to groups is scholarship scams. As more and more students and families are looking for help to ease the financial hurdle, there are more opportunities for unwary consumers to be victimized by unscrupulous individuals looking for cash and personal information.

Remember the "financial planners" who "guaranteed" a certain amount of grants for a student, no matter the family income or academic strength of the student. The company would target high school seniors with a postcard offering a "guaranteed" scholarship, then would meet with the student and parent to collect the information. At this "seminar," the parent would be pressured to buy an insurance policy that would pay off a student loan in the event the student died or became disabled. A scam? Or uninformed families grasping for any financial help they can get being taken in by borderline legitimate companies with less than ethical standards.

Scams are still around but with technology, the pitch is getting better and not quite as easy to catch. How many of our families have gone to the [www.fafsa.com](http://www.fafsa.com) website rather than the [www.fafsa.ed.gov](http://www.fafsa.ed.gov) page, and ended up paying a fee for the FAFSA to be filed? In this age of countless ".coms", it is not unexpected for a family to use .com in its search for the electronic financial aid application and never know the difference until it's too late.

A scary one making the rounds involves a caller allegedly from the United States Department of Education:

The telephone rings at dinner time and your high school student answers. The caller identifies him/herself as from the Department of Education and states that because the student will be going to college next year and will need money, the caller is authorized to offer a grant of \$8,000 to the student to help with college expenses. The funds will be available in three days and comes electronically right to the student's account – all that is needed is the bank name and an account number. A \$32 processing fee will be deducted to cover the wire transfer costs.



What student wouldn't jump at that offer, especially if mom and dad have shared their concerns about the high cost of college. Unfortunately this did happen to one of my students, one who could least afford to lose any money. Luckily for her, she only had a few dollars in her checking account and the electronic transfer request for several hundred dollars was denied by her bank. The bank tried to track the request but was unable to find the source. Fortunately, the bank did reverse the numerous NSF charges that were filed against the student's account, then set up a new account for her at no charge. The callers have been identified as male and female with a variety of accents. Efforts to track the calls through caller id software have been unsuccessful. Plain and simple, you should never give out personal information to someone unless you initiate the call.

According to Mark Kantrowitz, author and publisher of the well known and respected [findaid.org](http://findaid.org), scam operations often imitate legitimate government agencies, grant-giving foundations, education lenders and scholarship matching services, using official-sounding names containing words like "National," "Federal," "Foundation," or "Administration." In general, he warns, be wary of scholarships with an application fee, scholarship matching services who guarantee success, advance-fee loan scams and sales pitches disguised as financial aid "seminars." Kantrowitz's "Rules of Thumb" about scholarship scams are sound advice to pass along to our students/families:

1. If you must pay money to get money, it might be a scam.
2. If it sounds too good to be true, it probably is.
3. Spend the time, not the money.
4. Never invest more than a postage stamp to get information about scholarships.
5. Nobody can guarantee that you'll win a scholarship.
6. Legitimate scholarship foundations do not charge application fees.
7. If you're suspicious of an offer, it's usually with good reason.



Many families have benefited legitimately by using the services of a financial planner to prepare themselves for a child's education. But there are just as many questionable groups and programs out there, too. Newspaper ads, letters sent home and phone calls from individuals of official-sounding organizations tout promises of free money that may not be free at all. As we continue to educate families and students, consider adding warning information about bogus programs and scams to your agenda. To quote the television commercial, "An educated consumer is the best customer."

## New Government Relations Committee to Revisit Reauthorization

Submitted by  
Carol Handlan  
PASFAA Vice President

First, I would like to introduce our newly established Government Relations Committee (GRC) for 2004-05:

Bonnie Behm  
Susan Bogart  
Ruth Cramer  
Anna Griswold  
Bill Irwin

Villanova University  
PSU Dickinson School of Law  
Dickinson College  
Penn State University  
Lock Haven University of PA

Tom Lyons  
Wendy Mahonski  
Scott Miller  
Quyen Ngo

Bloomsburg University of PA  
Edamerica  
AES  
Community College of Phila



I am extremely excited about working with this group of well-seasoned financial aid professionals and I am confident that together we will be able to continue the fine work done by my predecessor, David Smedley, and his committee.



The 2004-05 committee will be closely monitoring the changes taking place on the political front in Washington, DC following the re-election of President Bush and will be revisiting PASFAA's position on reauthorization issues. We will also continue to follow and report on the Pennsylvania State Grant formula change process. The committee will be meeting soon to set our goals for the new year. In addition to our focus on the reauthorization process, we will be updating our publications and scheduling legislative visits both in Harrisburg and Washington. Further, we will address communication methods to ensure that we utilize the most effective ways to provide up-to-date legislative information to the membership and to highlight and encourage schools and their students on how they can get involved in the legislative process to invoke change.

## PASFAA Council Names Official Parliamentarian

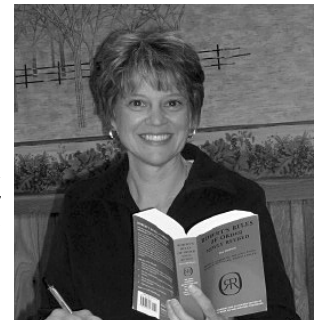
Submitted by  
Jean Walker  
PASFAA Past President



With a nomination by Barbie Schmitt, PASFAA President, and a two-thirds majority vote of the Executive Council, Patty Hladio, President-Elect, was approved to serve as the official parliamentarian for Council effective immediately. She succeeds Bob Thorn who served as Parliamentarian Pro Tem since June.

The parliamentarian is responsible for making sure that business is conducted in accordance with the parliamentary procedural guidelines adopted by the Association for the purpose of governing its proceedings. Currently, Robert's Rules of Order is used, however, Council is considering other updated and streamlined parliamentary sources as an alternative.

A work group at the PASFAA Retreat was asked to study two such examples – Modern Parliamentary Procedure by Ray E. Keeseey and Meyer's Rules of Order by N. Dean Meyer – and report their findings to Council. One thing is certain, if any change is to be made, our new parliamentarian will give her stamp of approval on it first.



President-elect Patty Hladio will serve as parliamentarian for 2004-05.

## Training Changes as Need Analysis & DATA Link Systems Merge

Submitted by  
Diana Sheehan  
AES

**NOW  
READ  
THIS!**



There will be some significant changes to the Need Analysis & DATA Link systems in 2005-06 because of the merger of the two systems and the DB2 conversion of the NA system. As a result, Financial Aid Services (FAS) of AES' Education Services Group (ESG) will be taking a different approach to the spring workshops this year. Since it is critical to get information on the system changes out to schools as soon as possible, there will be four Webex workshops – January 19 and 26 and February 9 and 16. Registration will be available on the AES website.

The Webex workshops will be followed up with six remote hands-on workshops in March and April. An e-mail will be sent to schools when these dates have been set. Questions can be directed to Financial Aid Services staff at 800-600-2908.



This is the first in a series of articles examining a typical day on the job of individuals who work in fields related to higher education.

## A Day in the Life of a Lender Partner or "Life After Crossing Over"

Submitted by  
Brian Blackburn &  
Kimberly McCurdy  
Newsletter Editorial Board

### As told by Kim:



Do you remember what you were doing a year ago? I was probably sitting at my desk in the financial aid office, revising forms for next year or perhaps certifying an alternative loan. (I'd better watch or the nostalgia is going to get me.) These days, I'm living life on the 'other' side, and I love it! And one of the only things it has in common with my prior life as a financial aid administrator (with the exception of working to help students finance their education) is that there is no typical day in the life of a lender partner.

The part you hear about the job being at least 75% travel is true. Depending on the time of year, I could be in California, working at headquarters during our peak season; I could be in Boston for a regional sales meeting; or I could be traveling each day in my western PA territory visiting campuses. These days could involve conference calls from the local Sheetz parking lot or dialing up Internet service from a hotel.

While I'm still learning the ropes and the location of all of the campuses in my territory, things are starting to resemble what I pictured a 'normal' day to be. Kind of...

Not so long ago, I'd scheduled school visits with a guarantor, hoping to add another layer to my meeting with the school. I pick up the guarantor and we head to breakfast for a little pre-call planning. I share the folders of information I have and get some feedback as well. I'm feeling good (no, great) about myself. We hop in my car and head east. Suddenly, we're a lot further away from the school than my schedule says we should be. And now we've gotten behind a coal truck, in construction, and oh, my God, I'm going to be late! I can't be late because I'm new and I have to make a good impression. Now I'm sweating! My heart is racing. Thank goodness I had the foresight to wear a jacket to cover the sweat stains that I'm sure are evident on my blouse. Did I put on some perfume this morning along with my deodorant? Man, I hope so!

Then there was the time when due to an overturned tractor trailer truck in Johnstown, I was detoured through the steel mills, literally driving on the railroad tracks, grateful for four-wheel drive. Or how about the time I set out to a school located pretty close to where grew up. I had seen the sign for this school many times throughout the years. It was on the way to a great shopping mall, on the way to the airport, to ball games, etc. What I didn't know about this campus was that (drum roll please) it was a branch campus. Yep, so there is Kim, sitting in her car, feeling all good about herself that she's almost a half hour early for the appointment. She checks her voice mail, takes some notes, makes a call to order some supplies she's been meaning to order and then, with five minutes to spare, goes in to find that the actual campus was about a half hour away. One of the greatest lessons in life: You never assume anything! I thought I already knew that. Go figure!

It's been a little less than a year, but I think I have the typical day figured out – there is no such thing as a typical day. Some days, you're the king of the world, a master at your craft, brilliant at your job. Other days you look at yourself and wonder what the heck you're doing. Most days leave you feeling like you've accomplished something and you're doing a great job, but you can't get cocky. You never know when the unexpected will crop up.



Kim has learned to keep a roadmap handy for navigating Pennsylvania roads to find her schools.

### As told by Brian:

What were you doing seven months ago? I was sitting in my cluttered (okay, extremely messy) little office popping antacids as I was trying to prepare for the oncoming crunch of the dreaded "freshman packaging." A phone call out of the blue set in motion a move that I can honestly say was the smartest thing I have done in quite a while.

To use an aid administrator's good-natured expression, moving over to the "dark side" has been better than I could have ever imagined. I always love challenges and everyday as a lender brings a new challenge. While your goal remains constant, each day brings a changing environment of new faces, new schools, establishing new relationships and renewing old friendships.



From FAA to lender, Kim McCurdy now spends much of her workday "on the road."



Brian Blackburn touches base with clients.



I must confess my first several weeks at my new position almost made me believe the stereotypes that lenders face. I played golf in a scholarship tournament for a Philadelphia school. I spent a week at the EASFAA Conference. I got to work out of my home office. Then reality set in. While I love every aspect of my new job, there is the non-glamorous side as well. How about getting up at 4 a.m. to travel to upstate central Pennsylvania from my home in New Jersey for a 9 a.m. meeting? (Coming from the aid office, I am still "frugal" and watch my budget but should realize to go in the night before when you have to travel over four hours for a meeting). Hours are lost stuck in traffic due to accidents or even

worse, the dreaded Pennsylvania Turnpike and the perennial road repair.



This was the first August in over four years that I could breathe and not feel the pressure of September inching closer and files not being done. I must admit, however, that I still woke up many nights in August in a cold sweat thinking that I had a desk full of files to do and that my phone was ringing non-stop with angry students and parents. Imagine my relief when I realized that it was only a nightmare from my past! I also happen to work for an employer who truly believes in the FISH philosophy (for those of you who haven't heard of it, check out the story of the Pike Place Fish Market in Seattle.) They want us to "play, be there for our clients, help make the client's day and to realize that we choose our attitude." It is extremely rewarding to know that my personality is allowed to come out and that I don't have to be stuffy or boring.



Brian hits the open road visiting schools and bank branches.

Travel is a large part of any lender's life, and you have to either really love it or it can drive you mad. My territory encompasses everywhere from Mansfield to Philadelphia. In a given week, I can be anywhere from visiting schools in Scranton to seeing bank branches in Shrewsbury. Thankfully, as long as my CD player and cell phone work, I love the driving. I have had my moments; I was recently stuck on Interstate 95 for four hours due to an accident. I was scheduled to be working a small college fair in Philadelphia and was literally trapped with no way off the interstate. Being a true Type A personality, my frustration at letting someone down was great.



I am also finding out how wise it is to call the school to make sure you know exactly where the Financial Aid office is located. I was traveling with my western PA counterpart, Jim Zuzack, and we were visiting a school that we both were familiar with. When we arrived at the location of the Financial Aid Office (or so we thought), the entire office was gone (wires hanging from the ceiling, bare walls and floors). Nothing like having to run to the other side of campus to make your meeting time!



Kim and Brian shed their "lender wear" for formal attire at the PASFAA conference.

Campus security also makes school visits a challenge. I visit a school near Philadelphia and have been to their office a few times. Every time I go on-campus, I enter their building through a door close to their office. My last visit to the school, I was "busted" by campus security for entering the building illegally. I was marched to the security desk and grilled. Needless to say, always smile and remember this line, "You mean this is not the front door?"

While I hope you can see that there really is not a typical day in the life of a lender, I will never regret my move to this side of the world of financing education. There are days that I feel like I am becoming a good lending representative, but I also still go through days feeling like I have much to learn. Being a lender is a great ride, but you must remember to watch out for the occasional roadblock along the way.



## Notable Quotes

"Outstanding leaders go out of their way to boost the self-esteem of their personnel. If people believe in themselves, it's amazing what they can accomplish."

Sam Walton

"Leadership should be born out of the understanding of the needs of those who would be affected by it."

Marian Anderson

"A leader takes people where they want to go. A great leader takes people where they don't necessarily want to go, but ought to be."

Rosalynn Carter

## Technology Advisory & Electronic Initiatives Committee Sets Goals

Submitted by  
Dan Wray, Chair, Technology  
Advisory & Electronic Initiatives

The former Technology Advisory Group has a new name and a new direction. Some of its former focus will carry forward (e.g. the PASFAA Web Resource Guide), but the new committee will strike out into new territory as well. New initiatives will include a broader interface with PASFAA's liaison to ATAC (manager of the Association's website); assessment, maintenance, and replacement of PASFAA-owned hardware/software; a renewed look at technology training; improved conference calling functionality for conducting Association business; and researching cutting-edge technology issues that affect all of us. The committee will also send out a new technology survey to Association members – we want to know how to serve you best!



The members of this year's committee are:

Dan Wray (Chair)  
Michelle Vettorel  
Rick Sparks  
Matt Williard

College Loan Corporation  
Washington & Jefferson College  
PNC Bank  
AES/PHEAA

Melissa Kunes  
Jean Walker  
Gary Means

Penn State University  
Butler Cty Comm. College  
Westmoreland Cty Comm. College

Here are a few of the things the committee will be working on:



- Create innovative ways for the PASFAA Resource Guide to be distributed in an electronic "Favorites" format, for immediate upload to users' browsers; downloadable from PASFAA website; etc.
- Check into software to help PASFAA officers (e.g., bookkeeping software for the Association's Treasurer).
- Work with Council to set up a conference calling service, with an eye toward facilitating better communications between meetings.
- Create a logbook of all technology equipment owned by the Association (currently, there are three laptops, two printers, and one scanner).
- Work with the PASFAA Treasurer to develop a schedule of depreciation/replacement for computers and related equipment.
- Develop and implement a schedule of maintenance for computers and related equipment. This will include a list of actions (e.g., scandisk, defragment, virus scan, AdAware/SpyBot scan, etc.) Adapt this list for use as a resource by all PASFAA members via the website and other routes.
- Prepare and deliver technology training sessions (novice to advanced) for Spring Training and the annual conference to include training on the PASFAA Website.
- Explore new and innovative ways to convey technology-related information to Association members and others (e.g. guidance staff).
- Determine how we can help PASFAA members with issues related to mainframe computing, school-based software, financial aid management systems, etc.



To provide input to the committee, please contact Dan Wray at 888-972-6314 (extension 2365) or [dwwray@collegeloan.com](mailto:dwwray@collegeloan.com).

## EASFAA Report

Submitted by  
Gary A. Means  
EASFAA Liaison



EASFAA conducted the workshops on the NASFAA Training modules for Fall 2004. The topic was the student loan program and covered the following areas:

- Borrower eligibility requirements
- Annual loan limits
- Certifying loans
- Loan periods
- Enrollment changes
- Late loan disbursement
- Mini sessions



There were two locations in Pennsylvania. On November 3, the training was held at Cedar Crest College and had about 55 people attend. The other location was at Westmoreland County Community College on November 8 with about 30 people attending. The instructor at both sites was Christine Zuzack from IUP. If there are additional packets left over after training, EASFAA will do an e-mail announcement if members wish to purchase them.



NASFAA fall training participants join in a discussion at the Cedar Crest College location.

NASFAA does not provide training in the spring term, but EASFAA is looking at possibly doing something on their own on some hot topic in financial aid. I will keep you updated.

The EASFAA conference for 2005 will be in Atlantic City, NJ on May 15-18, 2005. David Sheridan, from Stevens Institute of Technology, is the Conference Chair. The hotels being used will be Bally's Park Place (conference headquarters) and Caesars. If you have possible session ideas for the conference please go to the EASFAA website ([www.easfaa.org](http://www.easfaa.org)) and click on "Call for Proposals."



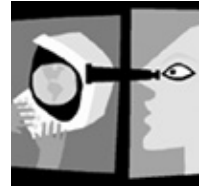
Trainer Chris Zuzack, EASFAA Past President, covers borrower eligibility issues at the NASFAA fall training workshop conducted by EASFAA.

This is the fourth in a series of articles for the "Compliance Corner."

## FERPA and Your Students

Submitted by  
Kathy Gates  
Newsletter Editorial Board

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of student educational records. Sometimes called "the Buckley Amendment" after Senator James Buckley (R-NY), a sponsor of the original 1974 bill, it states that an educational record is any record (with certain exceptions) maintained by an institution that is directly related to a student and contains information from which a student can be personally and individually identified. Records may be in the form of files, documents and other materials in various mediums such as handwritten, printed, monitor screen, tapes, disks, film, microfilm, microfiche or notes.



One-term Senator James Buckley (shown here in a 1970 photo) was a principal sponsor of FERPA.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when they reach age 18 or when they enter a post-secondary institution at any age. Students are then referred to as "eligible students."

- Eligible students have the right to inspect and review the student's education records maintained by the postsecondary institution. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for eligible students to review the records. Schools may charge a fee for copies.
- Eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- o School officials with legitimate educational interest;
- o Other schools to which a student is transferring;
- o Specified officials for audit or evaluation purposes;
- o Appropriate parties in connection with financial aid to a student;
- o Organizations conducting certain studies for or on behalf of the school;
- o Accrediting organizations;
- o To comply with a judicial order or lawfully issued subpoena;
- o Appropriate officials in cases of health and safety emergencies; and
- o State and local authorities, within a juvenile justice system, pursuant to specific State law.



Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell eligible students about directory information and allow them a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a bulletin, student handbook, or newspaper article) is left to the discretion of each school.

To avoid violations of FERPA rules, here is a list of what schools should not do:

- Use the social security number, institutional identification number or any portion of the number of a student in a public posting of grades;
- Link the name of a student with that student's social security number or institutional identification number in any public manner;
- Leave graded tests or papers in a stack for students to pick up by sorting through the tests or papers of all students;
- Circulate a printed class list with student name and social security number or institutional identification number or grades as an attendance roster;
- Discuss the progress of any student with anyone other than the student (including parents/guardians) without the consent of the student;
- Provide anyone with lists of students enrolled in classes for any commercial purpose;
- Provide anyone with student schedules or assist anyone other than university employees in finding a student on campus.

## Do's & Don'ts



The Federal Government gave schools the right to follow their own state statutes in releasing private information compiled by campus police agencies, to separate criminal records and educational records, maintaining FERPA protection for the latter. Schools could, if they chose, reveal criminal records of students to the public. Schools may disclose to parents/guardians, without written permission, information on violations of campus rules on the use or possession of alcohol or a controlled substance for students under the age of 21. For additional information or technical assistance, visit ED's website at [www.ed.gov/policy/gen/guid/fpco/ferpa/index.html](http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html) or call (202) 260-3887.



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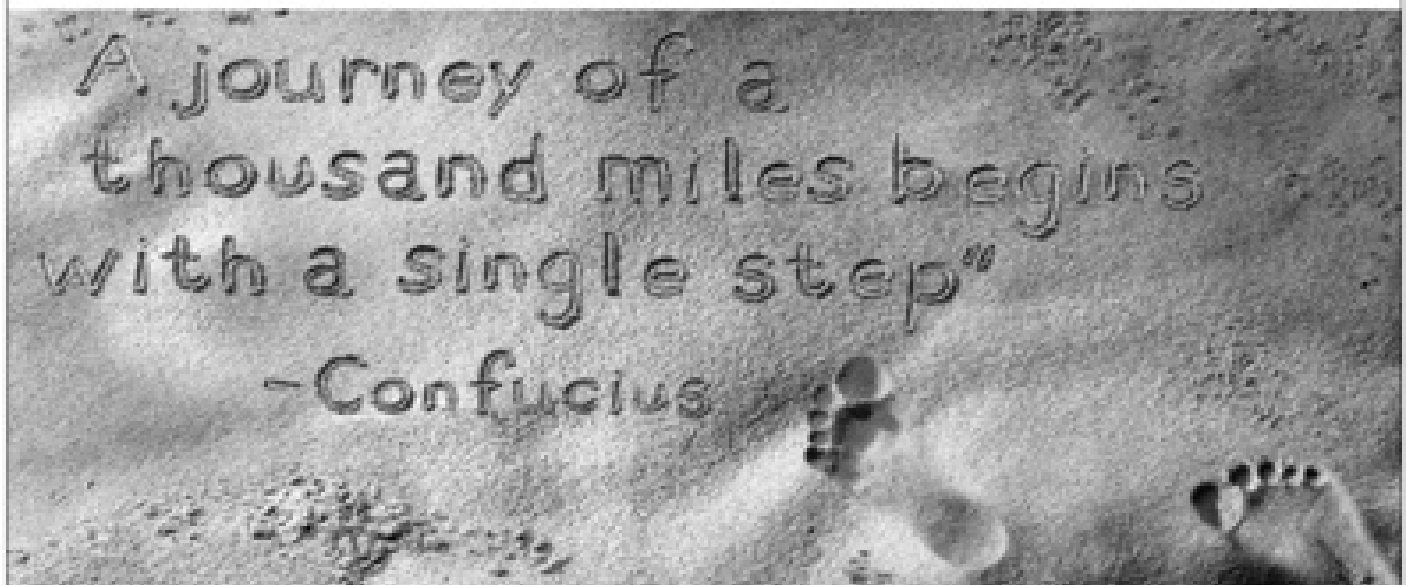
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## PELA News

Hello everyone! After the PASFAA celebration, I am sure it is safe to say we are all settling back into our desks and facing our everyday challenges with more wisdom and enthusiasm than ever before. The PASFAA conference continues to outdo itself offering truly exciting and informative sessions and activities.

Here in "PELA land" we are working diligently in finalizing the details for the PELA website. Per your requests, we are aimed in providing the financial aid professionals of Pennsylvania with comprehensive lender information right at your fingertips. Whether it be the names of your reps, specifics on loan benefits, presentations from past conferences, or hot topics in the market place, you can be sure we are focused on providing all of you the most current and up to date information.



Our next PELA meeting will be held January 20 at AES/PHEAA headquarters in Harrisburg. We are looking forward to reconvening for our post-conference discussion session. We encourage all of you to take some time out to visit our website at [www.pelalenders.org](http://www.pelalenders.org) and provide feedback to your respective lender reps. Now is the time!

We would like to extend special congratulations to the five \$1,000 scholarship winners selected at the 2004 PASFAA conference. These five individuals each received \$1,000 to be awarded as a scholarship at their respective schools:

Serena M. Gayle  
Kelli Leonard  
Diane Peli  
George Santucci  
Stephanie Thompson

Immaculata University  
Lutheran Theological Seminary  
Widener University  
Community College of Allegheny County-Boyce Campus  
Robert Morris University

Submitted by  
Jim Jackson  
Sallie Mae



Pennsylvania Education  
Lenders Association



(l to r) Judy McKenna, Kerry Paoletta and Kim McCurdy at the PELA booth at the PASFAA conference.



Several PELA members gathered for this group shot at the 2004 PASFAA conference.

## Finance & Development Committee Examines Sponsorship

Submitted by  
Ron Dawson, Chair  
Finance & Development



The Finance and Development Committee meets 3-4 times throughout the year to accomplish two primary goals – the establishment and coordination of the process to solicit funding/sponsorship for PASFAA's activities and initiatives, and secondly, to prepare the annual budget for review and approval of Council. The committee includes volunteers from both active and associate PASFAA members, along with the treasurer and president-elect as ex officio.



Other than a brief meeting at the PASFAA conference, the committee's initial meeting took place December 3 at the Dixon Center in Harrisburg. Topics included a review and evaluation of the major changes to the sponsorship process first implemented for the 2004-05 year, the time line in this regard for 2005-06, components that comprise the different sponsorship levels, as well as a status review of this year's budget.

Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2004-05 fiscal year. It is because of this support that PASFAA is thriving as an organization and able to create new initiatives for the benefit of all. We look forward to continued close work with each of these sponsors in the year to come.

**Platinum (\$8,000 and Above):** American Education Services, Citizens, Key Education Resources, M&T Bank Educational Lending, National City, PNC Bank

**Gold (\$6,000 - \$7,999):** Bank of America, Chase Education First, Citibank, Sallie Mae

**Silver (\$4,000 - \$5,999):** College Loan Corporation, Edamerica, Educaid/Wachovia, Nellie Mae, SunTrust Education Loans, USA Funds

**Bronze (\$3,000 - \$3,999):** AMS/Academic Management Services, Bank One, Beneficial Savings Bank, Collegiate Funding Services, Sovereign Bank, Student Loan Xpress, Wells Fargo Bank



## STATE-RELATED SECTOR

Submitted by  
Meme Jeffries  
State-Related  
Sector Representative

Greetings, State-Related Sector members. I hope everyone enjoyed the 2004 Annual PASFAA Conference at State College this year. We had a great turnout for our sector meeting during the Conference. We had several people present some of their publications that their school uses and how the publications help the staff and students in their institution. We also discussed loan issues and this discussion led right into college costs, which became a very interesting topic for many.

After the Conference was over, I realized that I have served half of my term already. With the implementation of the new website and online voting, we have to consider the nominations for the next State-Related Sector Representative earlier than usual. Voting for the sector representatives will take place over the summer so that it will be concluded prior to the 2005 annual PASFAA Conference to be held in Lancaster next year. If you are interested or know someone who would be great for this position, please contact me at [Jeffries@oafa.pitt.edu](mailto:Jeffries@oafa.pitt.edu) or 412-624-7167 and I would happy to discuss the position responsibilities with any potential nominees.

## INSTITUTIONAL SUPPORT SERVICES SECTOR

Submitted by  
Nancy Chalker  
Institutional Support  
Services Sector  
Representative

Congratulations go to Donna Wilkoski and her committee for another great conference. According to Donna, the vendor gifts were well received and the conference attendees were fine with the items they had in their bag. This year's conference had 562 registrants. PASFAA currently has 678 members.

The PASFAA Conference schedule is as follows:

2005 Lancaster Host	2007 Seven Springs
2006 Hershey Lodge	2008 State College

PASFAA Council held a meeting immediately following the closing business meeting of the conference on October 20 and on November 7-8 in Seven Springs. Noteworthy items include the renaming of the Public and Professional Information Committee to the Newsletter Committee. The SSHE sector also has a new name. It will now be known as PASSHE (pronounced "pash-he") for the Pennsylvania State System of Higher Education. Also, according to Ron Dawson, new Chair of the Finance & Development Committee, there will be a lot of new initiatives with F&D for this upcoming year, which will involve the PASFAA website. So, pay attention when you are on the website to make sure that all looks right to you.

For the first time, PASFAA Council will have a new position of Parliamentarian. The President-elect (currently Patty Hladio) will assume the duties as Parliamentarian for Council. Also, Council has authorized the PASFAA President, Past-President, and President-elect to have a PASFAA credit card for travel expenses.

If there is anything you wish to have brought to the attention of PASFAA Council, please either call me at 570-735-5360 or e-mail me at [nancy.chalker@citizens-bank.com](mailto:nancy.chalker@citizens-bank.com) with your questions or concerns. The next Council meeting is February 6-7 in Harrisburg.

The next PELA meeting is scheduled for January 20 at the AES building in Harrisburg. Keep an eye out for an email from Jen McLaughlin, the PELA member-at-large, for further information.

## PRIVATE SECTOR

Submitted by  
Chanel Greene,  
Private Sector  
Representative

The Private Sector meeting was held at the PASFAA conference on October 19 with approximately 80 members in attendance. We had guest speakers Don Francis and Mary Youngwood from the Association for Independent Colleges and Universities of Pennsylvania (AICUP). Don spoke briefly about the function of AICUP and its purpose. For those who may be unfamiliar with AICUP, it is "the only statewide organization that serves exclusively the interests of private higher education within the Commonwealth and exists to complement and support the work of campus leaders." Don and Mary touched upon the state grant task force and Don thought it best to allow Rachael Lohman from Wilkes University to elaborate on the matter.

As a member of the state grant task force, Rachael was able to share with us a letter she wrote regarding her views on the state grant program. Members of the private sector had questions and comments regarding the current process of awarding state dollars and potential ideas for change. There seemed to be concern that the proposed changes PHEAA might suggest would make it worse for students attending private colleges and universities. Additionally, questions were raised regarding the current system which in essence penalizes some students who attend private institutions and in some cases allows students to obtain refunds from public institutions which might cost less.

Thanks to Don, Mary, and Rachael and to all the members in attendance. Please watch for updates regarding the progress of the state grant task force and other information as it pertains to the private sector.

Editor's note: Chanel Greene resigned as Private Sector Representative. At a special meeting December 12, PASFAA Council approved Cheryl Gerber, Westminster College, to fill the vacancy.

## BUSINESS, TRADE & TECHNICAL SECTOR

Submitted by  
Stephen Helfrich  
Business, Trade  
& Technical  
Sector Representative

I hope that those of you who were able to attend the 36th PASFAA Conference at State College found it to be both informative and enjoyable. Over the next year I will continue as your sector representative and represent the Business, Trade and Technical Sector at the Executive Council meetings. As in the past, your issues, questions, and concerns are a priority and I encourage you to communicate the same to me so I may present these to Council.

Please keep in mind that we now have three "sub-sectors" that meet on a quarterly basis for updates from AES/PHEAA and to network together in order to exchange information and ideas that are beneficial to the sector as a whole. I again encourage you to attend if and when you can as these meetings prove to be beneficial to all involved. Please contact me for the meeting dates and locations - we would like to see you there.

The B, T & T workshops were held in late November and early December. I hope you had a chance to attend and found them to be beneficial. Kudos to the Workshop Committee for all their hard work and effort in planning the workshops.

Please remember that I am here to represent you and present your thoughts, issues and concerns to Council. I can be reached by phone at (717) 757-1100 ext 356 or by e-mail [helfs@yti.edu](mailto:helfs@yti.edu). I look forward to working with all of you during the next year.

## INSTITUTIONAL AT-LARGE SECTOR

Submitted by  
Dana R. Suter  
Institutional At-Large  
Sector Representative

Thanks for allowing me to serve you for the next two years on Council. Please allow me to introduce myself to those of you who might not know me. I am in my eighteenth year as a professional at Pennsylvania College of Technology. Over the years, I have always been able to count on the insight, assistance, and support that PASFAA provides for our profession. After being on the receiving end of the many benefits that PASFAA offers, I felt it was time to give something back to the Association. I have been a conference presenter and on the Conference Committee and just recently served as chair of the Teleconference Committee. I welcome this next step to serve as your At-Large Sector Representative.

Although I have only worked at one institution, the diversity of my experience qualifies me for this position. My school, formerly a community college, is now a Penn State affiliate, and our unusually high tuition cost is approaching that of some private institutions. Further, our curriculum is primarily technical in nature. This background is unique in Pennsylvania, and I believe it will give me the perspective to see the viewpoints of most of the individual PASFAA sectors.

Remember that as a member of PASFAA, you have representatives to whom you can voice your concerns or opinions. Feel free to contact any officer, your sector representative, or me regarding your issues.

## PUBLIC TWO-YEAR SECTOR

Submitted by  
John Schodowski  
Public Two-Year  
Sector Representative

Greetings! The Public Two-Year Sector held our fall meeting at Harrisburg Area Community College on Thursday and Friday November 18-19. We watched the Department of Education's video-conference "Application and Delivery System: What's New for 2005-2006" and were made aware of upcoming changes to the FASFAA form. It was also mentioned that financial aid administrators can file a test FASFAA application on the web by going to <http://faf-sademo.test.ed.gov>. The user name is "eddemo" and password is "fafsatest."

A wide range of topics were discussed including default prevention, deferment forms, academic progress, and work-study. Kathy Gates from AES/PHEAA was on hand to give an update on the agency and took several of our concerns back with her to help improve the service that AES/PHEAA provides.

I invite all of you visit PASFAA's web-site. Be sure to take a look at the calendar as this will be the place to see the dates for upcoming events. While you are on the site take a look at your profile. Having up-to-date information is important as e-mails are often sent out about job opportunities and upcoming sector meetings.

## PA STATE SYSTEM of HIGHER EDUCATION SECTOR

Submitted by  
Ragan Griffin  
PASSHE Sector  
Representative

Greetings! Hopefully, everyone has had an enjoyable holiday season. Congratulations are in order for two of our distinguished sector members – Barbie Schmitt, our newest sector member, for assuming the role of current President of PASFAA and to Patty Hladio, for assuming the role of President-Elect. Also, Bob Thorn deserves thanks for completing his term as Past-President. It is also appropriate to publicly thank Joan Holleran for her continued hard work and dedication to PASFAA in her ongoing role as editor of the PASFAA Newsletter. I know that there are countless other individuals within our sector who share their time and expertise with our state association through their involvement as committee members, presenters, volunteers, etc. who also deserve a well earned "pat on the back." It is truly an honor to represent such a strong, committed sector.

Our fall sector meeting was held during the annual PASFAA Conference in State College. Lois Johnson, from the PASSHE Office was our guest speaker and was kind enough to address a variety of topics in her presentation including our new name. She provided attendees with some insights into the 2005-06 tuition discussions, BOG policy issues and the need for each campus to provide access to high tech internship positions for their students. Sector members in attendance also discussed several agenda items such as the Philadelphia Urban Experience, study abroad program policies, alternative loans, etc. Several surveys were distributed during our meeting with the results to be disseminated at our annual spring meeting, also in State College (date TBA).

As always, please feel free to contact me at [rwatson@clarion.edu](mailto:rwatson@clarion.edu) with any comments, suggestions or concerns that you would like to have brought to Council's attention.

## NURSING SECTOR

Submitted by  
Ginny Kopko  
Nursing Sector  
Representative

It was another great time for learning and sharing at the 2004 PASFAA Conference that was held in State College. Although the nursing sector was not as well represented as some other years, we did have a good discussion of issues. I want to thank Joe Manotti for coming to our meeting and sharing some valuable information about the PA Nursing Education Foundation. Joe shared some statistics and feedback from the Foundation. Their continued support of nursing education is very much appreciated.

The Western PA Nursing Sector met on December 3. This meeting provided an opportunity for all of the nursing financial aid administrators in western PA to gather for a day of updates, networking and problem solving. Representation from AES, the lending community and the VA was present at the December meeting. The Eastern PA region plans meetings convenient to their location. For more information about our sector please contact Ginny Kopko at 412-749-7638 or [gkopko@hvhs.org](mailto:gkopko@hvhs.org).



## From the Editor's Desk

This year's conference keynote speaker talked about improving communications among the generations – baby boomers, Generation X'ers and the most recent age bracket just entering college, echo boomers. What an interesting concept Dr. Knapp proposed – tailor your communication to the mindset and expectations of the individual generation and see how your interactions will improve! A look at the echo boomers shows a generation far removed from the one today's aid administrators grew up in.

A CBS news "60 Minutes" report identified echo boomers as a reflection of the sweeping changes in American life over the past 20 years. They are the first to grow up with computers at home, in a 500-channel TV universe. They are multi-taskers with cell phones, music downloads, and Instant Messaging on the Internet. There are nearly 80 million of them, totally plugged-in citizens of a worldwide community. They are used to being rewarded, expect daily feedback and immediate gratification, and look to rise quickly to the top in their careers. They are also the most diverse generation ever – 35% percent are non-white, and the most tolerant, believing everyone should be part of the community. Being a team player and fitting in is critical as is the search to find their own identity.

What does all of this mean to the aging baby boomer aid administrator? It means that on top of interpreting regulations, answering to upper management, and eliminating overawards, we also need to be mindful of what makes this new generation of student sitting across the desk from us tick. Sometimes it is the one-on-one conversations we have with students that are the most influential. By becoming more aware of the unique characteristics of this latest generation, we open ourselves to helping them in a way that matters most to them. And that's all about what we do.

*Joan L. Holleran*

Joan L. Holleran

## PASFAA Bulletin Board



### By Members

**Sherry Youtz**, Central Penn College, is the proud grandmother of Jonah Miles Fox, who was born August 19 to Sherry's daughter and son-in-law and weighed in at 7 lbs. 13 oz. and was 20 1/4 inches long. Jonah has three siblings – Isaac, Hayden & Holyn.

**Michiale Schneider**, formerly with Chase, has joined USA Funds as an Account Executive covering Ohio and West Virginia.

**JoAnn Orcutt**, formerly at Allied Medical & Technical Institute, is the new Director of Financial Aid at Johnson College.

**Kendra Feigert**, formerly at Millersville University of PA, has accepted the Director of Financial Aid position at Lebanon Valley College.

**Ron Shunk**, formerly at Gettysburg College, accepted the Director of Financial Aid position at Hood College in Maryland.

**Bill Schilling**, University of Pennsylvania, was inducted into the CSS Hall of Fame at the College Board Forum held in Chicago. Bill was recognized as one of 50 individuals in CSS' 50 years and has been an active participant in CSS activities, including serving as chair of the CSS Council from 2001 to 2003 and helping to plan the series of College Board/CSS national colloquia on topics in financial aid and enrollment management.

Congratulations to **Jennifer Liedtka**, Lebanon Valley College, and husband, Karl, who became parents to Jack Christopher on November 21. Jack weighed in at 8 lbs. 1 oz. and was 19 1/2 inches long. Jen plans to enjoy full-time motherhood until her return to LVC in a part-time role doing institutional research.

**Jean Moll**, Central Susquehanna LPN Center, had a baby girl November 15 and named her Madison Brienne.

**Marcy Gjurich**, previously a financial planner at York Technical Institute, accepted the Director of Financial Aid position at the school.

Note of thanks from **Dana Suter**: "From the bottom of my heart, I would like to thank the PASFAA community for the flowers, cards, memorial contributions and messages of encouragement during the recent loss of my father, Ronald D. Suter. Your support was greatly appreciated."

**Sherry Proper** has been promoted to Director of Financial Aid at Allegheny College.

### About Members

## 2005 Conference Planning Gets Underway

Submitted by  
Marijo Elias, Chair  
2005 Conference

Plans are underway to welcome you back to the heart of Pennsylvania Dutch Country for the 37th annual PASFAA Conference at the Lancaster Host Resort & Conference Center October 16-19, 2005. The Lancaster Host Resort is a great facility for such an event with its exceptional meeting space to accommodate everyone. Its location offers over 200 nearby outlets to "shop 'til you drop" and an 18-hole championship golf course for golf enthusiasts. The conference committee is hard at work to make this conference the best ever. Please send any topic suggestions or anything at all that you would like to see covered at the conference to anyone on the committee and watch for more exciting updates as we continue to plan your conference.



The 2005 conference committee includes:

Marijo E. Elias (Chair)  
Joetta Bradica (Co-chair)  
Mary Kosin  
Mark Carpentier  
Michael DeGroft  
Lisa McMaster  
Doug Vore  
Lori Williams  
Brian Blackburn  
Jennifer McLaughlin

King's College  
PSU, The College of Medicine  
Luzerne County Community College  
Wilkes University  
Thaddeus Stevens College of Technology  
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jennifer.h.mclaughlin@citigroup.com



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

Submitted by  
Judy Viveralli  
Edinboro University of PA

A family submitted a special circumstance form due to reduced income/loss of job. In the section where we ask for marital status, the parent can check the status that applies to them. One mother checked "married," then wrote "rocky" beside it.



1,879 students in need of financial aid.

263 e-mails.

48 voice mail messages.

And one bank that's with you —  
every step of the way.

When you're a Financial Aid Administrator, it often feels like there just aren't enough hours in the day.

**The great news is, you are not alone.** Bank of America is committed to your success by providing you and your students with a higher level of service before college, through graduation and even into graduate school.

Just how do we deliver on this promise? Should you have specific needs, our knowledgeable Student Loan Specialists will be happy to work with you to provide loan

products and services that best suit your college. And of course, we offer a wide variety of loans to choose from, an easy application process with fast approval and flexible repayment terms.

To learn more about all of our student lending options, call **1.800.344.8382** and speak with one of our Student Loan Specialists. For informational tools and online student resources, log onto **[www.bankofamerica.com/studentbanking](http://www.bankofamerica.com/studentbanking)**.

Bank of America  Higher Standards



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# Coming Events:

<b>January – April</b> January 19, 26 February 9, 16 March – April	<b>AES Financial Aid Services Workshops</b> Webex workshops  Remote hands-on workshops
<b>March 11, 2005</b>	<b>Teleconference:</b> "Student Service in an e-World"
<b>March 22-24, 2005</b>	<b>ED 2005 Spring Conference,</b> John Ascuaga's Nugget, Reno, NV
<b>April 2005</b> April 4 April 18	<b>Spring Training Seminars</b> Hilton, Valley Forge Pittsburgh Marriott North at Cranberry Woods
<b>June 13-17, 2005</b>	<b>Don Kaley Institute (for New Aid Administrators), Dickinson College, Carlisle</b>
<b>June 13-15, 2005</b>	<b>Intermediate Summer Institute,</b> Dickinson College, Carlisle
<b>May 15-18, 2005</b>	<b>EASFAA 2005 Conference, Atlantic City, NJ</b>
<b>July 3-6, 2005</b>	<b>NASFAA 2005 Conference, New York, NY</b>
<b>October 16-19, 2005</b>	<b>PASFAA 2005 Conference, Lancaster Host Resort</b>
<b>Oct – Dec 2005</b> Oct 31 – Nov 3 Nov 29 – Dec 2	<b>Electronic Access Conferences</b> Manchester Grand Hyatt, San Diego, CA Atlanta Marriott Marquis, Atlanta, GA



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