



Letter From The President

Greg Gearhart, PASFAA President

In mid-June I stood at the back of the room on the last day of this year's Don Raley Institute while the instructor read the questions and answers from the final exam and the students graded each other's exams. Of course, I couldn't help but try to answer the questions silently to myself, and I wondered if I could have passed the exam without first attending the week long institute.

This made me start to think about change. A lot has changed in this business since 1986, when I attended what was then known as the PAATP Summer Institute. I think my staff gets tired of hearing me talk about the ways we used to do things back when our office had a staff of only two people. Each year, our institution holds a campus gathering to honor employees who have reached milestone years of employment. Three years ago, when I celebrated my 20th anniversary at Messiah, my Assistant Director, Mike Strite, was asked to write up a few interesting points to be included in the brief tribute that is read for each person being recognized. One of the things he contributed was that when I first started working in the Financial Aid Office, we typed up Guaranteed Student Loan¹ applications on a typewriter. He told me that he later received a phone call from our Vice-President, who was proofing all the submissions, asking if this was really true. Apparently, our V.P. couldn't reconcile himself to the idea that a typewriter had been used at any time within our collective memory. Mike and I laughed about this, and then went back to

¹ Former name of the Stafford Loan, for those of you who haven't been doing this for decades.

staring at our PC screens eight or more hours a day.

A little more than six weeks after my visit to the Don Raley Institute, I stood in my office on a Sunday afternoon removing all the items from the bulletin board on my office wall. You see, another sort of change had come to the Messiah College Financial Aid Office. On the evening of July 23, a huge storm flooded many areas of the campus, including our office. After a week of tearing out carpet and drywall, working with an office full of fans, dehumidifiers and dust, and trying to determine the best way to get back to normal, the decision was made that everything in our office needed to be packed up and moved out, and our staff had to find another place to work while repairs were made. As I took down the items from the bulletin board, I came to the certificate I had received in 1986 when I completed the Summer Institute. This certificate has been up on that board, in plain sight, for years, but if you had asked me where it was, I probably couldn't have told you. It had become just one of those things that is always there, and I really didn't notice it when I came in the door everyday. I guess it sometimes takes an unusual occurrence to make us notice the things that are there every day. As I looked at my now faded and yellowed certificate, I realized that the somewhat physician-esque signature of the then PASFAA President was that of none other than the venerable Don Raley. Again, I thought about change. I didn't know Don well at the time that I attended the Institute, but I did get to know him in later years. Don has since moved on to retirement, but I still see him from time to time, and his legacy lives on through PASFAA and the institute that he was instrumental in establishing.

So, that led me to my final thoughts on change. This is my last President's Letter for the *PASFAA Post*. In the next issue, you will be reading the thoughts of Mary Ellen Duffy,

continued on page 2



Letter from the President (continued from page 1)

who will take over as PASFAA President at our annual conference in October. Mary Ellen is an outstanding person and I know that she will lead our Association well. But, as I've expressed in past articles, she can't do that by herself. **PASFAA is not just one person**; we rely on each other to accomplish the goals of our Association and we need each of you to be there to support PASFAA. As our economy changes and our institutional budgets change, I know that many of you need to make choices about what you can attend. One change that we **don't** want to see is our Association weakened by lack of participation. It might be too easy to think of PASFAA as one of those things that is always there. But we can't think that way because that will eventually lead to a situation in which we aren't quite sure where PASFAA went. PASFAA needs each of you to help it continue as an outstanding organization that supports us and our students. I've attended several meetings of this year's conference committee and I know they are working hard to put together a great conference. Lets all get together this October in Valley Forge for *A Salute to the PASFAA Family*, for a good learning experience, to reconnect with each other, and just to have some good ole' fun. I'm not trying to be trite when I say that I hope to see each of you in October. Please make PASFAA your priority this fall.

Dreg Gearhart

PS - Would I have passed that final exam? Probably, but...

PASFAA 2009 Conference

Cheri Kramer, Chair, Conference Committee

YOU CAN'T AFFORD TO MISS THE 2009 PASFAA CONFERENCE!

Now more then ever this is the time to stay connected and informed about the changes taking place in our industry. Plan on joining your colleagues at this year's conference to network, brainstorm and share your concerns on how to stay focused and best manage the services provided by your office. Take a walk though our Veterans Park to meet the vendors and learn more about the products, systems and support available to you.

As you stroll through the park, remember to take a moment to pay tribute to the men and women who have served or are currently serving our great nation. If you or any member of your family has served in the military, we would like to include their picture on our Wall of Honor at the Conference Veterans Park. If you have not already sent a picture to be placed on the Wall of Honor, you may E-mail it now to Marykay Klara: mary.klara@villanova.edu.

HOT TOPICS!

Sessions are probably the most significant reason to attend this year's conference! With the discussion regarding direct lending and the economic forces against student borrowers, there will be several sessions throughout the conference that will allow you the opportunity to learn and discuss the current and future state of the industry. Stay informed with sessions such as: *Hot Topics in DC, Guiding Your Students to a Successful Repayment Strategy, Federal Update, How to Communicate with Legislators, Direct Loan Servicing - Working with Schools, Year-Round Pell Grant, and The New GI Bill/Yellow Ribbon Program.*



FIRST TIME AT THE CONFERENCE? WELCOME TO THE PASFAA FAMILY!

First time conference attendees will be made to feel welcome from the day you walk into the registration area. Visit the "New Conference Attendees" table for a special gift and invitation. On Monday morning, you are cordially invited to attend a special breakfast where you will meet the PASFAA Council Members.

FUN WITH THE PASFAA FAMILY

After a long year of financial aid packaging, federal regulations, dealing with unhappy and unemployed parents, don't you think it is time to come join your extended family for some All-American fun? Sunday, meet and greet your colleagues in Veterans Park for refreshments. Then join in the fun with one of America's favorite past times... tailgating! Enjoy great food, tailgating games, great prizes and lots of fun while cheering on your favorite football team. Monday night the fun continues at the USO Dance in the ICE Nightclub. Let loose with D.J. Tom or show your talents at karaoke. Tuesday night will be your chance to enjoy the area's premiere shopping sites and have dinner on your own with your special PASFAA friends. After dinner and shopping, it's back to the hotel for the Wii Competition.

continued on page 4

FEATURES

Letter From The President	1	Successful Aid Administrators:	
PASFAA 2009 Conference	2	Former Student Workers	14
Editor's Desk	3	Finance and Development Committee:	
2009 Fundamentals Workshop	4	Year-End Wrap-Up	14
Watching & Waiting	4	AES Advertisement	15
Edamerica Advertisement	5	It is TIME for YOU to get	
Pennsylvania Education Lenders		INVOLVED in PASFAA!	16
Association (PELA)	6	Counselor Workshops...	
Expanding the Value of		WE NEED YOU!	16
Guarantor Services	7	Nursing Sector Report	17
Operation PHEAA Families Serving	8	ISS Sector Report	17
PNC Bank Advertisement	9	Public Two-Year Sector	17
2009 Annual NASFAA Conference	10	State-Related Sector Report	18
Promoting Financial Literacy		Private Sector Report	18
on Your Campus	10	Institutional At-Large Sector Report	18
Tips on Answering the Seven Toughest		PASSHE Sector Report	19
Interview Questions	11	Can a Productive Worker	
Don Raley Greets Attendees of		Live at a Messy Desk?	19
the 2009 Don Raley Institute	12	SallieMae Advertisement	20
EdFund Advertisement	12	PASFAA Bulletin Board	21

Editor's Desk

Keri Neidig, Editor, Newsletter Committee

It is hard to believe the end of my first year as Newsletter Editor is coming to a close. My sincere gratitude goes to all members of the Newsletter Committee and PASFAA Council as I waded through this year. I look forward to continuing as editor of the PASFAA Post for the upcoming year! Together with the entire committee, we have some enhancements and improvements in store for 09/10. Stay tuned and see you at the annual conference.

PASFAA 2009 Conference (continued from page 2)

CHARITY OPPORTUNITIES

This year's charity opportunities include a golf scramble on Sunday and the ever-popular basket raffle! The proceeds will be directed to a scholarship fund to benefit students from a PASFAA School. Winning schools will be selected at random during the Conference. You can also help support our troops by bringing an item from a wish list that has been provided by the 628th Aviation Support Battalion of the Pennsylvania Army National Guard. You will receive a free raffle ticket for your donation!

Don't be left behind! Join the PASFAA Family at the 2009 Conference and stay informed. With so many schools located within close proximity to the Valley Forge Conference Center, plan on coming for the day or for the duration of the Conference. You can't afford to miss it!

2009 Fundamentals Workshop

Gary Means, Chair, Fundamentals Committee

**2009 FUNDAMENTALS WORKSHOP
TRAINING FOR NEW FINANCIAL AID
ADMINISTRATORS/STAFF
OCTOBER 3 - 4, 2009
VALLEY FORGE CONVENTION CENTER
King of Prussia, PA**

The Fundamentals Workshop provides two half day training sessions for new financial aid administrators and staff. It provides a **great opportunity** to get a basic overview about the different financial aid programs available. Participants will receive a number of handouts and other information that will be a great resource once back in the office. Some of the topics covered include, Federal Aid programs, State Grant, FAFSA application, verification and professional judgment, as well as the review of various other programs and guidelines.

The training is being taught by two experienced Financial Aid Directors that have over thirty years of experience between them. **Gary Means** is the Director of Financial Aid

at Westmoreland County Community College and **Sherry Proper** is the Director of Financial Aid at Allegheny College.

The training is held immediately prior to the PASFAA conference at the same location, the Valley Forge Convention Center in King of Prussia, PA. The workshop runs from noon until 5 p.m. on Oct 3 and 8:30 until 12:30 on Oct 4. The cost of the workshop is \$75 for those attending the conference. If you are only attending the Fundamentals workshop the cost is \$135, which includes PASFAA membership dues for 09 -10. For those participants that wish to stay over on October 3 at the Valley Forge Convention Center hotel the rate is \$145. You must contact the hotel at 610 265 1500 to make a room reservation. There are other hotels in the area if you wish to stay at another location. Note: there are no meals included with the workshop fee.

Registration can be done through the PASFAA website by visiting the Training tab. If you have any questions about the Fundamentals Workshop please contact Gary Means at 724 925 4061 or email at meansg@wccc.edu.

Watching & Waiting

Scott Miller, Director, Federal Relations AES/PHEAA

As Tom Petty sang, "the waiting is the hardest part", and right now, that's what the higher education community is doing - waiting. While the President issued details of his proposed overhaul of the student financial landscape in April, the Congress is still legislating and, thus, we are all still waiting to for the final outcome.

SAFRA

As of this writing, the only significant Congressional action has been the adoption by the House Education and Labor Committee of the Student Aid and Fiscal Responsibility Act (SAFRA), While the Committee completed its work on July 21, the full House of Representatives did not consider the bill before it left D.C. for its summer recess, which began on July 31st. It is expected that SAFRA will go to the House floor just as this issue of the PASFAA Post is published and that the bill will be approved by the House.

SAFRA included the bulk of President Obama's student aid-related proposals. These include the sunset of the FFEL Program and a switch to 100 percent Direct Lending as of July 1, 2010. The Congressional Budget Office (CBO) has estimated that this switch will generate more than \$40 billion in savings for the federal Treasury over the first five years after enactment. With those savings, SAFRA would set aside funds for the Pell Grant program that would support annual increases in the Pell Grant maximum award equal to the amount of the growth in the Consumer Price Index plus one percent. While this does not achieve the President's goal of a full Pell Grant "entitlement", it does, in theory, provide some certainty regarding the future calculation of the maximum Pell Grant award. The funds provided by SAFRA are meant to supplement the amounts appropriated annually for Pell Grants, so while there is hope that these future increases will

continued on page 5

Watching & Waiting (continued from page 4)

be reliable, there is some risk that the appropriations process may not permit the Pell maximum grant to be increased as much as had been hoped. This process is further complicated by recent analyses by the Office of Management and Budget showing that the number of Pell Grant awards are expected to increase dramatically over even recent projections, as more students return to school and families demonstrate increasing levels of financial need, reflecting the impact of the economic recession.

SAFRA also includes the President's plans to reengineer the Perkins Loan Program - the grandfather of all the current student aid programs, originally conceived as part of the National Defense Education Act in response to the Soviet Union's launch of the Sputnik space satellite. This new plan would include recalling the Perkins revolving funds from participating schools and reallocating the funds to a larger group of schools. Additional federal funds would be dedicated to Perkins, resulting in \$6 billion in annual lending under the Perkins program, versus the approximately \$1 billion that is currently lent each year. Perkins loans would bear the same five percent interest rate as today, but the loans would be unsubsidized during the in-school period and would be serviced by the federal government, rather than by participating schools. The formula for allocating funds to schools has three parts. Part one allocates one-half of the total pool of Perkins funds according to the "self help need"

provision - calculated as the difference between the school's cost of attendance and the EFCs of students attending that school. However, current Perkins participants would receive an amount that is equal to the average amount of the school's Perkins Loan volume over the past five years. Part two allocates one-fourth of the Perkins funds based on the relation between a school's cost of attendance and the cost of attendance of other schools in its sector. Part three allocates the remaining one-quarter of Perkins funds based on the relative number of Pell Grant recipients at a school who earn a degree compared to the degree completion rate of all Pell Grant recipients. These last two criteria have, of course, generated some controversy among school associations, but that criticism and overall reaction to the entire issue of the future of the Perkins Loan Program has generally been limited in nature.

Certain aspects of FAFSA simplification are also funded by the savings generated from the switch of loan programs. SAFRA would eliminate the reporting of assets on the FAFSA. The definition of untaxed income and assets would be limited to interest on tax-free bonds, untaxed portions of pensions, and payments to retirement accounts that are shielded from taxation. Information on income from child support, veterans' benefits, and other untaxed benefits would no longer be collected on the FAFSA.

continued on page 6



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Watching & Waiting (continued from page 5)

SAFRA includes funding for several grant programs that would provide funds to states and others for programs promoting college access and retention. SAFRA also provides funding for non-student aid initiatives, such as modernizing K-12 schools, modernization and construction at community colleges, and early childhood learning grants. Approximately \$10 billion of the funds “saved” under SAFRA are targeted for reducing the federal deficit.

Still Waiting

The waiting continues for the Senate to take action on the President’s proposal. Staff of the Senate Health, Education, Labor, and Pensions (HELP) Committee have spent the summer drafting their version of the higher education legislation, but have done so behind closed doors. We wait to see how closely the HELP Committee draft will mirror SAFRA, or if the Senate, as often is the case, has its own ideas for student loan reform and other matters. We’re also waiting to see if some of the moderate Democratic Senators who have expressed reservations about the President’s proposal to move to 100 percent Direct Lending will have any real impact on the final Senate product.

Many were waiting for months for the Congressional Budget Office to release an official “score” of an alternative

student loan proposal that would have retained a role for non-federal student lenders. In its analysis released on September 11, 2009, CBO estimated that the alternative could cost as much as \$13 billion more over 10 years than SAFRA. This may not bode well for that particular alternative, but does not preclude the possibility that more alternatives may be offered.

One thing that is clear is that a final resolution to the future of the student loan programs will not occur until mid-October at the earliest, and possibly until many weeks after that. This means that the July 1, 2010 target date for the revamped student loan programs will be much closer to the date of final passage than originally envisioned when the President’s proposal was first offered to Congress. Will this mean that the date of any potential change will be extended beyond 2010? Will schools weigh in more strongly than they have to date on the risks and challenges associated with such sudden shifts in the largest single source of student aid and the oldest of the student aid programs? And, most importantly, will the final bill look like SAFRA or like the as yet unknown Senate version? Right now, we’re still waiting for the answers and the Congress is still waiting to hear from you!

Pennsylvania Education Lenders Association (PELA)

Sharon Murray, PELA President

In the last PASFAA Post, the Pennsylvania Education Lenders Association (PELA) highlighted our continued commitment, as an organization and individually as lenders, to the colleges and universities of Pennsylvania. While Congress debates reform of the federal student loan program, PELA lenders continue to provide efficient and stable delivery of federal loans, private loans, and other vital services to the students, parents and higher education institutions in the Commonwealth.

Since 1965, the guaranteed student loan program has made the dream of college a reality for more than 60 million Americans. In 2007/08, the FFELP served more than 6.4 million students and parents at 5,000 postsecondary institutions, lending a total of \$55.3 billion (or 78 percent of all new federal student loans). Historically, PELA members contributed to the over \$750 billion in FFEL loans made since the inception of FFEL across the nation.

PELA lenders continue a more than 40 year commitment to funding federally guaranteed student loans in the FFELP and offering a wide array of valuable services to students, families, and campuses including, but not limited to, private credit or gap financing loans, tuition payment plans, financial literacy, default prevention services, dedicated customer service, online account management, and a host of other services. Additionally, the PELA Web site, www.pelalenders.org, continues to be an important resource for students, families, and schools.



While Congress is debating reforms in student lending, numerous proposals for student aid reform have been circulated. While PELA does not endorse any one specific proposal, all PELA members agree that preserving choice and competition is imperative to any new federal student loan program reform. Choice and competition in all facets of student aid delivery will ensure innovation, efficiency, best loan delivery to schools and students, and superior default prevention.

We do see tremendous value in Pennsylvania’s colleges and universities and PASFAA members becoming familiar with these various student aid reform models. Furthermore, we believe now is the time for Pennsylvania institutions to weigh in with their Congressional delegation - particularly Senator Robert Casey and Senator Arlen Specter - to make their voices heard in the debate. There is clear evidence that campus voices are beginning to make a difference in the halls of Congress.

PELA believes the financial aid professionals in the Commonwealth know best how to deliver federal

continued on page 7

Pennsylvania Education Lenders Association (PELA) (continued from page 6)

student aid to families and as such, strongly encourages PASFAA members to **make your opinion heard** in Congress - regardless of your position.

2009/10 PELA Members

American Education Services/PHEAA
Citizens Bank
Edamerica
J P Morgan Chase
Pennsylvania State Employees Credit Union
Sallie Mae
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Citibank
Discover Financial
ELM Resources
Members 1st Federal Credit Union
PNC Bank | National City Bank
SunTrust Bank

Please contact Sharon Murray, PELA President, with any questions. Sharon can be reached at 570-474-6588 and Sharon.murray@citizensbank.com.

Expanding the Value of Guarantor Services

Ed Gonzalez, USA Funds Services

As the U.S. Congress considers student loan reform legislation, the nation's guarantors, including USA Funds®, are proposing to expand the services they deliver to assist federal student loan borrowers regardless of who finances and owns their loans. Examples of the services guarantors are proposing to provide include the following items:

Financial Literacy for College Students

Basic personal finance skills - for example, budgeting, the wise use of credit, managing time and money, setting educational and career goals, establishing and following an academic plan, and finding employment - help college students minimize the debt they incur to pay college expenses and equip them to repay the student loans that helped finance their education. Guarantors provide different types of programs and services to help schools educate their borrowers to become wise financial consumers.

Loan Counseling

Federal regulations require that, before first-time student loan borrowers receive federal student loan funds, and again before students leave campus following graduation, they receive counseling on the terms and conditions of their loans and borrower rights and responsibilities. Guarantors currently provide resources for in-person group counseling with borrowers, online counseling products and print resources and special resources to help borrowers resolve student loan payment problems after they leave school.

Debt Management Services

Guarantors work with colleges, universities and private career schools to assess and strengthen campus-based initiatives to prevent student loan defaults and to promote student retention and degree completion. Products are also available to equip schools with tools that help them communicate regularly with their borrowers, while they are in school and following graduation. Ongoing communication is an effective method of promoting successful student loan repayment.

Default Prevention

Guarantors provide many types of resources to counsel federal student loan borrowers whose loan payments are 60 days or more past due. Default prevention efforts can help successfully avert default on seriously past-due student loan accounts, helping to save millions of dollars of taxpayer money.

Training and Loan Policy Resources for Financial Aid Administrators

Financial aid professionals can always benefit from resources and training that promotes school compliance with the regulations that govern the student loan program, thereby protecting taxpayer interests in the program. Guarantor loan policy analysts also provide direct guidance to higher education institutions and address specific student loan policy questions they receive from campus financial aid staff.

Program Compliance Reviews

Guarantors also review the administration of the federal student loan program by individual schools, lenders, loan servicers and collection agencies to ensure compliance with federal program guidelines. They also help investigate default rate appeals from schools, handle borrower requests for loan discharge, research Social Security number discrepancies and investigate allegations of student loan fraud or forgery. These activities help combat fraud, waste and abuse in the student loan program.

Ombudsman

Guarantor staff work to resolve student loan borrower disputes. Borrower complaints address a wide range of issues, including disputes about loan balances, repayment plans, collection practices, and loan discharge and cancellation requests.

Operation PHEAA Families Serving

Ken Shutter, Assistant Vice President, PHEAA

Carol Handlan, AES/PHEAA Client Relations, was talking with a coworker whose son had just been deployed to Iraq when inspiration struck for **Operation PHEAA Families Serving**. She immediately began coordinating a drive to collect donations to create care packages for the family members of PHEAA staff who are currently serving in Iraq or Afghanistan.

"Because we get so caught up on such small things in our daily lives, I wanted to try and adjust people's focus on what is truly important and remind everyone of the sacrifices that many are making on our behalf," said Handlan.

After reaching out to associates asking for the names and addresses of deployed family members, Carol received 26 submissions. She noted, "the response to our request was amazing and we even found seven PHEAA relatives who are all members in the same unit." Collections began on May 18th and continued until June 5th, when Handlan and Heather Gruber, Client Relations, boxed up the care packages and shipped them the following week.

Special thanks to the good folks at PHEAA and everyone who made donations to this worthy cause and amply demonstrated their appreciation for those who serve!

Associates whose family members are currently serving in Iraq or Afghanistan



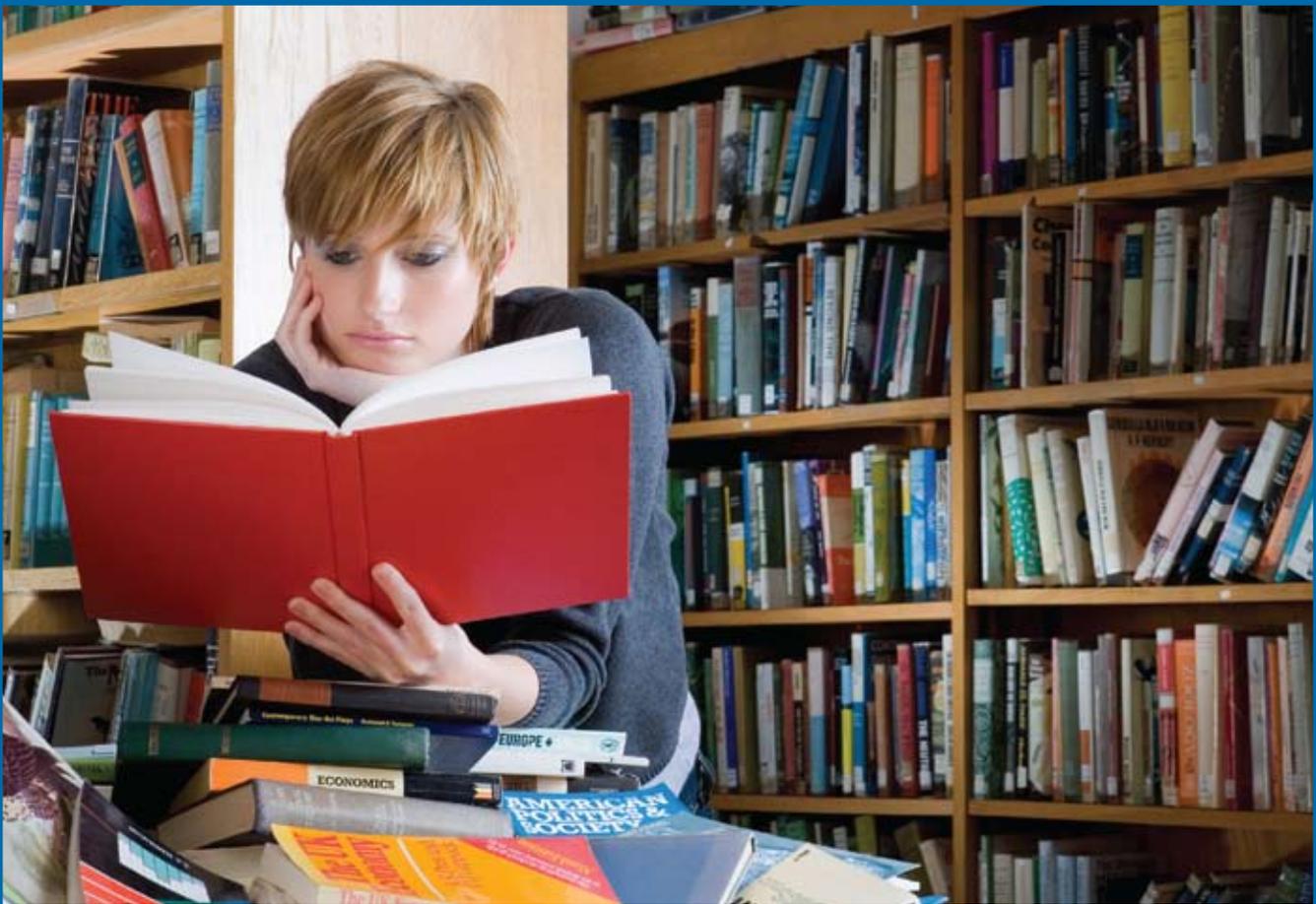
Headquarters: Patricia Dudley, Kimberly Myers, Janice Reed, Sue Markley, Ruth Brouse, Heather Gruber, Carol Handlan, Terri Emler, Diane Krammes, Doddie Kennedy, Don Bailes, Mike Byers



Deborah Moyer, Heather Gruber, and Yeida Rivera-Vega box up care packages for Operation PHEAA Families Serving.



Westport: Gretchen A Woodward, Deborah Trees, Casey L. Kerstetter, Jamie Sellers, Shannon Klinger



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2009 Annual NASFAA Conference

Greg Gearhart, PASFAA President

AS PASFAA President, one of my responsibilities this year was to represent PASFAA at the annual conference of the National Association of Student Financial Aid Administrators (NASFAA). NASFAA is our national umbrella organization which brings together our state and regional associations as we try to work in unity toward our goals of advancing the financial aid profession through a focus on student aid legislation, regulatory analysis, and training for financial aid administrators.

This year, the conference was held in San Antonio, Texas, from July 12 to 15. You might expect some heat in a conference location like that, but fortunately the only heat was the actual temperature, which exceeded 100 degrees each day I was there.

As most of you know, there has been some significant upheaval at NASFAA with criminal charges being filed against, and the eventual resignation of, former President and CEO, Dr. Philip Day. This news broke just days before the conference and there was a lot of concern about how well the conference would proceed without Dr. Day in attendance, particularly because he was to make a presentation on one of NASFAA's most significant current projects, the National Conversation Initiative (NCI).

I believe the conference went off very well and a lot of credit goes to NASFAA staff, and the NASFAA board, for avoiding 'heat' in the conference center generated by these issues. Again, as most of you know, Joan Crissman, who has worked for the Association for more than 32 years and has served as NASFAA's Executive Vice President, has assumed the role of Interim President and CEO, and will continue to serve in this role for the immediate future. State and regional leaders had the opportunity to meet with Joan, and other NASFAA staff, at a special breakfast meeting where we heard more about NASFAA's future plans, including ideas on how NASFAA training will be provided in the future.

I was very impressed with Justin Draeger, NASFAA's Vice President of Public Policy, who stepped in to do the NCI presentation in place of Dr. Day. Justin has obviously worked closely with this program and made a great presentation. You can view a video of his presentation, and the follow-up Q&A session, at the following links:

<http://www.nasfaa.org/publications/2009/ctnciupdate082409.html>

<http://www.nasfaa.org/publications/2009/ctnciq&as082409.html>

Overall, I feel that NASFAA is in good hands and continues to do a good job of advocating for us on a national level. Just as I always do in regard to PASFAA, I want to take this opportunity to encourage you to become a member of NASFAA, if you are not, and support NASFAA with your time and attendance at events like the NASFAA conference. If we don't maintain a unified voice on important financial aid issues, we will all lose in the end. The only way that we can do this is through our financial aid associations.

Promoting Financial Literacy on Your Campus

Stacey Williard, ECMC

With the economic challenges gripping the nation, the need for financial literacy education for students becomes more critical. Finding the time and resources to dedicate to a money management program for your students while keeping up with the ever-changing world of financial aid, can seem overwhelming. But, there's good news: it may not be as difficult as it seems. Start by taking stock of what may already exist on your campus. Then supplement that information with materials and resources that will be relatively simple, and often free, to provide.

Start by taking a look around your campus to see what is already being offered. You may be surprised at what you learn when you start talking with other areas on campus. For example, faculty as well as student government and residence life groups might already have financial literacy efforts underway. Also, many colleges have retention programs that oftentimes include financial literacy education for students. If so, encourage your students to seek out these groups and programs.

Next, locate new resources. There are a variety of free and inexpensive materials available for ordering, in addition to many financial literacy Web sites. Providing your students with a variety of resources increases the odds that your students will find something that interests them. Some resources to consider are:

- www.mint.com
This interactive site provides information and tips about creating a budget and gives visitors a complete picture of their finances.
- www.mymoney.gov
This U.S. government Web site is dedicated to teaching all Americans about financial education basics.
- www.jumpstart.org
This site offers both free and inexpensive financial literacy materials as well as suggestions about the most important areas to focus on in financial literacy education.

continued on page 11

Promoting Financial Literacy on Your Campus (continued from page 10)

- www.360financialliteracy.org
This site presents financial literacy program information by state.

Finally, utilize your financial aid staff - they can be great resources. An effective way to get financial literacy information to your students is through your staff. Many students come into the financial aid office assuming

that you are financial literacy experts. Having your staff distribute the money management materials to them could increase the likelihood that they'll actually read them. You also may want to consider bringing in financial experts who can speak with your staff and equip them with additional tips for your students. Making financial literacy information easily available for your students will go a long way in promoting financial literacy on your campus.

Tips on Answering the Seven Toughest Interview Questions

Linda Gaston, Newsletter Committee

As the newsletter committee decided upon topics for future issues of the PASFAA Post, I jumped at the opportunity to write on this particular topic. I've often wondered about the best way to answer certain questions when interviewing and what better way to find out the scoop than to volunteer for this article. So, I decided to tap into one of the best resources I could think of and interview the Director of Career Services here at Mount Aloysius College. I consider him to be an expert in interviewing techniques and etiquette. With well over twenty years of experience in the field, he brings tremendous knowledge and insight. A recurring theme during our discussion was the importance of being prepared. Interviews can be daunting and can rapidly lead to disaster if you're not prepared. He also mentioned that many people tend to say too much when giving a more precise answer would serve them better. Additionally, interviewees should consider putting a positive spin when providing responses. It is important to be upbeat and enthusiastic when interviewing. So with that, let me remind you to follow the three "P's" when interviewing. Always be **p**repared, be **p**recise and be **p**ositive as you interview. If you're prepared for the interview and precise and positive in your answers, you should have a great start in obtaining the position you seek.

The following are considered some of the toughest questions you may face while being interviewed and some tips on how to answer:

1. **Tell me about yourself.** It seems like an easy question, but people often tend to say too much when answering this question. Answer this question by highlighting your resume and staying focused on what connects you to the position you are applying for. In general, you should exclude information about your personal life unless it somehow relates to the position.
2. **Why should I hire you?** This is your chance to shine and show what differentiates you from the other candidates. If you believe you are the best candidate

for the job, then let the interviewer know and be able to back up your statement with passionate and enthusiastic points. Let the interviewer know what makes you unique and what you have to bring to the table.

3. **Why did you leave your last job?** Be positive and professional when answering this question even if your last job ended badly. It's best to take the high road when asked this question and opt against criticizing your previous employer. Criticizing or bad mouthing a previous employer will only reflect poorly on you so try to put a positive spin on whatever situation caused you to leave your last job.
4. **Why do you want to work here?** Don't forget to read up on the place you're applying at. This question affords you the opportunity to show the interviewer that you've done your homework. It also gives you another opportunity to show how you can be an asset and what experience and ideas you bring to the job.
5. **What are your weaknesses?** The secret to answering this question is being prepared and honest in your answer. Briefly talk about a weakness and explain how you've been actively working on overcoming it. Keep your answer brief and to the point. Interviewers realize that everyone has weaknesses, but how you answer this question will reveal if you possess key qualities such as self-awareness, sincerity, and skill in recognizing and managing shortcomings and mistakes.
6. **Tell me about the worst boss you ever had.** Remember when answering this question that the interviewer does not know your previous boss and you do not want to appear as someone who holds a grudge. Be cautious of negativity and take the high

continued on page 12

Tips on Answering the Seven Toughest Interview Questions (continued from page 11)

road when speaking about your previous boss. Try to stay positive while talking about the person in a neutral way.

7. What are your goals? This is an opportunity to reiterate your objective statement from your resume. It's also a good time to explain how the position can help you better yourself in your career. Give examples

of what you're doing to prepare to reach your goals.

By remembering these key elements and being prepared, precise and positive, you should be able to successfully maneuver through any job interview. So if you're interviewing for a new job, good luck and don't forget to be prepared!

Don Raley Greets Attendees of the 2009 Don Raley Institute

Caroline Siravo, Chair, Don Raley Institute Committee

The 2009 Don Raley Institute was held on the Dickinson College campus in Carlisle June 15-19th. Don Raley honored attendees with an introduction at the commencement of the training. Don Raley was instrumental in the creation of the Institute in 1980. He was PASFAA President in 1985-86 and retired as Director of Financial Aid at Dickinson College in 1998. Attendees were inspired with his words of encouragement to get actively involved in their career and the state association.

Due to the success of last year's utilization of the NASFAA CORE curriculum, the 2009 CORE was used as the basis of this year's institute. In addition, attendees were

provided training through breakout sessions conducted by AES/PHEAA Staff including Carol Egan, AES Guaranty Compliance Services; Melissa Spittler and Tawana Murphy, Loan Operations & Administration; Mike Nolan, ESG; Sandra Schmelz, SGSP and Jim Snyder, Program Review. Attendees enjoyed the chance to connect with the staff and gain more knowledge of the role a large guarantor and State Grant agency plays in financial aid programs. Attendees from clock hour institutions were thrilled to have Bill Hoyt from Consolidated School of Business offer guidance specific to their institutions. In addition to issues *continued on page 13*



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Don Raley Greets Attendees of the 2009 Don Raley Institute (continued from page 12)

they may be confronted with as Financial Aid Administrators, the group was provided with program updates by Craig Rorie from Region II of the U.S. Department of Education.

This year's faculty comprised of experienced financial aid administrators Patricia McCarthy, Indiana University of Pennsylvania; Colleen Coudriet (Chair Elect), Dubois Business College; Jean Stone, Gettysburg College and Diane Fegely, Kutztown University of Pennsylvania. In addition, with the assistance of Henry Chance from AES, the Don Raley Committee met throughout the year in person and via webex to review the modules from the 2009 NASFAA CORE. Through the generosity of volunteering their time and hard work, committee members Caroline Siravo (Chair), Joan Hock, Heather Sperratore, James Theeuwes and Doug Vore helped make this year's institute a successful experience for the attendees.

The 2009 Don Raley Class consists of:

Dexter Armistead
 Karen Bruce
 Nak Chhoeung
 Terrena Chilton
 Saqib Chowdhry
 Kimberly Clark
 Tammy Cobler
 Jennifer Dow

Kristen Etter
 Denise Feathers
 Keith Frye
 Lindsey Green
 Angelina Guevara
 John Haggerty
 Rachel Hamer
 Ed Lane

Florine Lewis
 Rebecca Linneman
 Sara McDevitt
 Dziem Nguyen
 Justin O'Pella
 Melissa Rizzo
 Patience Scaglione
 Karen Seyler

Rosa Shanabrough
 Shaun Turner
 Angela Wallace
 Shannon Weaver
 Evan Weiler
 Timothy Yancy



Caroline Siravo and Don Raley



Gregory Gearhart, PASFAA president, presents attendee Dexter Armistead with his Certificate of Participation



Don Raley Institute Class of 2009 and Faculty

Successful Aid Administrators: Former Student Workers

Melissa Wisniewski, Newsletter Committee

I think I can safely say that none of us wanted to be Financial Aid professionals when we “grew up”. So how did we get here? For many of us the road to our current positions as counselors, assistant directors, directors, and even Deans, started with a part-time job during college as a student worker.

I was a student worker in the Financial Aid office at Millersville University while completing my undergraduate degree. When I first started in the office, I only filed. Slowly over the years I was entrusted with more and more responsibility. With the increased responsibility also came my sincere enjoyment of the profession. When graduation rolled around, I needed to decide what I wanted to do now that I was “grown up” so I looked for positions in financial aid. I started out at YTI as a student loan coordinator, then moved to HACC’s Lancaster Campus and am still enjoying the ever changing world of financial aid.

Kendra Feigert, Director of Financial Aid at Lebanon Valley College, was a graduate assistant in the Financial Aid Office at Millersville University while pursuing her degree in clinical psychology. Kendra says that she “found it [clinical psychology] to be very one-sided, all counseling and that was too much.” In financial aid she was able to have a mix of counseling and processing. “The mix was very appealing to me, it still is.” she says. Kendra, like so many of us, “finds great satisfaction in being able to put together an award package that makes it possible for a student to attend college, and had I not been a graduate assistant, I never would have been exposed to this environment.”

Finance and Development Committee: Year-End Wrap-Up

Ruth Cramer, Chair, Finance and Development Committee

The Finance and Development Committee’s three main responsibilities include 1) business partner solicitation, 2) developing PASFAA’s budget for the upcoming year, and 3) managing PASFAA’s investments.

Continuing and new business partners can find information about PASFAA’s 2009-10 Exhibiting and Advertising options via the “Business Partners” link on PASFAA’s webpage, at http://www.pasfaa.org/docs/toc_sponsors.html.

Ragan Griffin, Clarion University of Pennsylvania, is PASFAA’s Finance and Development Committee Chair-designee and is responsible for the 2009 exhibitor and advertising solicitation process. If you have any questions or know of an organization that would like to partner with PASFAA to educate and serve members, students and families, please contact Ragan at watson@clarion.edu or

Michelle Hauze, Assistant Director at La Roche College, was a student worker in the Financial Aid Office at Robert Morris University. “Although I did not plan on having a career in financial aid when I started college, I found that I just never left,” said Michelle. She feels that Shari Payne was a “wonderful mentor and very instrumental in my learning of the financial aid process.”

Leanne Frech, Coordinator of Financial Aid Services at the Lancaster Campus of Harrisburg Area Community College, was a student worker at Indiana University of Pennsylvania. Leanne worked in Speech Therapy, Admissions, and the International Student offices. Leanne said “this experience taught me to be responsible, manage my time and provided me with valuable knowledge about higher education.” Leanne feels that since she was, “trusted with higher level duties, my experience paid off when I entered the Admissions field out of college.”

Many of us were student workers, and learned so much and enjoyed our experience. With the recently signed stimulus package that has given many schools increased funding for Federal Work Study, this is a great opportunity for those schools to increase their student worker population and pass along the same opportunities that were given to us.

(814) 393-2315.

As our business partners and collegiate institutions experienced budget cutbacks, this year proved challenging for the Finance and Development Committee. In spite of these obstacles, the Committee presented a balanced 2009-10 budget at the April Council Meeting. This budget kept PASFAA’s mission and vision firmly in sight while ensuring good stewardship of our members’ dues and business partners’ advertising and exhibiting dollars.

I would like to thank the members of this year’s Finance and Development Committee, whose dedication and perspective was invaluable as we worked through some challenging issues. They include Ben Brudnock, Vincent Davis, Mary Ellen Duffy, Ragan Griffin, Joan Holleran, Tonya Hsiung, and Christine Zuzack.

continued on page 15

Finance and Development Committee: Year-End Wrap-Up (continued from page 14)

PASFAA would like to thank our 2008-09 Business Partners for their generous support. We must not lose focus of PASFAA's mission to provide for the professional development of its members and other constituencies, to advocate for access to post-secondary education, and to educate the public on financial aid and funding opportunities.

Thanks to our current business partners, we continue to fulfill our mission in new and innovative ways as we reach out to our constituencies.

- | | | |
|------------------------------|------------------------------|---|
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| Academic Finance Corporation | ECMC | PNC Bank |
| American Student Assistance | Edamerica | Sallie Mae Pennsylvania |
| Beneficial Bank | EDFUND | Student Funding Group, LLC |
| Campus Door | ELM Resources | Student Loan Xpress, Inc. |
| Chase | Great Lakes Higher Education | SunTrust Education Loans Corporation & Affiliates |
| Citibank | HESAA | USA Funds Services |
| Citizens Bank | KeyBank | Wells Fargo EFS |

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THE FINANCIAL AID KNOWLEDGE PORTAL

It is TIME for YOU to get INVOLVED in PASFAA!

Mysti Dinger, Newsletter Committee

Ever wonder how people get involved in PASFAA? Ever wonder how you can get involved? Just ask **Tonya Anthony Hsiung**, Federal Grants Coordinator & Financial Aid Counselor at Millersville University of PA.

Tonya joined PASFAA in 2002 and now only 7 years later she is Treasurer of the organization. During an interview with Tonya, her initial decision to become involved was explored. "I chose to get involved in PASFAA because I realized that it was an excellent organization to allow you to meet people, network, and learn new things about financial aid. I also felt that I had been given so much already in my short career that I should give back by volunteering my time on committees." Tonya's first step was attending the Fundamentals Workshop at the 2002 Conference and by the following year, she was teaching the workshop. Tonya has been involved in many areas of PASFAA since 2002 including, but not limited to the Conference Committee, Finance and Development Committee, Don Raley Institute faculty member, and PASFAA conference presenter on many occasions. She was awarded the Leadership Award in 2007 for her volunteerism in PASFAA.

Not everyone jumps in as quickly as Tonya and most don't end up as the Treasurer of the organization, but there are other ways to become part of PASFAA that don't involve the things Tonya has done. Tonya suggests the first step in volunteering is to decide what you like and don't like to do. Start small - be a Session Moderator. A Session Moderator introduces presenters at PASFAA conferences or trainings and helps the presenter distribute materials. Each year, the conference committee is in need of volunteers for this job. You may also consider presenting at the PASFAA

conference either by yourself or with a partner. If you have been in PASFAA for awhile, you will notice that often times the same people present year after and year.

Next, consider volunteering on a PASFAA committee. There are a number that do not require much of your time, but are very important to the organization. As a PASFAA volunteer myself, the first committee I became a member of was Financial Aid Awareness. This committee works to promote financial aid to students, including attending college fairs throughout Pennsylvania. The committee met about 4 times a year, which was the perfect time commitment for me since I work in a very small office. The Newsletter committee is another example of a committee that doesn't take much time. In fact, we do most of our work by e-mail.

The PASFAA organization is a great place to meet people, but it is even a better place to learn things. Tonya feels the years of attending training events and being on committees in PASFAA, have helped her learn the tools she needed to be the most effective in her current position at Millersville University.

When I joined PASFAA 10 years ago, I was not like Tonya. It took me many years to volunteer for anything. The first step I made was moderating at the annual conference and even that scared me to death. I could never imagine myself as part of a committee, but here I am. Over the past 4 years I have been on the Conference Committee, the Leadership Development Committee, and the Newsletter Committee. I even presented for the first time last year. There are LOTS of ways to get involved, isn't it YOUR TIME?

Counselor Workshops...WE NEED YOU!

PASFAA, in conjunction with PHEAA is sponsoring the annual counselor workshops. Each workshop is staffed with a PHEAA Regional Director and a PASFAA member. They are developed to combine our efforts to give guidance counselors the most up to date financial aid information.

We need PASFAA volunteers for 2009-10 workshops. If you are interested, please contact Yolanda Beattie at yxv106@psu.edu.



Nursing Sector Report

Connie Hake, Nursing Sector Representative

Hello Nursing Sector Group!

Fall has arrived and I am sure we're as crazy as ever. The annual PASFAA conference is around the corner and from what I have heard, it is going to be a very good conference. You may expect a variety of updates regarding the future of financial aid. This will be my last time serving as your sector representative and I have enjoyed it thoroughly. If you have the opportunity to volunteer, please take advantage of it - it was well worth it for me. Have a successful fall semester start and hope to see you at PASFAA.

ISS Sector Report

Ken Shutter, ISS Sector Representative

Hello ISS Sector!

Another summer come and gone. I would bet none of you would have expected so much change in such a short time! As I am writing this article H.R. 3221 has just been introduced and the industry is fast and furiously responding. NASFAA Interim President & CEO Joan Crissman wrote a letter to House Education Committee leadership regarding the bill. It is impossible to know what the future holds, but one thing for sure is that change is coming. The student loan industry will see some of the most significant changes in its 40 some odd year history within the next year. We can only hope the changes will be positive.

While this turmoil and change is going on, our sector continues to provide overwhelming support to our Association as well as many other state and national student loan groups. One thing we are is resilient...and persistent! I only hope the number of ISS Sector members remains consistent with the support PASFAA and other organizations have grown to count on as the inevitable changes take place to our industry!

We are looking forward to a productive and informative PASFAA Conference in Valley Forge this fall. The PASFAA Conference committee has worked very hard to put together a fantastic conference agenda and we look forward to the conference. This year's theme is "A Salute to the PASFAA Family". Remember to thank your fellow ISS

Sector members who have family serving in the military or who have served themselves in the past!

We held our last conference call of the year on July 16, 2009. Thank you to those of you who participated.

If you would like to view the minutes from the conference call or any previous conference call minutes just sign on to the PASFAA website and follow these instructions:

1. Click on Financial Aid Administrators at the top of the PASFAA home page.
2. Click on the Institutional Support Services Sector
3. Enter your PASFAA user name and password
4. Click on Institutional Support Services Sector Notes/ Report Index

The minutes from all previous conference calls held this year will be listed for you to choose.

We will be meeting as a sector during the PASFAA Conference on Tuesday, October 6, 2009 at 8:30 AM. Please plan on attending and if you have any items you wish to discuss please forward to me prior to the conference at kshutter@aessuccess.org.

As your sector representative, I am available to you for any issues you feel need to be raised to PASFAA Council. You can reach me directly at 717-720-3551 or kshutter@aessuccess.org.

Public Two-Year Sector Report

Annette Kelly, Public Two-Year Sector Representative

Hello Everyone!

It appears my reign has come to an end and I appreciate the encouragement and confidence you all have given me. Don't forget how important your suggestions and comments are to this sector. Please make sure you communicate any questions and concerns you would like us to discuss. I know that this is a busy time for all of you and if your enrollment is up like ours, you are probably running on empty and the semester has just begun. If, however, you have a few minutes drop me a line to let me know what is on your mind. I hope to see many of you at the conference in October. I know that Cheri and her Committee have focused a lot of time and energy to make this a memorable time for each of us.

PASFAA is a volunteer organization and I urge all of you to please complete the **Volunteer Form** which you can obtain from the website. Our success depends on those who serve! Please consider it as a great way to be involved and to meet other financial aid professions.

Hope to see all of you soon.

Private Sector Report

Linda Ebel, Private Sector Representative

Hello Private Sector Folks,

What a summer and it is almost over!! This is my last newsletter to you all and probably the one that I have had the least amount of time to prepare. Our office has been busier this year with more demanding financial situations than I have had in my career. Our families and students really depend on us and our skills to help them enroll and stay enrolled to finish their degrees. It can be a quite challenging process. Fortunately, many of us have been trained over the years at the Summer Institute or Don Raley in Dickinson or via many PASFAA training opportunities.

Please mark your calendars to attend the 2009 PASFAA Conference in Valley Forge, October 4 - 7, 2009. It will be a great opportunity to be with other professionals and learn more about the changes to financial aid. Also, the committee works hard to prepare

training that is both enjoyable and educational. The conference details are available on the PASFAA website. I hope to see you in October.

I have really enjoyed meeting so many of you during my past two years as sector representative at the conferences, spring trainings, and sector meetings. It has been an honor to represent our sector at the PASFAA Council meetings. I know that I have worked hard to keep our concerns heard. I want to encourage each of you to volunteer to be part of this great organization. You will meet such excellent people through the process.

If you have any questions or concerns, please let me know. I hope you didn't forget to vote in the PASFAA elections and consider volunteering with PASFAA for a committee or an event. You can reach me at (412) 268-8377 or ebel@andrew.cmu.edu.

State-Related Sector Report

Brandi Darr, State-Related Sector Representative

Greetings to everyone in the State-Related sector! I am writing my last newsletter article as your Sector Representative and would like to thank you for the opportunity these past two years. It has been an enjoyable and eye-opening experience to be involved with PASFAA Council.

Committee chair, session moderator, sector representative, committee member, conference greeter, Financial Aid Night presenter, training registration, FAFSA Completion Day...the list goes on and on. There are many opportunities to become active in PASFAA. Pick one! With so many talented and experienced members in our sector, I encourage you to get involved.

The annual PASFAA conference offers something for everyone, whether new to the profession or seasoned veterans. My hope is that you are planning to attend the PASFAA Conference, October 4-7, at the Valley Forge Conference Center. I look forward to seeing you at the sector meeting held during the conference. This is a great opportunity to meet the new sector representative and share your concerns and your best practices. This is your session. If you have a topic you would like to add to the agenda please let me know.

Thank you again for your support in my role as your sector representative. I convey my sincerest congratulations to our new sector representative.

Institutional At-Large Sector Report

Dottie Brehm, Institutional At-Large Sector Representative

I hope that as you are reading this, the blur of activity that is unique to the average Office of Financial Aid during the summer has now slowed to a more serene level - it's September and we can look forward with anticipation to our annual conference, now just a few weeks away!

If the thought of volunteering has been something that was overlooked in those crazy days of summer, maybe you have more time now to step back and decide that this would be a fine time to give back just a little. Edward Everett Hale once said, "I am only one, but I am one. I cannot do everything, but I can do something. And I will not let what I cannot do interfere with what I can do."

Maybe you can remember what it was like the first time you attended the conference and you didn't know very many people - and maybe you'd like to make that whole experience more pleasant and welcoming for someone else.

If so, please volunteer to be a greeter/mentor to a first-time conference attendee. Are you looking for a volunteer experience that doesn't require a huge commitment of time? Maybe being a moderator for a conference session is the right fit! Be one person, do one thing.

The volunteer form may be accessed on the PASFAA website at http://www.pasfaa.org/docs/forms/pdf/PASFAA_VOLUNTEER_FORM_09-10.doc. When faxing it to me, you can keep it simple and fax just the single page that lists the volunteer information itself. The instruction page and/or a cover page are not necessary. The fax number is 717-867-6027.

I look forward to seeing many of you at the conference - please be in touch if I can be of service in matching your volunteer ambitions to a particular task.

PASSHE Sector Report

Bob Fultz, PASSHE Sector Representative

Happy September everyone! There was no official PASFAA/PASHHE activity since our spring meeting. However, verifications and professional judgement requests for income reductions are through the roof this summer and as I am writing this we are on day 66 without a state budget in Pennsylvania. I guess it has been a record setting year all around. I really look forward to seeing all of you in Valley Forge. Really!



Can a Productive Worker Live at a Messy Desk?

Colleen Coudriet, Newsletter Committee

messy desk can actually be a good thing, pointing toward the creativity and efficiency of the worker who dwells there.

In today's office environment, workers are expected to be proficient multitaskers. The desk covered with piles often enables its owner to work on, let's say, seven different projects at once, without having to go to multiple file cabinets or desk drawers, repeatedly, for information. When the boss asks for the 2007 FSA eZ-Audit report, a worker using the "organized chaos" desk system can reach deep into a 12-inch stack of papers and pull out the exact item being requested - like a magician pulling a rabbit out of a hat!

Too much organization is said to inhibit the creativity of workers. When workers religiously subscribe to *mise en place* for their workspaces, adaptability and improvisation are taken out of the equation.

The jumbled workspace scheme can also be a form of inspiration to its inhabitant. As the piles climb to new heights and expand to generally uninhabited areas of the desk, workers are visually driven to work harder. It's hard to ignore the "Leaning Tower of Pell" once it requires rebar supports and an earthquake rating!

Likewise, though, it's important to evaluate the effectiveness of such a desktop arrangement. When numerous things are misplaced in the rubble and a disproportionate amount of time is spent hunting for items, it's time to assess the situation and reorganize the jumble. However, most messy desk landlords systematize the pandemonium periodically, to avoid the madness of having things mislaid.

Fortunately, most employers have gotten the message that desk disorderliness has no correlation to poor job performance or deficient work habits. Several widely publicized studies have advanced this thinking.

A 2006 analysis by PsyMax Solutions of Cleveland, OH, revealed that the most successful high-level executives actually ranked the lowest in order and neatness. In addition, the same non-neatnik, top-notch administrators were found in the report to score the highest in innovation and risk-taking versus their tidy counterparts.

Furthermore, the professional staffing firm Ajilon Office found through its research that "office messiness tends to increase sharply with increased education, salary and experience."

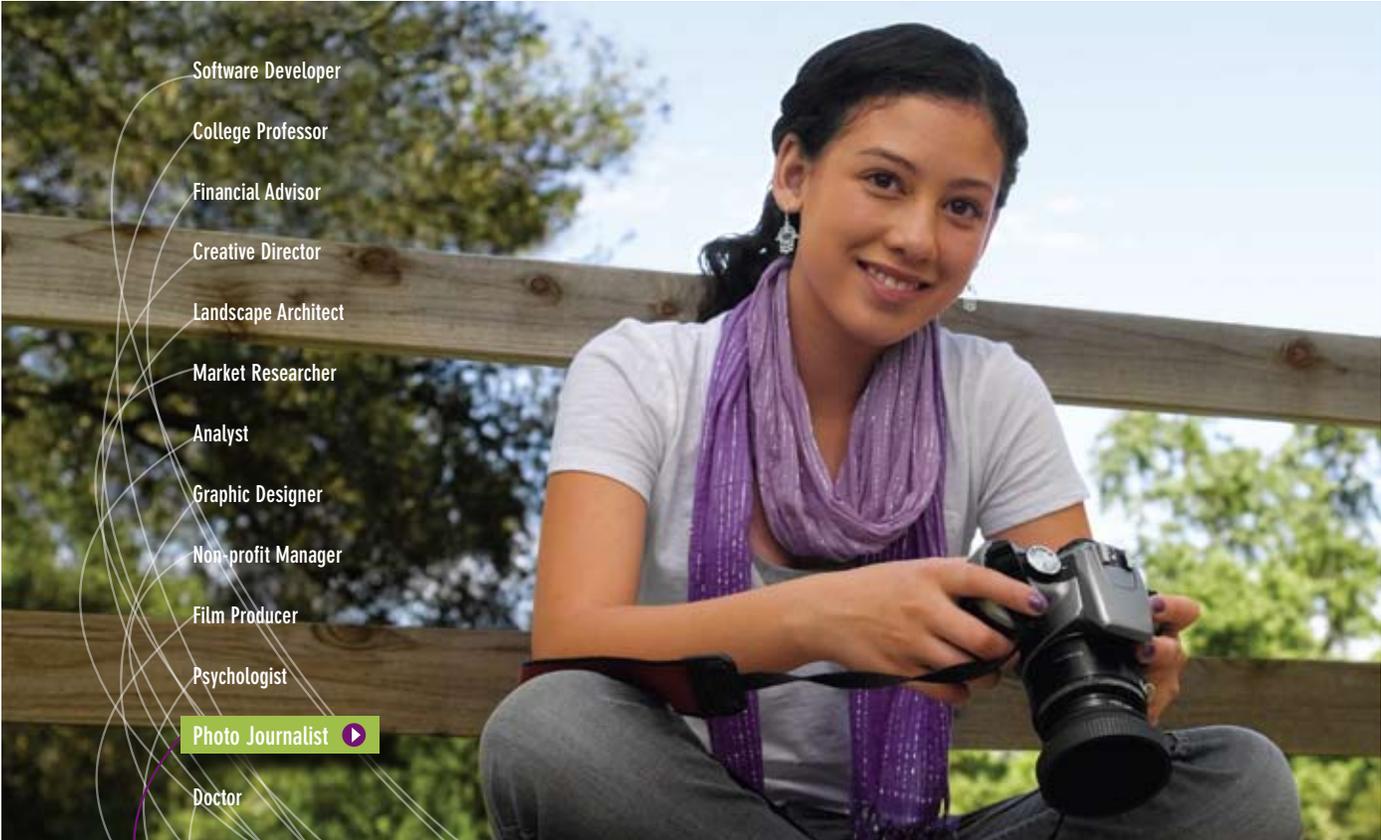
Although there appears to be merit in mess, this type of desktop bedlam is clearly not for everyone. In fact, for those that cherish pristine order, just eyeballing an unruly desk at 20 paces can cause heart palpitations and cold sweats. But, as our offices embrace the diversity of our coworkers, so too, we must accept the ultra-frenzied work spaces of our messy colleagues.

So, let's raise our glasses to desk disorder. I have, er, I *had* a great toast to messiness right here. Um, where did that darn thing go? I had it in my hand just a moment ago, so I did. Ah, it's definitely on this desk somewhere...

You've seen them or maybe even own one: desks buried beneath what appears to be the remnants of a bombed filing cabinet!

What does a desk like this (above) say about its owner? Does a cluttered desk indicate a lack of order and respect? Or does it simply imply that the owner likes to have items at his/her fingertips, albeit elbow-deep?

For many years, t-shirt and coffee mug marketers made a killing selling their wares adorned with phrases like, "A cluttered desk is a sign of a cluttered mind." Research is now revealing this couldn't be further from the truth. A



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PASFAA Bulletin Board

Bob Foults, PASSHE Sector Representative

Central Penn College welcomes a new Financial Aid Counselor. **Lee Bray** joined Central Penn staff in early May after experience as a Millersville University student financial aid worker.

New hires at Carnegie Mellon University - Enrollment Services:

- **Jenna Tracy** began Monday, August. 17. Jenna, a University of Pittsburgh graduate in Economics, has served as a customer service representative and evening shift supervisor at Panther Central for the past three and a half years. Panther Central provides centralized services to students including some functions that are provided here by the HUB and our ID Card Office. She will be attending the training at Valley Forge for new financial aid professionals.
- **Jennifer Wahlund** began on Tuesday, September 1. Jennifer, with a BS in Mathematics from Slippery Rock University and a Master of Education in Psychology from Springfield College (MA), has over seven years of progressive responsibility in the financial aid services office at Springfield College. She most recently served as an Assistant Director working with adult students.
- **Lucas Lyons** has resigned his Asst. Director position and will be leaving for an exciting opportunity working with Pittsburgh kids through Americorps. His father is Tom Lyons. Lucas was a second generation financial aid professional.

Congratulations to **Melissa A. Wisniewski**, Harrisburg Area Community College, for her accomplishment in earning her MBA from Millersville University, August 2009.

Congratulations, **Jim Carideo** on his promotion to Harrisburg Area Community College's Central Financial Aid Director. **Robert Fryer** is the Financial Aid Director of HACC's Harrisburg Campus.

Jack and **Annette Kelly**, Delaware Co Community College, became first-time grandparents to Kylee Marie Johns born May 28. Parents of the healthy 6 pounds 15 ounce baby girl, Melissa and Brett, are just tickled pink.

Matt and **Stacey Williard** of ECMC welcomed a baby boy on July 5th. Kale Lucas Williard was born at 2:26 pm weighing 7 lbs. 13 oz. and measuring 18.5 inches.



It's baby season! Congratulations to **Mike DeGroft** of Thaddeus Stevens College of Technology. Mike and his wife were blessed with the arrival of Anabelle Grace DeGroft. Annabelle was born July 23rd, weighing 6 pounds 14 ounces and 20 inches long.



It's with great sadness that I inform you of the loss of Sally Treadwell's father, **Arthur Whiteman, Jr.** who passed away on Tuesday, September 01, 2009.

Our deepest sympathy to the family of **Margaret M. "Marge" Karl** who passed away unexpectedly on Wednesday, September 9, 2009. Marge recently retired from the Financial Aid Office of Edinboro University where she worked for 35 years.