

# pasfaa

Pennsylvania Association of  
Student Financial Aid  
Administrators

## NEWSLETTER

VOLUME 41, NUMBER 1

Winter 2008



## *pasfaa fñesta 2007*

40th Annual Conference  
The Penn Stater  
Conference Center Hotel  
October 12-15, 2008

### FEATURES

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- 2007 Conference Coverage
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- Lender List Regulations Clarified
- To Print or Not to Print
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- A Day in the Life of a Registrar
- Sector and Committee Reports

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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 2008 issue:	articles due February 15
Summer 2008 issue:	articles due May 15
Fall 2008 issue:	articles due August 15
Winter 2009 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. MEMBERSHIP IN PASFAA

PASFAA membership belongs to the individual, not the institution. Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Mary Kosin, past PASFAA president, at Luzerne County Community College for information about 2007-08 PASFAA membership.

#### 2. 2007-08 PASFAA COMMITTEES

Association Governance .....	Mary Kosin
Finance and Development .....	Ginny Kopko
Financial Aid Awareness .....	Thelma Ross
Financial Aid Training (PFAT) .....	Paul Simonsen
Government Relations .....	Mary Ellen Duffy
Membership .....	Mary Kosin
Newsletter .....	Joan Holleran
Technology Advisory & Electronic Initiatives ..	Brian Blackburn
2008 Conference .....	Cheryl De Paolis

#### 3. MOVING? CHANGING POSITION OR TITLE?

Keep your information current by updating your membership profile at [www.pasfaa.org](http://www.pasfaa.org). Select "Member Services," then "Update Your Member Profile." Enter your Username and Password, then proceed to update your information.

#### 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 Newsletter Committee reserves the right to condense or edit if necessary.

#### 5. PASFAA HOME PAGE

Visit our World Wide Web site at [www.pasfaa.org](http://www.pasfaa.org)  
ATAC liaison and website contact: Patty Hladio at [patty.hladio@sru.edu](mailto:patty.hladio@sru.edu) or (724) 738-2044.

# Letter from the President



Dear PASFAA Colleagues:

Year 2007 is behind us and I was glad to see it go. I believe I was not the only one. We had to endure a great deal of changes and face many challenges. We were criticized, judged and probed. We have read and heard many opinions at times so polarized it was hard to imagine that common sense would ever prevail. Our industry has been so radically altered, it will take us some time to find the new equilibrium that includes and accommodates all the changes and new requirements.

During my acceptance speech at the PASFAA conference in Seven Springs, I said that I did not have the time to be the PASFAA President. Just as all of you, I have been stretched out thin between my work responsibilities, my family and all the ongoing changes. But I also recognized the fact that changes bring not only great challenges, but also great opportunities. I felt challenged to defend my profession, to show what we are really made of, to do the right thing by our students and families. This new responsibility has become my opportunity to face those challenges and hopefully make a difference. I don't want my fellow PASFAA members to just survive and persevere; I want us to take charge, be heard, contribute and be proud of our involvement and our organization.

One year is not enough time to implement a great number of initiatives. We need to be focused and selective. First and foremost, we need to continue learning to do more with less. PASFAA will need to become more efficient in helping its members, developing new approaches and spending less money. There will be sacrifices that have to be made in the way we do things. I think we should all be aware of that. Times have changed and we will have to change with them.

The financial aid community of Pennsylvania needs PASFAA to be a strong and healthy organization. Not only because it is our support system, but also because we have a greater responsibility before the future generation of financial aid professionals. Our job does not come with a book of instructions. Involvement with PASFAA is our way to give back. This brings me to my second initiative, the creation of the Next Generation Committee. There are new people in the profession who, if properly mentored and encouraged, will look at financial aid as a career rather than a job. We need them to be involved if PASFAA is to remain relevant for another 40 years. It is my hope that each of you can help in some way to insure that we have prepared the next generation to lead the organization.

I am grateful for all of the dedication and effort of past PASFAA presidents and other PASFAA members who have stayed involved, worked hard and ultimately prepared us to face this challenging year. It is because of the example they provided that I am confident about our future. I look forward to working with them and you in the upcoming year. Remember, "We can not direct the wind, but we CAN adjust the sails!"

Respectfully,

A handwritten signature in black ink that reads "Dwight Horsey". The signature is stylized with a large, looped 'D' and a cursive 'Horsey'.

Dwight G. Horsey  
PASFAA President



## ¡La Fiesta de PASFAA 2007



Jonathan Kirby welcomes and checks in Tracey Wyrwas at the conference registration desk.



Conferees learn salsa dancing in keeping with the fiesta theme.



(l to r) Lisa Schroeder, Kristine Urso, and Jocelyn Martin meet and greet at the First-Timers Reception.



PASFAA members generously supported this year's charity, Westmoreland Youth and Family Services.



(l to r) Bernard McCree, El McClelland, and Tracie Williams share dinner and conversation Sunday evening.

PASFAA Fiesta 2007 was hot, hot hot! Thanks to the 473 amigos who joined us "North of the Border" at Seven Springs Mountain Resort from October 21-24. Despite the climate in Washington and around the nation, PASFAA enjoyed a conference unlike any other with an agenda packed with a variety of sessions and plenty of activities.

Some amigos were so excited to come that they arrived a day early for the Fundamentals Training workshop chaired by Denise Coulter who was accompanied by faculty MaryKay Klara and Joan Hock and Katherine Griffith of AES. They started the Fiesta off with the usual brand of PASFAA style sharing the secrets of the financial aid world and working their estudiantes from high noon Saturday thru high noon Sunday.

Sunday kicked off with the sounds of Miguel and his strolling Mariachi Band while our guests arrived to enjoy some conversation and snacks in the exhibit area with our vending partners. Then we welcomed our "First Timers" with a reception to meet President Mary Kosin and members of Council and the Committee Chairs. After the afternoon committee meetings, Mary welcomed the association with her own president's reception in the Alpine Room.

Following an afternoon of getting caught up on all the dirt since last year, we got down to business with the Opening Business Meeting. Introductions were made, committees announced, business conducted, minutes were taken and we adjourned to enjoy the next three days with our colleagues and friends. At dinner we were greeted by Kelly Logan, Executive Vice President, Public Service and Marketing, of AES/PHEAA and then we began working off dinner with a bit of salsa with Marlon Silva and his dance partner. The evening wrapped up with DJ Don in the Matterhorn.

Monday morning came early with a hot breakfast buffet and PASFAA 101 for those who were new to the organization and wanted to learn the ropes. More sessions and snacks until Dr. Will Miller presented the general session, "Think You Are in Control." Everyone who attended has "refrigerator rights" in my home, but please remember that I live on an aid administrator's salary! His stand-up style of delivery provided us with food for thought and a meaningful message.

Our afternoon was filled with sessions for all levels and sector meetings before enjoying a much needed siesta! Refreshment breaks in the Exhibit Hall gave us time to catch our breath and enjoy the company of our amigos! The evening rounded out with dinner, bowling, miniature golf and the smooth sounds of Pat O'Brennan and his guitar. For the late night crowd (and you know who you aren't), the party was on with DJ Todd!

Tuesday rose with that fabulous breakfast buffet and it was off to the Guidance Counselor Workshop Training for those who dare tackle teaching secondary education colleagues a thing or two about financial aid. We broached PHEAA State Grant for New Aid Professionals, Graduate Issues,



Our hosts, the 2007 Conference Committee.



PASFAA President, Mary Kosin, and conference chair, Doug Vore, with the strolling mariachi band.



Tony Goodwin gives Jodi Brock tips on how to play Wii bowling at the M&T Bank booth.



Visiting with the vendors and sponsors is a PASFAA tradition.



# Estaba Muy Caliente!



Conferees enjoy Dr. Will Miller's lighthearted keynote address on stress reduction and life balance.



Dr Will Miller delivers the conference's keynote speech, "Think You Are in Control."



Some of the committee chairs show off their star paperweights, thank you gifts from PASFAA President, Mary Kosin (center, rear).

Student Employment Training and more in our morning culminating with the Federal Update presented by Dan Klock from the USDE.

The annual Membership Luncheon recognized those PASFAA members for providing exemplary service in their contributions to the organization. More concurrent sessions and the always dreaded Computer User Group sessions to share the horror stories of what our systems do and don't do. Thankfully we have amigos who are willing to help each other figure out how to fix them!

The evening brought us an incredible mountain barbeque and some toe-tapping Southern rock and country music by the Davisson Brothers. Our die hard amigos cut the rug with DJ Doug (No, I was not moonlighting) in the Matterhorn.

Breakfast on Wednesday morning signaled that this was the beginning of the end of another great conference. We heard AES/PHEAA updates, then President Mary Kosin announced the winners of the PASFAA scholarships, and we ended with the charity raffle of those wonderful gift baskets. The closing business meeting concluded with Mary Kosin passing the gavel to the next PASFAA president, Dwight Horsey. We were moved by Mary's closing speech as she thanked so many who helped her throughout what was a very challenging year to be president. We were inspired by Dwight's acceptance speech as he assumed the presidency, with "no time" to be president and a passion to do the right thing as he begins his year of leadership.

The 2007 Conference Committee extends thanks to our vendors/sponsors, the staff of Seven Springs, presenters, moderators and all the members who participated in pulling off this conference! See you at the Stater!

*Conference photos throughout newsletter courtesy of Eleanor Alspaugh, Brian Blackburn, Kathryn Griffith, Gary Means, Margaret Saunders*

Submitted by  
Doug Vore, Chair  
2007 Conference Committee



Brian Blackburn (left) and Gary Mockus are ready to present the session, "Technology Today: Webinars, Blogs, Podcasts, Etc."



One of the "real" Zorros, Chris Zuzack (left) makes sure Rachael "Frey Felipe" Lohman gets the point during the Stump the Stars session.



PASFAA . . . where colleagues become friends.



Elizabeth McCloud (left) and Erin Fritz do some window shopping in between sessions.

## PASFAA Awards Scholarships to Member Schools

Submitted by  
Mary Kosin  
Past President



Mary Kosin displays the \$1000 scholarships awarded to member schools.

At the annual conference in Seven Springs, PASFAA awarded 10 \$1000 scholarships to support our commitment to PASFAA's tagline of "funding tomorrow's dreams." A random drawing was held of 2007-08 member schools at the closing business meeting. In alphabetical order, the winners are:

Central Pennsylvania College  
Eastern University  
Gannon University  
McCann School of Business and Technology  
Montgomery County Community College

Neumann College  
Pennsylvania State University  
Robert Morris University  
University of Pittsburgh Medical Center-Shadyside  
Valley Forge Christian College

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

American Education Services (AES)  
Academic Finance Corporation  
KeyBank/Key Education Resources  
M & T Educational Lending

PNC Bank  
Wachovia Education Finance  
Campus Door Inc  
Edamerica

Beneficial Savings Bank  
Citibank  
Edfund

Congratulations once again to this year's winners of the PASFAA scholarships! On behalf of PASFAA and its members, I would once again like to thank our vendors and sponsors for their support of this worthwhile cause which benefits our students and families.

## 2007 Service Awards Presented at Conference

Submitted by  
Mary Kosin  
Past President

Our Association presented its annual awards at the Membership Recognition Luncheon held at the annual conference in Seven Springs. Congratulations to the following members who were the recipients of this year's awards.



Jonathan Kirby receives the Emerging Leader Award from PASFAA President, Mary Kosin.

### Emerging Leader Award

This 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. I have enjoyed getting to know this year's recipient and I appreciate the willing spirit, persistence, excitement and commitment this person brings to our profession and our Association.

This year's recipient, **Jonathan D. Kirby**, Assistant Director of Financial Aid at the University of Scranton, has focused his volunteer and leadership energies in assisting PASFAA in educating our membership through service on the 2007 Intermediate Summer Institute Committee. When he was approached to be a member of the 2007 Conference Committee as well, this individual asked to finish

tasks on the Intermediate Committee. Our recipient has spent the last year as a member of the 2007 Conference Committee here at Seven Springs.

### Leadership Award

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

The recipient of this year's Leadership Award, **Tonya R. Anthony**, Federal Grant Coordinator at Millersville University, is familiar to most of us as the current PASFAA Treasurer, and is truly deserving of this award. She has volunteered as a member of Conference Committee. Our recipient has been a faculty presenter for the Don Raley Institute, Guidance Counselor Workshops and Fundamentals training. This individual is not afraid to take on a new task within the Association and I know she will be of service to PASFAA in the future as well.



Tonya Anthony, (left) accepts the Leadership Award.



Tonya is currently responsible for the unenviable task of the handling of our Association's finances and has been an invaluable member of PASFAA Council, always there to provide guidance and leadership in our Association. I personally want to thank her for all of her assistance with the constant requests for information over the last year. I am truly grateful.



Mary Kosin (center) presents the President's Award to Mary Ellen Duffy, (left) while Doug Vore stands in for Scott Miller who also received the 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.

As President, I have had the opportunity to work with so many talented individuals over the last year. I am grateful to them all, so this was not an easy task, and therefore we had two recipients, **Mary Ellen Duffy**, Director of Financial Aid at Albright College and **Scott E. Miller**, Federal Relations Director at AES/PHEAA.

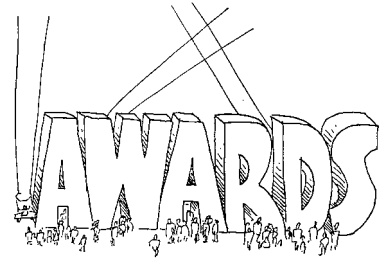
When I talk about this year's recipients, I will talk about them together! When it pertains to these two individuals, some folks have stated that I spoke with them more than my own husband which was true! Thanks to a guy

named Cuomo and a Senator named Kennedy we had many many phone calls and e-mails.

On a serious note, I don't know how I would have made it through the last year without these two individuals. Their constant support and encouragement helped me make it through many, many difficult days! Every time I needed yet another letter, another perspective or help composing testimony, all I had to do was pick up the phone or send an e-mail. These two very talented and dedicated members of our association went above and beyond the call of duty over the last year. They had personal lives too but never ever said no! For that I am eternally grateful.



Scott Miller, in the flesh, is given the President's Award.







Gary Means is presented the Distinguished Service Award.

### Distinguished Service Award

The Distinguished Service Award is given to an individual 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, **Gary A. Means**, Director of Financial Aid at Westmoreland County Community College, has been a financial aid professional and a member of PASFAA for 20 years, and was nominated by our past recipients in recognition of his long and dedicated service to our organization.

Throughout Gary's tenure in our Association, he has served in many capacities including presenter and moderator at PASFAA Conferences, presenter at Spring Training Workshops and Guidance Counselor Workshops, chair of the Membership and Association Governance Committee, ATAC website liaison and Technology Committee member, PFAT Teleconference moderator, contributing writer of several articles to the PASFAA Newsletter, EASFAA liaison, EASFAA Election Committee member, EASFAA Finance Committee member, presenter in Pennsylvania for the NASFAA Fall Workshops, and PASFAA President and Past-President. While serving as past-president, Gary also assisted his successor, Bob Thorn, in carrying out the president's duties when Bob had medical issues that restricted his ability to travel.

Again, thanks to this year's winners who have served the Association well and



## PASFAA Members Step Up to the Plate Again!

Submitted by  
Cheryl DePaolis  
2007 Conference Committee

We thought that we bought enough raffle tickets to last two conferences but what we didn't expect was the overwhelming generosity of the PASFAA members! The tickets ran out and our members didn't stop donating. Our goal was exceeded again.



Westmoreland Youth and Family Services, Inc.

PASFAA adopted the Westmoreland Youth and Family Services as our charity for the 2007 conference. Families in crisis are referred to WYFS to prevent them from becoming separated or entering into foster care. Their Home Management Program works with parents to educate them to be self sufficient and the Family Advocate Program helps individual children.



Congratulations to the winners of the golf tournament, "Team America."

First, thanks to our golfers for making the outing a success. After experiencing the unusually frigid weather last year in Hershey, our brave golfers still volunteered for another round. This year's event turned out to be the perfect fall day on the links. The sun couldn't have been brighter or the leaves more glorious. First place bragging rights with a 10 under par were earned by "Team America" consisting of Jamie Kosh, Matthew Drumm, Matthew Orth, and Shane Hines.

Another big thanks goes to Sheetz and Texas Roadhouse who donated items for our raffle and to Mysti who called number after number for the Pittsburgh Sports Basket. There was plenty of good-natured ribbing that a certain diehard Steelers fan had paid off the waitresses to delay anyone with a ticket in that drawing. Still shock waves reverberated through the room when none other than Gary Means jumped up with the winning ticket. (Yes, those numbers were checked and double checked by the committee.)



Gary Means (left), winner of the Pittsburgh sports basket, collects his prize from Cheryl DePaolis.

wishes and buy a lot of shoes!" In addition, 12 boxes of personal hygiene items and school supplies were donated to the charity by PASFAA members. Thank you again to all who so generously contributed.



Mysti Dinger is surrounded by themed baskets for the charity raffle.



Lisa Kendi (left) presents the PELA donation to WYFS representative, Barbara Serena.



Cheryl DePaolis (left) makes the PASFAA financial contribution to Barb Serena.

## Award Recipients Express Thanks

Dear PASFAA Council and Colleagues:

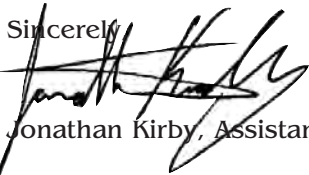
I am not one for surprises. When I heard Mary Kosin reading the description of the award recipient, I started to think, "That sounds like me." As she continued to read, I knew it was me, and I was trying not to turn all different shades of red in my seat; especially since I had a fluorescent green t-shirt on. Boy, I must have looked good!

I feel very humbled to even be mentioned at a Council meeting; then to be chosen as the recipient of the **Emerging Leader Award**. I will be in PASFAA for five years this coming June, and have enjoyed learning about and meeting members of this fine organization. I want to thank Executive Council for this honor. After being on the Conference Committee, I was thinking about taking a year off from volunteering. I guess that won't be the case now.

Thank you to all of the members of the Conference Committee for making this past year an enjoyable experience. You all have "refrigerator rights" at my house.

I want to give a special thank you to Bill Burke, Margaret Hynosky, Patty Cegelka, Mirtha Wilczynski and the rest of the staff at The University of Scranton for all your support. I am truly honored for this special recognition.

Sincerely,

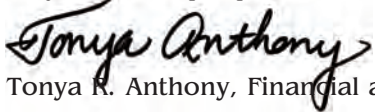


Jonathan Kirby, Assistant Director of Financial Aid, The University of Scranton

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PASFAA Council, Friends, and Colleagues:

What an honor (and surprise) to be recognized with the **Leadership Award** at the 2007 Conference! I have only been a member of PASFAA for the past five years, but the friendships I have made and the opportunities I have had to volunteer in this association have made it seem much longer than that. PASFAA is one of the best associations I have been a part of, and I am fortunate to have so many wonderful colleagues who have mentored and encouraged me to get involved. I have truly enjoyed my time in PASFAA so far and look forward to many great years ahead. I am very humbled people think I am deserving of this award and am truly honored to be this year's recipient. Thank you.



Tonya R. Anthony, Financial aid Counselor, Millersville University of PA

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I would like to express my gratitude to Mary Kosin for selecting me to receive the **President's Award**. By itself, this is an enormous honor, but I feel especially privileged to be sharing this honor with Scott Miller, with whom Mary and I struggled throughout this difficult year, and without whom I don't think I would have maintained my sanity.

I have been in this profession for quite a few years and can recall several instances where we financial aid administrators have lamented at what "they" were making us do – from monitoring Selective Service registration to verifying citizenship status, from monitoring drug convictions to implementing new federal grant programs with five months' notice. This past year introduced uproar with a new twist when our personal and collective ethics were challenged in the national media and at the state and federal governmental levels and we were forced to defend ourselves on our campuses and beyond.

I am proud to have served as PASFAA's Vice President and Chair of the Government Relations Committee under Mary Kosin's leadership. Mary's integrity and unflagging determination was exactly the leadership we PASFAA members needed to guide us through this year and enabled PASFAA to continue to be the strong professional association it always has been. Thank you all.



Mary Ellen Duffy, Director of Financial Aid, Albright College

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I would like to thank Mary Kosin for presenting me with the PASFAA **President's Award**. It was my privilege to work with Mary this past year, perhaps the most challenging year in the history of the financial aid profession. Mary was never hesitant to provide a passionate defense of the PASFAA members who were being unfairly attacked by politicians, attorneys general, and the media. Her leadership of PASFAA during this trying time will leave the Association in a stronger position for many years to come. It is very satisfying, both personally and professionally, to be honored for the work I do with and for the members of PASFAA. This award means a great deal to me. Thank you!



Scott E. Miller, Federal Relations Director, AES/PHEAA



Dear PASFAA Council:

I would like to thank you for being selected to receive the **Distinguished Service Award**. It was quite a surprise and perhaps one of the greatest honors that I have received in my career. I believe that to be recognized by your colleagues in this manner is one of the greatest honors one can receive.

I have been involved in financial aid for over 20 years, and I have met a lot of nice, hard working people. I cannot even imagine what it would be like in this profession without PASFAA. We have taken a hit on the integrity of our profession the past year, but we know the majority of us are good, ethical financial aid professionals, and I am glad to be part of this profession. I feel fortunate to call many of you my friends, not just colleagues. Again, thank you for this special recognition. I truly appreciate it.

*Gary A Means*

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

## Technology & Electronic Initiatives Committee Sets Goals for 2007-08

Submitted by  
Brian Blackburn, Chair  
Technology & Electronic  
Initiatives Committee

This is an exciting year for this committee. We have four major projects planned and are already working toward their implementation and completion.

- We are working toward making PASFAA a player in the "go green" world of today. In the next issue of the newsletter, we will provide an update on our first major project, "Go Green 2008," – converting our beloved newsletter into an electronic format. While debate has raged over this issue during the past several years, 2008 will usher in the electronic age for PASFAA.
- We are also working toward bringing web training to the organization. We are in the process of designing an interactive PASFAA 101 course for the membership and hope to roll out this unique online course to the Council and Committee Chairs during the first quarter of 2008.



- Updating the Web Resource Guide is an ongoing project that provides not only great information to our membership but is widely used in the Guidance Counselor Workshops.
- Last, but certainly not least, additions to the PASFAA website are coming. Under the conference section of the website will be most, if not all, of the presentations from PASFAA 2007. Additionally, we are looking to provide you with links for PASFAA's Favorite/Best Websites.

The 2007-2008 Technology Committee members are Susan Bogart, PSU Dickinson Law School; Michael DeGroft, Thaddeus Stevens College of Technology; Jason Deitz, Alvernia College; Wendy Dunlap, AES/PHEAA; Richard Esposito, Duquesne University; Shame Himes, St. Francis University; Heidi Hunter, Hunter Consulting; Julie Louttit, Butler County Community College; Kim McCurdy, Bank of America; Gary and Valerie Mockus, Apple Pi Consulting; Jackie Weiskopf, Mansfield University; Matt Williard, Ex Officio; Dan Wray, Ex Officio; Patty Hladio, Ex Officio.



Several incoming and outgoing Council members and Committee chairs assemble before the Council meeting following the 2007 conference.



Outgoing PASFAA President, Mary Kosin, presents incoming President Dwight Horsey, with his ceremonial gavel.



Council members and Committee chairs review the agenda at the October meeting.



Committee chairs and Council members follow along as reports are presented.



Submitted by  
Joe Alaimo and Kathryn Griffith  
PFAT Committee

## Pennsylvania Financial Aid Training Unveils New Logo



For the very first time in the history of the program, the Pennsylvania Financial Aid Training (PFAT) program has a brand new look. The PFAT committee recently debuted an innovative new logo created by the graphic designers at American Education Services. The purpose of the new logo is to provide a more consistent look to all of PFAT's training materials, including flyers, brochures and presentation templates.

"The PFAT Committee had several logos to choose from, but this one really stood out," stated Joe Alaimo, the 2006-07 PFAT Chair. "The logo resembles a sun and its rays, which works great for PFAT since it has always been our goal to spread light and knowledge." The new logo premiered in materials printed for the PFAT Fundamentals Training Workshop held October 20-21 before the annual PASFAA conference at Seven Springs.

## Fundamentals Training Gives Basic Overview to New Aid Administrators

Submitted by  
Denise Coulter, Chair  
Fundamentals Training

The Fundamentals Training workshop took place on October 20-21 prior to the 2007 PASFAA Conference at Seven Springs Mountain Resort providing a basic overview of financial aid programs to new aid administrators. Thirty-nine people registered for the workshop with an experience level ranging from less than 1 day to 21+ years. All were encouraged to continue to participate in further training and to attend future conferences. Represented were two and four year private and public colleges and universities, business, trade, and technical schools, nursing schools, as well as a lending institution.

Fundamentals is an overview of all aspects of financial aid. Day one of the seminar included information on EFC, Verification, Cost of Attendance and General Eligibility Requirements. Pell Grants, State Grants and Campus Based Aid as well as FFEL/Direct Loan Programs, Packaging, Disclosures and NSLDS were also discussed on day one. A new section on ACG, SMART Grants and Special Programs was added this year.



Joan Hock discusses the professional judgement process.



Participants do an exercise in their workbook.

On day two, Professional Judgment was the first topic on the agenda and, as always, led to very interesting discussions. Satisfactory Academic Progress was also part of day two as well as Overawards, Record Retention/Reporting Requirements and Networking.

Marykay Klara, Associate Director of Financial Assistance at Villanova University, and Joan Hock, Assistant Director of Financial Aid at Delaware Valley College, did a phenomenal job as faculty and received glowing remarks on the surveys. Of the surveys returned, 100% stated that the workshop either met or exceeded their expectations.

I would like to thank my committee members Marykay Klara, Joan Hock, Donna Speranza, Heather Sperratore, Paula Lehrberger, Karen Fox, and Jim Theewues, for all their ideas and assistance. A special thanks to Jim Theewues who will chair the 2008 Fundamentals Workshop and to Joan Hock who will be the returning faculty.



(l to r) Denise Coulter, Fundamentals Training Chair, and faculty, Marykay Klara and Joan Hock, review the training manual.



Marykay Klara covers how to handle overawards.

This year's participants included:

Karen Atiyeh  
Holly Bressler  
Ann Marie Carey  
Cathy Custer  
Camille Daniels  
Alyssa Dobson  
Melinda Dugan  
Jennifer Easter  
Kim Glaser  
Joan Grassi

Kathleen Gregg  
Lisa Gregory  
Kristen Grey  
Pamela Hoffman  
Osuman Ibrahim  
Clifton Laughman  
Kimberly Livingood  
Sylvia Maas  
Tina Malanowski  
Susan Martin

Rosemarie McShane  
Diane Milano  
Joanna Naylor  
Denise Nuccio  
Karen O'Boyle  
Colleen Power  
Theresa Rallo  
Laura Rup  
Peggy Schafer  
Julie Schultz

Julie Specht  
Mari-Martha Swetz  
John Tartara  
Judith Telechowski  
Ryan Uphold  
Michelle Walter  
Tammi White  
John Wilson  
Tracy Wiswesser



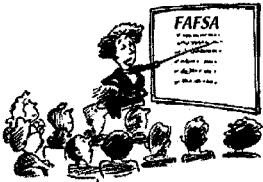
Fundamentals Training 2007 "class picture."

Photos courtesy of Kathryn Griffith



# Counselors Workshops Provide Guidance on Financial Aid

Submitted by  
Carolyn Julian, Chair  
Counselor Workshops Committee



The Counselor Workshops were held November 1-20, 2007 at 40 sites throughout Pennsylvania. John Bieryla, Bloomsburg University, kicked off the workshops with Dan Campbell, Delaware Valley Academy, presenting last.

Once again PASFAA and AES/PHEAA have successfully collaborated in providing worthwhile and informative workshops to counselors and professionals who assist students with college preparation. Seasoned presenters 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 assist students and families prepare for higher education.

Thank you to everyone who volunteered to serve on the committee and to those who served as presenters. I hope that you will continue to remember this series of training sessions and recommend it to others for the 2008-09 year.



Yolanda Beattie reviews how to access the FAFSA online with counselors at the Penn State-York location.



Carolyn Julian covers changes to the 2008-09 FAFSA at the Elizabethtown College site.

## Presenters:

Kim Adamson  
Joe Alaimo  
Tom Ball  
Yolanda Beattie  
Susan Behan  
Bonnie Behm  
John Bieryla  
James Brown  
Dan Campbell

Jim Carideo  
Sandy Cronin  
Peter D'Annibale  
Cheryl De Paolis  
Cynthia Farrell  
Vincent Frank  
Ragan Griffin  
Ken Grugel  
Cynthia Heaton  
Carolyn Julian

Marykay Klara  
Sharon Krahe  
Patty McCarthy  
Bernard McCree  
Gary Means  
Dana Parker  
David Pearlman  
Raymond Randall  
Valerie Rennell  
Judy Rile

Stanley Skrutski  
Matthew Stokan  
Jean Stone  
Bob Thorn  
Christopher Vaughn



Jean Stone addresses dependency criteria and unusual filing situations at the HACC-Gettysburg site.

**Registrar:**  
Andrea Kirsch

*Photos courtesy of Bruce Diefenderfer*

# Teleconference to Put the "Focus on the Student"

March 7, 2008

Submitted by  
Kim Adamson, Chair  
Teleconference Committee



The Teleconference Committee is hard at work planning the annual Teleconference scheduled for Friday, March 7, 2008, from 10 am-12 noon. Committee members include Kim Adamson (Chair), Christina Ward (Chair Designee), Cheryl Gerber and Wendy Mahonski. We will be focusing on a variety of student issues and will include panelists from different campus departments. The Teleconference will also include a segment on the timely topic of veterans' issues and Scott Miller will update us on the happenings in Washington, D.C. More details will be unveiled in the very near future, so please stay tuned!



Teleconference Committee members (clockwise) Kim Anderson, Christina Ward and Wendy Mahonski plan the upcoming annual event.



Kelly Kenney (left) and Susan Mangold (center) from the Kutztown University Counseling Services department listen to Kim Adamson (right) discuss the Teleconference format.

*Photos courtesy of Brittany Bosha*

# Volunteers Make College Fairs Successful Once Again

Submitted by  
Thelma Ross, Chair  
Financial Aid Awareness Committee

## College Fairs

PASFAA volunteers enthusiastically participated in seven college fairs sponsored by the Pennsylvania Association for College Admissions Counselors (PACAC) and one college fair sponsored by the National Association of College Admissions Counselors (NACAC). In keeping with PASFAA's mission and the goal of this committee, families were able to get helpful financial aid information to assist in the college planning process.



Beth Krause (left) and Judy Cashmere (right) offer financial aid tips to an interested student at the Berks County College Fair.

In addition to speaking with aid experts, families were able to once again receive an information folder, *Preparing for a Higher Education Checklist* containing the very useful inserts, *A Student Aid Timeline for High School Students* and *Ten Tips for a Successful College Search* provided by AES/PHEAA. More than 3,400 informational folders were handed out by 22 PASFAA volunteers. Past chair, David Pearlman, did a wonderful job coordinating PASFAA participation at college fairs in the Northwest Regional, Delaware County, Harrisburg, Northampton, Montgomery County, Luzerne County and Berks County. A special thank you to all who volunteered!

If you did not get a chance to volunteer in the fall, or would like to continue your volunteer work, there is much to do in the spring! Please contact Thelma Ross at [tross@lincoln.edu](mailto:tross@lincoln.edu) or (484) 365-7583.



Laura Rup (left), University of PA School of Nursing, and David Haggard, Ursinus College, man the PASFAA booth at the Philadelphia College Fair.



Carolyn Julian and Jim Carideo talk to a family at the Harrisburg Area College Fair.

**Northeastern Regional Fair**  
Wachovia Arena, Wilkes-Barre  
Monday, April 28, 2008  
9 am-12 noon and 6-9 pm

**Mainline College Fair**  
Villanova University  
Tuesday, April 29, 2008  
6:30-9:00 pm

**Penn State Area Fair**  
Mt. Nittany Middle School  
Wednesday, April 30, 2008  
6:00-8:30 pm

## FAFSA Completion Day

**February 9** is FAFSA Completion Day in Pennsylvania. At press time, we had over 17 PASFAA members volunteering to host a FAFSA completion event at their location. Thanks to everyone for their support in this great event that really benefits the college bound students of Pennsylvania. You still can volunteer to participate this year. It is a very easy program to conduct. The presentation and materials are provided for your use, you just need to present the materials. Please check [http://www.pheaa.org/plan\\_for\\_college\\_fafsa\\_faq.shtml](http://www.pheaa.org/plan_for_college_fafsa_faq.shtml) or feel free to contact Jamie Kosh at (814) 472-3945 if you have any questions about the program.



**2007-2008 Committee Members** – Susan Behan, University of Pittsburgh-Bradford; Betty Davis, Sallie Mae; Renee Huefner, Gannon University; Kerry Paoletta, National City; David Pearlman, Penn State-Altoona; Thelma L. Ross (Chair), Lincoln University; Reggan Walker, AES/PHEAA; and Melissa Walsh, Rosemont College

# Spring Training to Look at "Student-Centered" Services

April 2, 2008: Holiday Inn, Grantville

April 10, 2008: Four Points by Sheraton Pittsburgh North, Mars

Submitted by  
M. Clarke Paine, Chair  
Spring Training Committee



The committee held its first meeting on November 2 with tentative session ideas including Enrollment in a Day, Counseling 101, Effective Communication, Verification, New Things for Graduate Students, FERPA and Helicopter Parents, and Counseling 101. As things change in our industry, we will provide sessions and content to address those changes.

As we finalize the program, we will be contacting members of the association to share their talents, skills, information and experiences to present sessions. As we all can learn from one another, we hope that you will say "Yes!" The committee is comprised of PASFAA members from various sectors. Please engage one of these individuals with your questions or suggestions regarding Spring Training:



M. Clarke Paine (Chair)  
Yolanda Beattie  
Betty Casal  
Leanne Frech  
Sallie Mae Pennsylvania  
Pennsylvania State University-York  
Carnegie Mellon University-Heinz School  
Harrisburg Area Community College-Lancaster

Ryan Hannigan  
Cynthia Heaton  
Jo-Ann Orcutt

Messiah College  
Lock Haven University  
Lackawanna College





## WASHINGTON UPDATE

### New Year, Lots of New Rules!

Submitted by  
Scott Miller  
Federal Relations  
Director, AES/PHEAA

As we turn the corner into 2008, we know for certain that we all will be facing the challenge of complying with a whole sack-full of new rules and regulations and, in many ways, with a whole new regulator.

You are well aware by now that the Secretary of Education published several packages of Final Regulations on November 1, 2007. While those rules do not go into effect until July 1, 2008, the Secretary has allowed most of the rules to be implemented prior to that date. In addition to finalizing the topics covered in the most recent round of negotiated rulemaking, those rules address some of the statutory changes enacted as part of the College Cost Reduction and Access Act (CCRAA) which was signed into law in September. Some of those changes, though, require more deliberation and will be addressed as part of a new negotiated rulemaking effort that is due to kick off this winter. Those rules will add to what is currently on the books. And, as if this wasn't enough, it appears, at this writing that Congress is coming down the home stretch in crafting a reauthorization of the Higher Education Act. What will that mean? More rules, some possibly conflicting with or superseding the regulations issued by the Secretary. Happy New Year!



### What's



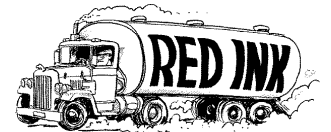
on the  
Hill?



President Bush signs the College Cost Reduction and Access Act into law on September 27, 2007 flanked by students and Congressmen Keller, Miller, and Spratt and Secretary Spellings.  
(Reprinted with permission from the office of Rep. George Miller.)

#### USDE Asserts its Regulatory Muscle

As you navigate this thicket, you will be dealing with a new attitude at the U.S. Department of Education. In recent months, the Department has been asserting more of its regulatory authority. In essence, the Department is transitioning from being your "partner" to being your "regulator." The Secretary of Education has issued a number of letters in recent months that seem designed to remind you that the Secretary is watching your office and your practices and that she will not hesitate to investigate allegations of wrongdoing and to levy penalties. That tone is repeated in the new regulations. While many of these missives are related student loan issues, they cross over into other areas of administrative practice as well. New rules for the SMART Grant Program, for example, impose restrictions on student eligibility for SMART Grants. New cash management



and disbursement rules close what have been viewed by the Department of Education as loopholes in the management of federal funds. The Department is also stepping up the pace and breadth of program reviews as is the Department's Office of Inspector General. This is a trend that is certain to persist for the near future.

In truth, many of the rules being enforced and new regulations being issued are attempts to clarify past rules or guidance that were either vague or subject to multiple interpretations. In many instances, the Department has neglected to add definition to these items or has not performed extensive or detailed training to ensure that schools and others fully understand the Department's requirements. The one silver lining in this black cloud of new rules is that we all will now have clear and unambiguous guidance from the Department. If we follow that guidance explicitly, we should have the assurance that we will be on safe ground for future program reviews or enforcement activities. Even though the volume of new rules can seem overwhelming, it should provide long-term protection to those who make diligent efforts to understand their meaning and work hard to remain in compliance.



Rep. George Miller (front, right), Chairman of the House Education and Labor Committee with Senator Kennedy (front, left) joins Speaker Nancy Pelosi as they send the CCRAA to the President.  
(Reprinted with permission from the office of Rep. George Miller.)



Secretary of Education Margaret Spellings speaks at the National Higher Education Transformation Summit in Washington, D.C.  
(Reprinted with permission from the office of Secretary Margaret Spellings.)

#### Stay Informed

The first step for schools and lenders will be to avail yourselves of training opportunities and resource materials provided by your partners and trade associations. PASFAA, EASFAA, NASFAA, AES/PHEAA, NCHelp (National Council of

Higher Education Loan Programs), CBA (Consumer Bankers Association) and others will be providing such resources. The more that you can take advantage of these efforts, the better equipped you will be to make the changes necessary to your administrative procedures and to comply with the new rules.

The greatest potential for future confusion may come from the enactment of a Higher Education Act reauthorization bill. If that bill contains measures that conflict with current rules or have earlier implementation dates for similar rules, the result could be a period of some confusion. We will be relying upon the Department to quickly and accurately provide needed guidance and to ensure that all program participants know all the rules before they need to be implemented. Again, leaning on your trade associations and partners for assistance and training will be crucial to your understanding of the meaning and impact of any further changes.



It is clear that 2008 will be bringing with it a number of challenges for all of us. Please keep yourself as informed as you can and don't be shy about asking questions of your colleagues and others upon whom you rely. You do not need to go it alone!



Rep. Howard P. "Buck" McKeon (R, CA at podium) launches the "Affordability in Higher Education" Act.  
(Reprinted with permission from the office of Rep. "Buck" McKeon.)

## To Print or Not to Print ... That is the Question!

Submitted by  
Liz Rihl-Lewinsky  
Newsletter Committee

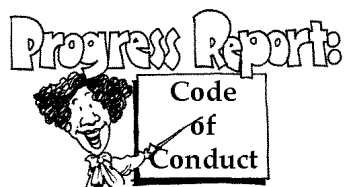
Although it has not yet been signed into law, financial aid administrators and student loan providers are already dealing with the reality of the Student Loan Sunshine Act (H.R. 890) which was introduced in the House of Representatives on February 7, 2007. The potential passage of the Act, coupled with the Cuomo lender code of conduct many lenders have already adopted, have precipitated financial aid administrators to revisit certain key functions within their offices. Having lenders print school-specific pieces is one of the lender value-added services that many institutions utilized to disseminate critical information to their students. Prohibitions regarding co-branding (using both institution and lender names/logos in print together) which shed a new light on such services, however, have begun to surface. In fact, that provision of the Student Loan Sunshine Act (Sect. 152), which addresses the use of co-branded materials, is as follows:



### (c) USE OF INSTITUTION NAME.—

1 (1) IN GENERAL.—A covered institution that has entered into a preferred lender arrangement with a lender regarding private educational loans shall not allow the lender to use the name, emblem, mascot, or logo of the institution, or other words, pictures, or symbols readily identified with the institution, in the marketing of private educational loans to the students attending the institution in any way that implies that the institution endorses the private educational loans offered by the lender.

Although this reference applied specifically to private educational loans, the November 1 Federal Registrar (in which the word "inducement" appears over 50 times!), ironically leaves much to individual interpretation when it comes to co-branded printing. Similarly, section 435(d)(5) of the Higher Education Act defines an improper inducement as a payment or other inducement "to any educational institution or individual" to secure loan applications. Vague at best. So, whether one views printing of co-branded literature as an inducement is a key question that is still unanswered for some.



Many financial aid officers have utilized lenders to print their financial aid pieces for several years, perhaps due to budget restrictions and perhaps due to not having to reinvent the wheel themselves. Over the years, many institutions have added to the "suite" of lender printed pieces to disseminate a large amount of detailed information to students, not all of it relative to student loans but much of it specific to their institution. So, as the time to begin working on 2008-09 print pieces rapidly approaches and lenders are unwilling (due to recently adopted codes of conduct) or unable to print co-branded pieces, what's an FAA to do?





1. **Plan ahead (or behind in this case!):** Beg for more in your budget, if you haven't already. If it's too late to cover printing costs for this fiscal year, plan for additional printing costs for 2009-10 if you still feel the need to print hardcopy pieces.
2. **Get the lay of the land:** Discuss with any lenders who have printed for you in the past what their current printing policy is. Are they printing anything specific for schools, perhaps leaving off their logo or the school's logo? Are they doing reprints for 2007-08 but nothing new for 2008-09? It seems most lenders have been prohibited by their legal departments from printing at all.



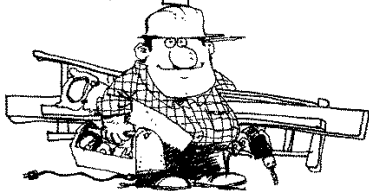
3. **Pare down:** Examine which of your current lender print pieces could be printed without your school name or logo on them. Are there specific pieces that you utilize that don't have school specific information such as costs, deadlines, processes, etc. but simply have your colors and logos to achieve that nice, tailored look? If you can live without your school colors/logo and school-specific information, perhaps you can still work with your lender to obtain a quantity of these pieces for the 2008-09 academic year, depending on what their new printing policy is. For example, PLUS loan buck slips or alternative vs. PLUS comparison charts come to mind as standard stock pieces many lenders print.



4. **Beef up the financial aid pages on your website:** For previously printed lender pieces that have school specific information, explore creating a page on your website with this information and instead do e-mail blasts to students or mail hard copy letters with a link to the web pages incorporated into the e-mail or letter. At least you are providing an information source for students and families and you are moving toward greater reliance of on-line information – a worthy goal anyway.
5. **Use internal resources:** Schedule a meeting with your school's public relations/publicity department, the folks that work on other publications. For some financial aid offices that have relied so heavily on lender printing, this might be the first time you are meeting with these individuals. Show them past lender print pieces – those that you feel are mandatory to have – and see what they can come up with. Have them bid the jobs out to a few printers to get the best price, and suggest they come up with a thematic approach/common look when redesigning the pieces. This could be viewed as the "when given lemons, make lemonade" approach! Of course, it could "squeeze" your budget.
6. **Go straight to the source (the printing source, that is!):** It might be worth checking with any "partner" lenders who have printed pieces for you to get their printing company's information and costs for your past jobs.



## Do-it-Yourself



This approach might be best for those schools that used one primary lender to print the majority of their pieces; otherwise, if multiple lenders have printed for you, it could be more time-consuming than it's worth. Before you go this route, first check with your lender representative or their marketing person to determine if you can have access to pdfs of any past print pieces. Their printer technically doesn't own rights to them, the lender does. Most will probably be willing to provide them. Then, contact the lender partner point person at the printing company and get bids on the jobs they did previously for your lender partner. You might be surprised. If you

are not redesigning pieces in their entirety and are simply making textual edits, with creative work already done, costs might be less than you anticipate. A word of advice: if you go this route, certainly order a little more than you think you actually need. Reprint costs for a small quantity can be higher than anticipated.

7. **Go with your gut:** Even though the Sunshine Act is still in limbo and other guidance is vague at best on this topic, if you feel accepting printing services from a lender could potentially be viewed as a questionable inducement, avoid it. Better safe than sorry.



As we try to continue to best serve our students and their families and get the information they need to choose the best loan products out there, take the opportunity, if you are redesigning any print pieces, to explain your lender selection process (if you have preferred lenders at your institution). Also, remind new borrowers of their freedom of choice when it comes to selecting a lender, and, if your institution has adopted a code of conduct relative to staff conduct with lenders, get it on your website, being sure to provide the url in any publications you redesign. You'll be glad you did!



# "Preferred, Recommended, Suggested"

## Lender List Regulations Clarified

Submitted by  
Mary Ellen Duffy, Chair  
Government Relations Committee



Final rules covering the Federal student loan program regulations were published in the Federal Register on November 1, 2007. These regulations become effective on July 1, 2008. The regulations include specific requirements that a school must meet if it chooses to provide a list of recommended or preferred Federal Family Education Loan (FFEL) lenders for use by the school's students and their parents, and prohibits the use of a preferred lender list to deny a borrower the right to use a FFEL lender not included on a school's list. Schools are not required to provide any preferred or recommended lender list.

The regulations permit a school to make a list of recommended or suggested lenders to the school's students or their parents, provided that the list:

- Is not used to deny or otherwise impede a borrower's choice of lender;
- Does not contain fewer than three lenders that are not affiliated (under the same ownership or control) with each other; and
- Does not include lenders that have offered financial or other benefits to the school in exchange for inclusion on the list.

Schools that provide a list of recommended or suggested lenders must:

- Disclose to prospective borrowers, as part of the list, the method and criteria used by the school in selecting any lender that it recommends or suggests;
- Provide comparative information to prospective borrowers about interest rates and other benefits offered by the lenders;
- Include a prominent statement in any information related to its list of lenders, advising prospective borrowers that they are not required to use one of the school's recommended or suggested borrowers;
- For first-time borrowers, not assign, through award packaging or other methods, a borrower's loan to a particular lender;
- Not cause unnecessary certification delays for borrowers who use a lender that has not been recommended or suggested by the school; and
- Update any list of recommended or suggested lenders and any information accompanying such a list no less often than annually.

The Secretary of Education does not intend to dictate the method or criteria a school may use in selecting lenders for its list. Further, she understands that financial benefits offered by the lender should not be the only factor that the school can consider. She states, "It is appropriate for a school to consider the quality of a lender's customer service in loan origination and loan servicing, its effectiveness in providing consumer information, counseling and debt management services, and its delinquency and default prevention efforts."



Secretary Spellings gives remarks at the Higher Education Summit March 22, 2007.

(Reprinted with permission from the office of Secretary Spellings.)

Schools are not required to undergo either an RFI (Request for Information) or RFP (Request for Proposal) process, although many have chosen already to do so. A lender that does not act on a school's solicitation is not disqualified from being included on a school's preferred lender list. The following are factors to consider and compare when identifying lenders to appear on a school's lender list:

- Interest rates and terms
- Availability of repayment plans
- Benefits for borrowers who pay on time or make loan payments electronically
- Ability of the lender to service all of a borrower's loans
- Loan application process technology
- Customer service (hours of operation, knowledgeable staff, excellent problem-resolution service)
- Value-added services (on-line services, financial literacy services)
- Lender stability

Regardless of whether or not you are the individual at your institution that is responsible for selecting lenders to appear on your school's list, it is possible that you will be responding to inquiries from student borrowers regarding lender selection. Understanding the process your school went through should help you to assist your students in selecting the lender that is right for them.





*This continues the occasional series examining a typical day on the job of individuals who work in areas related to financial aid.*

## A Day in the Life of a Registrar or "Juggling Hats: When Financial Aid and Registrar are Under the Same Roof"

Submitted by  
Terri Neiswonger, Amanda Scheler &  
Sally Treadwell, Newsletter Committee

The Registrar plays an important part in the every day functions of the Financial Aid Office. Registrars monitor and maintain enrollment, confirm that graduation requirements are met, enter and update grades and course schedules, as well as study abroad, internships, and more. Financial aid relies on the constant flow of data from the Registrar. Understanding how one office impacts the other is essential for an efficient operation. In some schools, the registrar and financial aid share an office and at other institutions, the same person may even serve as director of both areas.



Dr. John Inman is the Registrar and Dean of Enrollment Services at Grove City College.

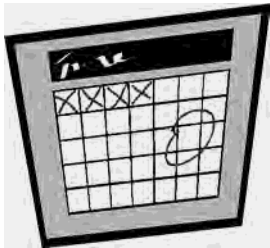
At Grove City College, institutional aid is based on the student's unmet need and GPA. A grade change through the Registrar's office needs to be communicated to financial aid especially if the changed grade will make a student eligible for aid.

**Dr. John Inman**, Registrar and Dean of Enrollment Services at Grove City College, has found that over the past three years when Financial Aid has reported to him that he has learned a lot about how the Registrar's function is so important to Financial Aid. So much of aid is contingent upon satisfactory progress. For example, students who study abroad do not normally have their final transcript for that period of study delivered to the Registrar immediately following the semester end. Monitoring incoming transcripts from study

abroad students and communicating to the Financial Aid Office on a timely basis is critical for those students eligible for aid.

Another example of the Registrar and Financial Aid Office working together is during the drop/add and course withdrawal periods. The Registrar's staff and faculty at Grove City College are aware that being a full time or half time student is important for most aid programs, so they help counsel students regarding the financial impact when taking a lighter load or withdrawing from classes. The counseling that takes place results in a student having a much better understanding of how everything that they do with their schedules and academics affects their aid packages.

Enrollment management also is a focus of the Financial Aid Office at Grove City College. Because the Registrar's office is the keeper of enrollment numbers, when students are transferring out of GCC, an official method of withdrawal is in place to maintain these numbers. When students are requesting to return after a hiatus from the college, these students are reported to the Financial Aid Office immediately so that budgets for institutional aid can be monitored closely.



**Jessica Petrie**, Registrar at YTI Career Institute-York Campus, sees her role as being more "behind the scenes." Having worked in financial aid for five years before taking on this position, she can see how her job affects financial aid and vice versa. She communicates openly with the Financial Aid and Planning Department regarding student academic progress, student status and scheduling. Even something as simple as having updated addresses and phone numbers listed in the student directory could affect how the Student Loan Coordinator can do their job.



Jessica Petrie (left) is the Registrar at the YTI Career Institute - York Campus. Kristen Grey (right) works in the Financial Aid Office.



Jocelyn Martin (left) is the Financial Aid director at YTI Career Institute - Lancaster Campus. Steve Helfrich (right) moved from Financial Aid to the Registrar.

Financial aid folks will recognize Jessica's Registrar counterpart at the YTI Career Institute-Lancaster Campus as a former colleague in aid. For **Steve Helfrich**, the transition from Financial Aid to Registrar was an easy one. After eight years in financial aid, Steve says he was used to working under governed guidelines, maintaining files and keeping meticulous documentation.

Because of his financial aid background, Steve has been a big help to the fairly new Financial Aid Director, **Jocelyn Martin**. They work together to guide students who want to restart school. Steve has broadened his role of Registrar by working with the school's Program Directors to be more proactive if students begin to have attendance issues. Steve tries to catch these students early and is able to use his financial aid experience when



Alison Hutchinson (left) is the Registrar at the Pennsylvania College of Art and Design while Dave Hershey (right) is the Financial Aid Director.

going over complicated scenarios like withdrawing or academic progress. Steve loves being more visible to the students and has embraced his transition from Financial Aid to Registrar.

**Alison Hutchinson**, Registrar for Pennsylvania College of Art and Design, and **Dave Hershey**, the Financial Aid Director, work very closely together. Besides the fact they share an office, Alison and Dave are constantly communicating about their students. Alison depends on Dave to make her aware of scholarships recipients so that she can supply him with a list of grades at the end of the semester. Dave depends on Alison to let him know if a student falls below part-time status so that he can adjust financial aid accurately. They co-counsel when a student is thinking of dropping a class, or not taking a full load of credits working together to show the student the "financial aid" consequences of their "registrar" decisions.

Some hard-working folks do double duty, wearing both registrar and financial aid hats in their day-to-day responsibilities. **Ben Rosenberger** is both registrar and director of financial aid at Reading Area Community College (RACC) and **Bernard McCree** is in the same dual role at Thaddeus Stevens College of Technology.

When RACC's Registrar left in 1997, the school faced some budgetary issues. A consultant recommended that they merge the Financial Aid and Registrar functions. As Ben puts it, "there were two hats to wear, with no extra people." He claims that both financial aid and records require "confidence to the extreme." The first thing he learned is that the two have very different peak periods. According to Ben, "All the down time in financial aid is up time in records."

Bernard sees it slightly differently, "It creates a little havoc at some times of the year. It can get a little crazy around Christmas. We have to process the grades and get them out to the students as soon as possible." Because Thaddeus Stevens is a two-year technical school, many students transfer out into bachelors programs at other schools. "At the end of the year, we need to concentrate on graduating students and getting transcripts sent out for students who are seeking to transfer."



Bernard McCree (right), Director of Financial Aid and Registrar at Thaddeus Stevens College of Technology, reviews the FASFA with freshman, Kareem Delaney.

In addition, the Records Office at Thaddeus Stevens also works with registrars at other colleges to try to gain acceptance of more Stevens' credits. Because many of their students are orphans or independent students, Bernard and his team also work with the other schools' financial aid offices so Stevens' transferring students understand the process at their new school. In addition, they talk to coaches, especially if the school has a high-level athletic division. Bernard maintains, "The relationships I have built with other schools help me to bridge a lot of gaps for our students."



Ben Rosenberger serves as both the Registrar and Director of Financial Aid at Reading Area Community College.

Ben believes another difference between the two departments is that the Financial Aid Office interfaces much more with the public. They deal primarily with students and parents, but little with the overall administration. On the other hand, the Records Office gets involved with "everyone who touches the front door of the college." He laughs and adds another difference, "Everyone trusts Financial Aid, but everyone challenges the Registrar."

So what are some of the duties of the Records Office? In short, it interacts with anything having to do with grades. It performs the calculation of that sacred cow, the Grade Point Average (GPA). This includes the entire graduation or degree certification requirements. The Registrar creates the schedule of courses. They ensure courses are run and manned. They conduct registration and all the mechanics of it – who gets to register, where, when, and how. They're also completely responsible for the safeguarding of that information, whether by maintaining paper files or by document imaging. They maintain NSLDS. They report student addresses to guarantors and lenders, and provide letters of enrollment verification. They verify degrees. They document procedures. And when Middle States comes to town, they are very heavily involved in the accreditation process.

In addition, Thaddeus Stevens College has a special community outreach as part of its mission. Bernard is therefore very involved with two developmental programs that are designed to mainstream academically at-risk students. He must ensure that their schedules are viable, and serves as a co-advisor to program counselors.

Ben maintains that the Registrar position isn't for anybody "who isn't dedicated and responsible. You have to reconcile. You can't screw up a GPA. You can't have an almost accurate transcript." He believes that the seriousness of the task of the Financial Aid Officer directly translates to being a Registrar. He also claims that his experience with professional judgment in financial aid has shaped his outlook as a registrar. For example, a black-and-white policy at a school might dictate that a student who has a failing grade has no recourse, despite







any extenuating circumstances. But Ben claims that if he's made aware that a failing student's parent has died, he might exercise the option to change that failure to a withdrawal. Diplomacy definitely plays a role.

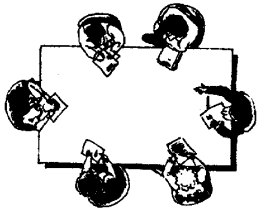
Rosenberger claims the two disciplines are a "perfect relationship for each other." According to Ben, "Technology makes a world of difference in both areas. All my best friends are on the IT staff." "I'm not stupid," he says laughing, claiming they work together a great deal.

McCree has a slightly different take, but essentially agrees, "It's an unusual combination, but we've made it work to our advantage. We are still small enough that it doesn't impede what we are trying to do on each side. And it's great to have access to both pieces of information simultaneously."



Both men also credit their individual staff with making the dual role positions work effectively.

Bernard has two student workers in addition to his assistant, Michael DeGroft. "We work well as a team. He works very hard for me and I appreciate every effort he puts forth. And it's important to remember to say, 'thank you.'" Ben says simply, "I have a brilliant staff, an incredible staff."



Bernard sums it all up philosophically, "There are days you want to pull your hair out, but we clearly help students define what they need to do. You do all you can while you can that day. It'll be there tomorrow. I'll still have a student with a problem tomorrow. And you can bet I'll still have a meeting tomorrow!"

## Do Nice Guys Finish Last?

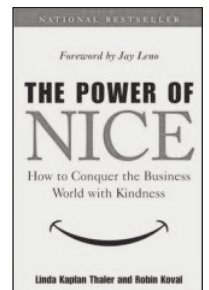
Submitted by  
Keri Neidig  
Newsletter Committee

Sometimes it seems that in order to achieve success in business you have to be tough, demanding and project a cut-throat attitude. The nice guys, as the saying goes, are the people who finish last.

Or do they? In the book, *The Power of Nice: How to Conquer the Business World with Kindness*, authors and founders of the Kaplan Thaler Group, one of the fastest growing advertising agencies in the country, Linda Kaplan Thaler and Robin Koval explore the concept that being nice pays off. They contend that the nice factor not only translates into good deeds returned many times over, but also opens doors personally and professionally.



In the first chapter, the authors tell a story about Frank, a long-time security guard at The Kaplan Thaler Group. Frank is a large, jovial man in his mid-fifties, the kind of person who knows everyone on a first-name basis and greets both friends and strangers with an enthusiastic hello each morning. On one particular day, the president and COO of an important company arrives for a meeting to determine if the two women would secure his future business. When he and his staff walked into the building, they were immediately greeted with a warm and energetic hello from Frank, the security guard. The potential client was so impressed with this genuine and unexpected display of kindness (as well as the women's overall work) that he ultimately awarded Thaler and Kaplan his multimillion-dollar account.



Similar anecdotes, in addition to research and studies on human behavior, are presented throughout *The Power of Nice* to demonstrate the positive outcomes of what happens when people employ the "nice" factor in and out of the workplace. Among the benefits Kaplan and Thaler cite for being nice:

- Nice makes more money. When your employees are nice to clients and customers, revenue goes up.
- Nice is healthier. Nice people live longer.
- Nice spends less time in court. Doctors who spend more time talking to their patients are less likely to get sued.

Ultimately, the theme behind *The Power of Nice* is that nice guys actually can finish first. For employees and employers, it's a good lesson to abide by. And for students who about to graduate college and begin the next chapter of their lives, it's definitely one worth remembering.



The Past President's Club recognizes the achievements of former leaders of PASFAA and appears periodically in the Newsletter.

## Past President's Club

featuring

**Mary E. Miller, PASFAA President 1990-91**

Submitted by  
Kathy Gates, Cindy Heaton,  
and Tammy Tosti  
Newsletter Committee

In 1973, a college freshman from nearby Aultman walked into the financial aid office at Indiana University of Pennsylvania (IUP) looking for a work study job. Unbeknownst to her, she had just taken her first steps toward a financial aid career that, thus far, has spanned 34 years. Mary Miller's ties to IUP stretched beyond the classroom, where she obtained her bachelor and Masters degrees, and into the financial aid office where something about helping others captured her interest.



Mary E. Miller



These days Mary Miller continues to serve the financial aid community as the Senior Vice President of the AES/PHEAA Education Services Group (ESG), a position she has enjoyed since 2006. We recently sat down with Mary to travel down memory lane as she shared the path she took and why she loves the financial aid community. Despite considering herself to be shy, Mary was very forthcoming on all topics from her advice for young financial aid professionals to "Roxie" her Jack Russell terrier who has quite the elaborate wardrobe. And, if you're looking for an accordion player who plays a mean Silent Night, Mary is your gal!



Members of the 1983 PASFAA Conference Committee included (l to r) Catherine Kratzer, John "Rick" Sparks, Chris Zuzack, Helen Nunn, and Mary Miller. Mary's calligraphy was used for the conference logo and badges.

After graduating from IUP, Mary joined the financial aid office of the University of Pittsburgh in 1978 as an assistant director and eventually moved on to a director's position at Mount Aloysius College where she stayed until 1981. Mary eventually returned to her alma mater to become an assistant director and then was promoted to associate director, holding that position until 1994. Slippery Rock University was the next stop for Mary where she was the director of financial aid until 1998 when she left to work at AES/PHEAA as their first Regional Manager, dedicated to working with postsecondary schools in Western PA.

During her time in the financial aid office, Mary became more and more involved with PASFAA. Over the years, Mary has served in various roles including Vice President, Treasurer, chair of the Government Relations Committee, and culminating in President for the 1990-1991 term. She has also served on a variety of PASFAA committees such as the Conference, Technology, and Training committees and was webmaster for the PASFAA website for six years. PASFAA recognized Mary's service by giving her its Distinguished Service Award in 1996.

Mary has also volunteered outside of Pennsylvania, serving as the Chair of the Training Committee for NASFAA in 2005-06. Currently she serves as the Electronic Initiatives Chair for EASFAA, another organization that has acknowledged Mary's service in 2004 by awarding her the President's Recognition for Service to the Association Award.

With a daughter who is a senior in high school, financial aid is something Mary is experiencing personally as well as professionally. Mary can empathize with how easily families can become confused when trying to understand the complexities of financing a college education. She tells us that not only do they feel inadequate about how much they have not saved for college, but they also feel lost about where to seek advice while weighing wants and needs at the same time. Despite the negativity currently surrounding the financial aid profession, Mary is pleased to see that the financial aid community has remained steadfast in its commitment to help students and families access and pay for higher education.



Mary and Chris Zuzack (as the shark) at the 1991 PASFAA Conference.



Mary (seated) along with the rest of the 1990-91 Executive Council during her year as PASFAA President.

Mary's financial aid career has been both a rewarding and challenging. When asked what she has found to be most rewarding, she says it was when, as a practicing aid administrator, she would review lists of graduating students to identify those few challenged souls who, despite all the trials and tribulations, finally made it. Mary has a file brimming with notes of appreciation from over the years that serves as a reminder of the differences she has made in people's lives. As her career has progressed, she has found enjoyment in mentoring potential new professionals, people she describes as former student workers who are now



aid administrators (you know who you are!) and staff at AES/PHEAA whom she sees as being our future leaders.

## SUCCESS STORY.



We asked Mary how she manages to stay on top of everything. To get it all done, she extends her work day, starting early in the morning and sometimes working until late in the evening. Our interview is proof of that – we caught up with her at 7:30 am! Mary said that it helps that she is very energetic and has worked hard to balance her personal and professional life. She is quick to credit her very supportive spouse as key to her professional success.

With over 30 years in the industry, Mary has plenty of heartfelt advice to share with young aid professionals, and she says that it starts with volunteerism. According to Mary, "It is so easy to say no and let others take the lead. Saying yes almost always means more work and time away from home and family. But financial aid is a wonderful profession, a profession comprised of dedicated caring individuals. Individually, and as an association, we can make a difference in the lives of our students as they seek to achieve the dream of a higher education. So when someone asks, or attempts to arm twist you into taking on a leadership role, take the "yes" road. You will broaden your professional career, meet colleagues who will become life-long friends, travel to new horizons, and gain many wonderful memories."



The FAO staff at IUP presented Mary with a radar detector for her 60+ miles commute when she accepted the director position at Slippery Rock University in 1994.



PASFAA President Georgia Prell (left) presents the Distinguished Service Award to Mary at the 1996 PASFAA Conference.

Friend and AES business associate, Rachael Lohman, volunteers that "Mary is very giving of her time, talents and knowledge. She has a great personality and can always find the positive in what she is doing. She is fun to be with, and, at the same time, she is one of the hardest working persons I know." Chris Zuzack, Vice President of State Grants and Special Programs at PHEAA, states that "Mary has one of the best presentation styles of anyone out there doing financial aid training. Her sessions are always insightful and interesting and delivered in a style that is both informative and entertaining." Chris adds, "It's little wonder that Mary is invited to so many conferences and workshops to share her expertise." Bill Irwin, retired Director of Financial Aid at Lock Haven adds, "I recall a time with the old PAATP (now known as PFAT) training committee when we decided to make a video to help in the training of new people to be trainers. The idea was to show good and not-so-good ways to do presentations. Mary agreed to be in the video, and if I remember correctly she starred as the "bad trainer" portraying the role quite well. We should find that tape and show it sometime!"

Also, volunteered by a friend, one thing that many people do not know about Mary is that she has real artistic talent. Those of you who remember the first PASFAA conference at Seven Springs may not know it, but you witnessed this talent firsthand. Mary hand-calligraphied all the name badges for that conference. This was before there were fancy computer graphics programs to do all the work for you. Each of her badges was an individual work of art!

Chris Zuzack adds, "Mary is so incredibly organized and methodical about all of her plans and activities. I asked her to chair the 2004 EASFAA conference in Providence, RI knowing full well that I would not have to worry about a thing and that it would be in good hands with Mary. She put together one of the best EASFAA conferences ever! It was informative, fun, and everything went off without a hitch under her direction."



Mary served as the chair for the 2004 EASFAA Conference in Providence, RI.

We're sure those of you who know Mary will agree that she is extremely knowledgeable and a great motivator.



Golf enthusiast, Mary (far right), joined fellow players at the 2007 PASFAA Conference golf tournament for charity.

Mary has a wonderful way of making those she works with work harder to make a project successful. Mary offered her methodology. She never asks anyone to do something she's not willing to do herself. She uses a team approach and strives to make everyone feel that they have ownership in the end result. She believes in presenting things in a positive light and in "connecting the dots" by describing the desired outcomes and anticipated benefits of a project as they relate to the individual as well as the Education Services Group department. Mary views the Education Services Group as a family unit and makes it a point to get to know each staff member personally. That's no easy job considering the current ESG staff numbers 97!

Thank you, Mary, for your many years of faithful service in the financial aid community and for finding such satisfaction in that college work study job so we could keep you in the business!

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## PELA News

Submitted by  
Kerry Paoletta  
PELA Secretary



The members of PELA would like to thank all of you who visited us at the recent PASFAA conference. Schools and lenders alike were concerned this year that our state conference might turn out like the regional and national conferences with a lack of traffic in the vendor area. Our PASFAA members came through like we thought they would, and we were happy to see you visiting us at our booths. It was a little different, but all in all, we commend the Conference Committee for putting on a good conference.

Many of you attended our PELA session on recent legislation and we loved the conversation generated about some of the issues, particularly the PLUS auctions they want to pilot. Please continue to discuss the issues with fellow PASFAA members and your local Congressmen to let them know how you feel about the proposed changes – whether you speak as a member of the financial aid community or as a U.S. citizen. Your voices need to be heard. We continue to make updates to our website, so take some time and visit us at [www.pelalenders.org](http://www.pelalenders.org). Let us know what you think and how we can make improvements that would benefit you and your students.



(l to r) Sally Treadwell, Sharon Murray, and Kerry Paoletta, present the PELA session; "New Rules and What Do They Mean?" at the 2007 PASFAA Conference.



PELA members gather at the 2007 PASFAA conference for a group photo.

## Finance & Development Weathers Challenges of Prior Year

Submitted by  
Ginny Kopko, Chair  
Finance & Development Committee

The PASFAA Finance and Development Committee, in cooperation with the PASFAA Council and committee leaders, is proud to report another successful year. As always, the Finance and Development Committee solicits sponsorships, develops the PASFAA budget plan, and manages the investments of PASFAA. Greg Gearhart, the 2006-07 Finance and Development Committee Chair, highlighted some of the special projects in his annual report presented at the 2007 PASFAA conference.



The F&D Committee had to work through some difficult and complicated issues in this past year. We participated in discussions regarding use of credit cards for payments to PASFAA and ISS sector policy changes relating to conference display and vending. We also established a mainstream e-mail account for our committee to communicate with sponsors and vendors. This provides continuity of contact information each year. Looking ahead, we are making plans for another successful year in 2007-08!

*We would like to offer our most sincere thanks to all of our 2007-08 PASFAA sponsors and vendors. Your continued support and partnership with PASFAA has made this year's conference and training opportunities possible.*

American Education Services, Academic Finance Corporation (AFC), Bank of America, Beneficial Savings Bank, Campus Door, Inc., Chase Education Finance, Citibank, Citizens Bank, College Board Educational Loan Program, College Loan Corporation, Edamerica, EDFund, ELM Resources, Key Bank/Key Education Resources, M&T Bank Education Lending, MED Invest/GRADInvest, National City, National Education, New Jersey Higher Education Assistance Authority, NextStudent, PNC Bank, Regent, Sallie Mae Pennsylvania, Simple Tuition, Student Capital, Student Funding Group, Student Loan Xpress, SunTrust Educational Loans, TERI, The First Marblehead Corporation, Tuition Choice, Urban Ed Express, USA Funds, Wachovia Education Finance, Wells Fargo Educational Financial Services



## PUBLIC TWO-YEAR SECTOR

*Submitted by  
Annette T. Kelly  
Public Two-Year  
Sector Representative*

Hola, As you can see I am still in the conference fiesta mode. I want to thank Doug Vore and the Conference Committee for an excellent job and also to Mary Kosin for holding it together and getting our thoughts across to those who needed to know what it is that we as Financial Aid Administrators do for the many students and families we encounter each year. We all know that we are facing tough times ahead but following in true financial aid spirit, we will continue to advise and support families with the utmost confidence and care that we can muster.

I am excited to have the opportunity to represent all of you and hope that you are willing to share your thoughts and wisdom as I learn more about the organization. If you would like to contact me with any questions or concerns, my e-mail address is [akelly@dccc.edu](mailto:akelly@dccc.edu) or phone me at (610) 359 5346.

Now to all of those new faces that I saw at the conference, I encourage you to volunteer. It is amazing to tap into the wealth of knowledge that is at our finger tips. You can either complete the volunteer form online or contact MaryKay Klara at [mary.klara@villanova.edu](mailto:mary.klara@villanova.edu).

## 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. What a strong association of volunteers our association has!

For 2006-07, 144 PASFAA members volunteered on a committee, helped at registration, or stuffed packets. As I begin the second year of my term, I am putting together the list of volunteers for the 2007-08 cycle. Committees are still being formed and I am assisting committee chairs in their member selection. 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.

I am most interested in your questions, concerns or ideas concerning the volunteer recruitment effort and available opportunities. Please contact me via e-mail at [mary.klara@villanova.edu](mailto: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  
Lisa A. Kendi  
Institutional Support  
Services Sector  
Representative*

Hello fellow ISS members! I would like to thank all of my fellow members for allowing me this opportunity to represent our group within PASFAA. I would also like to thank all of you who attended the sector meeting at the annual PASFAA conference this past October. It was great to see so many in attendance and hope to continue to see support within our sector.

I will be taking the issues we discussed at our sector meeting and plan on working with the necessary committees to address all of our concerns. I want to make sure we continue to have open communication with the various committees within PASFAA such as Finance & Development and Conference Committee.

As I begin to plan for our spring sector meeting, I will be sending out an e-mail to the entire sector asking for feedback on a meeting date and location for the meeting. Please feel free to contact me with any items or concerns you may want added to our upcoming sector meeting in the spring. I can be reached at [l.kendi@afclending.com](mailto:l.kendi@afclending.com) or (301) 387-4130. Thanks to Lesa Angell for her guidance as I assume this new role as ISS Sector rep and for her past dedication and service!

## STATE-RELATED SECTOR

*Submitted by  
Brandi S. Darr  
State-Related  
Sector Representative*

I would like to begin by thanking Bernard McCree for his leadership as the State-Related Sector Representative over the past two years. To introduce myself, I am the Director of Financial Aid at the University of Pittsburgh at Greensburg. I have been involved in financial aid for let's just say a lot of years. I can remember when you had to submit one form to apply for a Basic Educational Opportunity Grant (known today as Pell) and a different form to apply for a state grant, or when students completed a Guaranteed Student Loan Application (known today as Stafford) and the check was made payable to the student only and mailed to the student's home, and when students were considered independent if they had not lived with their parents during the prior two years.

So, change is a certainty in financial aid. And this year promises to be a year full of changes and challenges. We have the uncertainty of the state grant maximum, the elimination of WAGE, no new Academic Excellence recipients, the TEACH grant to implement, and the confusing loan programs.

As your state-related sector representative, I represent you, your issues and concerns. Please feel free to contact me at (724) 836-7167 or at [bsd@pitt.edu](mailto:bsd@pitt.edu).



## PRIVATE SECTOR

*Submitted by  
Linda W. Ebel  
Private Sector  
Representative*

¡Hola amigos! I hope that all of you who were able attended the conference at Seven Springs. It was a wonderful opportunity to enjoy the fall leaves and colors, renew and develop friendships, as well as participate in the PASFAA Fiesta.

Our sector meeting at the conference began with a statement from outgoing Private Sector representative, Patty Cegelka. Patty let us know that she found serving on Council as the private sector representative was a rewarding experience. As a sector, we appreciate her efforts. We had an open discussion regarding lenders and what everyone is planning this year. It was thoughtful discussion and a chance for members of our sector to share a variety of ideas and concerns.

I met the other sector representatives the last day of the conference as a member of the PASFAA Council. We will meet again in December and are excited to serve our sectors and PASFAA under the leadership of our new president, Dwight G. Horsey.

It was so nice to meet many of you at the conference. I look forward to serving you and representing our perspective when it comes to higher education. I can be reached at [ebel@andrew.cmu.edu](mailto:ebel@andrew.cmu.edu) or you can call me at (412) 268-8377.

## PA STATE SYSTEM of HIGHER EDUCATION SECTOR

*Submitted by  
Cate A. McIntyre  
PASSHE Sector  
Representative*

Greetings to all PASSHE Sector members! I am honored to serve as PASSHE Sector Representative through 2009. I feel that I am finally home after a career for many years in the private school sector.

As many of you are aware, Kutztown, Cheney, East Stroudsburg and Shippensburg are in Phase I of the implementation of Wolffpack/ Financier. If we seem a little stressed, we are! But just think, we will have everything working smoothly when it is time for the rest of you to take your turn.

The PASSHE Sector Meeting for spring will be once again at the Ramada Inn and Conference Center in State College April 10-11, 2008. Diane has informed me that the site worked well, so I plan on returning to the Ramada. Please let me know what topics you wish to entertain at this meeting and what guest speakers you would like me to invite.

Please know that I am very willing to take your issues and concerns to PASFAA Council. I hope to serve the sector well and to keep all informed of current events. You may reach me at (610) 683-4032 or [mcintyre@kutztown.edu](mailto:mcintyre@kutztown.edu).

## BUSINESS, TRADE & TECHNICAL SECTOR

*Submitted by  
Debra A. Woodcock  
Business, Trade  
& Technical  
Sector Representative*

Hello all. It was a pleasure to meet all who attended the BT&T Sector meeting at the PASFAA Conference this fall, and to all who were unable to attend this year's conference, I look forward to meeting you as the year progresses.

For those of you who could not attend the BT&T sector meeting, I would like to share what we discussed during the meeting. After a rocky start, I had each member in attendance introduce his/her self, and then opened the floor for members to voice comments and concerns which I have listed below.

- Members commented that the Verification Workshop at the conference was a great presentation. They were pleased with the materials covered.
- It was noted that there were no Clock Hour sessions.
- Members stated that they wanted to go on record by voicing their opposition to the elimination of the WAGE Grant stating that it is has been very beneficial to students, especially to those who are not state grant eligible.
- Discussion was held on upcoming BT&T sector meetings. Members stated that traveling and being away from the office is not always easy to do. They noted that participation through conference calls and/or webinars would most likely increase the number of members who can attend. I will look into these possibilities and let members know if this is something we can accomplish.

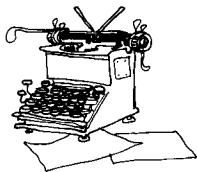
Please feel free to contact me at anytime throughout the year if you have any questions, concerns or comments. My e-mail is [dwoodcock@lcctc.org](mailto:dwoodcock@lcctc.org) and phone is (717) 464-7054. Finally, thank you to Kimberly Reilly, outgoing BT&T Sector Representative, for serving the Business, Trade & Technical Sector over the past two years.

## NURSING SECTOR

*Submitted by  
Connie L. Hake  
Nursing Sector  
Representative*

Hello to everyone in the Nursing Sector. The annual conference is over and it is time to go back to work. Thanks to Doug Vore and his conference committee for a great conference. I also want to thank Joe Manotti from the PHEAA foundation for driving the whole way to Seven Springs and then back to Harrisburg just to speak at our sector meeting.

As far as the back to work thing, knowing that we are all very busy with increased enrollments, classes starting all the time, forever-changing policies and procedures with financial aid, it is very important to communicate with each other concerns, issues, changes in procedures, etc. Please feel free to e-mail and I will be happy to send them to the group to see how others handle things. My e-mail is [clhake@lancastergeneralcollege.edu](mailto:clhake@lancastergeneralcollege.edu). Hope to hear from you.



## From the Editor's Desk

The crowd thinned at the PASFAA conference before incoming president, Dwight Horsey, made his acceptance speech. If you missed it, excerpts from his inspiring message follow:

*"I don't have time to be the president of PASFAA. I'm doing three jobs; I'm on 14 committees and boards; I am advisor to four campus groups; I also try to have some personal time away from the University. I don't have time to be president of PASFAA. I didn't take on this responsibility because I need a new challenge. I didn't take it on because I thought it was going to be fun. And I certainly didn't do it for the money, the dinners or the kickbacks.*

*I took on this responsibility because I am tired of accepting the way things currently are in financial aid. Education was very important to my parents. Neither had a high school diploma, and they were too proud to apply for financial aid, so I had to work three jobs to get through college. While there, I met several administrators who cared enough about me, (who changed me), and because of them, I am in higher ed today.*

*For the past 21 years, I have been changing the world one person at a time. I touch lives every day. There are people new to aid who need the benefit of our leadership. There are students out there being misinformed and misled about the financing of their education. I can't wait for somebody else to do it and I can't do it alone. I am asking for each of you to help me change the world. This is too important to leave to chance or to some uninformed politician. I don't have time to be PASFAA president but I'm going to make time. I look forward to working with all of you."*

Joan L. Holleran  
PASFAA Newsletter Editor



Dwight Horsey delivers his acceptance speech at the PASFAA conference.

## PASFAA Bulletin Board

### By Members

AES announces the addition of new staff members, **Janice Contino**, formerly at YTI Career Institute, **Kara Stock**, formerly at ITT, and **Kevin Armalay**, formerly at Penn State University.

Condolences to **Lesa Angell**, College Loan Corp., whose father passed away in September and to **Jennifer McLaughlin**, Citibank, whose mother also passed away in September.

Congratulations to new grandfather, **Bill Burke**, The University of Scranton, whose grandson, John Paul Shelley, was born July 25 to Bill's daughter Monica and her husband, John. The new baby weighed in at 9 lbs and is a real joy for "Gramps."

**Tammy (Chaloux) Tosti**, Campus Door, and Edward Tosti were married September 15 in Mechanicsburg and honeymooned in Riviera Maya, Mexico.

**Nancy Harvey**, formerly with College Loan Corporation and PNC, is now with Total Higher Education (T.H.E.) in the Southeast (SASFAA) region as a School Relations Director.

**Denise Nuccio**, formerly of Gwynedd Mercy College, joined the Financial Aid Office staff at Montgomery County Community College as the Financial Aid & Enrollment Generalist replacing **Tracey Wyrwas** who moved into the position of Assistant Director of Financial Aid at Montco.

**Janet Gray**, formerly with Nelnet, has joined the staff of Education Finance Partners as a Strategic Account Manager. Condolences also to Janet whose brother, Jesse Cotgreave, passed away November 2 after a two year battle with pancreatic cancer.

**Donna Cerza**, College Misericordia, had her article, "Financial Aid Administrators Under the Microscope," published in the October issue of *University Business*.

Condolences to **Natalie Wilson**, Carlow University, whose mother passed away unexpectedly in October.

**Dan Wray**, formerly with College Loan Corp, joined ELM Resources as a Business Development Manager. Condolences also to Dan who lost his brother to an accidental death in November.

**Craig Sheaffer** was named Director of Financial Aid and Planning at YTI Career Institute-Mechanicsburg. He was previously a Financial Aid Counselor at the school.

**Cynthia Bonetti**, formerly at Pittsburgh Theological Seminary, has accepted the position of Executive Director of Admissions and Financial Aid at the University of Pittsburgh School of Medicine.

**Ed Flocco**, son of **Nick Flocco**, is the new Financial Aid Counselor at Rosemont College. He replaced **Robyn Treinish** who retired this summer.

**Bob Fryer** is the new Financial Aid Director at HACC. His previous employment was at YTI Career Institute-Mechanicsburg.

**Kelly Fox**, Central Penn College, and her husband welcomed their baby daughter, Reagan Elizabeth Fox, on October 15.

**Earl Little** retired from the Greater Altoona Career & Technology Center on October 31 after 25 years of service. He will continue his consulting service to schools.

Congratulations to **Michael DeGroft**, Thaddeus Stevens College of Technology, who married Danielle on October 20 in Lancaster. The new Mr. and Mrs. DeGroft honeymooned at Disneyworld.

**Kimberly Reilly** recently became the new Corporate Director of Financial Aid at YTI Career Institute. She was previously Director of Financial Aid at Universal Technical Institute (UTI) in Exton.

Our condolences to **Elizabeth McCloud**, Elizabethtown College, on the loss of her father in November.

### About Members



## EASFAA News

Submitted by  
Mary Kosin  
Past President

As PASFAA's past president, I serve as the state representative to EASFAA and attended the EASFAA Council meeting in Portland, Maine, October 28-30. It was an exciting meeting in that it was a very large group of new people with similar issues in their state.

We were briefed by the member states on activities being held in their areas as well as the upcoming NASFAA training offered by EASFAA. NASFAA National Chair-Elect David Gruen brought greetings from NASFAA and discussed the nationwide search underway to replace NASFAA President Dallas Martin who retires at the end of the year.



We also toured the Holiday Inn by the Sea, the location for the 2008 EASFAA conference to be held May 18-21. Eastland Park Hotel, located only a few blocks from the Holiday Inn, will serve as an overflow facility. Watch for conference registration information so that you can reserve a room in either hotel. Please feel free to contact me if you would like any information on EASFAA and its activities.



EASFAA President, Bill Cheetham, brings greeting from EASFAA to the 2007 PASFAA conferees.

## 2008 PASFAA Conference Planning Begins

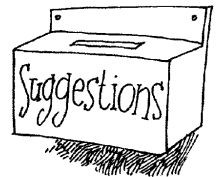
Submitted by  
Cheryl De Paolis  
2008 Conference Chair



2007 Conference Chair, Doug Vore (left) goes over his notes with 2008 Conference Chair, Cheryl DePaolis.

As the 2007 PASFAA Conference Fiesta participants bid "adios" to each other, planning already has begun for next year's conference at the Penn Stater, October 12-15, 2008.

Congratulations to Doug Vore and his team for creating a great learning and networking experience. Throughout the year, his committee experienced many tough decisions and new rules as the industry continuously changed. Most PASFAA members were unaware of the challenges that Doug faced and the plans that had to be sent back to the drawing board more than once. Doug, you really stepped up and made the conference planning appear effortless! "Muy bien and muchas gracias" on a great conference!



Doug informed his predecessor, Joetta, that he would strive to have the "best conference ever." Now it is now our turn to rise to the challenge. The excitement is already building for the new 2008 Conference Committee who is looking for your suggestions:

Cheryl De Paolis (Chair)  
Ben Eley  
Cheri Kramer  
Kyle Mosley  
Mary Jo Phillips  
Dana Suter  
Julie Salem  
Rick Sparks  
Tracie Williams

Pittsburgh Theological Seminary  
University of the Arts in Philadelphia  
Westmoreland County Community College  
Community College of Allegheny College  
Clarion University of Pennsylvania  
Pennsylvania College of Technology  
American Education Services  
PNC Bank  
Community College of Philadelphia



The 2008 Conference Committee is already planning another "best conference ever" for 2008.

Mark your calendars now for the "best conference ever" at the Penn Stater in October 2008. Can't wait to see you there!

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

Submitted by  
Tammi Tosti  
Newsletter Committee

Thanks to Linda Gaston at Mt. Aloysius College for these gems:



A student had a poor semester and was notified by our office via certified mail that she would need to make up credits during the summer in order to retain her financial aid for the upcoming award year. After receiving the letter, the student contacted our office and wondered if she could just pay for the credits she needed to make progress and not actually take the classes. She didn't feel like taking summer classes!

A grandparent called our office to inquire if his grandson could just be given "some sort of degree." He realized he had not completed the course work, but his grandson was just really tired of going to school.

The parents of one of our students submitted special consideration paperwork due to a reduction of income. The parents indicated on their form that the reason for the reduction was that they were incurring a lot expenses in building their second home.

# Coming Events:

<b>Jan – Feb 2008</b> Jan 24, 31 Feb 7, 14, 21	<b>AES Financial Aid Services Spring Update Workshops</b> WebEx Workshops WebEx Workshops
<b>March 7, 2008</b>	<b>Teleconference:</b> “Focus on the Student”
<b>April, 2008</b> April 2 April 10	<b>Spring Training Seminars:</b> “Student-Centered Service” Holiday Inn, Grantville Four Points by Sheraton Pittsburgh North, Mars
<b>May 18-21, 2008</b>	<b>EASFAA 2008 Conference. Portland, ME</b>
<b>June 9-13, 2008</b>	<b>Don Raley Institute (for New Aid Administrators), Dickinson College, Carlisle</b>
<b>June 9-11, 2008</b>	<b>Financial Aid Basics (for Non-Financial Aid Personnel) Dickinson College, Carlisle</b>
<b>July 6-9, 2008</b>	<b>NASFAA 2008 Conference, Orlando, FL</b>
<b>October 12-15, 2008</b>	<b>PASFAA 2008 Conference, The Penn Stater, State College</b>
<b>December 2-5, 2008</b>	<b>Federal Student Aid Conference</b> Paris Las Vegas, Las Vegas, NV



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