



Pennsylvania Association of
Student Financial Aid
Administrators

NEWSLETTER

VOLUME 40, NUMBER 1

Winter 2007



¡Hola de Mexico!



*Having a Great Time in
San Juan*



*Wish You Were Here
in St. Martins*



*Best Wishes
from the
USS PASFAA*



*Greetings
from PASFAA Voyage 2006*

PASFAA Voyage 2006

39th Annual Conference
October 21-24, 2007



SEVEN SPRINGS
MOUNTAIN RESORT

FEATURES

- Letter from the President
- 2006 Conference Coverage
- Member Service Awards
- Fundamentals & Leadership Development
- FAA's Train School Counselors
- FASFAA Completion Day Help Needed
- Legislative Staffers Go Inside Financial Aid
- A Day in the Life of a Collector
- After 5 Fun Facts About FA Folks
- Sector and Committee Reports

2006-07 PASFAA EXECUTIVE COUNCIL

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Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 2006-07

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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 2007 issue: | articles due February 15 |
| Summer 2007 issue: | articles due May 15 |
| Fall 2007 issue: | articles due August 15 |
| Winter 2008 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 Patty Hladio, Financial Aid Office, Slippery Rock University of PA, 1 Morrow Way, Slippery Rock, PA 16057 or patty.hladio@sru.edu. For 2006-07, the membership list is maintained at Slippery Rock University of PA.

2. 2006-07 PASFAA COMMITTEES

| | |
|--|----------------|
| Association Governance | Patty Hladio |
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| Financial Aid Training (PFAT)..... | Joe Alaimo |
|Government Relations | |
| Mary Ellen Duffy | Membership |
| Doug Vore | |
| Newsletter | Joan Holleran |
| Technology Advisory & Electronic Initiatives | Dan Wray |
| 2007 Conference..... | Doug Vore |

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Patty Hladio, Slippery Rock University of PA, for information about 2006-07 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
ATAC liaison and website contact: Patty Hladio at

Letter from the President



Dear PASFAA Colleagues:

As I begin my tenure as president of this great association, it gives me a chance to reflect on my journey through the organization. I remember serving on my first conference committee back in the early 1990's and how nervous, apprehensive and scared I was. Back then, I knew very few people in the association. Now it seems like decades ago (okay at least one) that I felt like the new kid on the block. I have since had many wonderful opportunities to serve this Association and have met many very talented and caring members of our profession along the way.

As we begin a new year for PASFAA, I am excited to start working on the goals and objectives set forth in our Strategic Plan. The final Plan, as approved by PASFAA Council, was included in the annual conference packet in Hershey and is also posted on the Association's website. Initiated as a result of the 2004 PASFAA Retreat and developed over the next 18 months by an ad hoc committee with extensive membership input, it is intended to provide the framework for the development and growth of the Association for the next five years from 2006-2011.

With PASFAA's Mission Statement as its foundation, there are six integral goals set forth in the Strategic Plan:

1. Provide the foundation for an efficient and effective Association.
2. Maintain fiscal strength, integrity and responsibility in Association endeavors.
3. Strengthen the communication and awareness of the Association.
4. Provide opportunities for the professional development of all Association members.
5. Advocate for post-secondary education funding.
6. Promote outreach for post-secondary education and funding.

We must all strive to put into action the Plan so that we can remain strong and become an even more vital and service-oriented organization. We must never lose sight of our mission. We will be asking all of our members to see where they fit into our strategic plan. This plan is for everyone in the association. It will take everyone to move us forward and to achieve the goals we have set for ourselves. Please take a moment to review the Strategic Plan and see where you fit! We need volunteers to keep us strong and vital. PASFAA Council cannot do it alone. I thank you in advance for the time and energy you have given to the association and encourage your commitment for the future!

I would like to take this opportunity to thank Joetta Bradica and her entire Conference Committee for a job well done! The conference was an overwhelming success and we are grateful. Thank you to everyone who completed the online conference evaluation. Your suggestions and observations are needed to plan next year's conference. I will be sharing comments and information received from the evaluations with the membership. It is important for everyone to understand the workings of the Association and conference planning.

As we move into 2007 and the challenges and obstacles we may have to face, I ask you to remember that PASFAA wants you to share just a small part of yourself with your colleagues. Pass it on.

Respectfully,

A handwritten signature in cursive script that reads "Mary C. Kosin".

Mary C. Kosin
PASFAA President

PASFAA Voyage 2006



Conferees check in at the conference registration area.



Golfers brave the chilly wind in the pre-conference tournament with proceeds going to the Hope Within charity.



In minutes, a conferee has her likeness captured in a souvenir caricature.



Bonnie Behm and Phyllis Swinson cover the new ACG and SMART grants with an eager crowd.



Sandy Cronin and Kelly Staley enjoy the chocolate fountain in the "Sweetest Place on Earth," Hershey!

Travelers from many regions gathered together and embarked for the four-day 2006 PASFAA Voyage from October 29 to November 1. A total of 608 conference attendees made their way to the Caribbean, St Martins and Mexico with a variety of sessions, excursions and entertainment options along the way.

Some travelers arrived early to participate in the charity golf tournament. Amidst strong winds and chilly temperatures, the golfers were still able to play the course with the proceeds from the tournament benefiting Hope Within, this year's conference charity.

On Sunday afternoon, new voyagers attended "PASFAA 101" to get information about navigating the conference and volunteering for PASFAA. More seasoned voyagers attended "PASFAA 411" to share ideas about those issues facing financial aid administrators who have been on other voyages many times. Those voyagers needing technical advice attended the FAMS session followed by the FAMS question and answer time. Many voyagers visited the exhibit area and, as is customary in a place known for chocolate, sampled the chocolate fountain.

President Patty Hladio presided over the opening business meeting where our platinum sponsors were recognized for their support and were presented with a certificate and lapel pins. The candy guess winners were announced. First place winner won a Woolrich gift certificate, second place won a travel print and the third closest guess won the tub of 1126 pieces of candy.

After dinner, many voyagers enjoyed a tropical Caribbean Beach Party with entertainment by Soundwaves, while some others looking for a quieter venue, enjoyed coffee and guitar music by Jon Dickson in the Confection Lobby coffee house.

Monday's voyage began early for the 116 first-time attendees who had breakfast with PASFAA Council members and were given instructions for the first-time attendee Shuffle Board Contest. Congratulations to Mitchell Murtha from Northampton Community College who was the first-timer winner. Monday morning provided sessions, sector meetings and our keynote speaker, Steve Morgan. Steve's presentation on the "Four Phases of Attitude" provided the audience with information as well as a challenge to improve our interactions with others. His contagious humor mesmerized the audience as he challenged the lodge's sound system with his rapid fire delivery.

Lunch on Monday brought greetings from Mr. Richard Willey, President and CEO of AES/PHEAA. Mr. Willey then introduced the AES choir who entertained with a number of enjoyable musical renditions. The Monday afternoon sessions provided a variety of topics for the novice as well as experienced attendees. These sessions covered such topics as, "The Challenge of Change," "Alternative Loans and Credit Scores," "AES/PHEAA Special Programs" and issues related to professional judgment, policy and procedure



Our hosts, the 2006 Conference Committee.



PASFAA President, Patty Hladio (left) and 2006 conference chair, Joetta Bradica, welcome conferees to the gala dinner.



Sallie Mae's Vince Papale, subject of the movie "Invincible," greets conferees and autographs photos and football paraphernalia.



So this is what financial aid folks look like on Halloween!

Cruises to a Success



The very animated Steve Morgan presents, "The Four Phases of Attitude" in his keynote speech.



All dressed up for the gala, (l to r) Elena Lubimtsev, Bernard McCree, Dwight Horsey, Michelle Kuhns and Bill Irwin (in his kilt).



The lucky winner of the Vera Bradley bag from the charity raffle collects her prize.

manual, PELA, Pell, and clock hour schools.

Monday afternoon brought time for on and off site excursions and lender hospitality venues. Attendees then donned their finery for the President's reception, dinner and gala where they danced to the music of the Clockwork Band. Many posed for professional group photos to remember this special evening on the PASFAA voyage.

Tuesday began with Counselor Workshop Training followed by the Federal Update and a variety of sessions. The annual membership luncheon recognized those PASFAA members for exemplary service in their contributions to the organization. Afternoon sessions featured sage advice and wisdom from our spooky "Stump the Stars" panel as well as information on "Ethics in Financial Aid," "Student Employment Training," the "PA State Grant Program," consortium agreements, dual and joint degree programs and graduate issues.

Tuesday evening voyagers enjoyed a Mexican buffet and then got ready for the costume party. The Halloween party brought out many in costume with prizes going to the top two as determined by audience applause. First prize winners were the two big hats while the M&T Musketeers took second. DJ Chuck Colson had the dance floor filled with party goers while the karaoke singers impressed the crowd with their vocal talents. And, Marc Lubbers played keyboard in the coffee house for those looking for a more subdued way to relax.

The conference closed Wednesday but not before a few more sessions, the AES/PHEAA updates and the closing business meeting with the ever popular door prizes.

The 2006 Conference Committee thanks all of the vendors/sponsors, the staff of the Hershey Lodge, presenters, moderators and all of the members who participated in any way to create a valuable and fun-filled conference. See you next year in Seven Springs!

Conference photos throughout newsletter courtesy of Brittany Bosha, Gary Means, Chris Zuzack, Jamie Kosh and Rick Pitetti-Carl Wolf Studio, Inc.

Submitted by
Joetta Bradica, Chair
2006 Conference



Longtime FAAs, (standing l to r) Dana Parker, Bill Irwin and Ken Grugel are applauded for their many years of service to the profession.



The ghoulish "Stump the Stars" panel (l to r) Rachael Lohman, Bill Irwin, Chris Zuzack, Barbara Schmitt and Bill Burke consult their Ouija Board in place of the federal regs.



Rachael Lohman, Scott Miller and Mary Ellen Duffy star as Jeff Baker, Jeff Baker and Jeff Baker for the federal updates while the real Jeff Baker is at the EAC conference.



Sponsors and vendors discuss their newest products and services with conferees in the exhibit area.

Hope Within Benefits from PASFAA's Generosity



Crystal Ondrick (seated) gives Marguerite Borst raffle tickets in exchange for her donation to Hope Within.

match to present Donita Sturgis from the staff at Hope Within a check for \$3,000 at the closing business meeting. A generous \$1000 from PELA and a donation of \$2160 from visits to the Goal Financial booth brought the total amount raised during this year's conference to \$6,160. The generosity of the PASFAA membership continues to be unmatched. Thank you PASFAA members.

Hope Within was selected as this year's conference charity. Hope Within is located in Elizabethtown, PA and provides health care to the working poor of Lancaster and Dauphin counties. PASFAA members supported the charity raffle of a Vera Bradley duffel bag and a portable DVD player by purchasing \$1,323 worth of raffle tickets. They also donated 10 boxes of office supplies and much needed paper products for the clinic.

The golf tournament raised \$677 which was combined with the \$1,000 PASFAA donation match to present Donita Sturgis from the staff at Hope Within a check for \$3,000 at the closing business meeting. A generous \$1000 from PELA and a donation of \$2160 from visits to the Goal Financial booth brought the total amount raised during this year's conference to \$6,160. The generosity of the PASFAA membership continues to be unmatched. Thank you PASFAA members.

Submitted by
Joetta Bradica, Chair
2006 Conference



Leslie Ramusack (right) presents Donita Sturgis from Hope Within PASFAA's financial donation.



Sheila Checkoway (left) gives the PELA contribution to Hope Within's representative.

2006 Service Awards Presented at Conference

Submitted by
Patty Hladio
Past PASFAA President

During the Membership Recognition Luncheon at the annual conference in Hershey, we were able to acknowledge four very special individuals for their contributions to our Association by presenting them with PASFAA Awards.



Jamie Kosh is awarded the Emerging Leader Award by PASFAA President, Patty Hladio.

Emerging Leader Award

The Emerging Leader Award is made to an individual who, within approximately five years of entering the profession, has demonstrated consistent service to and involvement in PASFAA and its projects.

This award was presented to **Jamie M. Kosh**, associate director of financial aid at Saint Francis University. Jamie brings to our profession and to our Association a willing spirit, persistence, excitement and commitment. Jamie has focused his volunteer and leadership energies on supporting PASFAA's goal of educating the public on financial aid and funding opportunities. Last year, he volunteered as chair-designee of the Financial Aid Awareness Committee, and this past year he provided strong leadership as the chairperson of that committee. Through his hard work and dedication he led the committee in updating the PASFAA Financial Aid Night Powerpoint presentation and the college fair materials. With enthusiasm, he also accepted an opportunity for the Awareness Committee to partner with the Government Relations Committee in order to bring student aid awareness to our legislative staff members in Washington, D.C. We look forward to his continued contribution and involvement in our Association.

Leadership Award

The PASFAA Leadership Award provides recognition to an individual who has provided outstanding leadership to the Association.

The year's recipient is **Sheryle A. Proper**, Director of Financial Aid at Allegheny College. As a member of PASFAA Council, Sherry was steadfast in her ability to provide thoughtful, objective, and wise contributions to serious deliberations.



Sherry has generously contributed her time and energy to our Association and has supported all members, committees, sectors, and council members through her dedicated commitment to her role as treasurer for the past four years. Her ability to efficiently manage the obligations of this position is unmatched. Most recently, she has assisted in identifying new objectives and strategies related to PASFAA fiscal policies and procedures in order to enhance the financial strength of our Association. Sherry is a true leader and PASFAA has benefited greatly from her leadership.



Sherry Proper receives the Leadership Award.

President's Award

The President's Award is given to an individual who has provided exemplary leadership and/or service to PASFAA in the last year and whose actions have helped to advance the goals and objectives of the Association.

The recipient of this year's President's Award is **Daniel M. Wray**, Director of School Relations for College Loan Corporation. Dan has been a PASFAA member for more than 15 years and has worked in both the school and lender settings. He is an individual who makes things happen, and from whom the words "I can't do it" were never heard.



Dan Wray accepts the President's Award.

During my 2005-06 presidency, I relied heavily on Dan to help us achieve our goals. He provided direct support to Council and many of our committees including the Strategic Planning Committee, the Conference Committee, the Financial Aid Awareness Committee and the Government Relations Committee. He also provided strong leadership to our Association by serving as chairperson of the Technology Advisory and Electronic Initiatives Committee. Through his leadership of this committee, PASFAA has in place cost-effective conference call and web survey capabilities, a detailed inventory and maintenance schedule for PASFAA computer-related equipment, and the beginnings of a new web-based training tool to support volunteer and leadership efforts. Dan's commitment to supporting the PASFAA mission has been invaluable!

Distinguished Service Award

The final award presented at the conference was the Distinguished Service Award which is given to an individual



Ken Grugel is presented the Distinguished Service Award.

who has made significant contributions to PASFAA through leadership, activities and/or research. This award recognizes service to our Association over a period of professional involvement and not a single event or activity. What is unique about this award is that nominations are made by some of the most recent past recipients of this award, and as such, by individuals who also have also distinguished themselves within our Association.

The recipient of this year's award is **Kenneth E. Grugel**, Director of Financial Aid at Clarion University of Pennsylvania. Ken has been a PASFAA member for 30 years and during that time has held elected offices, served on and chaired committees, presented at counselor workshops and participated as a faculty member at PASFAA institutes among other volunteer activities. He has also contributed to the strength of our

Association through volunteerism and service at the national level.

As a result of his leadership, PASFAA received a NASFAA state award in 2002 for service to the financial aid profession for the development of the PASFAA Legislative Guide. This is one of only three state awards that PASFAA has received from our national association. Ken cares deeply about funding for higher education, and through his ongoing efforts at the state and national level, he has made a significant contribution to our Association. Congratulations, Ken!

APPLAUSE!



PASFAA Scholarships Awarded to Member Schools

*Submitted by
Patty Hladio
Past PASFAA President*



Patty Hladio displays the 10 \$1000 scholarships awarded by PASFAA.

Once again, demonstrating our own commitment to "funding tomorrow's dreams," PASFAA awarded 10 \$1,000 scholarships to educational institutions selected through a random drawing of 2006-07 member schools.

At the closing business meeting at the annual conference in Hershey, I was happy to be able to read the names of the schools receiving these PASFAA scholarships. The recipients are:

The University of Pittsburgh
Clearfield County Career & Technical Center
Carnegie Mellon University
Lincoln University
Butler County Community College

Indiana University of Pennsylvania
The Restaurant School at Walnut Hill College
Bloomsburg University of Pennsylvania
Conemaugh School of Nursing & Allied Health
Philadelphia University

The PASFAA Scholarships were underwritten in part through the generosity of the following sponsors and vendors:

Platinum Sponsors: American Education Services, Campus Door, Citizens Bank, KeyBank, M&T Bank Educational Lending, National City, PNC Bank, Sallie Mae Pennsylvania, Wachovia Education Finance.

Gold Sponsors: Academic Finance Corporation, Edamerica, Nellie Mae, Sun Trust Education Loans.

Silver Sponsors: Bank of America, Beneficial Savings Bank, Citibank, College Loan Corporation.

Vendors: EDFUND, Members 1st Federal Credit Union, Sovereign Bank



Thanks to those who have supported our scholarship program and congratulations to the recipients of these scholarships!



Outgoing PASFAA President, Patty Hladio (left) presents the gavel to incoming president, Mary Kosin at the 2006 annual PASFAA conference.



Incoming and outgoing Council members and committee chairs assemble before the first Council meeting at the conference.



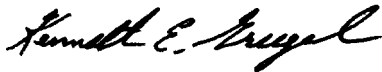
(l to r) Past President Patty Hladio, current President, Mary Kosin and President-Elect Dwight Horsey.

Award Recipients Express Thanks

Dear PASFAA Colleagues:

Wow! Was I ever surprised when Patty started reading the background of this year's **Distinguished Service Award** recipient, and it sounded like me. I am greatly honored and humbled to receive this award.

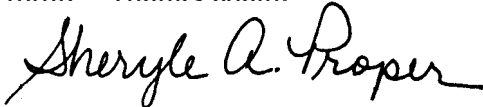
I have served on so many committees with all of you and have become friends with so many others. It is truly a pleasure to say that I am from Pennsylvania and a professional aid administrator who belongs to PASFAA! Again, thank you for this honor.



Kenneth E. Grugel, Director of Financial Aid, Clarion University of PA

Dear PASFAA Council:

Thank you so much for designating me the recipient of the PASFAA **Leadership Award**. It is truly a joy to work with so many wonderful colleagues and to be a part of such a great team. PASFAA has enriched many people's lives over the years, and I'm glad to be affiliated with such a reputable and professional organization. I've appreciated the opportunity to learn and grow through my involvement in PASFAA, and I hope to continue to be involved in the future. Thanks again!



Sheryle A. Proper, Director of Financial Aid, Allegheny College

Dear PASFAA Council:

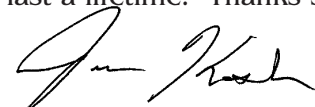
First of all, I was totally shocked! I really didn't have a clue that I was even in the ballpark for the **Emerging Leader Award**. PASFAA is full of such great individuals who do so much for our organization, an organization I really am proud to be associated with. I still can't believe I was lucky enough to be honored to receive this award.

I was telling my table mates at the luncheon that day that I remember first attending the conference and seeing all of the PASFAA members that were leaders in the organization being honored for their hard work and dedication. To me, they were the best of the best - they still are - but now many of them are my very close friends!

I want to thank all of you for your vote of confidence and support these past few years. I want to especially thank Brian Blackburn for getting me involved with the Financial Aid Awareness Committee. I also want to thank Patty Cegelka, my hero and a close friend, for all of her help and support over the past year. Her gentle guidance and patience with me through all the panic phone calls really show the kind of person she is - outstanding!

Finally, I want to thank the Council. This year has been such a learning experience for me. Being able to work with such a wonderful group was truly a blessing. Thanks so much for your guidance and support this past year. I look forward to working with all of you in the future and moving this organization forward for years to come.

For all new members - and some of our seasoned veterans - get involved, as much or as little time as you have available. I guarantee that your volunteer time spent will be rewarded with experiences and friendships that will last a lifetime. Thanks so much.



Jamie M. Kosh, Associate Director of Financial Aid, St. Francis University

I'd like to thank Patty Hladio for thinking of me when it came time to select a PASFAA **President's Award** recipient this year. It would be a monumental understatement to say that I was honored (and surprised!) to receive this accolade at the conference in Hershey. It is something I will never forget.

Of course, I have to pass along much of the credit for this award to the exceedingly professional and competent PASFAA members who serve on the Technology Advisory and Electronic Initiatives Committee. These are the folks whose technical expertise creates the virtual reality world in which I sometimes actually appear to know what I'm talking about - a tall order! And it is their hard work that produced such phenomenal results during the 2005-06 membership year.

I am proud to serve among the best of the best who inhabit this place we call PASFAA. Thank you!



Daniel M. Wray, Director of School Relations. College Loan Corporation

In-School Consolidation Still an Option for Some Borrowers

Submitted by
Michael Fancher
Newsletter Editorial Board



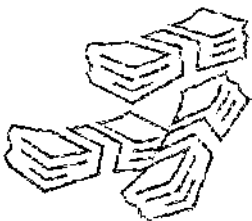
In-school consolidation through the Direct Lending program and the FFEL Stafford early repayment option were officially eliminated as of July 1, 2006. However, there are still some circumstances in which consolidation can occur while a borrower is enrolled in school. Eligibility for loan consolidation is determined by the status of the loans being consolidated, not the enrollment status of the borrower. Students today may still consolidate while they are enrolled in school, provided their loans are in repayment status (this includes deferment and forbearance status). For example:

- A borrower with a Graduate PLUS Loan that has been fully disbursed is eligible for consolidation.
- A borrower with a Stafford Loan, who has used the entire grace period and whose loan is now in a school-deferred status, is eligible for consolidation.



Students may not consolidate Stafford Loans that are in an "in-school status," that is, those Stafford loans which have not yet used their full grace period.

Keep in mind that with many Graduate PLUS loans fully disbursing in January or February 2007, this could create a situation in which borrowers with or without existing Consolidation Loans are heavily marketed to regarding consolidation and many may choose to consolidate or reconsolidate during this time period.



Before making the decision to consolidate, borrowers should carefully consider the benefits being offered by a lender. In most cases, the most beneficial benefits are those that reduce the loan's interest rate. Some lenders require borrowers to notify them when they are eligible to receive the benefit; other lenders track a borrower's eligibility and automatically apply the benefit.

In addition, student loan borrowers should ask the consolidation lender to run numbers for individual situations rather than simply relying on the scenario presented in the marketing brochure as it may use assumptions that overstate the savings. Because of the longer terms of Consolidation Loans, students are committing to a long-term relationship, so it's important to evaluate the depth and breadth of the services a lender or servicer is offering right now.



Pennsylvania Financial Aid Training Program

Fundamentals Covers Basic Principles for New Aid Administrators

*Submitted by
Pauline Reedy, Chair
Fundamentals Committee*

The 2006 Fundamentals Workshop was held October 28-29 at the Hershey Lodge. This year, 40 financial aid professionals representing two-year and four-year public and private colleges, universities, and business, trade and technical schools attended. The Fundamentals Workshop gives a basic overview of financial aid programs to new financial aid administrators although a few seasoned professional attended as a refresher course.

This year's committee members were Pauline Reedy (chair), Denise Coulter (chair designee for 2007), Jennifer Palmer, Kim Wilson, Donna Speranza, Marguerite Borst, Ellen McGuire and Markay Klara. Ellen McGuire, director of financial aid at King's College and Marykay Klara, associate director of financial aid at Villanova University, served as faculty for the two half-day sessions. Feedback was excellent from those in attendance. Comments included "the materials we take with us will be valuable tools, this training will benefit me in my future," "good overview of all topics," "I will be in attendance next year;" "(the training) touched on every aspect of financial aid and explained many processes that were unclear to me," and "information I learned makes me want to continue in financial aid - great job!"



Marykay Klara covers packaging strategies.



Fundamentals participants listen intently.



Fundamentals 2006 "class picture."

A special thank you to this year's faculty who outdid themselves in answering the many varied and diverse questions with ease and to the committee for their tireless work in preparing such a helpful tool as the Fundamental's Workshop Manual.

Those in attendance were:

Jane Baker
Holly Benedict
Dianna Berkstresser
Marcia Berner
Lina Buffington
Chris Corrado
Michelle Gerhold
Sarah Greiner
Cheryl Hahn
Martin Haines

Nate Hall
Sue Hauer
Kelli Heming
Yolanda Jones
Michael Kempe
James Kirby
Jahaiza Larue
Laura Leslie
Robin Mahon
Katharine Markert

Susan Martin
Christina McFadden
Amanda McLain
Debra Mitchell
Mitch Murtha
Nicole Neely
Antoinette Oteri
Edwin Paneto
Kim Peters
Christie Robinson

Marianne Rodenbach
Heather Shalley
Paul Shirley
Marie Simmons
Susan Smith
Trina Snyder
Teresa Stover
Diana Svetlovics
Linda Walker
Stephanie Waxler

Teleconference to Ask, "Are You Cutting Edge?"

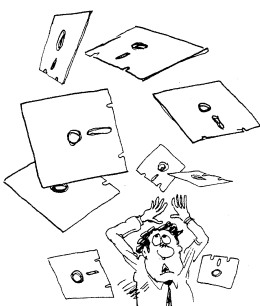
March 9, 2007

*Submitted by
Cheryl Gerber, Chair
Teleconference Committee*

How well are you communicating with your students? Have you ever sent a text message? Do you know the difference between a Podcast and a Webinar? Has your school created a Web portal for its students?

This year's Teleconference will focus on innovative technology available for schools to use for more effective communications with their students. We will explore Text Messaging, Instant Messaging, Podcasts, Webinars, Blogs, Chat Rooms, Web Portals and much more. Please plan to interact with us on Friday, March 9, 2007 during the live Pennsylvania Financial Aid Training (PFAT) Teleconference.

This year's Teleconference Committee consists of Cheryl Gerber (Chair), Kim Adamson, Bethany Bosha, Colleen Coudriet, Brenda Coughenour, Kathryn Griffith, Bob Heyl, Kim McCurdy, Mary Miller and Christina Ward.



Leadership Development Training Readies PASFAA's Next Leaders

Submitted by
Julie Salem, Chair
Leadership Development Training



Juli Louttit (standing), Alisa DeStefano and Julie Salem (both seated front row) discuss ways to grow in the PASFAA association.



Participants engage in an exercise to identify how leaders can coach to promote productivity.

This year's Leadership Development Program took place October 28-29, 2006 at the Hershey Lodge prior to the PASFAA conference. The Leadership Program was developed to educate and encourage members that have the potential and aspiration to develop as leaders within the PASFAA organization. Twenty PASFAA members were either self nominated or nominated by their sector representative to participate in this program.

David D. Knapp, Ph.D., President of Clear Ideas Consulting in Thornton, Colorado, returned as the featured presenter. David's company specializes in leadership and management training and coaching. David provided training to the group in the following areas: Introduction to Leadership, The Self Aware Leader, and Leader as Coach. The group also had an overview of the PASFAA organization, information on ways to volunteer and testimonials from prior Leadership participants describing how they have become involved with PASFAA since completing the program.

This year's Leadership Development committee members included:

Julie Salem (Chair)
Wendy Dunlap

Barbara Hapeman
Lisa Kendi

Paul Simenson

The following PASFAA members participated in the 2006 Leadership Program:

Stacey Adams
Tonya Anthony
Yolanda Beattie
Alicia Bott
Cheryl DePaolis

Danielle Fasick
Diane Fegely
Cheryl Gerber
Nancy Harvey
Cheri Kramer

Carrie Myers
Terri Neiswonger
Patty Peterson
Kimberly Reilly
Cheryl Rettman

George Santucci
Anita Sather
Stella Smith
Annmarie Weisman
Tracey Wyrwas



Featured presenter, David Knapp, introduces the concept of "Situational Leadership."



Dr Knapp makes suggestions to two participants during a team exercise.



Leadership Development Training 2006
"class picture."

Spring Training Plans to Decipher the Mysteries of Financial Aid

March 27, 2007: Holiday Inn, Grantville

April 11, 2007: Pittsburgh Marriott North at Cranberry Woods

Submitted by
Sandy Cronin, Chair
Spring Training Committee



This Spring, be on the lookout for clues as we decipher the mysteries of financial aid during the Spring Training workshops! Sherlock Holmes may assist you in finding your way to the Holiday Inn in Grantville on Tuesday, March 27 or the Marriott in Cranberry on Wednesday, April 11. After you find your location, you will be asked to gather clues in such topics as: resolution of C codes, tax filing status, State Work Study, how HERA affects those in military service, ACG and SMART Grants for year two and many, many more. Please be certain to mark your calendar for this special event so you do not find yourself missing the clues to "Deciphering the Mysteries of Financial Aid!"

College Fairs Underway Along with New Projects

Submitted by
David Pearlman, Chair
Financial Aid Awareness Committee

As the new Chair of the Financial Aid Awareness Committee for 2006-07, my first order of business is getting the committee finalized and setting up a first meeting date with Keith New of AES/PHEAA. Once this is complete, the committee will be working to update the college fair materials and moving the committee forward.

The fall college fair schedule was very successful for PASFAA. The schedule consisted of fairs in the Northwest, Harrisburg, and Northampton, Delaware, Monroe, Montgomery, Luzerne and Berks counties. A big thank you to all who volunteered! If you have not yet participated in a college fair, consider it. You get to spend quality time with friends and new colleagues and meet lots of needy parents and student new to the aid process.



(l to r) Dan Campbell, Tonya Anthony and David Pearlman man the PASFAA booth at the Philadelphia College Fair.

I have worked closely with Jamie Kosh on many of the fall 2006 college fairs and am looking forward to start the spring 2007 college fair season. In addition to the fall college fair schedule, Jamie has been appointed by PASFAA Council to administer an ad-hoc committee for additional information and assistance in setting up FAFSA Completion Day. Jamie has received a positive response from AES/PHEAA about PASFAA partnering with them on this project. Jamie has also received offers of assistance from several PASFAA members who have an interest in the program.



David Pearlman displays the memo board and "Ten Tips" flyer distributed by PASFAA at college fairs.



Joe Alaimo arrived on two wheels to work at the Wilkes-Barre College Fair.

PHEAA Choir Brings its Voice to PASFAA

Submitted by
Kathy Gates & Stacey Hoy
Newsletter Editorial Board

PASFAA members at the annual conference were delighted to be entertained by the PHEAA Choir during the Monday luncheon. Originally begun in 1997 as an informal group who sang Christmas carols on the fourth floor of the Headquarters building, the PHEAA choir has grown to include 53 members from different departments, a musical director, and accompanist. They meet on their lunch hour to rehearse.

When asked, "Why did you join the PHEAA choir", AES Senior Vice President, Tim Spigelmyer, replied, "I enjoy singing and felt that a choir at work was a unique idea that would provide entertainment to the employees on special occasions." Musical director Kathy Gates responded, "I was invited to direct the choir for the Holiday Concert in 2004. I agreed to direct them for only that concert, but I had so much fun I decided to continue doing it. The choir members respond to my directing very well and it is a pleasure to work with them."



Musical director, Kathy Gates, leads the PHEAA choir at the 2006 PASFAA conference.



PHEAA choir members share their vocal talents.

Several of the members sing in their church choirs and also perform at banquets, weddings and funerals. Some of the choir members sing in choral groups in the Harrisburg area as well. Each year the choir performs both a holiday and spring concert. In each of the concerts, there have been several soloists, instrumentalists, a men's barbershop octet and a women's group. Last year the choir participated in the Christmas tree lighting ceremony at the state capitol.

"It is an opportunity to learn new songs, make new friends, entertain the entire AES staff and have a good time while doing all of that," says Melissa Hoy when asked if she would encourage others to join the choir.

FAFSA Completion Day Volunteers Needed

January 20, 2007

Submitted by
Jamie Kosh, Past Chair
Financial Aid Awareness

The Financial Aid Awareness Committee is partnering with AES/PHEAA on coordination of their "FAFSA Completion Day" program scheduled for Saturday, January 20 (along with some alternate dates). This one-day PHEAA-sponsored event invites college-bound students and their families to 30+ locations to receive free assistance in completing the FAFSA. The primary goal is to cross the paper barrier and make sure that the first step to financial aid is completed accurately. The January 20 sessions begin at 10 a.m. and run until 2 p.m. Refreshments will be provided and families will have an opportunity to participate in a drawing for a \$250 scholarship.



If you are interested in helping out or hosting on January 20 or an alternate date, please contact Jamie Kosh at jkosh@francis.edu or call him at (814) 472-3945. You can also contact your AES/PHEAA Regional Director for additional information.

Below is a schedule of the locations:

NORTHWEST - Daniel Johnston, Regional Director - (724) 347-5891

January 20:

Strong Vincent High School
East High School

Univ. of Pgh-Bradford (Sports Ctr)
Warren High School

Clarion Free Library
Clarion Univ.-Venango Campus

Jan 24: Sharon High School, 6:30 p.m.

Jan 31: Farrell High School, 6:30 p.m.

SOUTHWEST - C.A. (Jim) Cardinale, Regional Director - (412) 650-0370

January 20:

Blackhawk High School
Connellsville Area High School
Westmoreland Cty Comm. College

Mount Pleasant Jr-Sr High School
Clairton High School
Kingsley Association

Lenape Vo-Tech School
Peters Township Library

NORTH CENTRAL - Donald Shade, Regional Director - (570) 323-7001

January 20:

Jersey Shore Library
Mansfield University

Penn College of Technology
Bloomsburg CareerLink

Selinsgrove CareerLink

SOUTH CENTRAL - Bruce Diefenderfer, Regional Director - (717) 245-0062

January 20:

McConnellsburg Jr-Sr High Sch
Huntingdon Area Sr High School
HACC-Lancaster

HACC-Harrisburg
HACC-Gettysburg
Penn State-Mont Alto Campus

Penn State-York Campus
Hershey High School
Harrisburg University

Jan 8: Cumberland Valley High School, 7 p.m.

Jan 9: Northeastern Senior High School, 7 p.m.

Jan 10: Manheim Central Sr High School, 7 p.m.

Jan 16: Harrisburg High School, 6:30 p.m.

Jan 17: Big Spring High School, 6:30 p.m.

Jan 18: Red Land High School, 7 p.m.

Jan 22: Juniata High School, 7 p.m.

Jan 24: Indian Valley High School, 7 p.m.

Jan 25: New Oxford Senior High School, 6 p.m.

Jan 30: Dover Area High School, 7 p.m.

Jan 31: William Penn Sr High School, 6:30 p.m.

Feb 1: South Western High School, 6:30 p.m.

Feb 5: Cocalico Senior High School, 7 p.m.

NORTHEAST - Thomas O'Donnell, Regional Director - (570) 826-1476

January 20:

CareerLink of Scranton
Carbondale Area High School

Carbondale Area High School
McCann Schl of Bus - Hazleton

McCann Schl of Bus - Pottsville
McCann Schl of Bus - Sunbury

Jan 17: Tamaqua Middle School, 6 p.m.

Jan 23: Bucks County Technical H. S., 7 p.m.

Feb 6: Shenandoah Valley Jr-Sr H. S., 5:30 p.m.

Feb 8: Hispanic Center, Rdg, 6 p.m.

Feb 14: Mahanoy Area High School, 6 p.m.

SOUTHEAST - Cheryl Browning, Regional Director - (215) 735-2877

January 20:

Comm College of Phila - NW

Delaware Cty Community College

Jan 9: Delaware County Community College, 6 p.m.

Feb 3: Springfield High School, 10 a.m.

Feb 6: Carver School of Science & Engineering, 6 p.m.

Feb 7, 21, 28: School District of Philadelphia, 4 p.m.

Mar 7, 14, 21, 28: Phila, (exact location & time TBA)

Apr 11, 18, 25: Phila, (exact location & time TBA)



WASHINGTON UPDATE

Post Election Preview

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA



It's the day after the election and Washington, DC is a town of bleary-eyed citizens trying to figure out where they fit in to the newly groomed political landscape. With the Democrats sweeping to power in the House of Representatives and squeaking into the majority in the U.S. Senate, there is a wide-ranging speculation on the true impact of the events of November 7. Speculation is, of course, a marketable commodity in Washington. Talking heads, political pundits, and consultants of many stripes make a very fine living speculating on what might happen and when it might happen. What they all have in common, though, is that few if any of them can truly see into the future. The only prediction that is likely to be right on target is that the vast majority of Americans, and especially Pennsylvanians, will not miss being bombarded by campaign commercials, literature, and phone calls. You don't really miss them, do you?

With that said, let me try to provide a preview of what to expect from the new Congress.

A Democratic Majority Doesn't Seal the Deal

While Democrats have gained a majority in the U.S. Senate, they are far from being able to fully control the Senate agenda. For a variety of procedural reasons, it takes 60 votes to be able to have your way in the U.S. Senate. As you have witnessed over the past two years, even a five-vote majority for the Republicans has not been enough for that party to be able to achieve a good deal of its goals in the Senate. In fact, during that time, the Senate has been gridlocked on most issues. So, a one-vote Democratic majority is not a ticket to dominance in the U.S. Senate.

While the returns are still being counted, it appears that Democrats will enjoy a majority in the House of Representatives that is about the size of that held by the Republicans whom they are replacing. The rules of the House of Representatives allow for the party in power to move legislation with relative ease, assuming that they can enforce some form of party discipline on their members. This means that the House will be the locus of action for the Democratic agenda over the next two years. In similar fashion to the Republican-led House, we can expect numerous pieces of legislation to be approved by the House on largely partisan votes. It is possible that some items relevant to higher education could be part of these measures. But, as noted above, getting those initiatives through a closely divided Senate is going to be a challenge, at best.



Budget Reconciliation an Option

One option for Congressional Democrats could be use the Budget Reconciliation process as the vehicle for moving some key legislation. Budget Reconciliation allows for numerous controversial issues to be stuffed into one larger package, needing only one vote for approval. Also, the Budget Reconciliation process short-circuits the need for 60-vote approval in the Senate. But, to get there, House

and Senate leaders are going to have to reach agreement on those legislative priorities and make sure that their party is unified behind those priorities. Easier said than done!



Representative David R. Obey (D-WI) takes over as Ranking Democrat of the House Appropriations Committee.

How Higher Education Could Fare in the New Congress

On the higher education front, Democrats have indicated that reducing student loan interest rates and reforming the higher education tax credits are part of their legislative agenda for the first days of the new Congress. Expect the House to act early in the year on both these items. It is way too early to opine on the likelihood that we will see an effort at a comprehensive reauthorization of the Higher Education Act. If it is attempted, it will be easier to achieve in the House than in the Senate. Student aid funding may get a boost, as David Obey (D, WI), a strong advocate for Pell Grant funding, takes the helm of the House Appropriations Committee. Expectations are tempered, however, by the commitment of Democrats to reduce the federal budget deficit, which may be at odds with attempts to boost funding.

Oversight is also another area where higher education gets some attention in

What's



on the Hill?

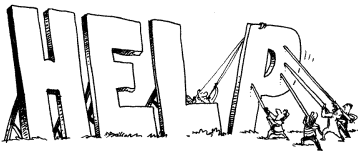


Nancy Pelosi (D-CA, center) takes over as the first female Speaker of the House.



President Bush, with his Cabinet, addresses the media vowing his administration will rise above partisan differences in order to help the new Congress do its job.

the new Congress. Democrats in the House and Senate have expressed interest in



New Members of Congress, such as Senator Bob Casey, Jr., will benefit from hearing from FAA's to learn about important student aid issues.

calling Education Department officials and others before their committees to discuss the stewardship of the student aid programs. Among the topics that could be addressed are recent changes to the rules governing the TRIO Programs, payments made to lenders on certain student loans, the Department's approach to overseeing the way federal financial aid dollars are spent, and whether student financial aid administrators are receiving improper inducements in exchange for adding lenders to preferred lender lists or for steering borrowers to certain non-federal loans. There may be few aspects of the student aid programs that will not find themselves on the "hot seat" in the coming months.

Importantly, the new Congress and especially the new Members of Congress, provide us with the challenge of educating them on the value of the student financial aid programs and the way they fit into college financing in Pennsylvania. Senator Bob Casey, Jr., and new Members of Congress Jason Altmire, Joe Sestak, Patrick Murphy, and Christopher Carney will need to hear from you so that they understand the value of these programs and your ideas for making them better. You will need to help them see beyond the rhetoric that may make headlines during some of the above-mentioned oversight hearings. The more they know about the good work that you do, the more they can be helpful in shaping new and meaningful student aid policy.

And remember, just in case you really do miss them, the next batch of campaign commercials will be back on the air in only a few short months!

Legislative Staffers Go Inside Financial Aid

*Submitted by
Mary Ellen Duffy, Chair
Government Relations*

On September 19, PASFAA President-elect Mary Kosin, Financial Aid Awareness Chair Jamie Kosh and Government Relations Committee members Wendy Mahonski, Mary Ellen Duffy and Scott Miller presented the "Inside the World of Financial Aid" informational session to legislative staffers in Washington, DC.

The idea for this presentation arose in our discussion with Kate Winkler, legislative director for Representative Allyson Schwartz, during our visit to the Capitol last May.



Jamie Kosh introduces the presentation.

We were very fortunate to have Kate's assistance as well as the aid of Kristin Dini, legislative assistant for Congressman Charlie Dent, in making the arrangements and inviting the appropriate personnel from the Pennsylvania delegation offices.

We were very pleased with the turn out - 13 legislative staffers from 12 Congressional and Senatorial offices attended. The purpose of the briefing was to help the staffers better understand financial aid and enable them to more confidently assist their constituents as they navigate the bewildering aid system. We provided them with basic information on federal and state student aid programs and application processes. Among the topics we discussed were how to apply for federal and state financial aid, what types of aid are available, what key deadlines parents and students should know, and how student aid eligibility is determined.

Mary Kosin and Scott Miller explain PASFAA's role.

Our information appeared to be well received as we were asked several very good questions and received very positive feedback. We are hopeful that they found the presentation informative and will prove useful as they follow higher education issues and assist their offices' constituents. We are looking forward to making this a regular part of the Government Relations Committee's advocacy and education efforts.



(l to r) Scott Miller, Mary Ellen Duffy, (with Powerpoint handout), Wendy Mahonski, Mary Kosin and Jamie Kosh in the Cannon Office Building.



Legislative staffers listen to PASFAA's presentation, "Inside the World of Financial Aid."



Mary Ellen Duffy and Scott Miller thank the legislative staffers for attending.

EASFAA Offers NASFAA Fall Training

Submitted by
Barbara Schmitt,
EASFAA Liaison



Barbara Schmitt explains how to treat 529 plans.

EASFAA just completed the NASFAA Fall 2006 Training on verification in Pennsylvania at three sites across the state - Villanova University, AES/PHEAA and Westmoreland County Community College. All sites were extremely well attended with over 50 attendees at each. I would like to extend a heartfelt thank you to Bill Burke for agreeing to co-present with me at all three locations. For those of you who did not attend, you missed a performance worthy of a Tony Award by none other than Bill and me on the complexities of conflicting information! (Requests for a repeat performance may be considered on a case-by-case basis!) I would also like to thank the hosts at each of our three sites - Pat McCabe, Mary Miller and Gary Means - for all of their assistance and hard work.



Bill Burke discusses verification selection.



EASFAA is planning to conduct a spring workshop series on leadership, so be sure to watch the website and EASFAA news for more details.

Many of you had the opportunity to meet current EASFAA President, Larry Chambers during his visit to our PASFAA conference. Thank you to PASFAA members for extending such a warm welcome to Larry. It was certainly nice to see Larry enjoying himself in Hershey with all of our PASFAA comrades!



EASFAA President Larry Chambers (seated right) is greeted by Patty Hladio, Joetta Bradica and Tom Lustig.



A full house attended EASFAA-sponsored NASFAA training at AES headquarters.

Spring will be here before we know it, so be sure to mark your calendars for the EASFAA Conference in Niagara Falls, NY, May 20-23. The conference site in Niagara Falls is a 32,000 square foot event center and boasts such amenities as "adjustable ergonomic chairs" and "non-glare tables" in all the meeting rooms. More information on the EASFAA conference is available on the website at www.EASFAA.org. Hope to see you there!

Photos courtesy of Brittany Bosha and Gary Means

Chocolate Never Looked So Good

Submitted by
Kathy Gates
AES/PHEAA

PASFAA Conference attendees who stopped by to visit AES and PHEAA staff at their "Empower Hour" reception were each given a Hershey chocolate bar. Five lucky chocolate lovers found a winning coupon good for a \$1,000 scholarship for their students.



Elsie Maurer

And the winners are:

Elsie Maurer
Susan Crago
Christine Trexler
Carolyn Julian
Judy Cashmere

Clearfield County Career & Technology Center
Newport Business Institute
Mount Aloysius College
Penn State-Capital Campus
Albright College

Regional managers from the Education Services Group will deliver the scholarships to the winners.



Susan Crago



Christine Trexler



Carolyn Julian



Judy Cashmere

Workshops Train Counselors about Financial Aid

Submitted by
Carolyn Julian, Chair
Counselor Workshops

The Counselor Workshops were held November 1-21 at 40 sites throughout Pennsylvania. Christopher Vaughn, Mansfield University, was the first to present and his workshop went off without a hitch. Unfortunately, Ragan Griffin, Clarion University, had a rocky time when her shipment of materials did not arrive until an hour after the workshop ended. Nonetheless, Ragan and Dan Johnson persevered, providing quality information to the counselors with the elusive binders eventually delivered to the counselors at their high schools. Carolyn Julian, Penn State-Harrisburg substituted at York College for Yolanda Beattie, Penn State-York, who was unable to present.



Tom Bell and Jim Cardinale cover applying for aid at the University of Pittsburgh-Greensburg site.

Seasoned presenters as well as some newer aid administrators provided training to high school counselors, OVR and Career Link representatives and others in counseling roles who have a need to know financial aid basics in order to help students and families prepare for higher education.

Instead of the former three-ring notebook with all of the inserts, the counselors were presented with an all inclusive comb binder. This was a cost saving factor for PASFAA and hours saved for committee members with no assembly required. A very special thanks to Bruce Diefenderfer for the redesign of the binders.

Thank you to everyone who volunteered to serve on the committee and to those who served as presenters and registrars.



Ellen McGuire and Tom O'Donnell review changes to the FAFSA at the Wilkes-Barre VoTech.



Carolyn Julian addresses unusual filing circumstances at the York College site.



Jynhae Tyler and Jim Cardinale discuss the notification process at Allegheny IU#3.



Darlene Gilliland responds to a question at the Tuscarora IU#11 location.



Jim Carideo lists the federal financial aid programs at the Capital Area IU#15.

Presenters:

Joe Alaimo
Tonya Anthony
Kevin Armalay
Thomas Ball
Charlene Bedellion
Sue Behan
Bonnie Behm
John Bieryla
Dan Campbell

Jim Carideo
Sandra Cronin
Cynthia Farrell
Vincent Frank
Cheryl Gerber
Darlene Gilliland
Gail Gray
Griffin Ragan
Ken Grugel

David Haggard
Melissa Ibanez
Carolyn Julian
Sharon Krahe
Patti McCarthy
Bernard McCree
Ellen McGuire
Cate McIntyre
Gary Means

Raymond Randall
Judy Rile
Stanley Skrutski
Jean Stone
Jynhae Tyler
Chris Vaughn
Douglas Vore
Melissa Walsh
Alison Wojcik

Registrars:

Diane Fegely
Marcy Gjurich
Barbara Hapeman

Maryann Hubick
Carolyn Julian
Manny Loera

Judy McKenna
Clarke Paine
Amanda Smyers

Heather Sperratore



Tonya Anthony explains FAFSA filing options at Millersville University.

Photos courtesy of Cathy Caffrey, C.A. (Jim) Cardinale, and Bruce Diefenderfer.

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

A Day in the Life of a Collector

Submitted by
Lisa Coholich & Terri Neiswonger
Newsletter Editorial Board

You say you wouldn't want to be a collector. People yell at you, hang up on you and avoid your calls. And you have to work the late shift, getting home well after many of us are in bed. Never fear, because there are many excellent collectors doing the job most of us don't want.

Collectors are a special breed. One could and should consider them heroes in the financial aid field. Collectors help students understand their loan responsibilities and guide borrowers through the repayment process when times are tough. Without these collectors, default rates on student loans would be out of sight, potentially making a school ineligible to participate in federal loan programs.



A collector's job is much more involved than you might realize. A collector may arrive for work in the early morning, afternoon or evening for the late shift. For no less than 7 1/2 hours, with their headsets on and their computers buzzing, collectors make an average of 30 outbound calls per hour (equaling about 225 calls per day), according to Steve LeGore, assistant vice president of asset maintenance at AES. We are quite accustomed to dealing with a lot of calls in financial aid offices, and we make it a point to educate families as part of the process. But, when a collector makes a call, it could have serious consequences if the person called doesn't take some action. The collector needs to reach the borrower to tell him that the payment is past due - an issue that needs to be resolved as soon as possible - so the customer does not become more delinquent. By reaching out to the borrower, the collector prevents more serious action regarding the borrower's negligence and can keep them from ruining their credit for a very long time.



AES collection rep David Culley pays careful attention to what a borrower on the phone is saying.

A staff of approximately 140 Outbound Collections Representatives works at AES. In order to reach borrowers at peak times, the collection staff covers the phones six days a week for a total of 80 hours. One shift works 1 p.m. to midnight, Monday through Thursday, with Friday off. In order to manage a collection department effectively, LeGore has to think outside of the box, enabling the representatives to do their jobs independently and increasing the team's availability at times when customers can be reached. Even though calls are not permitted after 9 p.m., working those hours allows the collection staff to reach people on the West coast during evening hours. The staff uses an automatic computer calling system. They load the system with certain types of calls, such as "all loans 16 days delinquent" or "all delinquent loans in the New York area." The goal is to reach a large number of delinquent borrowers in a specific region. For example, say there is a snowstorm in North Carolina, and the news reports that everything is shut down. Voila! They load the North Carolina area codes, and odds are the contact rate should be high since mostly everyone is at home.

LeGore states that it takes six to nine months to be very proficient in what he calls "the rules and tools for paying for school." Imagine this scenario: the average student graduates with \$3,800 in credit card debt. He owes \$150 on a credit card and \$150 on a student loan. Struggling to make both payments each month, he pays the credit card payment with \$150 and in return, he gets \$120 in purchasing power. If the student makes the student loan payment, he gets nothing except another phone call in two or three weeks. It is "the rules and tools for paying for school" that enables the collection representative to help the student. Obvious solutions are forbearances or deferments, but the collector also needs to work with the student and educate him on the seriousness of the situation.



Collectors need good common sense along with excellent customer service skills. They need to find the root problem of the payment delinquency. After all, what can they repossess if the student does not want to pay? Student loan collectors cannot repossess a borrower's education, so each collector must be tenacious and focused to help the student determine the best way to make payments. It could be as subtle as offering an automatic debit each month so the borrower does not have to remember to mail a payment.

LeGore says that turnover is not as big of a problem as one might think. It is important to help prevent the representatives from getting burned out from the daily routine. He invites them to participate in a variety of skill-building opportunities, such as cross training with other departments within the organization (like skip-tracing and consolidation), entering and validating customer data, and assisting with quality assurance to ensure their processes are meeting



Outbound collection reps at AES each make about 225 calls per shift.



standards and regulations. They are also encouraged to improve their technical skills in software programs like Microsoft Word, Excel and others to stay up-to-speed with current technologies and to become more marketable employees.

Comic relief also plays a role in keeping the representatives motivated. The excuse, "The dog ate my bill," is passé. Today's stories have become more sensational as these examples from LeGore's employees illustrate. Israel Vasquez, who deals with bilingual borrowers, told of a 40-year old student whose mother collected his paychecks and paid the bills because she believed he was "too young" to do it himself. David Culley had a borrower who claimed he was "not interested in anything from outer space" after Culley identified himself

as a Collections Representative from AES. (Did the borrower think AES was a long lost planet?) One of the most quirky tales came from Merena Kerr who was told by a borrower that he could not afford to pay his student loan bills because he had to pay the court after his dog jumped over a fence and impregnated the neighbor's dog. And Lance Haley described a borrower who dropped out of school and told him that college was "just not her thing" so she said she didn't "need" the loan anymore. Lance explained to her that she still had to repay the loan even though she didn't enjoy the experience of college. A poster of a pizza with two slices missing hangs in AES' collection department illustrating the point with the caption, "Just because you didn't finish, doesn't mean you don't have to pay."



Not only does a collector have to assist a borrower in repaying a student loan, but they must educate on the commitment involved in borrowing the loan. Having superb listening skills is essential. Collectors have to "decode" what borrowers are saying. In addition, the collector must stay focused and be persistent - a collector cannot give up. Collectors must be willing to work many different shifts (including weekends) in order to make contact. The highest level of customer service is when a collector can serve a customer who does not want to be served by helping that individual steer clear of default.

We leave you with a bit of collection humor as told by Steve LeGore, "If a parsley farmer defaults on his student loan, can we *garnish* his wages?"



AES collection rep Merena Kerr remembers to keep a smile in her voice that the customer can "hear."

Meet Steve Morgan

Submitted by
Robert Sevet
Newsletter Editorial Board



Steve Morgan adds his characteristic humor to his presentation on "The Four Phases of Attitude."

This year's PASFAA conference Keynote Speaker has made a career of motivational speaking and consulting around the country for Fortune 500 companies and organizations like the Federal Judicial System, Chrysler Corporation, USAF and JPMorgan Chase Bank. Steve Morgan flies in excess of 100,000 miles annually, covering in his presentations a variety of topics that include diversity, motivation, customer relations, communication, and team work. A graduate of the University of Southern Louisiana with degrees in Personnel Management and Psychology, he has been a top performer with Carlson Learning Company since 1981 and was selected the "Most Promising New Human Resources Development Trainer" in 1983.

Despite Steve's outwardly enthusiastic and entertaining personality, he is also a person of remarkable patience and understanding. Steve's address at the PASFAA conference focused on the "Four Phases of Attitude." Through personal stories, anecdotes and humor, Steve conveyed his unique perspective on the importance of finding balance in our lives, personally and professionally. Steve presented the concept of FISHES (Family, Intellect, Spiritual, Health, Economics and Social) as a wheel and the importance of keeping the "wheel" in balance.

In his entertaining and down-to-earth style, Steve also provided a follow-up with a well attended concurrent session on the "Challenge of Change." His presentation covered myths and realities, becoming an agent of change, and Stephen Covey's, "The Seven Habits of Highly Effective People."

When asked if he could convey a single piece of advice to leave with PASFAA members, Steve offered the following, "My life's philosophy is simple. When I woke up this morning, the good Lord created a miracle. The rest of the day is my fault." Steve added, "So, strive to make each day a day of growth and value for you, your family, your co-workers and your clients."



Audience participation is always part of Steve's program.

The Advantages of an Electronic Newsletter

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

As PASFAA prepares to convert its newsletter from paper to an electronic version, we look at factors to consider in the decision-making process based on an article found at MarketQuiz.com:

Inexpensive: Producing and sending e-newsletters costs substantially less than traditional methods. (PASFAA could save between \$10,000 and \$25,000 per year by eliminating or reducing the cost of printing and mailing our paper newsletter.)



Expedient Distribution: The e-newsletter can be distributed by e-mail in just seconds.

Increased Chance of Being Read: Studies show that e-newsletters are more likely to be read than traditional paper newsletters. (The PASFAA Newsletter will also be available via www.pasfaa.org, for access anytime you have an Internet connection or for downloading.)

Paper for Those Who Want Paper: Those who want a paper newsletter can print the e-newsletter, or portions thereof, and carry it with them wherever they go.

Professional Format: It is much easier to produce a professionally formatted newsletter in electronic format, avoiding the expensive costs of having a graphic designer/printer produce a paper document.

Easy to Update: Once the e-newsletter template has been created, updating the newsletter is nearly effortless.

More Timely Information: Due to greatly decreased production and distribution costs and efforts, it would be feasible to produce the PASFAA Newsletter more frequently, if desired. Or we could even produce "special edition" newsletters when needed.



Look for more on this topic throughout the coming year from PASFAA's Technology Advisory and Electronic Initiatives Committee. For input, please contact Dan Wray of College Loan Corporation, committee chair at dwrap@collegeloan.com.

2007 PASFAA Conference Planning Begins

Submitted by
Douglas Vore, Chair
2007 Conference



Doug Vore, with his camouflage hat on, invites conferees to next year at Seven Springs.

Planning for PASFAA 2007 began the day after the "best conference ever" at the Hershey Lodge (thanks to Joetta and her crew, it was "da bomb"! I left Hershey to travel to Seven Springs for my first meeting with our coordinator, Debbie Wagner. Obviously she is not Francois, but she is every bit as gracious and accommodating so I'll dub her my "home girl" as I'm from Johnstown.

True to Western Pennsylvania form, as I approached the mountains it began to rain, it was getting dark, and I was pretty weary. I finally arrived at Seven Springs and after standing in the rain for 15 minutes digging for a change of clothes from under the mounds of goodies from our vendors, I thought I had locked my keys in the car. Drenched, I explained my dilemma to the two young ladies at the front desk who offered help in the morning if I had not found them. To make a long story short, early the next day I received a message from one of the same staff members saying that if I had not found my keys that Seven Springs would be able to assist me. I was so impressed that she had remembered which idiot had locked their keys in the car and had called me first thing in the morning when she arrived. That's why I love Seven Springs and hope you will too.

We are well on our way to preparing another "best conference ever." It has been mandated by our PASFAA President that financial aid administrators just want to have fun! We have been charged with crafting offerings that "speak to our core, stimulate our senses and relax our souls" - and I have the team to do it! See you at Seven Springs October 21-24, 2007. Oh and by the way, I found my missing keys in a secret pocket of my bag.



The 2007 Conference Committee welcomes your suggestions:

Douglas Vore (Chair)
Charlene Bedillion
Cindy De Lone
Catherine Demchak
Cheryl DePaolis (Chair Designee)
Mysti Dinger
Marijo Elias
Jonathan Kirby
George Santucci
Jynhae Tyler

Montgomery County Community College
Washington and Jefferson College
Sallie Mae
Carnegie Mellon University-Heinz School
University of Pittsburgh-Greensburg
IUP-Academy of Culinary Arts
King's College
University of Scranton
National City
Community College of Allegheny County

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2006 conference chair, Joetta Bradica, reviews conference planning with 2007 chair, Doug Vore, who seems a little surprised.

Beating the Winter Blues

Submitted by
Kathy Gates
Newsletter Editorial Board

With short days and cold temperatures, you may be tempted to hibernate in your cozy, centrally-heated home. But, if you're like the estimated 15-20% of people who experience the weight gain, carbohydrate cravings and lethargy of the "winter blues," resist the urge to burrow under the covers. Instead consider some of these suggestions.

Brave the outdoors. Bundle up and go for a walk outside, especially on sunny days. Winter blues are caused by the body's response to reduced light exposure, so every ray helps lift your spirits. Take a stroll during your lunch hour, walk your kids to school, or take the dog for a walk - just get out there!



Limit starchy, fatty and sweet foods. Those "comfort foods" that are supposed to help you feel safe and warm - cookies, mashed potatoes, etc. - could actually be dragging your mood down and pushing your weight up. Reach for fresh fruit and vegetables instead of those French fries.



Get involved. Sign yourself up for a new class or activity. Not only will it get you out of the house, it will encourage you to discover new interests and avoid isolation. Volunteer. Spread a little goodwill by volunteering with a local charity, school, or other organization.

Embrace new hobbies. Boredom and listlessness contribute heavily to seasonal sadness, so with more time on your hands, pick up a new hobby. Check out books, videos or a class at your local community college.

Organize your life. Forget spring cleaning, start now! Getting rid of unused stuff is the first step to making your home seem roomier, eliminating that claustrophobic feeling so often associated with wintertime. Next, sift through the stuff you are keeping. Can any of it go in storage? A lot of us manage to collect a lot of, well, junk during the holidays, and letting it pile up can make you feel like you have lost control of your space.



Create winter rituals. Find new ways to celebrate the frosty season by organizing winter activities with friends and family. Arrange a sleigh ride, neighborhood winter festival, or skating party. It's important to keep in contact with friends and family, as research indicates a solid social network is imperative to good mental health. Get everyone together by hosting regular gatherings.

Picture this. Gather up the rolls of film you shot over the holidays and get them developed. Spend those dark, cold winter nights putting together a holiday album. Include notes about the pictures, the funny things that were said, the laughter, the way you felt, etc.



Lighten up that room. Replace some of the incandescent lights around the house with fluorescent lights. This can help compensate for the lack of exposure to ultraviolet light from the sun. Play upbeat music in the background while at work and at home.

Add some houseplants. When the holidays are over and the last decorations are packed away, even the most inviting rooms can seem a little drab. Why not brighten your favorite room with a new houseplant or two? Surrounding yourself with thriving plants will help you forget that everything outside is on hold until the spring.

Get moving! Whether you jump on a stationary bike, unwind with yoga or dance the night away, physical activity fights off weight gain, boosts energy and releases mood-enhancing endorphins. Kill three birds with one stone: increase your sun exposure, get active and spend more time with the kids by embracing outdoor winter activities. Lace up your old skates, strap on some skis, or dust off that toboggan and spend a fun-filled family day in the park.

Get help. If your symptoms are greatly limiting your ability to function at home and at work, then you may be suffering from a seasonal form of clinical depression known as Seasonal Affective Disorder (SAD). SAD's symptoms are more severe than "winter blues" and may also include irritability, feelings of emptiness or profound sadness, and major changes in eating and sleeping routines. If you think you might be experiencing SAD, consult your physician or contact your EAP for support.



Resources: "Mind Tools" by Warren Shepell and "Passing Thoughts" by T.W. Winslow

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PELA News

Submitted by
Mike Fancher
Sallie Mae



During the October PELA Meeting, we had a great opportunity to hear from guest speakers Dr. Don Francis, president of AICUP, and Ron Uroda, vice president of Research for AICUP. Learning what AICUP does on a daily basis to help benefits students in the state of Pennsylvania was an educational experience for all. We would like to thank both Dr. Francis and Mr. Uroda for their time and wisdom.



Clarke Paine and Nancy Harvey (right) discuss the financials behind the student loan industry in a session at the PASFAA conference.

The PELA session, "FFELP Lending - The Financials Behind it All" was very well received at the PASFAA Conference. Presented by Clarke Paine, Nancy Harvey, Kerry Paoletta, and Michael Fancher, the session explained how lenders make their profits and the expenses that lenders incur in doing so. We are planning to present it again during PASFAA spring training. Understanding why lenders have the interest rates and costs that we do can help you to better explain lender-related questions to students.

PELA also awarded five \$1000 scholarships to PASFAA member schools at the conference. The recipients are Lebanon Valley College, Pennsylvania Academy of Fine Arts, University of Pennsylvania, East Stroudsburg University of PA and South Hills School of Business and Technology-State College.



Past PELA President Judy McKenna (left) and current President Sheila Checkoway were recognized by PELA members for their service at the PASFAA conference.



PELA President Sheila Checkoway (right) stands with PELA scholarship winners showing certificates for \$1000 which will be awarded to their schools.

Finance & Development Thanks Sponsors for Record Year

Submitted by
Greg Gearhart, Chair
Finance and Development



Ken Grugel, 2005-06 Chair of the Finance and Development Committee, in his annual report presented at the recent PASFAA Conference, highlighted some of the accomplishments of the Committee last year, including moving some of our processes from paper-based to more automated methods, and a record year in fundraising.

This year we hope to continue to build on those accomplishments and we have a good list of additional initiatives as well.

On behalf of PASFAA, I want to again thank all of you who participated as sponsors for the 2006-07 year. Without your generous support and participation in our Association events throughout the year, PASFAA would be a much less effective organization.

Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2006-07 fiscal year. Because of this support, PASFAA is thriving as an organization and able to create new initiatives for our members. We look forward to working closely with each of these sponsors in the year to come.

Platinum (\$9,000 and above): American Education Services, Campus Door, Citizens Bank, KeyBank, M&T Bank Educational Lending, National City Bank, PNC Bank, Sallie Mae Pennsylvania, Wachovia Education Finance

Gold (\$7,000): Academic Finance Corporation, Edamerica, Nellie Mae, SunTrust Education Loans

Silver (\$3,500): Academic Management Services/AMS, Bank of America, Beneficial Savings Bank, Chase Education Finance, Citibank, College Loan Corporation, Education Finance Partners, NELNET, NextStudent, New Jersey Higher Education Student Assistance, Student Capital Corporation, TERI, USA Funds Services, Wells Fargo Educational Finance Services



PUBLIC TWO-YEAR SECTOR

*Submitted by
Cheri L. Kramer
Public Two-Year
Sector Representative*

I hope you all had a great conference. I would like to thank Patty Hladio for a job well done as she steps down as PASFAA president and begins her year as past-president. I would also like to thank the conference committee for a job well done.

The two-year public sector meeting at the conference was well attended. We addressed several topics of concern, including the Wage Grant and ACG Grant. We are thankful that two of our own, Doug Vore and Margaret Barton, are on the Wage Grant Advisory Committee. They kindly took some of our issues and concerns to the committee and will be reporting back.

With one more year to go, I'd like to encourage those interested in representing our fine sector to run in 2007. This has been a very rewarding learning experience to sit on Council and learn the ins and outs of the PASFAA organization. If you are not interested in being a sector representative at this time, consider volunteering in other ways. It's a great way to network with experienced financial aid people.

INSTITUTIONAL AT-LARGE SECTOR

*Submitted by
Marykay Klara
Institutional At-Large
Sector Representative*

Have you recovered from the PASFAA Conference yet? Over 120 PASFAA members volunteered in some capacity at the conference. Wow, what a strong association of volunteers our association has! That is what makes it the nationally recognized organization that it is.

I want to thank those who elected me for this position to serve PASFAA for the next two years. My main tasks will be to help those who wish to volunteer the chance to do so, and to recruit more PASFAA members to volunteer their efforts. PASFAA would not thrive as it does without the many volunteers who lead or sit on committees, prepare training programs, assist with registrations, or stuff envelopes. The PASFAA membership brochure will be updated to feature volunteer opportunities and committees and will be available on the association's website once it is complete.

I am most interested in your questions, concerns or ideas concerning the volunteer recruitment effort and available opportunities. Please contact me via email at mary.klara@villanova.edu or by phone at (610) 519-7933 so that you can become more involved in your association.

INSTITUTIONAL SUPPORT SERVICES SECTOR

*Submitted by
Lesa A. Angell
Institutional Support
Services Sector
Representative*

Hello ISS Members! Happy New Year! It is the time of year where the weather can totally wreck havoc with our schedules, so for those in our sector who travel frequently, stay safe and buffer in extra travel time on the slick roads! We held a very successful meeting at the PASFAA conference in Hershey with 29 members showing up - incredible for us! We discussed holding another meeting in April. Watch for more information on date and place to come.

Since becoming the representative, one thing that I have been consistently asking from our group is that if you are a committee member within PASFAA, please make sure to send a quick update on the facts that impact our sector upon your return from a meeting. This needs to be no more than a few bullets in an email to me at langell@collegeloan.com so that anything that may affect us can be reviewed more globally in advance of problems occurring. This is especially important for new ISS members on committees. Sometimes you may not be aware of why things had been done in the past in a certain manner, and as you are representing the needs of all of us on these committees you may voice an opinion that may be changing an informal protocol that was done for a specific reason in the past to fix a different problem.

I also requested in Hershey that for all of the members who have served on past Finance and Development as well as Conference committees to be willing to hold some conference calls in the first quarter of 2007. We would all like to make sure that decisions made in the past that are for the good of our sector stay in place. We proactively need to put some guidelines in place so that things that have been learned will be passed along to new members with the rationale behind the decisions. Too often because of changing members, things are left behind that should remain in place. Guidelines for our sector serving on committees that affect our whole group would benefit all of PASFAA and make sure that we are an active, vibrant part of this wonderful association!

STATE-RELATED SECTOR

*Submitted by
Bernard L. McCree
State-Related
Sector Representative*

We have now returned to our home ports since we sailed to those exciting ports of call via the Hershey Lodge for PASFAA Voyage 2006! Thanks to the conference committee for providing a wonderful excursion.

I trust that you had a great time and enjoyed all of the festivities, reconnecting with old friends and making new friends and of course, a PASFAA tradition - overeating! Our sector met during the conference and we had approximately 30 people in attendance. Our discussion focused on the ACG (Academic Competitiveness Grant) and the National SMART grant. Several schools were able to provide direction for those of us who are still struggling to understand the process. New guidance from the department may prove to be a resource to us as well. Private loans were also discussed and the impact that they are having on our campuses. One particular suggestion indicated that lenders look at instituting entrance and/or exit counseling for these loans to apprise students of their loan indebtedness and opportunities for repayment.

Lastly, we talked about our overall participation and interaction with each other as a sector. Typically, we do not host meetings outside of the conference, but with WebEx and other related technology, we may be able to coordinate some events targeted specifically for our schools. If you should have concerns, please do not hesitate to contact me.

PRIVATE SECTOR

*Submitted by
Patty M. Cegelka
Private Sector
Representative*

It was a pleasure to get to meet so many of you at the PASFAA Conference. Thank you to all the schools that completed the PHEAA State Grant Survey before and after the conference. The results provided an opportunity for an open discussion about the new formula at the meeting. Early indications seem to be positive, but we need to continue to collect more data. A special note of thanks to Ruth Cramer, Dickinson College, and to Bill Burke, University of Scranton, for their work on the survey and results.

Our guests at our sector meeting included Mary Young and Ron Uroda, Association of Independent Colleges and Universities of Pennsylvania, who provided insight and encouraged us to continue to share information. Jack Pergolin provided information on the J.Wood Platt Scholarship.

Please feel free to contact me with issues for PASFAA Council or to share with the Private Sector group. My email address is cegelkap2@scranton.edu and phone number is 570-941-5924.

PA STATE SYSTEM of HIGHER EDUCATION SECTOR

*Submitted by
Diane G. Fegely
PASSHE Sector
Representative*

I hope your holidays were wonderful. I was busy playing Mrs. Santa to my two grandsons. Ho, ho, ho!

For those who were unable to attend PASFAA, the sector meeting was very well attended. Our guests were Lois Johnson and Warren Anderson from the Chancellor's Office. Lois gave the group information on tuition costs, updates on the increase in minimum wage and answered general questions. Warren answered questions concerning various aid programs offered through the State System. We discussed a variety of issues the group had including Core Philly, pro-rata for December grads, volume of ACG and SMART grants, and pre-certifying freshman loans.

A big congratulations to Ken Grugel for being selected as this year's recipient of the Distinguished Service Award (or was that "extinguished award"?). Just kidding, Ken! Congratulations also to newly elected PASSHE sector members, Dwight Horsey, president-elect, and Tonya Anthony, treasurer.

The spring sector meeting will be held at the Ramada Inn and Conference Center in State College on Thursday April 26 and Friday April 27, 2007. I will again be soliciting the membership for agenda items. We will have the folks from Sytec at this meeting to discuss the progress of the Shared Administrative System as well as Lois Johnson, who is always willing to address our group and take our concerns to the Chancellor.

If you have any issues you would like me to address to the PASSHE group please let me know. Also, if you have any issues for PASFAA Council contact me at fegely@kutztown.edu.

BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by
Kimberly A. Reilly
Business, Trade
& Technical
Sector Representative*

"Teamwork doesn't tolerate the inconvenience of distance."

Greetings BT&T sector members! It was a pleasure to get to meet so many of you at the sector meeting at the conference in Hershey. Many of you were ready with your questions or concerns for the sector, and it was great to see everyone take such a collaborative approach to our sector's unique issues.

I hope that everyone had a safe and happy holiday season and enjoyed some much needed time off with family and friends. With a new year come new resolutions and the energy and vigor to get things accomplished. Now is the time for nominations to be considered for positions with the Executive Council of PASFAA. Your sector needs your help! It is time for someone to "step up to the plate" and run for the BT&T sector representative. It is important that we continue to have a voice on the Executive Council. Please consider dedicating your time and talents to help our wonderful service organization!

I look forward to hearing from any and all within the BT&T sector who may need assistance with special issues or who would like to see specific issues addressed that are unique to our sector. Remember that I am here to represent you and your campuses needs, so be sure to share your concerns with me as they arise. You can reach me at kreilly@uticorp.com or 610-646-8651.

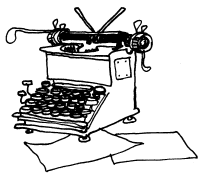
NURSING SECTOR

*Submitted by
Annmarie Weisman
Nursing Sector
Representative*

Our sector was well represented at the PASFAA conference. I hope that those of you who experienced the "voyage" came back to your offices refreshed and rejuvenated! Next year in Seven Springs promises to be another great time, and I hope you will be there as well.

I want to express my thanks again to Joe Manotti and the Pennsylvania Higher Education Foundation (PHEF). Joe's presentation and Q&A session at our sector meeting was very informative. I received positive feedback on the information presented as well as appreciation for Joe's willingness to answer our many questions both at the conference and from our offices. We are so lucky to have PHEF to assist us in alleviating the nursing shortage across the state. PHEF also partners with many donors. When you have an opportunity, please remember to thank those sponsors as well. Their support, which is also so graciously given, is much appreciated!

Our sector is small, but our issues are important and unique. I am pleased to represent you at PASFAA Council. If you have any concerns for me to take to the next meeting, email me at aweisman@mac.com or call me at 215-707-0011.



From the Editor's Desk

Inside your conference packet this year was a copy of PASFAA's new Strategic Plan. Designed to be the roadmap for PASFAA's development and growth for the next five years, it is an ambitious but realistic plan for our Association to undertake. With six goals (listed in this issue in the Letter from the President on page three) and numerous objectives, it will need the support of every member to make it come to fruition.

Our membership topped 940 members in fall 2006, yet many of that number are "silent partners" who come to an occasional training program, conference, or other event, but rarely take a more active role. Please read the Strategic Plan and consider what you might be able to do to make it successful, especially if you are one of our less active members. The next five years in PASFAA are ready to be shaped. Won't you be a part of it?

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA Bulletin Board



By Members

Ken Brown, Milton Hershey School, and wife Lorena welcomed a baby boy, Jameson Richard, on September 26. He joins older siblings, Owen who is 5 and Kara who is 3.

Jean Rines, formerly at Villanova University, is now a program reviewer at AES/PHEAA. Condolences also to Jean whose husband died unexpectedly October 9.

Mary Beth Kelly, AES/PHEAA, received the Distinguished Service Award from the National Association of State Student Grant and Aid Programs (NASSGAP) recognizing her long-term service to NASSGAP and her leadership, especially her service on committees responsible for helping design the FAFSA.

Congratulations to **Chris Vaughn**, Mansfield University, who is celebrating 25 years of volunteer service as the public address announcer for the Mountaineers home football and basketball games. "Mr. Mansfield" has been announcing the play-by-play for almost 500 games from what he calls the "best seat in the house."

Joetta R. Bradica, Penn State College of Medicine, was appointed as the Northeast Region Group on Student Affairs representative to the National Committee on Student Financial Assistance for the Association of American Medical Colleges.

Patty Peterson, formerly at Grove City College, is the new PNC rep for the Northwest PA/Eastern NY territory. **Shannon Stump**, formerly the NJ rep, has taken on the Northeastern PA region. And **Ed Gleason**, formerly Marketing Development Officer in Education Lending for PNC, was hired for the Southwestern PA region.

John Schodowski, formerly at Reading Area Community College, accepted the Assistant Director of Financial Aid position at Alvernia College. Condolences also to John whose mother passed away in November.

Congratulations to **Marijo Elias**, King's College, who on November 12 marked 25 years of service to the college and to the Financial Aid Office.

Grove City College welcomes 1988 graduate **Thomas G. Ball**, formerly at St. Vincent College, as the new Director of Financial Aid.

Melissa Crouse, Waynesburg College, had a baby girl, Logan Elizabeth, born on June 4 and weighing in at 7 lbs 10 oz and 20 inches long.

Tory Stozek, formerly at Cabrini College, stepped into the assistant director of financial aid role at the University of Pennsylvania.

Mindy Henken is the new Associate Director of Financial Aid at Gwynedd Mercy College.

Melissa Walsh, Rosemont College, is new mom to Mary Kathleen, born April 20.

The new Assistant Director of Financial Aid at Cabrini College is **Melanie Zucker**, formerly at Immaculata University.

Nick Flocco, formerly at the University of the Sciences, is the new Director of Financial Aid at Chestnut Hill College.

Carolyn Ung, Temple University School of Podiatry, and her husband are new parents to a baby boy, Mark, born September 29 and weighing in at 5 lbs 12 oz and 19 inches long.

Sharon Platt steps in as the new Director of Financial Aid at LaRoche College.

Robert Forest filled the Director of Financial Aid position at Immaculata University.

Vince Frank, formerly at St. Francis University, is now at Juniata College.

Condolences to **Cheryl Rettman**, Student Capital Corporation, whose mother, passed away November 18, to **Dan Wray**, College Loan Corporation, whose mother-in-law passed away in November, and to **Debra Cross**, Wachovia Education Finance, whose father passed away December 1.

Correction to Fall 2006 Newsletter: **Caroline (Baker) Sirvano** is at Delaware County Community College, not Neumann.

About Members

This is the first in a new occasional series, "After Five Fun Facts about Financial Aid Folks," where we spotlight the unique "after five" activities of members of our profession.

Coupon Passion!

featuring
Heather Kuhn

Submitted by
Elena McClelland
Newsletter Editorial Board

Except for rent or mortgage payments, the amount we spend monthly on groceries, toiletries, cleaning supplies and paper products adds up to a big chunk of our paychecks. Most people spend more on their food and household items than their car, clothes or other expenses. Not so for Heather Kuhn (currently of Citizens Bank Education Finance) as Heather has been "couponing" for more than three years and manages to spend only about \$75 on grocery and household items a month. That's right, per month! She not only buys for herself but she shops for her fiancé, parents, sister, grandmother and friends too.

What began as using a few coupons at a time more than three years ago has turned into using sometimes over 70 coupons on one grocery order. She organizes her coupons in baseball card holders and then stores them in a large binder allowing for easy viewing of the coupons and the ability to be more organized and shop more quickly. The Baltimore Sun offers the most coupons in comparison to other papers, but Heather says she can find a lot of coupons in the Pittsburgh Post-Gazette and the Philadelphia Inquirer as well. She has chosen not to use online coupons at all because the newspapers supply her with more than enough paper coupons, and some stores have very strict policies regarding online coupons due to problems with counterfeiting.

Heather believes that the key to be a successful coupon shopper is that you need to be willing to stock up on items when you have the coupon (which is why she collects multiple coupons for the same item) and when they are on sale. Heather has shelves in her basement that rival any grocery store. The coupons work in cycles and by having a supply of the item, you are able to wait until you have a coupon and it is on sale again to purchase the item. She buys all of the brands that she wants to use and all of the items are name brand thanks to the coupon savings. She does the majority of her shopping at Giant and Weis and reviews the sales flyers to see which store has the best price that week on the item.

It is very interesting to see the reaction of the cashier when she hands all of the coupons to them. They may seem annoyed at first, but when they see the savings they are usually amazed. Sometimes they even ask where she gets her coupons or they ask for advice on how they could save money too.

When asked why she continues to coupon shop Heather says, "It really has become a challenge to see how much I can save. It feels great to leave the store with \$100 worth of groceries and I only spent \$5. I went shopping recently to purchase some more expensive items such as toilet paper, paper towels, cereal, and laundry detergent. My bill before coupons was \$132.29 and after coupons the bill was \$27.72." She says that she has had many bills that did not even total fifty cents and has even had some grocery bills when she has had a coupon for every item so that every item was actually free.



Coupon clipper, Heather Kuhn, faithfully scours the newspapers for money-saving coupons.



Heather shows her coupon binder in front of the super stocked shelves in her basement.

When the savvy coupon clipper was asked what the secret of success is to saving money with coupons, Heather offered what she believes are three main steps.

1. Be willing to invest time into clipping the coupons and spend a little more time shopping. It is worth it in the end if you have more money to spend elsewhere or to save!
2. Compare prices even if you have a coupon. Another brand may be less expensive than the brand that you were going to purchase with the coupon.
3. Be willing to stock up on items when the coupon is available so that you are not forced into purchasing the item without a coupon. You will be able to wait until the next coupon is printed.

Heather admits that coupon clipping and shopping does take time. Growing up in a single parent household, her mom would have her cut coupons and help with the shopping to show her how to compare prices. According to Heather, if you spend three hours a week clipping the coupons and shopping, and you save a total of \$150 on your grocery order, that is the same as really making \$50 an hour. Who wouldn't want that job? Everyone has to go grocery shopping at some point. Why not save money while you are there so that you can pocket the savings or buy other things!

Editor's note: Do you know someone in financial aid with an interesting hobby or unusual talent? Please send suggestions for future "After Five Fun Facts about Financial Aid Folks" to the editor or any member of the Newsletter Committee.

Coming Events:

Jan - Feb 2007

Jan 10, 17, 24, 31
Feb 7

PA State Grant Transaction Training

WebEx workshops
WebEx workshops

Jan - Feb 2007

Jan 16, 23, 30
Feb 6, 13

AES Financial Aid Services Spring Update Workshops

WebEx workshops
WebEx workshops

March 9, 2007

Teleconference: "Are You Cutting Edge?"

March - April, 2007

March 27
April 11

Spring Training Seminars

Holiday Inn, Grantville
Pittsburgh Marriott North at Cranberry Woods

June 11-15, 2007

Don Raley Institute (for New Aid Administrators), Dickinson College, Carlisle

June 11-13, 2007

Intermediate Summer Institute Dickinson College, Carlisle

May 20-23, 2007

EASFAA 2007 Conference, Niagara Falls, NY

July 8-11, 2007

NASFAA 2007 Conference, Washington, DC

October 21-24, 2007

PASFAA 2007 Conference, Seven Springs

Oct - Nov, 2007

Oct 30-Nov 2
Nov 26-29

Federal Student Aid (Electronic Access) Conferences

Sheraton New Orleans, LA
Manchester Grand Hyatt San Diego, CA



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