

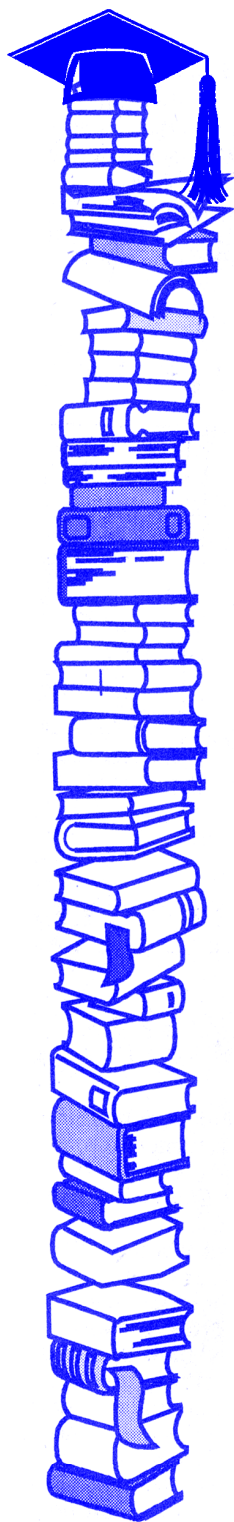


Pennsylvania Association of
Student Financial Aid
Administrators

NEWSLETTER

VOLUME 36, NUMBER 4

FALL 2003



ALL SYSTEMS ARE GO FOR A
PASFAA "ODYSSEY"

MISSION DATES:
OCTOBER 19-22, 2003

LIFT OFF FROM
SEVEN SPRINGS MOUNTAIN RESORT

FILE YOUR FLIGHT PLANS NOW!

35th Annual Conference
October 19-22, 2003



SEVEN SPRINGS
MOUNTAIN RESORT

FEATURES

- Letter from the President
- Past President's Club with the 1st Pres.
- Nominees for Office
- From the Lenders' Perspective
- Summer Institutes Wrap Up Year
- Marketing Yourself - the Resume
- 2003 Conference Preview
- Sector and Committee Reports
- Guidance Counselor Workshops Set
- PELA News

2002-03 PASFAA EXECUTIVE COUNCIL

OFFICERS

PRESIDENT

Robert J. Thorn
California University of PA
(724) 938-4504
FAX: (724) 938-4551
thorn@cup.edu

PRESIDENT ELECT

Jean M Walker
Butler County Community College
(724) 287-8711
FAX: (724) 287-4961
jean.walker@bc3.org

PAST PRESIDENT

Gary A. Means
Westmoreland County
Community College
(724) 925-4061
FAX: (724) 925-5802
meansga@wccc.westmoreland.cc.pa.us

VICE PRESIDENT

David R. Smedley
Valley Forge Military Academy & College
(610) 989-1305
FAX: (610) 989-1596
dsmedley@vfmac.edu

TREASURER

Sheryle A. Proper
Allegheny College
(814) 332-2701
FAX: (814) 337-0431
sproper@allegheny.edu

SECRETARY

Kimberly J. McCurdy
Mansfield University of PA
(570) 662-4875
FAX: (570) 662-4136
kmccurdy@mnsfld.edu

SECTOR REPRESENTATIVES

PUBLIC TWO-YEAR

Mary C. Kosin
Luzerne County Community College
(570) 740-0351
FAX: (570) 740-0347
mkosin@luzerne.edu

PRIVATE

M. Clarke Paine
Elizabethtown College
(717) 361-1404
FAX: (717) 361-1485
painemc@etown.edu

STATE RELATED

Robert M. Snyder
Penn State-University Park
(814) 863-0507
FAX: (814) 863-0322
rms5@psu.edu

SSHE

Patty Hladio
Slippery Rock University of PA
(724) 738-2220
FAX: (724) 738-2922
patty.hladio@sru.edu

BUSINESS, TRADE & TECHNICAL

Stephen W. Helfrich
York Technical Institute
(717) 757-1100
FAX: (717) 757-4964
helfs@yti.edu

NURSING

Tracey A. Wassel
UPMC St. Margaret's School of
Nursing
(412) 784-4993
FAX: (412) 784-4994
wasselta@msx.upmc.edu

AT-LARGE

Margaret F. Hynosky
University of Scranton
(570) 941-5925
FAX: (570) 941-4370
hynoskym1@uofs.edu

INSTITUTIONAL SUPPORT SERVICES

John J. McKenna
Educaid, A First Union Company
(570) 403-6190
FAX: (570) 403-6191
john_mckenna@educaid.com

Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 2002-03

EDITOR: Joan L. Holleran, PASFAA Newsletter Editor
Financial Aid Office
Kutztown University, P.O. Box 730
Kutztown, PA 19530
(610) 683-4031
Fax (610) 683-1380
e-mail: holleran@kutztown.edu

EDITORIAL BOARD

| | | |
|-----------------|------------------|-------------------|
| Brian Blackburn | Jennifer Liedtka | Judith Rile |
| Joetta Bradica | Kathy Myers | Danell Schoemaker |
| Nancy Chalker | Kimberly McCurdy | David Smedley |
| Alisa DeStefano | Terri Neiswonger | Sally Treadwell |
| Ragan Griffin | Kerry Paoletta | Sherry Youtz |

2. PUBLICATION SCHEDULE

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

| | |
|--------------------|--------------------------|
| Winter 2004 issue: | articles due November 15 |
| Spring 2004 issue: | articles due February 15 |
| Summer 2004 issue: | articles due May 15 |
| Fall 2004 issue: | articles due July 15 |

3. IMPORTANT MESSAGE

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

PASFAA Potpourri

1. MOVING? CHANGING POSITION OR TITLE?

PASFAA membership belongs to the individual, not the institution. All changes in name, address, title, etc. should be submitted to Gary Means, Financial Aid Office, Westmoreland County Community College, 400 Armbrust Road, Youngwood, PA 15697 or meansga@wccc.westmoreland.cc.pa.us. For 2002-03, the membership list is maintained at Westmoreland County Community College.

2. 2002-03 PASFAA COMMITTEES

| | |
|---|------------------|
| Government Relations | David Smedley |
| Membership | Gary Means |
| Association Governance | Gary Means |
| Public and Professional Information | Kimberly McCurdy |
| Technology Advisory Group | Ginny Kopko |
| 2003 Conference | Sheree Fetcho |
| Financial Aid Training | Donna Cerza |
| Financial Aid Awareness | Brian Blackburn |
| Finance and Development | Barbara Schmitt |

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Gary Means, Westmoreland County Community College, for information about 2002-03 PASFAA membership.

4. LETTERS TO THE EDITOR

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

5. PASFAA HOME PAGE

Visit our World Wide Web site at: <http://www.pasfaa.org>
Webmaster, Mary Miller, mmiller3@aesSuccess.org or PH12038.

LETTER FROM THE PRESIDENT

Greetings PASFAA Members:



As I prepare my last President's Letter, it seems hardly possible that my tenure as your President is coming to an end very soon. To say this has been an interesting and challenging year is an understatement. Personally, it has been a year filled with many challenges as a result of my chronic back problems and eventual back surgery in June. My recovery period lasted a little longer than I had expected, but I was finally able to return to work on at a part-time basis in late August. I am pleased to report that most of my post-surgery pains are nearly gone (except for the stiffness in the back, which they say will go away in time). Based on a recommendation from a fellow back surgery patient, I am enrolling in a martial arts class to help regain my flexibility and back strength lost as a result of my surgery. I am a traditionalist at heart, so this was clearly a "stepping out of my comfort zone moment," but if it helps in my recovery, I will be better for it. If it doesn't, I am told it should help to relieve stress in my life (my staff would say I should be stress-free since I had the whole summer off).

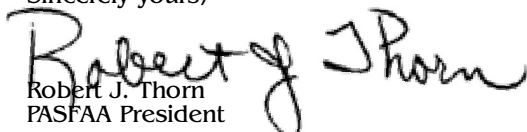
However, the best stress reliever was knowing that I could leave both my office and my PASFAA responsibilities in the capable and willing hands of some outstanding individuals. My very able and willing staff carried out my director responsibilities at California University flawlessly. I am blessed to have an outstanding team of individuals who rallied together to fill the gap during my absence. Specifically, I owe Joyce Spencer, my Associate Director, for providing the leadership necessary during the busiest time of the year. In regards to PASFAA responsibilities, I am deeply indebted to Gary Means and Jean Walker for stepping in and filling my shoes in many ways during my time off this summer. Both attended meetings and conferences on my behalf, resolved PASFAA-related issues, and provided guidance to our membership at large. Without the willingness and effort of these individuals, my recovery period would have been much more difficult and longer. Thank you all.

Needless to say, I will be very busy this next month being brought up to speed at work and preparing for our 35th annual conference at Seven Springs. It promises to be an exciting and informative conference (with a few surprises that I trust you all will enjoy). I know Sheree Fetcho and her conference committee have truly worked hard to make this a great conference for everyone who attends. I am personally looking forward to seeing many of you at Seven Springs and to meet one of my favorite authors, Homer Hickam, who will be our keynote speaker. His simple "three P's (passion, plan and perseverance) philosophy" would carry him from a small coal town in West Virginia to the launch pad at Cape Canaveral against tremendous odds. I am sure we all will find his exquisite storytelling and practical down-home wisdom an encouragement and inspiration. Enough of the commercial for Homer. He is only one of many reasons to come to this year's annual conference.

With the conference fast approaching, it is time again to elect individuals to fill open positions up for election this year. Please give careful consideration to each individual who has agreed to put his/her name on the ballot, and thank them for agreeing to commit their time, energy and talents for the betterment of our association. But, our Executive Council cannot be successful without your help. If you haven't done so already, please consider volunteering in some capacity within our association. The 2003-2004 Volunteer Form can be downloaded from our PASFAA website.

Lastly, I want to thank you for giving me the opportunity to serve as your President this year. It was truly a great learning experience for me, and I would recommend it for anyone (even those with a bad back). Most importantly, I had the wonderful opportunity to work with so many capable individuals who are committed to making our association even better for the future. I trust that the successes we achieved together only strengthened an already strong and vibrant organization. My only regret is that I was unable to carry out all of the initiatives I had hoped, but some of those will come to fruition in this next year under the leadership of our President-Elect, Jean Walker. In my acceptance speech last fall, I called each of you to assist me in "building a better rocket" than the one before. I believe not because of me, but because of the efforts and talents of many of you, we accomplished that goal. Thank you again for allowing me to lead this outstanding organization.

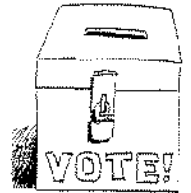
Sincerely yours,


Robert J. Thorn
PASFAA President

PASFAA 2003 Elections

Submitted by
Gary Means
PASFAA Past President

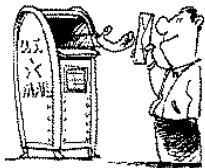
The candidates who have been nominated to run for PASFAA office this year are listed in this newsletter. The open positions are for President-Elect and the following Sector Representatives: Business, Trade & Technical, Nursing, Private, Public Two-Year, State-Related, State System of Higher Education and Institutional Support Services. We currently have candidates for all positions except the Nursing Sector Representative.



Ballots will be placed in the conference packets for individuals eligible to vote. Only active members are permitted to vote with the exception of the Institutional Support Services Sector. All members of the ISS sector may cast votes for their sector representative. The candidate receiving the majority of votes will be elected for each position.

At the opening session of the annual business meeting on Sunday, October 19, 2003, the candidates will be introduced to the membership and additional nominations will be received from the floor for any of these positions. Anyone nominated from the floor must be present to accept the nomination. Voting will occur at the conference with the ballot box being located at the PASFAA table in the vendor area. Balloting will end at 4 pm on Tuesday, October 21, 2003. The election results will be announced at the closing business meeting held on Wednesday.

Absentee Ballots



Absentee balloting will be available to persons unable to attend the conference but who have renewed their PASFAA membership for the upcoming 2003-2004 year. Ballots must be requested by September 19, 2003, from the Past President. The completed ballot must be returned to the Past President by Friday, October 10, 2003. Once an individual requests an absentee ballot, that person cannot receive a ballot at the conference should they attend. Any questions about the election process should be addressed to Gary Means, Past President of PASFAA.

Constitution and By-Laws Amendments

Enclosed with the newsletter are proposed amendments to the PASFAA Constitution and By-Laws. Any amendments must be communicated to active members at least 30 days before the vote is taken at the conference. The enclosed listing of proposed changes is for review by active members and the actual voting on the proposed amendments will be provided to active members in their ballots. PASFAA Council has approved the proposed changes.



Candidates for Office

| | | |
|---|---|---|
| President-Elect | Barbara Schmitt | Johnson College |
| Sector Representatives | | |
| Business, Trade & Technical | Stephen Helfrich | York Technical Institute |
| Nursing | Vacant | |
| Private | Brian Blackburn Jeanne Cavallieri-Grover | Widener University Chestnut Hill College |
| Public Two-Year | John Schodowski | Reading Area Community College |
| State-Related | Meme Jeffries | University of Pittsburgh |
| State System of Higher Education | Ragan Griffin | Clarion University of PA |
| Institutional Support Services | Nancy Chalker Lisa Kendi | Citizens Bank Fleet Education Financing |

PASFAA ELECTION NOMINEES

President-Elect



Barbara L. Schmitt
Director of Financial Aid
Johnson College
1995 – Present

PREVIOUS EMPLOYMENT

- 1990-1995 Director of Financial Aid
Keystone College

EDUCATION

- B.S. Business Management, N.C. State Univ., 1983

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA

PASFAA

- 2003 Chair, Finance & Development Committee
- 2002 Co-Chair, Finance & Development Committee
- 2001 Chair, Conference Committee
- 1999, 2000 Conference Committee
- 1997-1999, 1995-1997 Two-Year Private Sector Rep.
- 1994 Guidance Counselor Workshop

PHEAA

- DataLink Advisory Committee
- FISAP Advisory Committee
- PLUS Advisory Committee
- Redesign Committee
- ESG Committee

"My involvement with PASFAA has provided a wealth of opportunity for growth, knowledge and friendships, but none of it would have been possible without role models. Participating in PASFAA has given me the chance to observe first-hand the time and effort our presidents have put into this organization and how all of them have left a legacy. I see the presidency as an opportunity to build upon the efforts of past presidents and serve as a role model for new colleagues waiting to take that first step toward an active role in PASFAA."

Business, Trade & Technical Sector Representative



Stephen W. Helfrich
Associate Director of Financial Aid
York Technical Institute
1998 – Present

PREVIOUS EMPLOYMENT

- 1992-1998 Service Dispatcher
Quality Digital Office Technology, York
- 1978-1992 Field Service Operator
Halliburton Services, Indiana, PA

EDUCATION

- Diploma, Computerized Accounting, York Technical Institute, 1992
- B.A. Psychology & Criminology, IUP, 1977

PROFESSIONAL ACTIVITIES

Member PASFAA since 1998

PASFAA

- 2002-Present B, T & T Sector Representative
- 2002-Present Membership Committee
- 2003, 2001 Participant, Intermediate Summer Inst.
- 1998 Participant, Don Raley Institute

"I was fortunate to be approved by the Executive Council to fill the Business, Trade and Technical Sector Representative position last October. As I am relatively new to financial aid, PASFAA has provided me with a wealth of knowledge, a chance to network with fellow colleagues, and a venue to share ideas relative to my job responsibilities. I feel that now that I have my "feet wet" in working with my fellow members of the Executive Council the last 10 months, I would like to continue to represent the Business, Trade and Technical Sector and move forward with the learning experience of representing our sector. I would also like to continue to be provided the opportunity to give back to an organization that provides so much to me."

Nursing Sector Representative Open

No nominations for the Nursing Sector Representative position were received by the time the Newsletter went to press. Nominations will be accepted from the floor at the annual conference in October. If you plan to nominate someone from the floor, please be sure in advance that the nominee will accept the nomination and will agree to run.



PASFAA ELECTION NOMINEES

Private Sector Representative



Brian K. Blackburn
Assistant Director of Financial Aid
Widener University
2000 – Present

PREVIOUS EMPLOYMENT

- 2000-2003 Financial Aid Counselor
Widener University
- 1992-2000 Media Relations Coordinator
Interboro School District, Prospect Park, PA

EDUCATION

- M.Ed. Technology in Ed., Widener Univ., Expected 2004
- B.A. Instructional Media, Widener University, 1992

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA

PASFAA

- 2002-2003 Chair, Financial Aid Awareness Comm.
- 2000-2003 Financial Aid Awareness Committee
- 2003 Leadership Development Training Committee
- 2002 Participant, Leadership Development Training
- 2001, 2002 Moderator, PASFAA Conference
- 2001-2003 Newsletter Editorial Board
- 2002 Recipient, PASFAA Emerging Leader Award
- 2000 Participant, Don Raley Institute

College Board

- 2003 Middle States Regional Planning Committee
- 2002 Middle States CSS Fellow

Widener University

- Content Management Team for Widener Website
- ROTC Liaison
- Developed and taught "FAFSA 101" class for families of incoming freshmen

"I consider it an honor to be nominated for the Private Sector Representative. My involvement with PASFAA is extremely enriching, both personally and professionally. I believe my background and experiences, coupled with working beside outstanding mentors, will allow me to effectively represent the Private Sector. My philosophy is that an organization is only as strong as its members, and having received so much from PASFAA, I want to step in and do my part, not only for the Private Sector, but for the membership as a whole."

Private Sector Representative



Jeanne C. Cavalieri-Grover
Director of Financial Aid
Chestnut Hill College
2000 – Present

PREVIOUS EMPLOYMENT

- Drexel University
- 1999-2000 Director of Financial Aid
- 1997-1999 Associate Director of Financial Aid
- 1995-1996 Assistant Director of Financial Aid
- 1993-1995 Financial Aid Counselor

EDUCATION

- M.S. Administration of Human Services
Chestnut Hill College, Degree expected 2004
- B.S. Business Admin./Corporate Communications
Drexel University, 1993

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA

PASFAA

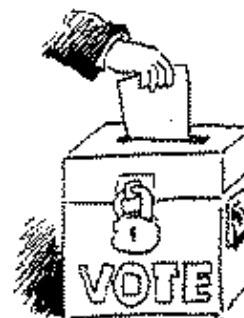
- Leadership Development Training, 2002
- Represented PASFAA at National College Fair

Participated in Citizen's Bank "Ask the Experts"

Chestnut Hill College

- Finance Committee for Middle States Accreditation
- Recruitment/Retention Committee

"After participating in PASFAA's first Leadership Development Training last year, I recognized how critical it is for financial aid professionals to represent our dynamic organization. I am eager to represent the private sector and have the opportunity to communicate on a statewide level. My experiences in the private sector, along with those of my colleagues, will help to facilitate a better understanding of our diverse needs to Council."



PASFAA ELECTION NOMINEES

Public Two-Year Sector Representative



John G. Schodowski
Financial Aid/Records Officer
Reading Area Community College
1999 – Present

PREVIOUS EMPLOYMENT

- 1997-1999 Assistant Director of Financial Aid
Lehigh Carbon Community College
- 1994-1997 Financial Aid Assistant
Alvernia College
- 1991-1994 Financial Aid Assistant
Reading Area Community College

EDUCATION

- B.A. Accounting, Alvernia College, 1997
- A.A.S. Accounting, Reading Area Comm. College, 1991

PROFESSIONAL ACTIVITIES

Member – NASFAA, PASFAA

PASFAA

- 1995-1998, 2002 Attended PASFAA Conference
- 1996 Financial Aid Hotline
- 1994 Participant, Intermediate Summer Institute

Reading Area Community College

- Act 101 Committee
- College Assessment Committee
- 2000-2002 Presented at local financial aid nights
- 2002 Attended Work-Study Conference
- 2001 Attended Veteran's Affairs Conference

"It is my belief that the financial aid community and, in particular, the public two-year sector's goal, should be to make education affordable to all. As PASFAA members, we must continue to lobby our representatives for increased funding in federal and state grant programs and the raising of loan limits. The ease of applying for financial aid needs to continue to improve while remaining fair to families from all backgrounds. We also need to know earlier and have firmer funding amounts for campus-based programs such as SEOG and the Federal Work-Study Program. At the same time, the idea exchange and cooperativeness between college financial aid offices must continue to improve and grow. My experiences in both the public and private sector of financial aid have prepared me as an excellent representative for the public two-year sector and to help PASFAA continue to grow."

State-Related Sector Representative



Meme C. Jeffries
External Grant/Scholarship Coordinator
University of Pittsburgh
1999 – Present

PREVIOUS EMPLOYMENT

- University of Pittsburgh
- 2002-2003 Assistant Manager, Student Loans
- 1999-2000 Financial Aid Counselor

All-State Career School

- 1998-1999 Financial Aid Officer

EDUCATION

- M.Ed. Higher Ed. Administration, Univ. of Pittsburgh, 2003
- B.S. Secondary Mathematics Education, Penn State, 1996

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA

PASFAA

- 2000-2002 Attended PASFAA Conference
- 2000-2002 Participant, Spring Training

- 2003 EASFAA Workshop

- 2001 Participated in Citizens Bank "Ask the Experts"

"As a member of PASFAA, I have learned and grown a great deal. The organization has provided so much to me in the past, and I feel this is a great opportunity to give back to the organization. As a relatively new member of PASFAA, I feel that I can contribute new perspectives as well as learn from the experience of other PASFAA members. As the State-Related Sector Representative, I would like to increase communications between the schools in our sector. I think that the sharing of ideas will benefit the financial aid offices, students and parents within our sector."



PASFAA ELECTION NOMINEES

State System of Higher Education Sector Representative



Ragan W. Griffin
Associate Director of Financial Aid
Clarion University of Pennsylvania
1998 – Present

PREVIOUS EMPLOYMENT

- 1990-1998 Assistant Director of Financial Aid
Clarion University of PA
- 1989-1990 Freshmen Financial Aid Advisor
King's College

EDUCATION

- M.A. Student Affairs in Higher Education, IUP, 1989
- B.A. English, Allegheny College, 1988

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA

PASFAA member since 1989

- 2000 Chair, PA Financial Aid Training Committee
- 1998-1999 Chair, Spring Training Committee
- 1990-2002 Presenter, Guidance Counselor Workshops
- 1997 Conference Committee
- 1990, 1991, 1997, 1998 Conference Presenter
- 1993-Present Newsletter Editorial Board
- Don Raley & Summer Institute Training Committees

EASFAA

- 2003 EASFAA Conf., Local Arrangements Committee
- 2000 Moderator, EASFAA Conference
- Registrar, Spring Decentralized Federal Workshop

Clarion University of PA

- Enrollment Management Coordinating Committee
- 1999 Co-Chair, Transfer Student Policy Subcommittee
- Middle States Accreditation Committee

"During the past 13 years that I have been a member of the SSHE sector of PASFAA, I have gained invaluable knowledge and expertise in attending and participating in our annual sector meetings. My participation on the PASFAA Training Committee, various sub-committees and workshops has also provided me with an appreciation of how fortunate we are to have such a strong and vital state organization. If elected, I look forward to serving my SSHE colleagues by providing our sector's perspective and input to PASFAA Council."

Institutional Support Services Sector Representative



Nancy B. Chalker
Account Executive
Citizens Bank
2000 – Present

PREVIOUS EMPLOYMENT

- 1998-1999 Marketing Representative
Bank One
- 1990-1998 Client Representative
Sallie Mae
- 1987-1989 Management Trainee
First Eastern Bank

EDUCATION

- M.B.A. Wilkes University, 1993
- B.S. Mathematics, Pennsylvania State University, 1986

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA, PELA

PASFAA

- 2003 PELA panel, PASFAA Spring Training
- 2003-Present Support Staff Seminar Committee
- 2002-Present Government Relations Committee
- 2002-Present Newsletter Editorial Board
- 2002 Financial Aid Basics Committee
- 2002 Conference Committee
- 2001 Moderator, PASFAA Conference

EASFAA

- 2002 Development Committee

PELA

- 2002 Executive Council, Member-at-Large

"I am honored to be nominated for the position of Institutional Support Services Sector Representative. I believe that I have the enthusiasm and experience, in both lending and servicing, to best represent the PASFAA lender constituency on Council. I am an active member of PASFAA, having served and continuing to serve on various committees. I have participated in and presented at Financial Aid Nights and other training sessions. These activities, coupled with my lending experience and committee service, will help to make me a more valuable Institutional Support Services representative to PASFAA Council."

Institutional Support Services Sector Representative

Lisa A. Kendi
Region Director
Fleet Education Financing
2001 - Present

PREVIOUS EMPLOYMENT

- National City
 • 1996-2001 Senior Marketing Manager
 • 1991-1996 Administrative Assistant

EDUCATION

- B.A. Business Administration and Economics
 Washington and Jefferson College, 1991

PROFESSIONAL ACTIVITIES

Member - NASFAA, EASFAA, PASFAA, PELA

PASFAA

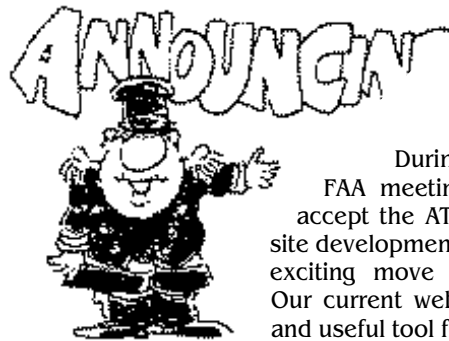
- 2003-04 Leadership Development Training, Chair
- Presenter, Spring Training
- 2001 Conference Committee
- Moderator, PASFAA Conferences
- Financial Aid Hotline Volunteer
- Spring Training Committee and Chair
- Teleconference Committee
- Support Staff Seminar Committee
- PFAT Training Committee

"I would welcome this opportunity and challenge to represent the PASFAA Associate members and continue my involvement with such a great organization by serving as Sector Representative for the Institutional Support Sector. As an active member of PASFAA, I feel I have demonstrated my ability to lead through committee work and experience to express the views and ideas of our lending community, while helping PASFAA achieve its goals for the upcoming year."



PASFAA.org Moving to the Next Level

Submitted by
 Ginny Kopko
 Chair, Technology Advisory Group



During the July 2003 PASFAA meeting, Council voted to accept the ATAC Corporation website development proposal. This is an exciting move for the association. Our current website is a very viable and useful tool for members, parents, students, and guidance counselors.

As demands increase for more online membership tools, Council determined that this would be a good time to look into the future and explore the options. ATAC Corporation, which serves all of the regional financial aid associations and over 13 state associations, was the developer of choice. The recipient of numerous awards for their excellent service, ATAC provides user-friendly forms, online membership directories, survey and registration forms, and online voting systems.

According to Paula Gordon of ATAC, there are two main benefits of using their services. First, it takes the responsibility off of one person to maintain the website. Second, it provides Council and committee chairs with an accurate integrated database system and many convenient report and e-mail options.



PASFAA's new website will change the way the association does business. The site will be very user-friendly for members. Council members will benefit from various reports including membership monitoring and event statistics, to name just a few. Our treasurer will have a payment system in place to track membership payments and event registrations. The membership management system will take care of day-to-day issues and ensure continuity with the turnover in members and volunteers providing one central resource.

The "new" PASFAA website should be online by late Fall 2003. The information provided on the current site will be moved to the new site with the addition of the online functionality mentioned. Members will begin to see additional changes into 2004 with hopes of online event registration and voting.



Guidance Counselor Workshop Volunteers Needed

Submitted by
Maryann Dudas
Chair, Guidance
Counselor Workshops

Coming this fall, PASFAA and PHEAA will again team up to offer Guidance Counselor Workshops at 38 sites across the Commonwealth. PASFAA volunteers and PHEAA regional directors will present an overview of federal, state, and institutional financial aid procedures, applications, and delivery processes. The workshop is pertinent to all counselors, whether veteran or novice. Letters have been sent to all PASFAA members asking for volunteers to serve as presenters or registrars. If you did not receive the mailing, please consider serving in this very rewarding capacity. You can use the volunteer form printed below. If you have received the mailing, but have not yet responded, please contact Melissa Ibanez at University of Pittsburgh at Bradford (814) 362-7550. Assignments of presenters and registrars will be made in September.



The workshop materials will be mailed to presenters prior to the PASFAA conference. At the conference, the format, content, supplementary materials, and power point presentation will be reviewed, and questions will be answered. This series of workshops is very helpful to guidance counselors. If you have not volunteered in the past, now would be a great time to get more actively involved in PASFAA.

Thanks to all the members of the Guidance Counselor Workshop Committee, Maryann Dudas (chair), Erin Fritz, John Gorman, Marian Hargrave, Melissa Ibanez, Michael Lewis, Alison Seagle, Don Shade, and Dana Suter, and to Dan Johnston and Vee Blaine for all their hard work on this project.

Guidance Counselor Workshop Volunteer Form

Name _____ Title _____
Institution _____ Work Telephone (____) _____
Address _____ Work Fax (____) _____

E-mail address _____ Home Telephone (____) _____

Please indicate your top three choices of workshop locations by referring to the schedule of workshops on the next page. Every effort will be made to place you in your first choice. However, you may be placed at your second or third choice. Locations listed with an asterisk (*) are those that are expected to need a site registrar. Please indicate your preference to serve as either the presenter or registrar at these sites.

| | DATE | LOCATION | PRESENTER or SITE REGISTRAR |
|-----------|-------|----------|--------------------------------|
| Choice #1 | _____ | _____ | _____ |
| Choice #2 | _____ | _____ | _____ |
| Choice #3 | _____ | _____ | _____ |

Please return Volunteer Form to:

Melissa Ibanez
University of Pittsburgh at Bradford
200 Campus Drive
Bradford, PA 16701

Fax: 814-362-7578

E-mail: ibanez@exchange.upb.pitt.edu

2003 Guidance Counselor Workshop Sites

NORTHWEST

Daniel Johnston, Regional Director – Sharon Regional Office (724) 347-5891

| | | | |
|---|-------------------|--|------------|
| 1 | November 5, 2003 | Warren County Career Center | Warren |
| 2 | November 6, 2003 | Mercyhurst College | Erie |
| 3 | November 12, 2003 | Riverview Intermediate Unit #6 | Clarion |
| 4 | November 13, 2003 | Clearfield High School | Clearfield |
| 5 | November 14, 2003 | Midwestern Intermediate Unit #4 | Grove City |
| 6 | November 18, 2003 | University of Pittsburgh – Bradford Campus | Bradford |
| 7 | November 21, 2003 | Crawford County Vo-Tech | Meadville |

SOUTHWEST

C. A. (Jim) Cardinale, Regional Director – Pittsburgh Regional Office (412) 650-0370

| | | | |
|----|-------------------|--|----------------|
| 8 | November 3, 2003 | Washington & Jefferson College | Washington |
| 9 | November 4, 2003 | Penn State University – Fayette Campus | Uniontown |
| 10 | November 5, 2003 | Penn State University – Beaver Campus | Monaca |
| 11 | November 6, 2003 | University of Pittsburgh – Greensburg Campus | Greensburg |
| 12 | November 7, 2003 | CCAC – North Campus | Pittsburgh |
| 13 | November 10, 2003 | University of Pittsburgh – Johnstown Campus | Johnstown |
| 14 | November 12, 2003 | Arin Intermediate Unit #28 | Indiana |
| 15 | November 13, 2003 | Penn State University – Altoona Campus | Altoona |
| 16 | November 14, 2003 | The Bradley House * | Pleasant Hills |

NORTH CENTRAL

Donald Shade, Regional Director – Williamsport Regional Office (570) 323-7001

| | | | |
|----|-------------------|---|---------------|
| 17 | November 5, 2003 | Northern Tier Career Center | Towanda |
| 18 | November 7, 2003 | Newport Business Institute | Williamsport |
| 19 | November 13, 2003 | Bloomsburg University of PA | Bloomsburg |
| 20 | November 14, 2003 | Mansfield University of PA | Mansfield |
| 21 | November 18, 2003 | Susquehanna University | Selinsgrove |
| 22 | November 21, 2003 | South Hills School of Business & Technology | State College |

SOUTH CENTRAL

Bruce Diefenderfer, Regional Director – Carlisle Regional Office (717) 245-0062

| | | | |
|----|-------------------|------------------------------------|--------------|
| 23 | November 3, 2003 | Millersville University of PA | Millersville |
| 24 | November 4, 2003 | Capital Area Intermediate Unit #15 | Summerdale |
| 25 | November 7, 2003 | York College | York |
| 26 | November 10, 2003 | Lincoln Intermediate Unit #12 | New Oxford |
| 27 | November 14, 2003 | Shippensburg University of PA | Shippensburg |

NORTHEAST

Thomas O'Donnell, Regional Director – Wilkes-Barre Regional Office (570) 826-1476

| | | | |
|----|-------------------|-----------------------------------|--------------|
| 28 | November 6, 2003 | Marywood University | Scranton |
| 29 | November 7, 2003 | McCann School of Business | Pottsville |
| 30 | November 13, 2003 | Bucks County Community College | Newtown |
| 31 | November 14, 2003 | Westminster Theological Seminary | Glenside |
| 32 | November 18, 2003 | Wilkes-Barre Area Vo-Tech School | Wilkes-Barre |
| 33 | November 19, 2003 | Alvernia College | Reading |
| 34 | November 20, 2003 | Colonial Intermediate Unit #20 | Easton |
| 35 | November 21, 2003 | Penn State – Lehigh Valley Campus | Fogelsville |

SOUTHEAST

Cheryl Browning, Regional Director – Philadelphia Regional Office (215) 735-2877

| | | | |
|----|-------------------|--|--------------|
| 36 | November 6, 2003 | Delaware County Intermediate Unit #25* | Morton |
| 37 | November 13, 2003 | Chester County Intermediate Unit #24* | Downingtown |
| 38 | November 20, 2003 | Community College of Philadelphia NW | Philadelphia |

* Indicates those sites needing a Registrar

Schedule at all sites: Registration is 8:30 to 9 am. Workshop starts at 9 am. Please call the PHEAA Regional Director serving the county where your school is located if you have any questions.

Pennsylvania Financial Aid Training Program

Submitted by
Cindy King
Chair, Training Committee

Summer Institutes Offer Training for New & Intermediate Aid Administrators

Fifteen financial aid professionals assembled at Dickinson College in Carlisle from June 16-18 for the **Intermediate Summer Institute**. The two-and-one-half day training event is designed for aid administrators with two or more years experience in financial aid and covered topics such as:

- Presentation Skills
- Available Resources
- The Electronic Office
- Common Origination & Disbursement (COD)
- Loan Consolidation
- Alternative Financing
- Program Reviews and Audits
- Withdrawals and Refunds
- Special Circumstances
- Marketing Your Financial Aid Office



Ken Grugel (left) and Carolyn Julian cover Professional Judgment with the Don Raley Group.



Don Raley group "class picture."

Two brave souls, Ray Toole, from Delaware County Community College, and Jennifer Liedtka, of Lebanon Valley College, instructed the class. Special guest appearances by Jamie Malone of the USDE and Scott Miller and Mary Beth Kelly of PHEAA rounded out the team.

While the Intermediate students were re-enforcing previous knowledge and filling in the gaps, the **Don Raley Institute** was in progress for new financial aid administrators. The weeklong institute strives to provide a knowledge base for financial aid administrators with experience of two years or less. The dedicated faculty consisted of Ken Grugel of Clarion University, Carolyn Julian of Penn State-Harrisburg, and Bill Hoyt of Consolidated School of Business, who provided the training to 41 attendees.



Many thanks go to the committee members and faculty for their hard work. You are much appreciated!

Don Raley Institute Committee

Peg Charnick, Chair
Margaret Hynosky, Co-Chair
Ryan Hannigan
Molly Leese

College Misericordia
University of Scranton
Messiah College
West Chester University of PA

Intermediate Summer Institute Committee

Chris Saadi, Chair
Bonnie Behm, Co-Chair
Carol Hawley
Pam Scampton

Allentown Business School
Villanova University
Bucknell University
Kutztown University of PA



Jen Liedtka listens to a question from an Intermediate group participant.



Both groups enjoy a picnic at the "Depot" on Tuesday evening.

Upcoming Training Events

The **Fundamentals Workshop**, providing an overview of financial aid programs for new financial aid administrators and staff, will take place on Saturday and Sunday just prior to the PASFAA Conference. The workshop runs October 18 from 12 noon to 5:30 pm and on October 19 from 8 am to 12:30 pm. If you have added new staff and missed the Don Raley Institute, this is an



Intermediate group "class picture."



opportunity to provide a basic level of training or a good refresher course. The annual Conference will then offer a more in-depth training that will enhance the information and areas presented at the Fundamentals Workshop. Faculty members for the workshop will be Tonya Anthony of Millersville University of PA and Melissa Walsh of Villanova University.

The **Support Staff Workshop** returns this December 2003 with dates and locations listed on the back cover of this issue. The mission of the workshops is to offer an opportunity for networking, interaction, and discussion of shared concerns among financial aid support staff. This is a great opportunity to offer training to your staff on the front-line.

Government Relations Committee Busy with Outreach & Lobbying

Submitted by
David Smedley
PASFAA Vice President

The Government Relations Committee met May 30 at The Penn Stater Conference Center, hosted by the PSU Office of Student Aid. On the Agenda was a review of legislative developments, such as progress on the Fed Up Technical Amendments bill and the status of the Reauthorization process. A flyer was recently posted to the PASFAA Government Relations Committee webpage with instructions on how members can submit comments to both the House Committee on Education and the Workforce and the Senate Committee on Health, Education, Labor and Pensions online. Discussion also took place on the University of Michigan affirmative action case before the U.S. Supreme Court.



The Committee reviewed a draft of a brochure on voter registration and political awareness being worked on by the Communications staff of Penn State's Office of Student Aid. The final document is expected to be available in a hard copy as well as in a downloadable .pdf format from the Government Relations Committee website.

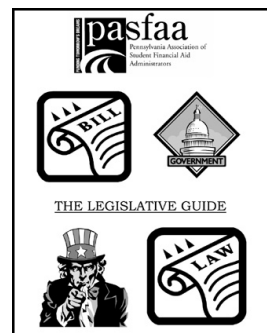
Lobbying Efforts and Correspondence to PA Congressional Delegation

On April 30, 2003, PASFAA VP, David Smedley, met personally with Congressman Todd Russell Platts and his legislative assistant for education issues, Abigail Evans, in his DC office to discuss the Fed Up bill, and the general process for HEA Reauthorization. Congressman Platts asked for some information on what the value of Stafford Loans would be if the annual rates was indexed to the rate of inflation. A future meeting with Congressman John Peterson and Melissa Hart and a follow-up with Congressman Chaka Fattah are in the works. Subsequent communication with the legislative assistant for Congressman James Greenwood (8th District), has revolved around a request to deliver financial aid workshops in the Congressman's district. At the EASFAA Conference, David also spoke with former Congressman William Goodling about the possibility of his being of service to the Committee, since he is a member of PASFAA.

The letters to the Governor and the Members of the PA House and Senate Leadership were sent, but as it was so late in the game in terms of the passage of the 2003-04 Commonwealth budget, no substantive reaction or impact was gained from it. However, with the \$900 million windfall coming to the Commonwealth as a result of the federal tax bill recently passed by Congress, this presents an opportunity to make our case again.

PASFAA Legislative Guide

The updated version of the Legislative Guide is now available in both hard copy and downloadable .pdf format from the Government Relations Committee website. Thanks to Carol Handlan from Susquehanna University, and her school's PR office and print shop for help in proofreading and printing. Hard copies were available at the EASFAA Conference, and were distributed to participants at the Don Raley and Intermediate Summer Institute programs.



Have you been to **www.pasfaa.org** today?



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

Past President's Club featuring George Murdoch, PASFAA's First President 1968-69

Submitted by
Alisa DeStefano
Newsletter Editorial Board



George Murdoch (left) visits with former colleague, Bill Srsic, in the IUP Financial Aid Office.

There's something about being the first one – a pioneer, so to speak. Although he's quick to say it was a group effort and all he did was to say yes when asked, Dr. George Murdoch became the first President of PASFAA in the 1968-69 term. Looking back, how did it all start and what kind of person takes on such a role?

"Thank you so much for meeting with me, Dr. Murdoch," I greeted the smiling man, who with the kind demeanor and youthful appearance looked remarkably the same as he did 35 years ago, (a testament that being a PASFAA President does not age you prematurely). "Just say George," he replied.

In 1968-69, George was employed at Indiana University of PA as a full time financial aid director at a time when financial aid directors usually had other jobs, such as Registrar or Admissions counselor, and "financial aid was kind of done after your other jobs were finished." According to George, the need to network and connect with other financial aid officers across the state was becoming more important in light of the developing Pennsylvania Higher Education Assistance Agency (PHEAA), established in 1963, and NASFAA. "The first years of anything are difficult," George said. And though I know that it takes a lot of effort and stamina to steer an organization toward success and growth, this writer was interested in what George thought about the beginning of PASFAA and what it has become.

PASFAA Newsletter (PN): How did financial aid professionals meet or network before PASFAA?

George Murdoch (GM): We only had the phone. Most of us were one-man offices or working part-time in financial aid and would need advice from other colleagues. We shared forms and our policies with each other. Although we drove to each other's offices at times, the phone was mostly it.

PN: How did the idea of PASFAA originate?

GM: PHEAA was starting to grow and we were working with them to improve service, such as having checks made out to schools instead of to students. There was NASFAA and a few states had affiliations with this national organization. About five or six individuals from private and state schools with whom I had been interacting decided to start a state organization due to the state climate (PHEAA was becoming powerful in obtaining money from the legislature and we saw them as very helpful to aid offices). Since Pennsylvania is a large state with many colleges, the feeling was that we should have an organized affiliation.

PN: What prompted you to step up to be the first president of PASFAA?

GM: I was asked by the group. I think there might have been a show of hands. There was only one nomination. There was no hesitation. I knew it had to be done and I was enthusiastic.

PN: Was there a conference that first year?

GM: Yes. It was in Harrisburg or Lancaster. There were about 50 or 60 people. It was pretty well attended, considering it was the first one. Networking was the major key for the first conference.

PN: Was there a Council that first year?

GM: There was a President, Vice President, Secretary and Treasurer. The Committees consisted of Budget, Publicity, Constitution, and Membership.

PN: What was accomplished the first year of PASFAA?

GM: Getting recognized by PHEAA and NASFAA. (Prior to PASFAA) the only training we had was to pick up the phone and ask a question or get together for lunch. (At the first conference) we had outside speakers from PHEAA and Washington. We got the whole group together, just to have that conversation with someone else, to get connected with someone you could (later) contact.

PN: What was PASFAA's vision of what it could accomplish in the future?

GM: The vision was what it has become – help the novice financial aid officer and their financial aid office. Keep tabs on developments in Washington and Harrisburg. That we could speak with a voice bigger than our own individual colleges.

PN: How has aid changed over the years since you were in it?

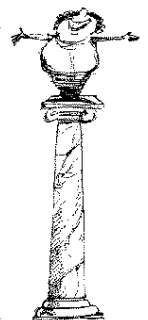
GM: (Then) it was grants and a job first, and a loan as a last resort. Now, students are shocked at how much they have to pay back after school. PHEAA putting reps out in the field was a great move as well.

PN: What are your fondest or most memorable moments in aid and in PASFAA?

GM: The people. Financial aid officers were hard working, had a lot of pressure, but still were pleasant and dedicated to the students. I am very student-oriented and really enjoyed talking to the students about financial management. When PHEAA was starting to grow, we worked hard with them to improve service to students, and I'm just so pleased that PHEAA has developed the way it has. (–Pause–) If the old timers read this, they're going to say, "Man, has Murdoch mellowed."

So, what kind of person takes on the role of being the first president of PASFAA? He is a person who had valuable foresight into the financial aid profession to see where it was headed, insight into what financial aid professionals needed to succeed, and the initiative to institute it. If he was in front of this writer now, I'd say, "Thank you, Dr. Murdoch, for your valuable contribution in launching PASFAA." And he'd probably reply, "Just say George."

**SUCCESS
STORY.**



George Murdoch (far left) poses with fellow IUP Student Affairs staff in this circa 1970's photo.

PASFAA Odyssey 2003

Annual Conference Set to Celebrate 35 years of Adventure



Submitted by
Cindy Hall
2003 Conference Committee

The countdown for the beginning of PASFAA Odyssey 2003 continues at T minus 35 days and 13 hours (translation: October 19-22, 2003). Folks, that's not a lot of time if you have not secured your reservations for the launch of the fabulous 35th anniversary of PASFAA. The deadline for registration is September 19, 2003. Any registration forms received after this date will be assessed a \$25 late fee.

The pre-conference flight plan mailed to members is an excellent tool for you to chart your own personal course for this adventure. With 49 concurrent sessions, special dinners, exciting entertainment, and free time to mingle with colleagues, your choices will be unlimited. Luckily, you will be able to adjust your trajectory if you decide to visit another planet (session) or encounter a free-falling celestial being (a long lost friend).



To set the tone for the **PAST**, we have Opus IV, a barbershop quartet to greet you as you enter the flight pad. To fire up the jets on our rockets, our opening dinner on Sunday night will be followed by the music of Johnny Angel and the Halos. The **PRESENT** is phased in on Monday night with Just "4" Fun, an acoustic guitar group during happy hour and then a game night at the launch site. For the **FUTURE**, special guest speaker, Homer Hickam, will ignite our booster rockets at the General Session on Tuesday. Tuesday evening, our big 35th anniversary party will move into another launch site at the Ski Lodge where a Monte Carlo night and a DJ will send us off into orbit.

Seven Springs Mountain Resort room rates below are quoted per night:

- \$162.00 per person, single occupancy
- \$135.00 per person, double occupancy
- \$124.00 per person, triple or quad occupancy



The 2003 Conference Committee is ready to welcome you.

All rates are based on the Full American Plan, which includes, on a daily basis, dinner the night of arrival, lodging, the breakfast buffet and lunch the following day. Rate is inclusive of gratuity for food service and all taxes. Seven Springs Resort has an Autumn Festival taking place on the Sunday of your arrival. Also, please note that room check-in will not be available until 5 pm on Sunday.

Conference Registration will be:

- Sunday, October 19 1 to 5 pm
- Monday, October 20 8:30 am to 12 noon; 2 to 4 pm
- Tuesday, October 21 8:30 am to 10:45 am; 2 to 4 pm

The 2003 Conference Committee is ready to welcome you to a PASFAA Odyssey celebrating 35 years of our Association. Please complete your registration early to avoid the late fee and to reserve your seat on what promises to be an adventure that's



Johnny Angel and the Halos will perform Sunday night.

Awareness Committee Seeking College Fair Volunteers

Submitted by
Brian Blackburn
Chair, Financial Aid
Awareness Committee

Lend us
a hand!

The Financial Aid Awareness Committee continues to work on new initiatives to increase the public's awareness of financial aid and more specifically, PASFAA. The committee has representatives at all of the fairs listed below with the exceptions of Northampton, Monroe and Lehigh/Carbon. If you are willing to volunteer for those fairs, please send an e-mail to Brian at Brian.K.Blackburn@widener.edu.

| | |
|--------------------|---------------------------------------|
| September 17, 2003 | Westmoreland County Community College |
| 24 | Northwest |
| October 8 | Harrisburg |
| 9 | Delaware County Community College |
| 14 | Northampton (volunteers needed) |
| 20 | Monroe (volunteers needed) |
| 23 | Luzerne |
| 27 | Berks |
| November 6 | Montgomery County Community College |
| March 25, 2004 | Lehigh/Carbon (volunteers needed) |
| May 3 | Northeast |
| 4 | Mainline |



PASFAA members talk to families at a college fair in March at Lehigh Carbon Community College.

This article concludes a series of reflections about the business of financial aid from a variety of viewpoints.

From the Perspective of Our Lender Partners

Submitted by
Nancy Chalker & Kimberly McCurdy
Newsletter Editorial Board



PASFAA's lender partners offer a range of perspectives and specialize in helping to navigate through the intricacies of education financing. We asked some lenders what they see as their role in the financial aid process and where the industry is going. If you've ever wondered what being a lender is all about, here's a look inside.

Lender Role

Sally Treadwell, with over 17 years in the education financing industry, is a Vice President and Account Executive for SunTrust Education Loans and sees her role as an all-encompassing resource to her schools. "My job is more than just providing the best products and services. Lenders want to be a partner, an advocate and a liaison on the school's behalf," says Sally.

Judy McKenna, current Pennsylvania Education Lenders Association (PELA) President and Customer Relationship Manager for M&T Bank, sees her role as not only providing lending opportunities, but also offering schools, students and parents valuable information about her bank's products and services. Like many of her lending colleagues, Judy accomplishes this by participating in financial aid nights and college fairs and offering early awareness materials.

"I view my role as one of consultant to post-secondary personnel," shares Sheila Checkoway, Vice President for Key Education Resources. "Helping financial aid and student accounts offices determine the best financing options for their students and families is something I greatly enjoy."

AES/PHEAA Marketing Vice President, Ken Shutter, says he sees the Agency's role as one of providing access to inexpensive education through partnerships with the Pennsylvania lending community. According to Ken, AES/PHEAA, in its public service role, provides feedback and information through its participation on boards and organizations throughout the industry, such as NCHELP (National Council of Higher Education Loan Programs). In addition, through various workshops and on-site visits, the Agency communicates its position to post-secondary schools.

Changes

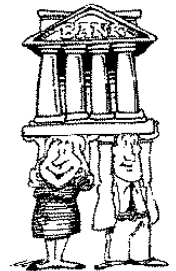
One of the best changes through the years, according to Sheila, is e-mail and voice mail. This technology allows everyone to communicate without interrupting hectic schedules and allows recipients a chance to think and respond without pressure to be instantaneous. However, the advent of the Internet causes some concern for Sally who adds that even though the Internet and web-based applications are the future of our industry, she is concerned about losing the personal touch with a student and the possibility of increasing default rates. "Students must continue to realize that they are responsible for any loans they have taken," says Sally. Sheila adds, "Technology is a double-edged sword. We've become less critical thinkers sometimes because of technology. How many aid folks today know how the EFC formula works rather than relying on the calculation result that prints out?"

But it wasn't technology alone that has made the student loan industry better. Another change that both Sally and Ken agree has impacted FFELP for the better was the advent of Direct Lending. According to Sally, Direct Lending was a good thing that forced the lending community to "wake up." Today's FFEL program is unrecognizable as compared to years past. Competition with Direct Lending has made the FFEL Program more competitive and less expensive for both students and parents alike.

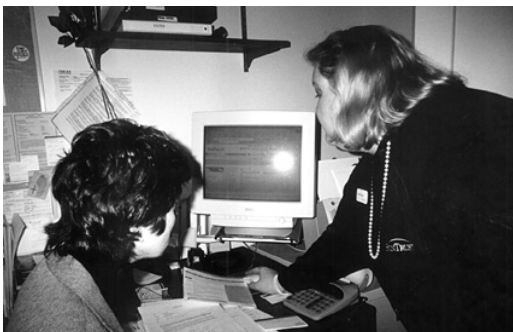
The Future

Although no one can predict what will happen in the financial aid industry, the lender partners have opinions as to what is in store for the years to come. "I see more care in borrowing, with an eye toward repayment or consolidation of all education loan debt for the convenience of repayment," says Sheila. "The competition with products and services on the private side of student aid has made it much cheaper for consumers. Being a reauthorization year, though, it's difficult to predict what, if anything, will happen to make the market more competitive." Judy adds, "With technological changes, the web, the advent of alternative loan programs and EFT, hopefully the process for financial aid offices has become and will continue to become more streamlined."

"I appreciate the chance to visit with aid folks where they live and work many hours each week," says Sheila. "My thanks to everyone for their continued hospitality in meeting with me and for their professional integrity in discussing what works best for them and their students." One sentiment that both Sally Treadwell, Nancy Chalker, Account Executive for Citizens Bank, and we're sure everyone else on the lending side shares, is that, "We love our jobs! Because of this, we want to go the extra mile. Not only are our schools our clients, they're also our friends!"



Judy McKenna is ready for families visiting the Northeast College Fair in May.



Sally Treadwell demonstrates her lender's website to Kelly Ellis-Foulitz, DFA at Eastern University.

This is the third of a five-part series on preparing for a job change or a new career path.

Marketing Yourself: Life Beyond Your Current Job

Phase Three: Building a Millennium-Worthy Resume

Submitted by
Sally Treadwell
Newsletter Editorial Board

The very nature of the job market has changed. Gone are the more polite and stodgier mores that were imposed on the average job applicant of yesteryear. People are much more direct; therefore, your approach must also be direct. The creation of the Internet and its permeating everyday life has really changed the way that résumés are submitted and written. As a matter of fact, the "24/7, text-messaging, multi-tasking" hectic world that we now inhabit really has even changed the "voice" in which the résumé is now written. You might think, understandably, that your résumé should be about you. Not so! Today's résumé is about what you can do for the employer who's reading it.



Length



The concept of a senior level professional having to squish everything into a one-page résumé is obsolete. So, how many pages are appropriate? One-pagers are for those entering the job force, having less than 10 years' experience, or pursuing career changes where previous experience isn't relevant. Two-pagers should be reserved for those who have 10 or more years experience or with technical résumés. This group should also provide a career summary heading under the career goal statement so key accomplishments are paraphrased. Three-pagers are for senior level managers or administrators who have a long list of accomplishments, and also for those in academia or science who have numerous publications or speaking engagements, patents, etc.

How Technology Has Changed the Way Résumés are Written

More employers are requesting that résumés be e-mailed rather than sent via snail mail so there is less opportunity for personal interaction than ever before. Perhaps that's why effective employment communications have to be hard-hitting. They need to be to the point, and every word has to "sell" you.

Objective

If you make the mistake of framing this as a loose-fitting statement so as not to rule anything out, an internet-surfing recruiter may rule you out! Two things to remember when constructing a compelling objective:

- Describe the job you want. Be specific. If you believe it eliminates too many other possibilities, create multiple variations of your résumé. For example, you're a counselor in the financial aid industry with a working knowledge of dbase programming. You'd like to pursue the dbase area of operations, but you'd also welcome advancement in a financial aid position. Craft one résumé for dbase programming and write another for financial aid administration.
- Write the objective from the employer's point of view. For example, you might say you are "seeking a challenging position in financial aid administration where your excellent customer service skills and statistical analysis background can contribute to a university's customer relations and productivity." It's all how you position your interests and skills.

The Career Summary Heading

The career summary, like all other phases of impactful résumé writing, begins with research. Search the want ads. When is the last time you read The Chronicle? Write a list of similar job requirements and qualifications. Now, compare that research with what you have to offer. Be objective, but don't underestimate yourself. Ask a co-worker or close friend about skills you possess. If you're lacking in one area, do you compensate for that in another? Write a list of your credentials. Next, match the skills you have with the credentials sought for in the job you want. You want to connect those precise skills with what is required by the position. Consider adding a headline for your résumé. An effective headline for the example given above may be:

Financial Aid Professional
Increasing Departmental Productivity Through Statistical and Analytical Skills

Keywords

Employers utilizing the power of the Internet can make use of a technology known as the "keyword." This is basically a computer search within a database or website for certain "power phrases." Quite simply, today's keyword is yesterday's buzzword. Make sure that your résumé is peppered with them where appropriate. Again, this goes back to the research phase. What are all the colleges or banks looking for?

Some financial aid keywords may be:

- Managed institutional needs analysis
- Created, revised budgets
- Streamlined verification process
- Lowered discount rate

Some keywords in the student loan industry might be:

- Realized ROA/ROE results
- Generated volume/sales growth
- Increased guarantee cures
- Designed marketing campaign



Building a Millennium-Worthy Resume (cont'd)

Scanning

Many companies today have scanning equipment, and it's possible that your résumé will be scanned. How can you maximize your chances that your document will be readable?



- Make sure the letters do not touch each other. Use a font like Arial or Times New Roman in 10-14 points.
- Feel free to use underlining, but make sure it doesn't touch the letters.
- Use solid bullets such as used here, not hollow or decorative bullets.
- If you must use a slash, place a space in between the items the slash separates: like / this, not like/this.
- Don't use columns. The scanner may only pick up the first column and then scan to the next line.



- % and & are no good. Write out 'percent' and the word 'and.'
- Don't staple your résumé.
- Speckled paper doesn't work well with scanners. Neither does darker paper. Use white.
- Don't fold your résumé. Ink can easily come off laser paper that's been printed and folded.

Common Sense Do's and Don'ts

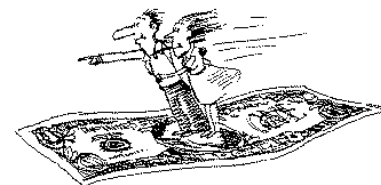
| Don't: | Instead, Do: |
|--|--|
| Include personal information for jobs in the US. | Leave it off unless it specifically pertains to the job. |
| List a litany of job responsibilities. | Highlight specific accomplishments; discuss what separates you from the pack. |
| Use personal pronouns: "I managed a department..." | Eliminate them. Say "Managed department of 20..." |
| Just rely on spell check. Manager is a word. So is manger. Be is a word. So is bee. Make sure your grammar is correct as well. | Have your résumé proofread by a number of friends and family members. Ask them to be critical and objective. |
| Forget to update your contact information and e-mail address. Have you changed your e-mail address recently? | Review and triple-check the contact information for your references. |
| Allow gaps in dates. | Include specific months and dates for every position. Fill periods of unemployment with any education you received and any volunteerism you performed. |

Next: Writing a Cover Letter for Today's Job Market

AES Partners with Upromise to Help Borrowers Pay Off Loans Faster

Submitted by
Kathy Myers
AES

AES is offering an opportunity which no other student aid organization can provide; borrowers can help repay their AES-serviced student loans by making everyday purchases of products and services through Upromise. Upromise was initially established as a college-savings plan. Upromise members establish a free account, register their credit cards, debit cards and grocery savings cards and rebates from purchases are automatically transferred to the holder's account. An innovative idea from AES quickly turned this model around to benefit student loan holders via a student loan repayment plan.



Upromise allows borrowers with AES-serviced loans to purchase programs and services at thousands of participating retailers and restaurants across the nation and transfer their Upromise savings into their AES student loan account, thereby reducing their loan account balance. These transfers do not replace the account holder's monthly payments; Upromise transfers can only be used as supplements.



Borrowers with AES-serviced student loans can visit www.upromise.com/aes to view the complete list of Upromise participants and establish their free Upromise account. Borrowers with student loan accounts held by other lenders may consider consolidating their loans with AES; they can then establish a Upromise account and begin reducing their account balance. For more information, visit www.upromise.com/aes.



WASHINGTON UPDATE

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA

What Congress Did Before Its Summer Vacation

It's already been a busy year for education-related issues in the 108th Congress. While nothing is final yet on the Reauthorization front or with the FY 2004 Appropriations, there has been progress on both fronts.

Reauthorization Progress

There were many doubters when the leaders of the House Committee on Education and the Workforce announced late last year that they intended to start this year on the legislative process for reauthorizing the Higher Education Act. So far, the Committee has proven those doubters wrong.

Already, the House has passed two bills that are part of the Reauthorization. The Ready to Teach Act (H.R. 2211), authored by Rep. Phil Gingrey (R-GA), and the Teacher Recruitment & Retention Act (H.R. 438), authored by Rep. Joe Wilson (R-SC), were both approved by overwhelming bipartisan majorities in the House in early July. These bills shore up standards for evaluating teacher training programs and expand the amount of loan forgiveness available to teachers. As a package, these two bills represent the first of a four-pronged package of reauthorization bills.



The leadership of the House Committee on Education and the Workforce has decided to split reauthorization into four parts, which eventually may be combined into a single package. In addition to the teacher-related bills noted above, the Committee will consider bills with the themes of: accountability, affordability, and accessibility. Included in these bills will be measures aimed at getting a handle on college costs, removing barriers to postsecondary education, making improvements to the student aid programs, strengthening programs that assist minority-serving institutions, and assuring that federal funds are properly spent.

It is expected that initial versions of all of these bills will be introduced in Congress sometime this fall. The Committee is likely to consider these bills before Congress heads home before the year ends and the full House may have the chance to consider some of these bills, as well.



Rep. Dale Kildee (D, MI) is the Ranking Democrat on the Subcommittee on 21st Century Competitiveness.

The House Committee is also continuing to hold hearings on various issues related to Reauthorization. The Subcommittee on 21st Century Competitiveness, led by Chairman Buck McKeon (R, CA) and Ranking Democratic Member Dale Kildee (D, MI), has held several hearings on college costs, on the state of postsecondary access, on issues relating to teacher training, and on student loan consolidation. More hearings may be held in the fall.

On the Senate side, things are just starting to get underway. It is possible that, by the time you read this article, the Senate Democrats may have drafted their initial reauthorization proposal. This proposal could cover everything from student loans, to Hope Tax Credits, to college admissions policies. It is not likely that the Senate Health, Education, Labor & Pensions Committee will take any formal action on this bill or any aspect of Reauthorization, with the exception of conducting a hearing or two, before the start of 2004.

FY 2004 Appropriations

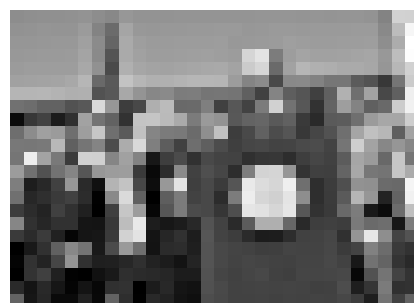
Thus far, it looks like Congress is on a faster pace to pass appropriations bills than they were last year. Of course, that's not too tough a feat, given that they did not finalize funding for FY 2003 until this past February (only about 5 months or so late)!

Both the House & Senate have made substantial progress on the Labor/HHS/ED funding bill, which includes funding for the student aid programs. Both the House & Senate bills keep funding at approximately last year's levels. But, the process is still not complete and there is still room and hope that some increases can be included in the final bills. This means, of course, that it is important for your Members of Congress and Senators to hear from you about the importance of increasing funding for the student aid programs.

What's



on the
Hill?



Rep. "Buck" McKeon (R, CA) leads the Subcommittee on 21st Century Competitiveness.



Portions of this article, which appeared in the Summer 2003 issue, were missing. Here is the corrected complete article, with apologies to the authors.

You Can Do It!

The Adventures of Two FAA's Who Went Back to School

Submitted by
Joetta Bradica & Judy Rile
Newsletter Editorial Board



A little over four years ago, we returned to the classroom to see if graduate work in higher education administration was something that fit our career and personal goals. After three and a half years of coursework, traveling in ugly weather (sometimes very late at night), reading textbooks on the beach rather than the newest Tom Clancy or Nora Roberts best seller, and writing, writing, writing some more, then reading and writing, and suffering through the dreaded comprehensive examinations, we are now at the final leg of our journey. As of January 2003, we have achieved "All But Dissertation" (ABD) status through the Widener University Center for Education's "Leadership in Higher Education" program. This acronym means that all of the other requirements have been met and upon successful defense of our dissertations, the doctoral degree will be earned. It feels good.



Our reasons for doing this are as varied as we – and our classmates – are. For the prestige? Not really. For a chance at a job promotion or increased salary? Maybe. For the challenge to self and the desire to keep learning? Definitely! Because we wanted to? Absolutely! Over the years, our families and friends, co-workers and colleagues, bosses and presidents and even the students we serve have questioned our reasons for subjecting ourselves to this educational process. Several times we questioned our sanity. But everyone has been supportive of our efforts and we appreciate and thank you for your encouragement.

And now, we can say "we did it" – and we would like to pass on this lifelong learning experience. You can do it! You can go back to school and finish the degree program you started, or continue on to the next level. Yes, you can! Some ideas to help you get started:

- Check out the resources at your own institution or a neighboring one. Trust us – close to work is good, closer to home is even better. E-learning is ok if you have the discipline, but we found that we needed the structure of the classroom. Some institutions offer a mix of classroom and distance learning; it helps if you know your own learning style as you review the program requirements.
- Pick a program that appeals to you and will have future relevance. Just like we advise our students, you have to like your "major". There are a lot of options available through traditional and non-traditional programs. Ask others who have done a similar program.
- Don't go it alone. If possible, return to the classroom with a friend. You may not have every class together, but sharing the experience with a colleague or friend provides the base of your support system. That person will probably be the only one who will understand your writer's block the day before a major paper is due. The drive to and from class and/or the library goes much faster with a partner to share ideas and discuss concepts and theory.

Other tips that will ease the transition to becoming a student:

- Get the support of your family and co-workers. Your children (young and old) will be impressed, your spouse will be proud and your co-workers will be very supportive, especially when you have a three page critique due that night and you have less than two hours before you have to leave for class!



- Be prepared to give up something, but you don't have to give up your life. Sometimes the grass did not get cut one week, or the laundry sat for an extra day. Your family can manage with macaroni and cheese occasionally, or Boston Market. Someone else can walk the dog at night – the family pet will still know you. Sometimes your family becomes more self-sufficient! Seriously, we still took vacations, spent time with family and friends, watched TV at night and occasionally slept in on a Saturday morning.
- Technology will play an important role in this process – and it can be a good experience if you let it. Technology has made a lot of advances since your last class. Looking for the card catalogue in the library? It's online. Need some extra help with statistics? The tutorial is online. Course syllabus and reading list? Online. Many courses will have an online or distance education component. You may not be comfortable with it, but it is part of the learning experience. There are people on campus to help you adjust to learning in the electronic age.



Judy Rile (seated) and Joetta Bradica support each other as they work towards their doctoral degrees.



You Can Do It! (cont'd)



- Speaking of resources, be willing to ask for help. Use the resources offered at the institution and where you work. There is no shame in using the writing center to critique your first paper (it is scary if you haven't written an essay for a while). Libraries have changed – they are a lot more accessible via the Internet. The library staff is eager to help you find that one journal article from 1947 or that out-of-print book that is part of the required reading list.
- Get to know your advisor, the campus and your classmates. You need to count on your advisor to keep you with the right course sequence. You need to know where you can and cannot park on campus, and the location of the snack bar for a quick meal before class. Your classmates are an invaluable resource if you miss a class (and chances are you will). You may have one or two of them in your presentation group. They will be an important help for you in your capstone course or comprehensive exam study group. And they need you as much as you need them – they are also balancing family, career and personal life.

Thesis Typing...



Even though we have completed the formalized classroom experience, we still have a way to go. The writing and dissertation process is a different kind of learning experience for us, requiring more

discipline and organization than expected. We are now very familiar with various search engines through Internet research, and (so far) nine college libraries located in eastern and central Pennsylvania (our advisor thinks we are going to have the record in number of libraries visited as we collect our research materials). But we know the next two or three years of research and writing are just another part of our many learning experiences as we near the final goal of earning our doctoral degrees and having our spouses and children address us as "Dr. Honey" and "Dr. Mom".



This has been a marvelous experience for us – and we strongly encourage you to continue your professional and personal development by returning to the classroom yourself. You'll be glad you did. You can do it!

Editor's note: Joetta Bradica is an Assistant Director of Student Aid at the Penn State College of Medicine located at the Hershey Medical Center. Judy Rile is the Director of Financial Aid at Rosemont College.

Stress Management in the Workplace

Submitted by
Kathy Myers & Terri Neiswonger
Newsletter Editorial Board

That's not a light at the end of the tunnel. It's just someone with a torch bringing you more work! And it was due yesterday. Stress is real, and our workplace is a major stress factory according to researchers. Three out of four American workers describe their job as stressful, and the United Nations International Labor Organization has defined stress as a "global epidemic." Here is a suggested course of action to get control of stress in the workplace.

Become Aware of Your Stressors and Your Emotional and Physical Reactions

The first and most vital step in taking control of stress in the workplace is to pinpoint what is causing the stressful situation. Is it a co-worker, a difficult project or possibly the amount of work you are expected to complete? Be aware of your emotional and physical reactions to specific stressful situations and see how your body responds. Ask yourself, do you feel nervous, or physically upset? In what ways?

Recognize What You Can Change In Your Life

Once you determine the cause and reaction to your stress, it is necessary to focus on making changes. Take a look at particular tasks and routines performed on a daily basis that could be altered or eliminated completely. After evaluating the situation, you must devote the time and energy to making a change. Setting goals, time management techniques, delayed gratification strategies and shortening exposure to stress are helpful techniques that will lead you to a less stressful working environment.




Reduce the Intensity of Your Emotional and Physical Reactions to Stress

In order to gain control of your emotions in a stressful work environment, you need to put difficult situations in perspective. Try not to focus on negative, "what if" thoughts and keep in mind that you cannot satisfy everyone. In addition to controlling your emotional reactions to stress, it is just as important to maintain your physical reactions. Cardiovascular exercise, such as walking, swimming, or cycling is a great way to release stress. Also, eating well balanced, nutritious meals, getting enough sleep and avoiding stimulants such as nicotine and caffeine will make you feel more calm and relaxed.

Maintain Your Emotional Reserves

The last step in battling workplace stress is to uphold your emotional reserves. Are you pursuing realistic goals that are meaningful to you, rather than goals others have for you that you do not share? It is crucial to surround yourself with people who support your goals and offer a mutually healthy and supportive friendship/relationship. Even though you must be realistic and expect some frustrations and failures throughout the workday, it is how you handle yourself and respond to others that will make you a more balanced and less stressed employee and co-worker.





Financial Aid can sometimes
be a difficult task . . .

You don't
have to do
it alone.

**WITH KEYSTONEBEST™, E-SIGNATURE, AND OUR
MANAGEABLE PLUS PROGRAM, PNC BANK CAN
HELP MAKE YOUR JOB EASIER WHILE REDUCING
COSTS FOR YOUR STUDENTS**

Helping students obtain the right education loan can be both difficult and time consuming. PNC Bank's KeystoneBEST™ has no up-front fees for students; it's that simple! E-signatures allows your students to apply on-line and avoid the paperwork. And, of course, you get to see what the top of your desk looks like. For more information, go to www.eduloans.pncbank.com, or call 1-800-762-1001 today.

LENDER CODE: 809921



PELA News

Submitted by
Kerry Paoletta
National City



Pennsylvania Education
Lenders Association

PELA membership met July 17 at PHEAA in Harrisburg. At every summer meeting, we have an election for three officer positions. Congratulations to the newly elected and re-elected officers! Our new Executive Council consists of:

- Judy McKenna – President
- Sharon Murray – Vice-President
- Tony LaRe – Treasurer
- Kerry Paoletta – Secretary
- Jennifer McLaughlin – Member-at-Large



PELA members at the summer meeting.

In an effort to stay on top of current issues, we like to bring in speakers that can enlighten us on topics of interest to all of us. This time we had an interesting presentation on the progress of the Meteor Project – where they are now and where they want to go. Besides our perpetual topic of website enhancements, a large part of the morning was spent on the fall PASFAA conference.

After hearing feedback from the schools from Spring Training, we will again offer a session that deals with PLUS and alternative loans, but this year's session will give a more detailed comparison of the programs and bene-

fits to each type of loan. With one of the hot topics in Reauthorization being Consolidation loans and what to do about them, we will also discuss some of the new proposals, and why there is discussion that changes need to be made. We'll have a new conference "game" for schools to play, so come ready to participate. We will again raffle off five scholarships for your students at the conference this year, so make sure you stop by the PELA booth to register. Don't forget to bring those business cards!



(l to r) Nancy Chalker, Rick Sparks, Donna Miller, Dan Wray, Jen McLaughlin and Vince Papale will plan PELA activities for the PASFAA conference.

Finance & Development Committee Presents Balanced Budget

Submitted by
Barbara Schmitt
Chair, Finance & Development Committee



The last meeting of the 2002-03 F&D Committee took place May 22 at the Dixon University Center in Harrisburg. The committee met their final charge of presenting a 2003-04 balanced budget to Executive Council who then approved the budget at their final meeting in June. Thanks to all of the individuals who agreed to serve on the F&D committee this year. It was a hard-working, enthusiastic group.

Our sponsorship solicitation process has been ongoing since the middle of May under the direction of Mary Kosin. PASFAA has been extremely fortunate in that our sponsors have always been particularly generous to our organization and 2003-04 will be no exception. From training to newsletters to paperclips, when you see your local representatives from the lending sector, remember to thank them for their support!

Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2002-03 fiscal year. It is because of this support that PASFAA is thriving as an organization and able to create new initiatives for the benefit of all. We look forward to continuing working together.

Platinum (\$8,000 and Above): AES/PHEAA, Citizens, Fleet, Key Education Resources, M&T Bank, National City, PNC Bank, Sallie Mae

Gold (\$6,000 - \$7,999): Academic Management Services, Citibank Student Loan Corporation

Silver (\$4,000 - \$5,999): Beneficial Savings Bank, Chase, Educaid-a First Union Company, Nellie Mae, Sovereign Bank, USA Funds

Bronze (\$3,000 - \$3,999): College Board, EdAmerica, Suntrust Education Loans, Wells Fargo EFS

General (Up to \$3000): Allfirst Bank, College Loan Corporation



PRIVATE SECTOR

Submitted by
M. Clarke Paine
Private Sector
Representative

Hopefully you will have the opportunity to attend this year's conference at Seven Springs. Our sector meeting is scheduled for Monday, October 20 from 8:30-10:30 am. This extended meeting will allow us additional time to cover topics specific to our sector. We will again have representatives from the Association of Independent Colleges (AICUP) to update us on what is happening at the state level of government. I have a few ideas for topics already, but am always open to more. Finally, you will be able to meet our nominees for the next Private Sector Representative and personally share with them your thoughts regarding PASFAA. Your input will be helpful to the new representative as they take office at the end of the conference. The new sector representative will also be looking for input on the Private Sector Annual Meeting typically held in December or January.

Even though come October I will no longer be your official representative to PASFAA Council, I still invite you to communicate your views to me about the PHEAA Grant program. As a member of the PHEAA Grant Advisory Committee, I serve as a representative of all financial aid officers, not the private sector alone, and as such, I am open to your ideas. Feel free to contact me regarding the PHEAA Grant Program with information that I can take back to the advisory committee.

I have attempted to electronically forward to you the weekly notices that AICUP sent to me. I will make sure that this information flow continues from either our new sector representative or AICUP directly. I can only assume that you found the information to be helpful since no one ever told me to stop sending it. Even though I will no longer be your official voice after the conference, I will always be here to listen and discuss things with you.

INSTITUTIONAL AT-LARGE SECTOR

Submitted by
Margaret Hynosky
Institutional At-Large
Sector Representative

Thanks to all for the great response for volunteers for 2003-04. The volunteer lists have been sent to the Committee Chairs and committees are being formed for 2003-04. Chairs will contact volunteers to inquire on serving. If you are contacted by more than one chair, PASFAA respectfully asks that you choose the committee that you would most want to serve on. This allows us to use as many volunteers as we can. As I mentioned in my last report, some committees will not be finalized until closer to the annual conference. Also, if you volunteered for the "Other When Needed" category, you may not be contacted until closer to the event when you might be needed to stuff packets, serve as a conference moderator, etc. I hope everyone is having a great summer and look forward to seeing everyone at the PASFAA Conference.

NURSING SECTOR

Submitted by
Tracey Wassel
Nursing Sector
Representative

Happy fall to all! Everyone should be in the "swing" of things as it is. We have all begun much larger classes and welcomed back our second year students. Now that they are in our doors, it's time for posting grants and refunds!

I look forward to seeing you at Seven Springs at our sector meeting. I am currently planning a roundtable discussion on various items including the multiple hats we wear, time constraints and the different methods to our madness. Please come ready to share. This is always a very positive learning experience. If there is something you would like to discuss in particular please contact me at wasselta@msx.upmc.edu and I'll make sure it gets onto my agenda.

Also, you will note that the time allotted for sectors has increased this year. Our first hour will be used for the roundtable and we will have a guest speaker, Joe Manotti from PHEAA, for the second hour. Joe will bring us up-to-date on the Healthier Futures Loan Initiative and the PHEF Grant program. Here's to a productive and prosperous academic year! See you at Seven Springs!

STATE-RELATED SECTOR

Submitted by
Robert Snyder
State-Related
Sector Representative

Greetings to all in the State-Related Sector! Fall classes are now underway and our campuses have come alive again. Don't you just love it when people say to you how nice it must be to work at an institution of higher education during the summer since it is so quiet? Yeah right! As we all know, summer in the student aid profession is a crazy time of year. But somehow, we all survive and each year we work very hard to bring in a new freshmen class, transfer students and our continuing students.

Plans are underway for our sector meeting at the annual fall conference at Seven Springs this year, October 19-22. My plan is to use the time at our sector meeting to share some of our 'best practices' with each other such as how your school handles intake (i.e. phone calls, walk-in traffic, e-mail, paper correspondence, etc.), communicating with students/parents via e-mail, dealing with angry customers, and publications and websites. I will be in touch with someone from each school to make sure they come prepared to the meeting to share how their school handles each of these issues. If there is an issue that you would like to discuss, please contact me via phone 814-863-0507 or via e-mail at rms5@psu.edu.

If you are not a PASFAA member, please visit the PASFAA website at www.pasfaa.org to learn more about the organization and to download a membership application. For those of you, who have never been to Seven Springs, please check out the Conference 2003 link also on the website.

PUBLIC TWO-YEAR SECTOR

Submitted by
Mary Kosin
Public Two-Year
Sector Representative

Greetings! I hope everyone had a great summer! No doubt you were busy packaging aid and certifying loans. Oh what a way to spend your summer! This will be my last newsletter article as the Public Two-Year Sector Representative for PASFAA. I am also currently serving as the Co-Chair of the Finance and Development committee; therefore, I get a promotion for next year to Chair! One committee at a time!

I want to say thank you to all members of our sector who made it a privilege and a pleasure to serve in this position. Everyone in this sector has been extremely kind and generous in helping me with the duties of sector rep. As you all know, our sector has unique issues and concerns when it relates to assisting our students in the sometimes cumbersome world of financial aid. I would like to extend a very special thank you to a few of my colleagues who have helped me serve in this position – Gary Means, Donna Wilkoski, and Jean Walker. I had a great time representing our sector on PASFAA council.

I look forward to seeing everyone in October 2003 at Seven Springs.

STATE SYSTEM of HIGHER EDUCATION SECTOR

Submitted by
Patty Hladio
SSHE Sector
Representative

Hello again Sector Members. Just one last note from me before you have a new sector representative. I want to let you know what a great experience it has been for me. This position has given me the opportunity to get to know many of you and your institutions much better. It also gave me the opportunity to understand the operations of our association better. Having served in this position for two years, I am even more impressed with our association and the impact we have as individuals and as a group in helping to make higher education possible for students in our state. I know you've heard it before, but the good work we do as an association is dependent upon us volunteering in a variety of ways. You can always turn to the PASFAA website for information on volunteer opportunities.

I'd like to recognize Bob Thorn, soon-to-be Past President, for the great job he has done this year. He and many others from our sector have provided great leadership to our association and they deserve our thanks. Once again, thanks for giving me the opportunity to serve as your sector representative. I hope to see you at the fall conference.

INSTITUTIONAL SUPPORT SERVICES SECTOR

Submitted by
John McKenna
Institutional Support
Services Sector
Representative

This has already been a busy year for the members of PELA hoping to provide enhancements to their website. The additional information on the site will discuss all of the products that a lender has to offer in addition to alternative loans and their terms. At a recent EFC meeting in Arlington, VA, it was noted that the demand for alternative loans is in excess of \$8 Million annually. Losses will be a key measure in determining whether this use of alternative loans will be here for the long term.

Now, here's the buzz from the Hill: No money for education. Re-authorization won't happen until the fall of 2004. The one lender rule may go away. Students may be allowed to re-consolidate after they have already done so. Loan limits may stay the same. Alternative loans will fill the gap even more so.

I have to emphasize this one more time! Whenever there is a change made to the Alternative Loan products of a lender on www.pelalenders.org, you will see these changes updated immediately. Your lender representative is responsible for the accuracy of the information concerning the products that they offer. We also have updated interest rate information on our site so Financial Aid Administrators can review current changes in Prime, Libor, and T-Bill.

Interest Rates: The FFELP loan interest rates and Consolidation Loan interest rates are at an all time low. Be sure to ask your lenders what new and exciting programs are available for 2003-2004. As we head into a year of increased growth at both under-grad and grad schools, students and parents will be looking at new and creative ways to fund their cost of education.

Hope you all enjoyed the summer as the race begins with another academic year.

BUSINESS, TRADE & TECHNICAL SECTOR

Submitted by
Stephen Helfrich
Business, Trade
& Technical
Sector Representative

Greetings to all in the Business, Trade and Technical Sector! Hopefully all of you had a great summer, and as fall approaches, the 2003 PASFAA conference is just around the corner. This year's conference will be held at Seven Springs Mountain Resort in Champion, PA from October 19-22, 2003. Register early and come take advantage of another great conference.

There will be a B, T & T Sector meeting at the conference on Monday October 20 from 8:30 to 10:30. Please mark your calendars, plan to attend, and bring any and all questions, issues and concerns you may have. This is a great opportunity to meet as a whole sector. We need your feedback as to how PASFAA can be of assistance to you with the management of your office.

The South Central and PATNAPS sector meetings were cancelled in June due to scheduling issues and vacations. We will be getting back on track with a fall meeting, however at this time, I do not have a specific date. Please contact me at (717) 757-1100 ext 356 or e-mail at helfs@yti.edu if you are interested in attending. Everyone is welcome.

I hope some of you have completed the volunteer forms for the upcoming year, and all of you have sent back your 2003 PASFAA Nomination Form for the 03-04 administration year. Your nominations and vote are important to the sector and to PASFAA. Hope to see you at the 2003 PASFAA conference at Seven Springs.



FROM THE EDITOR'S DESK

The candidates for office appear in this issue of the newsletter. When asked what prompted them to step up to serve the Association (other than having their arms twisted), you will hear the same response again and again. "It's time to give back to the organization that has given me so much." What does "to give back" really mean? For the sector reps, it will mean to represent their sector at Council meetings, serving as the voice of their individual group. It will mean convening a meeting of sector members to discuss and work on the issues unique to each sector recognized by PASFAA. For the president, it will mean taking on the varied responsibilities of the presidency and applying his or her own experience, skill and commitment to fulfilling the duties. For all of the candidates, it means accepting a leadership role in our organization that will provide both challenges and rewards. It means "giving back". And we thank each candidate for accepting the call to do so.


Joan L. Holleran
PASFAA Newsletter Editor

PASFAA BULLETIN BOARD



By Members

David R. Smedley, Valley Forge Military Academy and College, has been appointed to serve on the Editorial Board of NASFAA's Journal of Student Financial Aid. David was also recently interviewed by NBC 10 television for a consumer alert feature they did on the FAFSA.com website.

Condolences to **Donna Wilkoski**, Bucks County Community College, whose mother passed away in June and to **Sharon Murray**, Citizens Bank, whose father-in-law passed away in July.

Brian Blackburn, Widener University, was promoted from Financial Aid Counselor to Assistant Director of Financial Aid.

Sandy Cronin, Point Park College, and husband, Jeffrey, welcomed Renee Nicole Cronin on July 7. The new baby weighed in at 8 lbs., 11 oz. and was 21 1/2" long.

Michelle Vettorel is the new Director of Financial Aid at Washington and Jefferson College.

Sally Treadwell, SunTrust Education Loans, was promoted to Vice President and Account Executive.

Danielle Paul, All-State Career School, gave birth to a baby boy, Rodney.

Patty Peterson, Grove City College, and husband, Paul, celebrated their 20th wedding anniversary on August 6 with a weeklong cruise to the Caribbean.

Lesla Angell, formerly with Fleet Bank, has joined College Loan Corporation as a Regional Director of Business Development for the Eastern PA region.

Elizabeth Catherine Louttit was born August 3 to **Juli Louttit**, Butler County Community College, and husband, Brian. Weighing in at 7 lbs., 6 ozs. and 19 1/2 inches long, she was welcomed to the family by Banjo, the dog, and Smokey, the cat.

Note of thanks from **Margaret Hynosky**: "I would like to thank all who sent their prayers, condolences, cards and e-mails when my father passed away. It meant a lot to me."



About Members

NASFAA 2003 Conference "Reconnecting with Students"

Submitted by
Gary Means
Past PASFAA President



(l to r) Jim Carideo, Julie Salem and Leanne Frech relax at the NASFAA Conference.



Salt Lake City, Utah played host to the 2003 NASFAA Conference from July 9-12. With many opportunities for both professional and personal development, the emphasis was on "reconnecting with students." In line with the theme, the two keynote speakers had messages of inspiration to offer. The opening speaker, Bonnie St. John, was an amputee at age five, but in spite of cultural and physical disadvantages, she won an Olympic silver medal in downhill skiing in the 1984 Paralympics in Innsbruck, Austria, authored a number of books, and served on the White House National Economic Council. The closing speaker, Liz Murray, told of surviving in the Bronx in a house with drug-addicted parents and filthy living conditions. Often with little food and at times living on the streets, it was her mother's death of AIDS that scared her into wanting more for her life. She completed high school and won a scholarship to Harvard. Her story is so inspiring that Lifetime television is planning a movie of her life, "Homeless to Harvard."

There were a variety of interest sessions for people to choose from presented by fellow financial aid professionals, Department of Education staff, and business representatives covering a broad range of technical issues to personal development. There were also a number of financial aid business solutions seminars put on by exhibitors and sponsors highlighting their products and services available.

For anyone who did not have an opportunity to attend this year's NASFAA conference, copies of handouts are available on the NASFAA website. The 2004 conference site is in Minneapolis, MN from July 18-21.



(l to r) Cindy King, Ray Toole and Bill Burke enjoy dinner at the Utah Olympic Park.



Frannie McKeown tries out the luge.



PASFAA friends enjoy an evening together at the Citizens Bank function while at NASFAA.



PASFAA folks enjoy a performance of past and future Olympians at the Park City Olympic Village, sponsored by PNC Bank.

Leadership Development Training Set to Precede Conference

Submitted by
Lisa Kendi
Chair, Leadership Development Training

For the second year, Leadership Development Training has once again attracted 20 excited participants for this pre-conference event scheduled for Saturday & Sunday, October 18-19 at Seven Springs Mountain Resort. Those nominees who have registered were approved by Council and contacted over the summer. If any of the nominees did not receive their confirmation, which was sent via e-mail in August, please contact Lisa Kendi, Leadership Chair, at 724-887-9405 or lisa_a_kendi@fleet.com.



Coming Events:

October 19-22, 2003 **PASFAA 2003 Conference, Seven Springs**
October 18-19 Fundamentals Workshop, prior to PASFAA Conference
 Leadership Development Training, Seven Springs

November 2003 **Guidance Counselor Workshops**

Nov - Dec, 2003 **Electronic Access Conferences**
 November 2-5 Manchester Grand Hyatt, San Diego, CA
 December 2-5 Sheraton New Orleans, New Orleans, LA

December 2003 **Support Staff Seminars**
 December 3 Luzerne County Community College
 December 4 Gannon University
 December 9 Comm. College of Allegheny County-South Campus
 December 10 Delaware County Community College
 December 11 Harrisburg Area Comm. College-Lancaster Campus

May 16-19, 2004 **EASFAA 2004 Conference, Providence, RI**

July 18-21, 2004 **NASFAA 2004 Conference, Minneapolis, MN**

October 17-20, 2004 **PASFAA 2004 Conference, The Penn Stater**



4513065010 PASFAA Newsletter
 Financial Aid Office
 Kutztown University
 Kutztown, PA 19530

