Dear PASFAA Colleagues,

It seems like yesterday that I assumed the role of PASFAA President, though it has been nearly 11 months. I vividly recall sitting at my computer struggling to come up with an encouraging and relevant “opening speech” to deliver at last fall’s conference. One part of my message was how important it is to me to belong to PASFAA - a community that shares a common purpose, provides direction and guidance, and lots and lots support. This is more true to me today than it was last year.

In my previous PASFAA Post reports, I’ve written about change, training and our PASFAA family. In this past year, I have seen far too much change in our industry, attended as much training as in the entire previous decade (perhaps an exaggeration, but webinars certainly afford us training opportunities we didn’t have before - and I have sat through my fair share of webinars this year!) and grown closer to our PASFAA family. Change, training and the PASFAA family are the three biggest reasons I can think of to attend this year’s fall conference in Lancaster.

The most notable regulatory and legislative changes on our campus this year were the implementation of new Private Loan Borrower Disclosures and Private Lender List requirements, “Year Round Pell” and, of course, the mandatory transition to the Direct Lending Program. It seems to me that any of these alone would have been enough to handle in one year, but we were not given much choice in these matters. Thankfully, many of my questions on these issues have been answered through PASFAA training events and through my PASFAA colleagues. I’m sure questions and answers on these topics (and more – like the Net Price Calculator, which we all must have in place by October 2011) will be presented and discussed abundantly at our annual conference.

Conference Chair Joe Alaimo and the entire Conference Committee have been working tirelessly to put together an agenda for us that will be beneficial to financial aid administrators at every level. We will be able to energize ourselves after our long days by enjoying “Bike Week” activities that are certain to entertain - and perhaps thrill - everyone participating.

We will also be welcoming Justin Draeger, NASFAA’s new President, to our conference. His dedication to students, commitment to the financial aid profession and advocacy for college access will prove to be an inspiration to us all.

I can’t emphasize enough how important it is to do our part in keeping PASFAA the vibrant organization it is today. 2010-11 election results are announced later in this issue. I am deeply grateful to these volunteers, those elected last year, committee chairs and everyone who pitched in and did a fantastic job keeping PASFAA’s many activities running this year. It is the efforts of these volunteers which keep PASFAA strong and flourishing.

Though the saying is that time flies when you’re having fun, I’m not altogether certain this applies to us in Financial Aid today. The time certainly has flown for me this year and I thank you again for providing me the honor and privilege to serve as PASFAA’s President.

Mary Ellen Duffy
PASFAA President
Another summer has come and gone and we’re each beginning the start of a new academic year. As you read this edition of the PASFAA Post, I imagine the excitement around campus as the new class enters and the peak of summer processing slows (hopefully) in the aid office. Many of your admission counselors are gearing up for a season of fall travel to seek out students to fill the class of 2014 ~ time does fly!

My hope is that you continue you read and obtain valuable information from each edition of the newsletter. I encourage you to provide me with content suggestions for the 2010/11 academic year. It’s been a true pleasure working with Executive Council and of course, the newsletter committee. I look forward to another year serving as newsletter editor and hope you may consider volunteering.

Please know that you do not have to be a member of this committee to submit your own articles! We welcome any ideas you have or articles you’d like to submit.

A sincere thanks to my entire team - I hope you consider staying with me through the upcoming academic year. I couldn’t have done this without you!

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PASFAA Election Results

As Chairperson of the PASFAA Membership and Association Governance Committee, I have the honor of reporting the outcome of the recent elections for PASFAA Council positions. Thanks to all who placed their names on the ballot and those who took time to cast their vote.

The following persons have been elected to PASFAA Council beginning with the 2010-2011 year:

President-Elect - Heidi Hunter-Goldsworthy, Citizens School of Nursing (will assume Presidency for the 2011-2012 year)
Vice President - Linda Anderson, Carnegie Mellon University (two year term)
Treasurer - Tonya R. Hsiung, Millersville University (two year term)
Secretary - Carolyn A. Julian, Penn State University, Harrisburg (two year term)
At-Large Sector Representative - Jim Theeuwes, Lock Haven University (two year term)

In addition to these newly elected members, the following individuals will continue to serve on Council during the 2010-11 year:

Officers
2010-11 President - Ken Grugel
2010-11 Immediate Past-President - Mary Ellen Duffy

Sector Representatives
Business, Trade & Technical - Debra A. Woodcock
Institutional Support Services - Ken Shutter
Nursing - Leonard Slemmer Jr.
Private - Matthew Stokan
Public Two Year - Melissa Wisniewski
PASSHE - Dorothy Body
State Related - Joni Trovato

Again, congratulations to PASFAA's newly-elected Council members, and thanks to all those who are serving PASFAA in the many elected and non-elected roles that make our Association work.

PASFAA Annual Conference

Get your motors running and register online at www.pasfaa.org for this four day PASFAA event. Join us in beautiful Lancaster, PA at the Lancaster Host Resort & Conference Center.

This year’s keynote speaker is Walter Stasinski. A “Solutions” Speaker, he continues to fine tune his leadership skills until he took the ultimate leadership role, President of Potential Unlimited, a company he founded and still runs. Today, he travels all over the country to speak to audiences of all sizes and interests. He also runs workshops that offer one-on-one skills development in a number of topics essential to the success of individuals and businesses today.

He likes to think of himself as a “solutions” speaker because even though he prides himself on keeping his audience entertained, his primary goal is to help people achieve success by providing them with solutions for their own unique challenges. The fact that he uses comedy and even magic tricks during his speeches is simply the teacher in him doing whatever it takes to bring the message home.

Packing suggestions:
• Unwrapped toys for Toys For Tots charity
• Cash for charity raffle
• Business cards to trade with biker friends and also for prize drawings at the business meeting
• Casual clothing as well as helmets, chaps and gloves.

First time attendees:
Will be invited to participate in a poker run to get know everyone and win some great prizes.

Conference Fees:
Active Membership $265 ($65 dues + $200 conference fee)
Associate Member $265 ($65 dues + $200 conference fee)
Retired Member $240 ($40 dues + $200 conference fee)
Student Member $225 ($25 dues + $200 conference fee)

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Fundamentals Training To Be Held Before PASFAA Conference, October 9 & 10, 2010

Sherry Proper, Committee Chair

The Fundamentals Workshop will be held on Saturday, October 9 from 12 noon to 5:30 pm and Sunday, October 10 from 8 am to 12:30 pm at the Lancaster Host and Conference Center, 2300 Lincoln Highway, Lancaster, PA 17602. The Fundamentals Training Workshop is designed to provide a short term training session at a basic level for new financial aid administrators with two years or less experience in student financial aid; however, “veteran” aid administrators who need basic updates are also welcome to attend. Training topics include the application process /EFC calculation, Cost of Attendance, Financial Aid Packaging, Verification, Pell Grant, Campus-Based aid, Loan Origination and Disbursement, NSLDS, Professional Judgment, Overawards, Cash Management Notifications, and Reporting and Record Retention. The cost of the training is $75 and includes registration, training materials and refreshments.

Sheryle Proper, Associate Dean of Enrollment & Financial Aid at Allegheny College and Joan Hock, Acting Director of Financial Aid at Delaware Valley College will serve as this year’s faculty.

Please mark your calendars and look for additional training and registration information on the PASFAA and PHEAA training pages. Updates will also be provided to PASFAA members via email.

Rates for staying at the Host (includes events, breakfast, lunch, dinner, lodging and gratuity).
- Single Rate: $563.31 per person per stay
- Double Rate: $398.49 per person per stay
- Daily Rate: $100 per person per day

Bring your bad boy or girl with you and let’s have some fun!
The curtain has come down on PFAT’s presentation of the 28th annual Don Raley Institute (DRI), held June 14-17, 2010 on the Dickinson College stage. With 42 attendees, this year’s instructional session for new financial aid administrators, business office personnel, and other FA-affiliated positions was lively and didactic.

Faculty members Colleen Coudriet of DuBois Business College, Diane Fegely of Kutztown University of PA, Matt Stokan of Waynesburg University, and Jim Theeuwes of Lock Haven University of PA presented information from NASFAA’s CORE, a comprehensive, module-based financial aid training system. Areas of instruction included, but were not limited to: The Application Process, Student Eligibility, Federal Methodology, Verification, Pell/ACG/SMART Grants, Federal Loans, Return of Title IV Funds, Cash Management, Record Requirements, Professional Judgment, and Communication Skills.

Additionally, making guest appearances throughout the week and discussing a variety of topics, were Bill Hoyt, Consolidated School of Business; Deb Woodcock, Lancaster County Career & Technology Center; Craig Rorie, U.S. Department of Education; and Henry Chance, Carol Egan, Dave Racculia, Melissa Spittler, Tawana Murphy, Mike Nolan, Sandy Schmelz, and Jim Snyder, all of AES/PHEAA. Judy Carter of Dickinson College provided daily updates on campus events as well as community offerings, and Don Raley himself kicked-off the week by talking about the history of Summer Institute, now DRI.

The DRI committee will soon be holding a “Lessons Learned” conference call to assess the effectiveness of this year’s program. Along with the previously mentioned faculty members, Patti McCarthy of Indiana University of PA, Sara McDevitt of Carnegie Mellon University/Tepper, Jean Stone of Gettysburg College, Henry Chance and Tracy Pierce, both of AES/PHEAA, will carefully review the evaluations and analyze comments from all 2010 DRI participants, in hopes of improving the event for 2011.

One of the perks of being PASFAA President is getting to represent PASFAA at the annual NASFAA Conference. From Sunday, July 18th to Wednesday, the 21st, I traveled to the mile-high city of Denver, Colorado for this year’s NASFAA Conference. This was my first-ever National Conference, so I was very excited and proud to have the opportunity to be there on behalf of PASFAA.

I was impressed by the scope of session offerings - there was literally something for everyone. If you (like me before this year) haven’t been to a NASFAA Conference, you may also find it interesting that the schedule is broken down into interest sessions by track. There were sessions for folks who wanted to focus on: Consumer Information and Customer Service; Department of Education presenters; Diversity Issues, Enrollment Management; Graduate/Professional Issues; Grant/Work Study Issues; July 2010 Regulations, Loan Issues; Management; Other 2010 Implementation Issues; Other Resources; Regulatory Compliance Issues; Research; Staff Training and Development; and Technology. Believe me, I had a hard time choosing which sessions I would attend - both for my own professional development and pertinent to my role in PASFAA.

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NASFAA Wrap Up... (continued from page 5)

The conference was kicked off with an opening session presented by Justin Draeger, NASFAA’s newly appointed President. Unfortunately, I was still traveling from the airport and missed this session, but I heard lots of positive feedback from my fellow attendees about Justin’s vision for the future of the Association and how it can meet the changing needs of NASFAA members.

Tuesday morning, I attended a Breakfast for Regional and State Presidents. We sat around the room with Justin Draeger, outgoing NASFAA Chair Barry Simmons, incoming NASFAA Chair Laurie Wolf and NASFAA staff. We talked about challenges and opportunities faced by our organizations and by NASFAA. It was very enjoyable and a great opportunity to meet my counterparts from other Associations.

Later Tuesday morning, I attended a session called “The Changing Face of Financial Aid Associations”. This session provided a forum for a discussion of how associations deal with the issues challenging our abilities to meet association goals. I was very proud of PASFAA’s strong financial position - both in terms of our stable investments and balanced budget. Kudos to our Treasurers and Finance and Development Committees over the past decade for placing us in this enviable position.

Tuesday’s other agenda highlight included the Award Luncheon and Annual Business Meeting. The gavel was passed, special awards and recognitions were made and speeches were given by the outgoing and incoming National Chairs.

The unofficial highlight was on Tuesday night, when Bill Burke put together a PA Happy Hour, where most of the PASFAA members attending got together for drinks, snacks, a little gossip and a lot of fun before heading off to dinner. It sure was great to see everyone there and I look forward to going to Boston in July 2011!
Attending a national conference in a city that is much larger than what you are used to can be exciting, and somewhat intimidating at the same time. This past summer I had the opportunity to attend the NASFAA conference held in Denver, Colorado. The first thing that struck me was how comfortable it felt outside compared to our high humidity in western PA. The people were friendly and boy did I feel old when observing all of the young people in the city. Denver is definitely the place to be if you are under 30 and looking for employment and lots of fun things to do.

The conference was smaller than usual with about 1700 fellow aid officers in attendance. I remember the days when close to 3000 would venture out to hone their craft. But with school budgets reduced, the price of airfare, and SO much work always to do back at the office, I think having 1700 attend was a fair number in these extreme times. There were familiar friends from all over the country to interact with and quite a large number of newer aid personnel. You could tell since they were wearing First Time Attendee ribbons. Some had a look of awe on their faces as they listened to the seasoned veterans speak the dialogue of our profession without skipping a beat.

Ken Grugel, PASFAA President Elect

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The common theme from our friends the feds was change is in the air, be ready for revised rules, uncertain funding from Congress, and "We are here to help you". Change has always been part of financial aid administration, that’s what keeps us challenged from year to year, decade to decade. It was refreshing to hear our new national president, Justin Draeger, with his upbeat approach to the state of our profession and his desire to see us adapt to the challenges we will face in the future.

I also had the opportunity to make two presentations during the conference. You never know what to expect when labeled a so called "expert" - only to be presenting in front of a room full of experts. With the advent of instant messaging, I-phones, and constant communication among peers; I was surprised at the positive attendance at both sessions. The first session dealt with how to deal with Hot Topics and how to respond to the US DOE in a positive light. The second session, and a relatively new concept for some aid officers, dealt with the impact that the financial aid office has in the retention and success of students. I was part of a three man team making this presentation. The other two presenters were deans of enrollment services at community colleges from Utah and Louisiana. I played the role of Oprah and worked the crowd with questions and their responses. The session went quite well.

A national conference, or a regional or state conference can get the juices flowing again as we face another year of uncertainty for our students, schools, and our profession. It's fun to go away, but I enjoy coming home and trying to implement all of the new concepts while they are still fresh on my mind.

The Pennsylvania Education Lenders Association (PELA) was established over a decade ago to promote the success of the education loan programs offered in the state. We were formed and operated exclusively for charitable and educational purposes by our members and maintained a very active partnership among our participants.

Over the years, we have donated tens of thousands of dollars in scholarships, provided informative and relevant presentations, and collaborated with colleagues and partners to provide the best possible program delivery.

Although we have accomplished a lot, it is time for PELA to come to an end. PELA was formed to promote and provide education on the federal loan programs. As our role related to federal loans has changed, it is only appropriate that we gracefully dissolve our organization. To that end, our website www.pelalenders.org will no longer be available.

Our members remain active and vital in the student lending community. We will remain active in the ISS sector of PASFAA and have elected to use this forum to continue our dialogue and collaboration. We will still provide valuable and relevant information and continue to improve our product and service offerings.

PELA will be donating their remaining funds to non-profit organizations dedicated to educating Pennsylvania youth.

Thank you for the support you have offered PELA and our members throughout the years. On a personal note, I would personally like to thank our Executive Committee for their continued work and dedication to the organization. It has been a delight to work with Ken Shutter, Debra Cross and Patty Peterson. I look forward to our continued contributions to the education finance community.

The Rocky Road For Student Aid Funding
Scott Miller, Director of Federal Relations, AES/PHEAA

We’ve all heard the numbers and they are, to say the least, sobering. The federal budget deficit reached a record high of $1.4 trillion for the 2009 Federal Fiscal Year (FFY) and is expected to “fall” to $1.3 trillion for the 2010 FFY, which ends on September 30, 2010. Even more staggering, the total national debt is expected to be close to $9 Trillion by September 30th.

These numbers have attracted the attention of Congress and the President as well. In recent weeks there has been a noticeable change of tone in Congress regarding federal spending. Members of Congress, including many who have rarely hesitated in the past to increase spending in the name of “emergencies” or national priorities have been applying the brakes to proposals that would add to the federal deficit. Items, such as funding the military, extending unemployment benefits, adding funds to disaster relief programs, providing funds for states to cover federal health care mandates, paying for the growing shortfall in Pell Grant appropriations, and funding to preserve the jobs of elementary and secondary school teachers have all encountered stiff Congressional opposition. That opposition has manifested itself in requirements that all new spending be “offset”, or paid for with cuts in other programs. In Congressional budget parlance this is sometimes known as “pay-go”, or pay as you go.

This new movement for fiscal discipline is serious. It took several attempts for Congress to okay funding to maintain

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military efforts in Iraq, Afghanistan, and around the world and at the end that funding bill had to be stripped of any extraneous measures. The House of Representatives actually had to return to steamy Washington, DC, interrupting their summer recess, to give final passage to a bill that would provide crucial funds for state governments to, among other things, avoid laying off teachers only weeks before the beginning of the school year.

The funding for teachers is an interesting example of how this new fiscal attitude will affect funding for student financial assistance. As part of that measure, $82 million was taken from accounts in the Department of Education used to fund the administration of federal student aid programs to help cover the costs of the new spending for teachers. If you’re thinking what I’m thinking, you’re wondering how the Department of Education can afford to reduce the amount it is spending on student aid administration at such a crucial time. But, in this new era of fiscal discipline, the Department of Education and other agencies are going to be faced with some difficult choices. In this instance, the danger of significant teacher layoffs trumped the need to maximize funding for student aid administration. These are the sort of dilemmas that will confront all federal agencies, including the Department of Education over the next several years.

Funding for Pell Grants and Student Aid Programs

You may have noticed above that funding needed to close the infamous Pell Grant shortfall was among the items that have been stalled in Congress. The Pell Grant shortfall is the difference between the money set aside at the beginning of the year to fund Pell and the actual amount awarded to students under the program. Special provisions in law allow Pell awards to exceed the Congressional allocation for the program, but the tab continues to be calculated and, periodically, Congress has provided funds to pay down the overage. Most recently, funding was included in the economic stimulus package to eliminate the shortfall. Since then, the Pell Grant Program has accumulated a shortfall in excess of $5 billion, due to demand for Pell exceeding the Department of Education’s estimates. No one is quite certain what will happen if Congress continues to ignore the shortfall or when any sort of tipping point will be reached. Funding for the 2010-11 academic year is not at risk and the maximum grant will remain at $5,500. In future years, though, it is possible that something has to give and that Congress will either have to come up with additional funding or be forced to make adjustments to the Pell Grant maximum or to eligibility requirements as it attempts to balance the program’s books. This is an issue that will need to be watched closely, especially as pressure builds to reign in the growth in the annual federal budget deficit.

Funding for other student aid programs - SEOG, Perkins, FWS, LEAP, Trio, Gear-Up and more - are also at some degree of risk. The initial drafts of the FFY 2011 appropriations bills hold most of these programs at level funding. FWS may endure the a substantial reduction, though, as the extra funds made available from the economic stimulus package almost certainly will not be renewed. There are some who believe that this year will be the high water mark for student aid funding. In coming years, nearly every federal program will find itself on the chopping block as serious efforts are made to reduce federal spending across the board.

All of this is reminiscent of the early 1980’s when there were annual threats to continued student aid funding. While we endured a few rocky years during that period, the long-term has served the student aid programs well. Over the past two decades, we’ve seen significant increases in absolute spending levels, in maximum aid awards, and in the numbers of student aid recipients. It appears that another few rocky years may lie ahead for student aid funding and we need to be prepared to ensure that Members of Congress never forget the value of these programs and the need to fund them as fully as possible. It may be that the threat of funding cuts in the 1980’s was the catalyst for energizing schools to be vocal in their pursuit of student aid funding. The arguments they made then and the Congressional allies they cultivated became the foundation for the unprecedented levels of support that federal student assistance programs have enjoyed in the past 20+ years.

Now may be the time to recreate that effort to ensure the long-term health of federal student aid funding. You need to be sure that the current Members of Congress understand the continuing value of the federal student aid programs and how important they are to your students. If you raise your voice and state your case, we will be better able to get past the rocky shoals that loom in front of us and once again find smooth sailing.
Today’s Choice, Tomorrow’s Dollar: Financial Literacy For Our Students

Colleen Coudriet, Newsletter Committee

With college as possibly the first chance to make financial decisions on their own, many freshmen require guidance in establishing sound financial skills. As a result, financial aid professionals, in conjunction with other college staff and faculty, have a golden opportunity to assist these young adults in building solid capital management skills that can last a lifetime.

Why might colleges want to jump on the financial literacy advancement bandwagon? The list is long and varied, but here are a few to consider:

• The expanded three-year cohort default rates beginning in fiscal 2012, mandated by the Higher Educational Opportunities Act (HEOA) of 2008, which could raise domestic schools’ default rates between 2-10%.
• The Student Aid Fiscal Responsibility Act (SAFRA) of 2009 that eliminated the Family Federal Educational Loan Program (FFELP) and pushed many students to have both FFELP and Direct Loans.
• The Ensuring Continued Access to Student Loans Act (ECASLA) of 2008 which offered FFELP lenders financial relief, as they could sell or “PUT” certain loans to the Federal government. In granting lenders this respite, ECASLA effectively endorses borrowers having two, three, four or more loan servicers.
• Nine in 10 undergrads admit to paying for direct education expenses with credit cards, with debt doubling from freshman to senior year. See Sallie Mae’s National Study of (Undergrad Credit Card) Usage Rates and Trends 2009.
• Research indicates that high school seniors have little understanding of money, with the average teen scoring just 52% in basic personal finance tests.
• A survey of students, age 16-22 years, revealed that 40% would buy a pair of jeans they really wanted even if they didn’t have the money to cover it; 22% said they wouldn’t think twice about paying for the jeans with a credit card.
• Costs of credit A freshman charging $1,000 on a credit card at 18% interest and paying only the $20 minimum payment monthly will finish both his bachelor’s and master’s degrees (and could be working toward a PhD) before paying off the original $1,000 debt. And, that’s if s/he never charges another cent on the card!

Institutions of higher learning have a wide variety of settings in which money-related, “teachable moments” could arise. To that end, student services staff, residence hall personnel, bookstore employees, and financial aid workers are among those who might be trained to offer on-the-spot financial counseling to students. These same cohorts could plan presentations for extracurricular student clubs or small, general groups.

Other ways to spread the “financial facts of life” to students on campus:

• Offer academic courses in money and debt management for freshmen, sophomores, juniors, and seniors in all majors.
• Present senior seminars, in hopes of launching successful careers.
• Inject freshmen seminars with financial education components.
• Amp-up the “savvy use of money” components on the campus websites, newspapers, posters, and mailbox stuffers.

Aristotle’s principle of holism states, “The whole is more than the sum of its parts,” and it is applicable to this endeavor. Enhancing the financial literacy of our students cannot be solely accomplished by college faculty and staff; a combined effort with parents, parent-centered organizations, financial institutions, and government agencies would prove to be a holistic approach with the greatest chance for success. But, until a true national movement undertakes this venture, college personnel can lead by example in the concept of: It takes a village…to raise a financially responsible student.

Planning A Successful FAFSA Workshop: As Easy As 1…2…3!

Denise Nuccio, Newsletter Committee

FAFSA workshops are an excellent way to assist college bound students and parents with the FAFSA process. In addition to increasing awareness about the importance of applying for financial aid, they also provide a benefit to students and parents who may find the application process daunting. So how does one go about planning a successful FAFSA Workshop? I asked the experts at PHEAA to share some tips!

According to Vee Blaine, Assistant Vice President of Outreach and Regional Services for PHEAA, 250 FAFSA Workshops were held last year. The total number of people who were assisted by this service was approximately 4,400! When you consider the amount of phone calls, appointments and errors that may have been prevented, the workshops could be viewed as a tremendous time saver for our financial aid offices.

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Volunteerism: Conference Committee

Cathy Poiesz, Newsletter Committee

Volunteer organizations cannot operate without volunteers. The message from this statement is obvious. However, the thanks you receive from your position in Financial Aid may not be so apparent. Perhaps you feel your job is to help students and families, you don’t have time to volunteer, and it is a thankless career. There is more to Financial Aid than helping students and families. You can get to know other Financial Aid colleagues, share ideas, have some fun, and in the process, make some life-long Financial Aid friends. Muhammad Ali said, "Service to others is the rent you pay for your room here on Earth." Is it time for you to serve others and volunteer for a PASFAA committee?

This article is the third in a series of articles focusing on Volunteerism and the various PASFAA Committees. It is designed to provide an overview regarding Conference Committee, and hopefully make you think about serving others in a volunteer capacity. Joe Alaimo, Director of Financial Aid at Wilkes University and Chair of the Conference Committee has kindly provided the information for this article. Please use this information about Conference Committee as a means by which to consider your volunteer opportunity.

• The Conference Committee’s main responsibility is to plan the annual conference for its membership. This year’s conference is Sunday October 10, 2010 to Wednesday October 13, 2010, at the Lancaster Host Resort & Conference Center in Lancaster, PA.

• There are currently eleven volunteers on the Conference Committee, including the Chair and Chair Designee. The Chair Designee helps the Chair, and learns the Chair’s role for the next PASFAA Conference. Remaining members are assigned an area of focus: communications, entertainment, conference site, sessions, and extras.

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Volunteerism: Conference Committee... (continued from page 11)

• There is a one-year commitment for the Conference Committee. They start planning the October Conference in the prior December, and meet about five times during the year. They also email and participate in conference calls. Depending on the committee, the time frame of commitment varies.

Joe Alaimo said, “Without the dedication of the committee, then there would not be a conference where we can learn and share ideas.”

Joe was asked by the current PASFAA President, Mary Ellen Duffy to chair this committee. He said, "I thought it would be a lot of fun, and get to know more members in PASFAA. This is a big commitment and I encourage everyone to be on this committee once. It is very rewarding.”

Joe points out some important facts: 1) Dedicated committee members are vital, otherwise there would be no PASFAA Conference in October, 2) getting to know others is a ‘perk’ of volunteering, and 3) volunteering can be fun.

The move to Direct Lending for some schools was an unwanted annoyance. Did you contact colleagues during your learning process who gave support and guidance? If not, you can meet other Financial Aid colleagues who are willing to share their processes and procedures at the next PASFAA Conference. Or better yet, why don’t you consider volunteering for the Conference Committee? Lily Tomlin said, “I always wondered why somebody didn’t do something about that. Then I realized I was somebody.” My question to you is: Who are you?

PASFAA NEEDS VOLUNTEERS. Don’t hesitate; volunteer now online at: http://pasfaa.org/docs/toc_memberservices.html

Top Ten Email Mistakes
Mysti Dinger, Newsletter Committee

How many emails do you get a day? Do you sometimes feel it is never ending - like the laundry at your house? High speed internet and computer technology in general has made email the “choice” way of communication for a lot of parents and students. In the rush to respond and empty your inbox, are you responding properly? Email offers convenience; however it can also create mistakes and issues when not dealt with properly. Here is a “TOP TEN” of “rules” to consider in responding to those hundreds of emails you receive.

1. **What is your point?** Get the point across from the beginning. A good subject line can save time and get your question answered faster. With hundreds of emails coming through your inbox each week, it is important to be concise when creating a subject line. If the reader knows what the writer wants from the subject line it will make it easier for the reader to prioritize what needs responded to right away.

2. **Do I know who you are?** How often do you receive emails from students asking questions, but they have only given you their first name? A good signature line is very important for the reader to know how to contact you in a way other than email. Your signature should contain: name, phone, fax, email address, and the physical office address. A good signature at the end of a message can save you repeat emails from the sender.

3. **Email was never intended to be a dissertation.** How often do you receive emails from parents and students that take you half the morning to respond to due to all of the questions? Email is meant to be brief. Try to keep your message short and to the point. Using short paragraphs can also make it easier to get your point across in your response. Sometimes it really is easier to just pick up the phone and call someone on the phone.

4. **Dear John is still the best way to start written communication.** With the speed and convenience of email it has become easy to be less formal in writing. In the age of text messages, written communication has become incredibly casual. In a professional setting you should consider how you are represented to an outsider. Students especially have become very casual in emails; your response to them may get them thinking how important it is to communicate properly. Be a good role model. Don’t forget to check for spelling and grammar errors too!

5. **I really didn’t mean for it to sound like that.** The biggest issue with sending email is the inability to relay emotion. Words are powerful and can be misconstrued if not written properly. Always be careful when trying to be humorous, what you think is funny may not be perceived as such on the other end. AND NEVER EMAIL USING ALL CAPS! IT APPEARS YOU ARE SHOUTING AND THAT IS ALL YOUR READER WILL PERCEIVE.

6. **How did you get my email?** Just because you sent the email to one person doesn’t mean someone else won’t end up seeing what you wrote. The forward button is probably one of the most dangerous buttons in an email program. Never put something in an email that you wouldn’t be willing to broadcast to the office!

7. **Keep the personal stuff at home!** It is a good idea to use your work email for work and then establish a

continued on page 14
Borrow responsibly. Explore all your education financing options, including federal loans. (1) $25/month fixed payment repayment option is available for new loan applications initiated on or after June 28, 2010, and is subject to change. The savings example uses approximated numbers, is for informational purposes only and is an example of loan terms available through the Smart Option Student Loan. Savings are based on the following assumptions: A Smart Option Student Loan made to a freshman borrower attending a degree-granting institution with a $10,000 loan with two disbursements and a 10.05% APR (interest rate of LIBOR + 10.375% (LIBOR of 0.375% as of 6/25/2010) and no origination or disbursement fee). APR may increase after consummation. Repayment consists of 51 fixed $25/month payments (in-school period of 45 months plus separation period of 6 months), followed by 119 principal and interest payments of $179.79 per month and 1 payment of $115.65 for total payments of $22,786 (finance charge of $12,786). Compare against a traditional private student loan for $10,000 where payments are deferred during school and grace periods, an estimated APR of 9.97% and repayment consisting of 179 principal and interest payments of $162.11 per month and 1 payment of $41.83 (following a 45-month in-school period and 6-month grace period, after which accrued interest is capitalized) for total payments of $29,060 (finance charge of $19,060). Sallie Mae Smart Option Student Loans are made by Sallie Mae Bank® or a Sallie Mae lender partner. Sallie Mae and Smart Option Student Loan are registered service marks of Sallie Mae, Inc. SLM Corporation and its subsidiaries, including Sallie Mae, Inc., are not sponsored by or agencies of the United States of America. ©2010 Sallie Mae, Inc. All rights reserved. ADV1159 07/10

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Top Ten Email Mistakes... (continued from page 12)

8. Reply ALL is not your friend. You know it happens, because people just don’t pay attention. Suddenly you are receiving an email that was intended for one person that is now being sent to the whole list. And it doesn’t end there; the responses keep going back and forth until someone gets frustrated and responds to ALL to tell them to stop. Don’t let this never ending nightmare happen to you!

9. I sent you a message 10 minutes ago, why haven’t you responded? Email is a great way for fast service, but unfortunately not everyone is sitting at their computer waiting for your email. If you need instant service, the phone is still the best method.

10. Who are you sending the message “TO”? The easiest way to avoid sending the message to the wrong person is to do the “TO” last. Write your message, check for mistakes in grammar and spelling, make sure you are getting your point across, attach your documents and then add the sender information. You can only correct mistakes in your email before you hit the SEND button!

Email can be an incredible tool and make your job a lot easier, but one moment of hitting the SEND button, the REPLY ALL button, or the FORWARD button without paying attention can cause you more work or could even cost you your job!

Information for the article was taken from the following sites:
    http://www.careerbuilder.com/Article/CB-895-The-Workplace-Top-10-E-mail-Mistakes/
    http://www.businessknowhow.com/growth/email-mistakes.htm
    http://pcworld.about.com/news/Apr292002id93283.htm

Finance And Development Update
Ragan Griffin, Committee Chair

The Finance and Development Committee is responsible for providing the Association with a sound budget plan for the upcoming year, utilizing sponsorship monies obtained from our various Business Partners, and ensuring that PASFAA investments are managed in a fiscally sound manner. Even in a relatively “calm” year, this is a challenging “To-Do” list; however this past year has been anything but typical!

During the 2009-10 year, we witnessed many significant changes to the financial aid field and continued to see a national economy that was anything but stable. One of the changes that created a palpable impact on PASFAA members, and, in true “trickle down” effect the F&D Committee as well, was the end of the Federal Family Educational Loan Program (FFELP). Several PASFAA associate members were forced to either change jobs or to face a loss of employment as the lending industry struggled to adapt to the loss of millions of student borrowers. The F&D Committee experienced its own “casualty” through the resignation of one our long standing members due to this downward economic shift.

However, the resiliency of PASFAA and its membership should never be underestimated! I am particularly grateful for the financial support PASFAA has received in the past and is continuing to receive - even in these chaotic times - from our Business Partners. It would be remiss of me to not thank my fellow committee members for all of the time and expertise they so generously gave during the past year:

Joan Holleran, Chair Elect    Ben Brudnoch
Ruth Cramer                Vince Davis
Ken Grugel, ex officio     Tonya Hsiung, ex officio
Jonathan Kirby            Mary Miller
Dan Wray

Together, we prepared an aggressive Business Partner solicitation campaign for 2010-11 that reached a successful conclusion and enabled us to present PASFAA Council with a balanced budget proposal this spring. I would also like to thank Jennifer Buehler, Wachovia Securities, for her continued guidance and advice in managing PASFAA’s investment portfolio.

I encourage anyone who would like to learn more regarding the fiscal operations of our association to volunteer to serve on the F&D committee at some point in the future. In my opinion, it is certainly one of the more challenging committees, but is also one of the most rewarding ones. I am truly grateful for the opportunity I have had this past year to serve as the chairperson and to work so closely with my colleagues.

State-Related Sector Report
Joni Trovato, Sector Representative

Greetings state-related sector! I am sure this summer has been crazy for all, but I do hope that you took some time to relax and take a vacation from it all.

It is hard to believe that another school year is upon us. Before we know it students will be back on campus and the hustle and bustle of another school year will be in full swing. Where does the time go?

Once again we as financial aid professionals have the joy of enduring more change. For the past few months continued on page 15
many of us have been struggling to make the change over to Direct Lending and at the same time trying to grasp the concept of year round Pell. I hope that the transition has been a smooth one for everyone. There is never a dull moment in the financial aid world.

Don’t forget this year’s fall conference is at the Lancaster Host Resort and Conference Center on October 10-13. I look forward to seeing you at the sector meeting held during the conference. This is a great opportunity to share your concerns and ideas.

Be proud of our profession, the work we do, and the students that we serve.

Please feel free to contact me at 814-269-7198 or at jtrovato@pitt.edu with your concerns, issues or ideas. See you soon!

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**Private Sector Report**

**Matt Stokan, Sector Representative**

As we approach the end of the summer and the beginning of another school year, I do not know what is more amazing…That summer is over? That another school year will soon begin? Or that the annual PASFAA Conference will be here before we know it? Don’t forget to mark your calendars for Sunday, October 10th - Wednesday, October 13th! Not only does this year’s conference look to be the best one yet, but it will also include a Private Sector meeting, which promises to be the best one yet too!

A special thanks goes out to our private sector colleague, Ms. Cheryl DePaolis, and The Pittsburgh Theological Seminary for organizing, hosting and sponsoring a Direct Lending Workshop on August 3, 2010. The event was attended by Barbara Davis, from the USDE Program Management Services, and over forty members of our financial aid community, representing twenty-one schools as well as AES. To say the least, the day was filled with enthusiastic discussions and many pertinent Direct Loan questions. All who attended were very appreciative of the day.

Enjoy the rest of your summer! See you in Lancaster!

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**Two-Year Sector Report**

**Melissa Wisniewski, Sector Representative**

Hello two-year sector! I hope you all enjoyed the summer. As we work to successfully launch another school year, I hope you all transitioned to Direct Loans without many problems.

I am looking forward to seeing you at the upcoming Conference which is being held at the Lancaster Host from October 10-13, so mark your calendars. We will have a sector meeting at the conference. Please consider joining this meeting to share any problems or concerns you may have with the sector.

We also have a meeting scheduled for November 11-12 at the Lancaster Campus of HACC. Start thinking of agenda items! If you have questions or concerns that you would like me to bring to the next council meeting please feel free to contact me at mawisnie@hacc.edu.

Thank you for allowing me to represent all of you this past year. I have really enjoyed having the opportunity to be a part of Executive Council. If anyone is interested in becoming a more active member please remember to complete your volunteer form available on the PASFAA website.

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**PASSHE Sector Report**

**Dorothy Body, Sector Representative**

Well, summer is over and so too is our time for fun and frolic. Right!! I am sure by now that most of us have gotten the job done even in this “do more with less” mantra. We have always as a profession collaborated, but now more than ever. The direct lending conundrum has impacted us all including those who are experts in the direct lending program as well as the neophytes.

The PASSHE sector has half of its schools converting to new student systems. This alone is enough to break the backs of staff. This thing called collaboration has been shifted in to high gear and we are getting the job done.

For the PASSHE schools that are not going through the conversion of new software, we have been pressed in to action to assist the other schools where ever we can in their new project. The nuances of the direct lending program although anticipated is nonetheless challenging for us all and collaboration again is our hero. The use of LISTSERV, coalitions, and direct contact with colleagues aide us with the daunting task of all schools moving to direct lending.

Yes, summer is over with many of us realizing that we did not have a summer, again. But, we do have jobs that we do well. Happy New Start of the Fall Semester!
Greetings to everyone in the ISS Sector. Well, another year has come and gone - what a year!! We’ve experienced significant change but continue to do our best as a sector to help support PASFAA.

As expected, the ISS Sector stepped up and supported the PASFAA Association by volunteering and participating in many key roles in various committee’s and activities throughout 2010. As the only non-school sector it is important to continue to bring our unique perspective to the committees and activities to keep our association well rounded and informed. You should be proud to know our sector participated in the following committees and activities despite the uncertain changes introduced to our profession this year:

- Executive Council
- Government Relations
- Finance and Development
- Technology
- Conference Committee
- Membership and Governance
- Newsletter
- Spring Training
- Leadership Development
- Teleconference

In addition to providing your time as volunteers, many of our ISS Sector members are also dedicated to providing much needed sponsorship to the association as conference vendors.

We realize with the elimination of FFELP, many Lenders, Guarantors and Servicers will be changing their business model and some may even choose not to provide student financial aid support. We are aware of the changes in our industry and the changes they may introduce to the ISS Sector so we are very appreciative of the support provided throughout 2010!

PASFAA Council continues to be thankful for your assistance and dedication to this association!

We are back to the Host in Lancaster, Pennsylvania for the 2010 PASFAA Conference being held Sunday October 10, 2010 to Wednesday October 13, 2010 so join us for “Bike Week” and as Conference Committee Chair Joe Alaimo says...”Get your motor running!”

See you in Lancaster!
Amber Kreger of Lancaster General College of Nursing and Health Science and husband, Cody welcome the birth of their first child. Shane Alan Kreger was born April 16, 2010 and was 7 lbs, 1 oz. It’s hard to believe he is 4 months old already. Congratulations Amber and Cody!

Congratulations and lots of happiness to Michelle Adamo and George Shonleber who were married on June 11, 2010. Michelle, a Financial Aid Counselor at Moore College of Art, and George have been together for 10 years.

Wendy Mahonski, formerly with Edamerica, has joined the aid staff at Bucknell University this summer.

Elena McClelland, former Regional Training Executive Northeast and Mid-Atlantic Regions for USA Funds University has moved to DeVry University as Group Financial Literacy Supervisor based in Fort Washington, PA.

Tom Lyons recently retired from the position of Director of Financial Aid at Bloomsburg University of PA after serving at the University for 34 years.

The electronic Volunteer Form has received rave reviews for its user-friendliness and it has been a wonderful help to committee chair-persons, giving them up-to-the-minute access to their pool of volunteers. It takes just a minute but the benefits that ripple out to others are huge.

So far we have received about 70 Volunteer forms for 2010-11. If you haven’t already filled one out, please help us reach our (unofficial) goal of 100 Volunteer forms?

On a personal note, this issue of the PASFAA Post is the last during my tenure as a sector representative, as the incoming At Large Sector Representative will be Jim Theeuwes, Director of Student Financial Services at Lock Haven University. Congratulations to Jim on his election to this position. It has been both a privilege and a pleasure to serve on council for the last two years and I wish Jim all the best as he assumes his duties.