



President's Greetings

Kenneth Grugel, PASFAA President

Dear PASFAA Family:

What a profession we work in. As they say, "Never a dull moment when you're having fun!" And we have been having lots of it this past year with the ups and downs in possible cuts to the PELL Grant, reduction in subsidizes to graduate loans, elimination of worthwhile programs, and more. We are even being blamed for the national debt crisis since so many people are attending college during this "economic downturn", that we are using too much of the federal resources allocated for social programs. You have to wonder why we have spent 40 years encouraging young and old alike to attend college to get an education to better their quality of life. We are NOT going away and neither are the concepts of aid administration which we make our daily bread and butter. Times change, budgets are decreased or increased, and if you stay around long enough in this profession, what has come around will come around again. Believe me, I have seen it all in 38 years of watching the campus pulse and that of our colleagues in D.C.

PASFAA has accomplished much this past year and, of course, in our 43 previous years of assisting students, families, and the higher education profession. We have dealt with some unique rules and regulations, worked late in our offices during packaging season and during the summer months prior to the beginning of fall classes. It is currently another Saturday morning that I pen my last article for the PASFAA POST, but this is our profession. This is why we come to work each and every day: to assist the young and the not so young to achieve an education and a better way of life. It's not about computer programs not doing what we want them to do, or balancing COD disbursements, or filling out forms. No! It's about helping people achieve the dreams that they have set for themselves. With a little luck yours will come true too!

It has been my extreme pleasure to serve as your PASFAA President this past year. This has been an experience that I will never forget and will treasure forever. Much has occurred in my personal life this year, and much in that of my PASFAA Family's.

See you all in downtown Pittsburgh for the annual conference, and remember -
WE ARE FAMILY!

Respectfully submitted,

Ken

From the Editor's Desk

Keri Neidig, Newsletter Editor

Greetings Fellow PASFAA Members!

I write to you at the start of the Fall 2011 term. You will notice a trend within this quarter's Post - the shock of how quickly the summer has gone!

There are a few things I wanted to draw your attention to. We have a packed newsletter and hope you find the following pages both educational and enjoyable. As always, **we need your ideas**. If you do not see topics of interest covered by the Newsletter Committee, please get in touch with me. As your editor, it is my goal to provide a valuable, informative and accurate newsletter. Your feedback, suggestions and comments are welcome and encouraged. Contact me directly at Keri.Neidig@salliemae.com or 610-419-2581.

- **Did you know...**...the Table of Contents is interactive? Simply select the article you are interested and 'jump' to that section. You do not have to scroll through each page. Also, the editor's name at the top of the first page is also interactive. Select it and you'll have immediate access to send an email!
- **PASFAA's Annual Conference** is around the corner! The conference committee is busy preparing a fantastic fall event. You'll find more details about this and the selected charity, Ronald McDonald House in the following pages.

- **Future PASFAA Conference Sites**
October 23 - 26, 2011: Station Square Sheraton, Pittsburgh
October 29 - 31, 2012: Hilton Hotel, Harrisburg
October 14 - 16, 2013: Penn Stater
- **Calling all Volunteers!** Whether it be giving your time to support a PASFAA committee, present at training sessions, moderate at the conference, staff an upcoming **Counselor Workshop** or a Fall **College Fair** event - there is something for everyone. Read on for more information about how to get involved.
- **Washington Update: Success?** Provides an insightful look into the work of the 112th Congress and what that work means to the financial aid community. Let your voices be heard!
- An overview of Sallie Mae's 4th annual survey, **How America Pays for College** provides in this economy, Americans increasingly count on college to help them achieve a desired career and higher earnings, and they are seeking cost-conscious ways to make the investment.

This and **so much more** can be found in the Fall 2011 Edition of the Post. On behalf of the Newsletter Committee, I thank you for your support of the PASFAA Post!

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PASFAA Election Results: 2011-2012

Greg Gearhart, Acting Immediate Past-President & Chair, Membership and Association Governance Committee

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 of those who placed their names on the ballot and those who took time to cast their votes.

The following persons have been elected to PASFAA Council beginning with the 2011-2012 year:

President-Elect - Matthew Stokan, Waynesburg University (will assume Presidency for the 2012-2013 year)

Business Trade and Technical Sector Representative
Debra Woodcock, Lancaster County Career & Technology Center (two year term)

Institutional Support Services (ISS) Sector Representative
Amanda Scheler, PNC Bank Education Lending (two year term)

Nursing Sector Representative - Patty Zink, The Washington Hospital School of Nursing (two year term)

Pennsylvania State System of Higher Education (PASSHE) Sector Representative - Denise Davey-Smith, Mansfield University (two year term)

Private Sector Representative - Christine Saadi, Alvernia University (two year term)

Public Two-Year Sector Representative - Melissa Wisniewski, Harrisburg Area Community College - Lancaster Campus (two year term)

State-Related Sector Representative - Sue Bloom, University of Pittsburgh-Titusville (two year term)

In addition to these newly elected members, the following individuals will continue to serve on Council during the 2011-12 year:

Officers

2011-12 President - Heidi Hunter-Goldsworthy, Citizens School of Nursing

2011-12 Immediate Past-President - Ken Grugel, Clarion University

Vice President - Linda Anderson, Carnegie Mellon University (two year term expires end of 2011-12)

Treasurer - Tonya R. Hsiung, Millersville University (two year term expires end of 2011-12)

Secretary - Carolyn A. Julian, Penn State University, Harrisburg (two year term expires end of 2011-12)

Council Members

At-Large Sector Representative - Jim Theeuwes, Lock Haven University (two year term expires end of 2011-12)

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.

Fall Conference

Kim Adamson, Committee Chair

Isn't it amazing that Summer is over and the students are beginning to settle in? Whew, where did Summer go? Before you know it, the Annual Conference will be upon us. Registration information will be available on line very soon and we hope you are planning to attend.

1. Attend the best sessions ever! We have guest speakers from NASFAA and EASFAA, presenters from the Department of Education, PHEAA (including Scott Miller - that PASFAA favorite) and many of our coworkers from a variety of institutions throughout the state. Sessions for every experience level will be offered, allowing you to maximize your benefit from the training and updates.
2. Get to know our Business Partners at the Exhibit Area conveniently located on the lobby level of the hotel.
3. Network with old friends and meet new colleagues during sessions and evening events.



4. Support our charity this year. We have chosen Ronald McDonald House and will have several events during the conference for you to support. We will be selling raffles throughout the conference - beginning at registration, the 5K Charity Run/Walk on Monday morning and a Chinese Auction on the PASFAA Family Cruise. We are also collecting Pop Tabs, so please bring them with you when you travel.

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Fall Conference... (continued from page 3)

5. Give an extravagant welcome to our First Timers. The First Timers' Breakfast will be held Monday morning for all first time attendees. Commuters are invited to attend as PASFAA's guests so all have an opportunity to meet more people and participate in the fun we have in store.
6. Listen and learn with Mary Jane Saras, Monday's lunch Keynote Speaker. Her topic - "Don't Bring It to Work!" - fits our conference theme and professional needs by making us aware of exactly how we DO bring our family background and life to the office with us. A lucky attendee will receive a copy of "THE" book on the topic.
7. Cruise with your PASFAA Family on The PASFAA Family Cruise Monday night. It is open to anyone registered for Monday's sessions. Photos, dinner and a DJ are all provided at no cost thanks to PASFAA. Please dress for the weather!

8. Get dressed up and join us Tuesday evening for the Halloween Costume Party. There will be prizes for the individual and group costume contest and a DJ to pump up the fun.

The Station Square Sheraton has been remodeled since PASFAA's last visit there. It's a beautiful facility with excellent food, wireless internet for hotel guests in an incredible city!

Looking forward to seeing you there: Kim Adamson, Chair; MaryKay Klara, Chair Designee; Clare O'Brien; Ben Brudnock; Carol Horning; Kim McCurdy; Cathy Nagy; Patty Peterson; Erin Wolfe



Support Ronald McDonald House Charities of Pittsburgh at the Annual Conference

Holly Parker, Patty Peterson, Members, Newsletter Committee, Conference Committee respectively

The work Financial Aid Professionals engage each day - helping students pay for an education - has a profound effect on students and their families. Money can often stand in the way of making dreams of obtaining an education a reality. PASFAA members not only support families with personal educational funding goals, the association also continues generous support of local charities at each annual conference. We invite you now to learn more about the Ronald McDonald House Charities of Pittsburgh.

"From providing temporary housing to families whose children are receiving medical treatment to offering medical care to children in under-served communities, Ronald McDonald House Charities of Pittsburgh is dedicated to improving the health and well-being of children"

The Ronald McDonald House Charities of Pittsburgh is making an important impact by assisting families to care for their children. The organization provides temporary housing to families who must travel to the Pittsburgh area to obtain life-saving medical care for their children. Their goal is to provide a "home away from home" during one of the most difficult times in their lives. By providing the necessities of home, families can focus solely on the well-being of their sick child. Although the cost is \$15 per night, no family is turned away based on their ability to pay.

Connected to Children's Hospital of Pittsburgh, the Ronald

McDonald House accommodates 60 families per night, each with a private suite. Families can come together and share support and encouragement to one another by accessing the community areas on the top floor.

Kim Adamson, Cedar Crest College, has a personal connection to the work of this great organization. She writes "my niece's son was critically ill when he was born and she was able to stay at "Ronnie's House" for months during his recovery. The families there remained close, even those who lost their children. They had a reunion a few months ago and brought their little ones to see how much they have grown and how they are all doing."

As a financial aid community, PASFAA can support this worthwhile charity by participating in various fundraising activities at October's PASFAA Conference. The help we give to The Ronald McDonald House helps to fill the need for affordable housing for families of sick children. Our fundraising efforts to support The Ronald McDonald House Charities will allow us to extend our reach to a younger generation and make an immediate impact on families struggling with a child's illness. We know we can count on our **"PASFAA Family"** to generously support this worthwhile cause.

Find out more about this GREAT cause at
<http://www.rmhcpg.org/>

PASFAA Charity 5K Walk/Run

To Benefit

The Ronald McDonald House



Walk or run along the shores of the Monongahela River
for the benefit of
The Ronald McDonald House of Pittsburgh!

Where: Meet at PASFAA Registration area

When: 6:15 – 7:30, Monday, Oct 24th

Donation: \$15

All participants receive an aluminum water bottle and a PASFAA shopping tote.

TOP 5 REASONS TO WALK

5. Invite a buddy and catch up with each other.
4. Enjoy the fall weather and Pittsburgh skyline and call it exercise.
3. If you walk you can eat all the conference desserts guilt free!
2. Aluminum water bottle will make everyone jealous!
1. Your donation will help the family of a sick child.



2011 PASFAA CONFERENCE FUNDRAISER

'Pick Up the Tab'

To Benefit Pittsburgh's Ronald McDonald House

It's Easy!

- ☒ Collect pop tabs now
- ☒ Bring the pop tabs to Pittsburgh in October

That's It!

WHAT IS THE POP TAB RECYCLING PROGRAM?

Schools, offices, community groups & individuals are "pulling" for the Ronald McDonald House by collecting and donating pop tabs to the House.

The donated pop tabs are taken to a local scrap metal yard where they are weighed and exchanged for cash. The money generated plays an important role in keeping our doors open, lights on and heat running.

WHY JUST THE POP TABS?

Pop tabs take up less space and are cleaner than cans, which makes them easier to store. Cans are not saved because there is no room to store them. However, you are encouraged to collect cans, give them to a recycling facility and send the check for their value to the House.

DOES THIS RAISE MUCH MONEY?

Yes! The Ronald McDonald House raises thousands of dollars annually through the Pop Tab Recycling Program. Of course, more saved tabs results in more money raised so we need everyone to help!

Help *our* family "pull" for other families when they need it most, bring your collected pop tabs to Pittsburgh in October!



Each year, hundreds of families from all over the world face the traumatic experience of having their child hospitalized in Pittsburgh for a serious illness. Far from the comforts of home and assurance of loved ones, families often feel lonely, anxious and overwhelmed during this frightening time.

The Pittsburgh Ronald McDonald House is able to offer these families hope, compassion, and a safe place to call home. Each family has a private, comfortable suite, as well as a shared kitchen, laundry facility and playroom, which foster support networks among families, staff and volunteers.

Since opening more than 30 years ago, the Pittsburgh Ronald McDonald House has served more than 11,000 families regardless of their ability to pay. For families unable to pay the \$15 a night, the fee is waived. Today, the Ronald McDonald House is located next to Children's Hospital of Pittsburgh.

Don Raley Institute 2011 Final Report

Colleen Coudriet, Committee Chair

The 29th annual Don Raley Institute (DRI) was held June 13-16, 2011 on the beautiful Dickinson College campus in historic Carlisle, PA. Among the 45 registered participants were new financial aid administrators, bursars, admissions office staff, and other higher education-related personnel.

Faculty members Cathy Poiesz (co-chair) of Messiah College, Matt Stokan of Waynesburg University, Jim Theeuwes of Lock Haven University of PA, and Doug Vore of Montgomery County Community College primarily utilized NASFAA's CORE, a comprehensive, module-based financial aid training system, to communicate key definitions, concepts, calculations, and regulations throughout the week. Areas of instruction included: The Application Process, Student Eligibility, Verification, Cost of Attendance, Federal Methodology, Campus-Based Programs, Calculation of Pell and IASG Awards, Direct Loans, Packaging & Notification of Awards, Return of Title IV Funds, Reporting & Reconciling, Professional Judgment, Recordkeeping, Cash Management, and Communications Skills.

Making guest appearances during the week were Rick Heckman of Dickinson College, offering a welcome to all attendees; Deb Woodcock of Lancaster County Career & Technology Center, addressing clock-hour issues; Dave Racculia of AES/PHEAA, providing a regulatory overview; Sandy Schmelz of AES/PHEAA, focusing on PHEAA State Grant and Special Programs; and Don Raley, presenting a bit about the history of Summer Institute (now DRI). Additionally, Danielle Fasick and Denise Warholic, both of AES/PHEAA, delivered invaluable administrative, logistical, and technical support to the event.

A "Lessons Learned" conference call was held August 18, 2011 to review the evaluations and comments provided by the attendees. This interaction allowed the committee to assess the effectiveness of this year's program and to begin development of DRI 2012 under the direction of new leader Cathy Poiesz.



DRI Class of 2011



DRI faculty with "The Man" - Back, l to r: Matt Stokan, Jim Theeuwes, Don Raley; Front, l to r: Colleen Coudriet, Cathy Poiesz, Doug Vore



Matt Stokan explains the fine points of COA

10 College Costs That No One Warned You About

The following article by Beth Dorn is reprinted from Overture Technologies' College Money Insider blog (July 21, 2011). Beth is a Junior at the University of Pennsylvania who worked as a summer intern at Overture Technologies.

We all expect those steep numbers when it comes to tuition, room, and board. We even expect the costs won't end there; we know the inevitable fees for books, transportation on breaks, meal plans, and dorm supplies will make us reach deep into our pockets when we really don't want to. Unfortunately, for all us students, the expenses don't really end there.

The *actual* cost of attending college is higher than you'd think. Even though some expenses can be reduced when planned for properly, not all of them are able to be bargained down to our liking. Here is a list of 10 fees that you may not have considered when initially thinking about

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124 South First Street, Aberdeen, SD 57401-4107

Ann Anderson
(303) 621-2533
aanderson@ihelploan.com

Jim Iannuzzi
(610) 234-0592
jiannuzzi@ihelploan.com

10 College Costs... (continued from page 7)

college, but do deserve some serious consideration. Some can really add up!

- **Storage Costs in the Summer:** After getting those great deals on dorm furniture, where are you supposed to put it in the summer? Some students are lucky if they have extra room in their basements at home; however, others must buy storage space in the summer that can be quite costly. Spend some time analyzing the value of the furniture, the cost of storing it, and the cost of shipping it home.
- **Orientation, Graduation, and Parents' Weekend:** For many schools, the first day of class is not the first required day a new student must be at school. Some schools have orientation days mid-summer that involve transportation fees on the student's end. In addition, parents' weekends and graduation involve more travel expenses including hotel rooms that are quickly reserved and often marked up on those occasions.
- **ATM Fees:** Is your bank from home located on campus? If not, you could be paying that unpleasant \$2 or \$3 each time you withdraw cash. This may be worth changing your bank for a couple of years.
- **Parking and Car Upkeep:** Even if you're lucky enough to be within driving distance of school, this does not necessarily mean you'll skip out on pricey transportation costs. Not only can parking be expensive on a semester or yearly basis, but also other costs such as gas, maintenance fees, and insurance can really add up.
- **Season Passes to Sports Games:** Many universities known for their athletics charge students to attend games in the regular season and playoffs. Plus, who wants to go to games without showing any school spirit? T-shirts and game-day paraphernalia may be more expensive than you think.
- **Library Fees:** College libraries tend to be beautiful, modern, and large, and that translates to expensive.

Printing and photocopying is usually charged per page and can add up quickly with long lecture notes and study guides. Consider buying a printer and ink to save some money.

- **Internships:** After all those interviews you finally secured an internship for the semester, but how do you get there? What do you wear? Since many internships are unpaid, transportation fees and business attire may be coming out of your savings.
- **Recreation Center Memberships and Classes:** Has anyone beaten the freshman 15? Most schools do have gyms on campus, but many would be surprised to learn that memberships are not always included in the tuition. Plus, those yoga and spin classes you've always wanted to take may cost more than you're willing to pay.
- **Greek Life and Cultural Clubs:** Being a member of a fraternity or sorority can be extremely rewarding, as well as extremely expensive. Dues are not the end of it; expenses such as date parties, Greek gear, and appropriate attire for different functions can be more than you initially thought. Many Greek organizations have [scholarships](#) and payment options to help members, so consider those options before opting out altogether.
- **Climate Changes:** Moving a few states away for college can bring more than a time change - it can also bring a whole new climate. Coats and boots, as well as shorts and sandals, can be expensive if you don't already have a foundation.

For more informative tips on shopping for private student loans, cost savings, insider blogs, industry news and much more, please check out [College Money Insider](#).

Submitted, with permission, by Ben Carey, Vice President, Sales; Overture Technologies

Washington Update: Success?

Scott Miller, Director of Federal Relations, PHEAA

How do you define success? Is it achieving a goal? Is it reaching a milestone? Is it something to be proud of? Is it in any way shape or form a fitting definition for the work of the 112th Congress?

Alright, call me cynical, but somehow I don't believe that bringing the nation to the brink of fiscal disaster, causing the national credit rating to be downgraded, and punting most of the tough decisions down the road can be considered to be "success". But, that's just what Congress did this August, prior to proclaiming success and leaving for summer recess.

After seemingly endless public displays of petulance, brinksmanship, in-fighting, intransigence, and lofty rhetoric, Congress finally managed to muster a majority of votes for the Budget Control Act of 2011 (Budget Act). Signed into law by the President on August 2, 2011, the Budget Act authorized the President to increase the federal debt ceiling and assure that the nation would avoid defaulting on its financial obligations. In exchange for this authority, Congress imposed caps on federal domestic spending

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Washington Update: Success?... (continued from page 9)

through 2021 that would slow dramatically the growth of this portion of the federal budget, and reduce federal spending by approximately \$900 billion.

The Budget Act also established the Joint Select Committee on Deficit Reduction and charged it with identifying an additional \$1.2 trillion in budgetary savings over the next 10 years. This Committee, composed of six Republicans and six Democrats (including Sen. Pat Toomey), must report its deficit reduction plan to Congress by November 23, 2011 (the day before Thanksgiving). Congress will then be given a month to adopt the Committee's report under expedited procedures. If Congress does not approve a package of cuts that meets or exceeds the \$1.2 trillion benchmark, then automatic spending reductions, known as sequestrations, will be implemented across the federal government, split evenly between defense and non-defense programs. The intent is to make the alternative to a specific plan too politically painful and thus provide sufficient incentive for Congress to complete a comprehensive budget package before Christmas. Which, I guess, would be categorized as another success.

Within the Budget Act are some specific proposals impacting student aid programs. A total of \$17 billion was actually set aside to increase funding for the Pell Grant Program. Primarily, these funds will be used to fill the Pell Grant shortfall, which continues to accumulate as federal expenditures for Pell exceed projections. Current estimates show that a shortfall of at least \$1 billion will still remain even after this new funding is infused into the program. Even so, it is expected that the maximum Pell Grant will remain at \$5,550 for the 2012-13 academic year and it appears likely to remain at that level for 2013-14, although there is a margin for uncertainty there. The new Pell Grant funding was financed through cuts to the student loan programs, including the elimination of the in-school interest subsidy on new Stafford Loans made to graduate students beginning on July 1, 2012. Additionally, repayment incentives in the Direct Loan Program that reduced the fees on those loans in exchange for 12 on-time monthly payments will be eliminated for new loans made on July 1, 2012. In total, the federal savings that

would accrue as a result of raising the cost of student loans to borrowers will be \$21.6 billion from 2012 through 2021.

The total reduction to student aid funding cannot yet be estimated, as we do not know the details of the program cuts that will be implemented (yes, "will", not may) in the coming years. The decreases in discretionary spending will be felt in all programs - SEOG, FWS, TRIO, GearUp, et al - and over multiple years. These reductions will likely start with the FY 2012 budget, although it is not clear when that budget will be finalized (although we can guess that it will be well beyond the September 30, 2011 deadline). If Congress does not agree on a budget deal by Christmas, then we know for certain that these programs will take a substantial hit as part of the automatic sequestration process mandated in the Budget Act.

So, while we congratulate Congress on its "success" in avoiding a financial catastrophe, we must be aware that with this success comes pain that is going to be felt for many years to come and across many programs. While the Pell Grant maximum award may have won a reprieve for a couple of years, it is going to be difficult to maintain that level over the long term. In truth, a key reason that Pell survived the budget axe for now is because of the cost savings attributable to the elimination of year-round Pell. Already there is talk of other measures to reduce the number of Pell awards, including scaling back the number of semesters for which students can receive Pell, raising the minimum award level, or increasing the minimum number of credits required to qualify for Pell. Additionally, items such as the in-school interest subsidy for undergraduate Stafford Loans could be at risk, as well. There is no doubt that cuts to student aid programs will be part of the budget mix in the coming months and years.

As future budget deals are crafted, Pell and other student aid programs will be fighting for their funding lives and competing for a shrinking pool of dollars with a whole host of other domestic programs. This means that it is a crucial time to ensure that Members of Congress understand the importance of the student aid programs and the consequences of drastic cuts in funding. If you remain silent, then these programs are at greater risk of paying the price for Congress' success.

Government Relations Committee Update

Linda Anderson, Committee Chair

During this exceptionally busy time of the year, I always take time to evaluate what is consuming my time, and what are my high level priorities. It gives me perspective, and helps me to achieve a balanced approach. I am sure we all do this regularly. My evaluation is as follows and I am sure you all have the same experiences:

Maintenance: Normal standard operating procedures.

1. Providing the best service to students and parents.

This represents a significant amount of our time at this time of the year, as we welcome our incoming new students and our returning students, educating and

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Government Relations Committee Update... (continued from page 10)

helping them to navigate the financial aid and enrollment process and make the best decisions.

2. Maintaining current programmatic operations: systems maintenance, addressing auditor requests, reconciliations.

Addressing New Regulations and Legislation:

1. Program Integrity and Gainful Employment Regulations:

What a diverse and broad based set of regulations requiring campus wide discussions and collective collaborative implementation plans to ensure success. It is always important to create an implementation plan which is compliant, easy to explain (to staff, colleagues and auditors), and easy to implement, all the while trying to minimize our administrative burden. I have found the retaking coursework, the disclosures for written agreements, and the gainful employment regulations to be the most challenging and time consuming.

2. **New Verification Regulations for 2012-13:** While the new verification procedures prescribed within the Program Integrity regulations do not become effective until 2012-13, this was indeed a hot topic at the NASFAA Conference in Boston. We will all need to give careful evaluation to the impact that the IRS Data Retrieval Process will have on Verification for 1213. Equally important will be the careful messaging we will need to provide to all student applicants, to minimize confusion about this new process which was designed to increase the accuracy of the data used in EFC calculations and reduce the frequency of Verification.

3. Enactment of the Budget Control Act of 2011

August 3, 2011: After much anxiety as we approached the final deadline before the U.S. defaulted on its debt, a bipartisan compromise was reached to reduce the national debt through a 2 stage process, while simultaneously raising the debt limit. Student Aid Programs were largely protected during this process:

- a. **Pell Grants:** mandatory funding was provided for Fiscal Years 2012 and 2013. However, as noted by NASFAA, even with the additional mandatory funding provided in the debt reduction package, Pell will still face a \$1.3B dollar shortfall for FY2012.
- b. **Loss of Graduate Student Loan Interest Subsidies** effective for the 2012-13 Academic Year. Interesting exchanges have occurred on NASFAA's GRADPROF_L List serve regarding the possibility of the Department of Education excluding graduate students from Verification, if all graduate student loans will now be unsubsidized. Clarification will come during NASFAA's Fall Verification seminar in late September. I think many of us are gearing

up to provide additional financing counsel to our students regarding the impact of this elimination on the overall cost of the loan, and the increase in the loan balance upon separation or graduation. Counsel should be provided to again emphasize the importance of paying the accrued interest while enrolled, if possible. Additionally, during entrance and exit loan counseling, students should receive counsel about Income Based Repayment Plans (IBR), Income Contingent Repayment Plans (ICR), and Public Service Loan Forgiveness (PSLF) opportunities where applicable.

- c. **Elimination of Prompt Payment Discounts for Direct Loan repayments.** This together with the elimination of the in-school interest subsidies created a savings of \$21.6B, \$17B of which will be redirected into the Pell grant Program, and \$4.6B to the deficit reduction.

Addressing Future Financial Aid Issues and Advocacy:

My Government Relations Committee and I will be focused on the following issues as the fall semester begins:

How best to educate and inform state and federal legislative staff, in order to impact the work of the Congressional Bipartisan "Super Committee" (Debt Reduction Committee), which has the task of developing legislation to create at least \$1.5Trillion in future deficit reductions (spread over the next 10 years) by Thanksgiving. If a minimum of \$1.2Trillion in cuts is not achieved, sequestration will be used, which will mandate across the board spending cuts, equally from defense spending and from non-defense spending. This places education funding for all of our financial aid programs at risk.

The Honorable Pat Toomey, our state senator from Pennsylvania, is one of 6 members from the Senate on this committee.

As we move through these interesting and challenging times, I invite you to send me your perspectives on any of our state or federal legislative or regulatory issues, to help me and my committee members address these issues, to preserve future funding for our programs.

FERPA Resources

David R Smedley, Associate Director, Compliance and Training, GW

Privacy and identity theft protection are issues that remain quite to the fore in higher education, especially with the release of a final rule by the Family Privacy Compliance Office (FPCO) in January 2009. (<http://www2.ed.gov/legislation/FedRegister/finrule/2008-4/120908a.pdf>)

This rule details requirements relating to the definition of directory information (with a student's SSN prohibited from being treated as directory information), a definition of personally identifiable information (PII - name of student, name of student's parent and family members, any personal identifier such as SSN, student ID number or biometric record, as well as indirect personal identifier's such as date of birth, place of birth, or maiden name). Drinker Biddle's Education Law Alert from January 2009 provides a good summary of the final rule (<http://www.drinkerbiddle.com/files/Publication/9cac353a-f03d-413c-839b-392b71aa0ef6/Presentation/PublicationAttachment/2781d041-5ac9-4e77-a29e-3e0449fba9e3/USDepartmentofEducationIssues.pdf>). AACRAO offers a free online webinar that discusses the final rule. (http://webinar.aacrao.org/DeptED_FERPA/).

As a compliance and training-based student financial aid administrator, I'd like to strongly suggest that your office consider keeping a good FERPA reference manual handy in your office. There are several very good publications that I would like to recommend in this vein.

LeRoy Rooker (ed). 2010 FERPA Guide (Washington, DC: American Association of College Registrars and Admissions Officers, 2010). ISBN: 978-1-57858-092-7.

This is an update of the classic AACRAO FERPA Guide and it is an excellent publication. This edition is edited by LeRoy Rooker, the former director of the Family Privacy Compliance Office, and who is now a senior fellow at AACRAO. The Guide includes an historical summary of FERPA, a definition of terms, a section on compliance requirements, procedures and strategies. A very long section provides detailed analysis of issues relating to FERPA. There is a section-by-section analysis of the regulations. The FPCO's letters are also included. As with previous editions, the *2010 FERPA Guide* provides a variety of sample forms, brochures, and custom-tailored FERPA outlines for faculty, and instructional staff, as well as for general staff, which are useful for training purposes. Its supportive online interface includes these documents for download as well as a powerpoint presentation.

AACRAO offers an abbreviated version of the publication, known as the *2010 FERPA Quick Guide: What You Need to Know About the Family Educational Rights and Privacy Act*. (Washington, DC: American Association of College Registrars and Admissions Officers, 2010). ISBN: 978-1578580958

AACRAO also provides a fee-based webinar on FERPA and financial aid records. (http://webinar.aacrao.org/ferpa_1/).

Clifford A Ramirez. FERPA: Clear and Simple: The College Professional's Guide to Compliance (San Francisco: Jossey-Bass, 2009). ISBN: 978-0-470-49877-4.

The strength of this publication comes from its organization as a complete analysis of FERPA and attendant issues, rather than serving as an encyclopedic reference tool. However, if you are looking for a publication that is a tool. It's a written analysis of FERPA that seeks to be a plain language discussion of the Act and its regulations. The book is based on the author's workshop on the basics of FERPA that he teaches for higher education administrators.

Paper-Clip Communications. *The FERPA Training Binder: A Complete Resource to Train Staff on FERPA Issues* (Little Falls, NJ, 2010) and *The FERPA Compliance Binder: Information, Data, and Tools to Help Colleges and Universities to Comply With Federal Law* (Little Falls, NJ, 2009). <http://www.paper-clip.com>.

These are two different publications that are provided in three-ring binders for reference use. The Training Binder is the more current resource and is similar to the AACRAO Guide in that it has "camera-ready" resources and suggested templates for a variety of circumstances. Of particular note is a section entitled FERPA Student Worker Presentation, which the other resources do not have.

The Compliance Binder includes a copy of the current FERPA regulations - seemingly presented on their own rather than culled from official GPO printing - but has a copy of the official December 2008 (effective January 2009) final rule. It also includes templates for a variety of resources - from newspaper articles to suggested web-site and handbook language. As a compliance resource, however, I would opt for the AACRAO Guide because it is much deeper and much more resourceful.

Although these resources are provided by the publisher on a CD-ROM for site license use, the print copies are single-page printed and, therefore, not environmentally friendly.

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FERPA Resources... (continued from page 12)

You can always, of course, directly consult the US Department of Education's resources, as follows:

Main web-page: <http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>.

The Family Privacy Compliance Office:

<http://www2.ed.gov/policy/gen/guid/fpco/index.html>. It includes links to documents on addressing emergencies on campus, FERPA and Disclosures related to emergencies on campus, FERPA and H1N1 guidance, and FERPA-HIPAA Joint Guidance. It also includes the Department's model notices.

FERPA is like the gift that keeps giving so it's important to have good resources available for you to continually apprise staff of regulatory requirements and the general need to protect the privacy of records.

Renewed Business Partner Support and Balanced Budget Ends Finance & Development Year

Joan Holleran, Chair, Finance and Development Committee

F&D is a committee tasked to perform three major functions - (1) solicit business partner support, (2) develop PASFAA's budget for the upcoming year, and (3) manage PASFAA's investments. The uncertain economy and fallout from the dissolution of FFELP prompted F&D to explore what we could do to make business partner support viable again for those who were not able to commit at former levels. F&D researched what other state associations offer to their business partners and found that packages along with a la carte options - something new for PASFAA but also what seems to be the trend in business partner support - were frequently being used. In response, F&D completely revamped our business partner offerings for 2011-12 using this new model.

Thanks to Mary Miller and Vince Davis for doing the research and to Ben Brudnock for creating the template we offered to prospective business partners on our website. As of this writing, 18 business partners have signed up to support PASFAA for the 2011-12 academic year which starts with the annual conference. Although the face of student lending has been transformed quite dramatically, one thing that hasn't changed is the commitment from PASFAA's business partners to support our association. It is wonderful to have some new and some former partners return under the new format along with the continuing support of a number of longtime partners.

In the budget F&D developed for 2011-12, we were mindful of the reserves that PASFAA has been able to accumulate

due to careful spending and the generous support of our business partners. Noting that it is time to "give back" to the membership, F&D recommended to Council that some training costs be reduced and to hold the line on other training charges, conference fees and membership dues. Also, F&D encouraged committee chairs to develop new initiatives as another means to "give back" to the membership and for possible use of some of the cash reserves. Accounting for some new expenses that will be incurred (such as a credit card processing fee and some expenses formerly covered by PHEAA) and adjusting some committee budgets to encourage technology as a way to keep costs in check, F&D ultimately presented a balanced budget that Council approved at its June meeting.

Thanks to Ben Brudnock, currently chair designee, who will step in as F&D chair for 2011-12 and who continues to work with business partners as we prepare for the annual conference and year ahead. Thanks also to the other members of the F&D committee - Bonnie Behm, Ruth Cramer, Vince Davis, Ragan Griffin, Tonya Hsiung (ex-officio), Heidi Hunter-Goldsworthy (ex-officio), Jonathan Kirby, Mary Miller (retired), and Dan Wray - who generously offered their time and expertise and who I thank for supporting me as well. We also thank Jennifer Buehler, Wells Fargo Advisors, for her continued guidance and advice in managing PASFAA's investment portfolio.

How America Pays for College 2011

Sallie Mae's National Study of College Students and Parents - Conducted by Ipsos

Since 2008, Sallie Mae has sponsored annually the national survey How America Pays for College with the goal of gathering and sharing new information about American families' decisions on how to invest in higher education.

The results show a clear picture of the many and diverse sources that families rely on to pay for college. While there have been many authoritative studies that detail discrete resources such as institutional aid or federal financial aid, no other study assesses all of the resources families utilize, including income and non-education-specific sources of saving and borrowing such as retirement savings and home equity loans. This unique and comprehensive examination of the various resources families draw upon also illustrates Americans' shared responsibility in paying for college.

How America Pays for College 2011, now in its fourth year, shows the resilience of American families' strongly held belief in the value of a college education. Even in the face of rising tuition costs and the worst economic decline in a generation, between academic years 2007-2008 and 2009-2010 Americans paid increasingly more for their college education.¹

The 2011 survey, which covers academic year 2010-2011, shows families bucking the trend. Indeed, the average family reported paying 9 percent less than reported in 2010. This decline results from a number of factors, including:

- a shift to lower-cost schools;
- an increase in the numbers of low-income students; and
- reduced out-of-pocket spending among high- and middle-income families.

The study also highlights that not only has the total amount paid for college declined, but also has the relative weight of grants and scholarships increased. In 2011, families reported that grants and scholarships made up 33 percent of the total amount used to meet college costs, up from 23 percent reported in 2010. Additionally, the proportion of families using grants increased substantially (30% in 2010 to 46% in 2011).

This rise in grants is unsurprising given the substantial increase in federal Pell Grants over the past several years.² Unexpectedly, the majority of the increase in grant usage occurred among middle-income families (from 30% to 49%) and high-income families (from 12% to 26%), while remaining virtually constant among low-income families.

For the first time since the study began, more families reported filing the Free Application for Federal Student Aid (FAFSA), jumping from 72 percent in 2010 to 80 percent this year. Most of the increase in applications came from middle- and high-income families, one reason for their

increased use of grants.

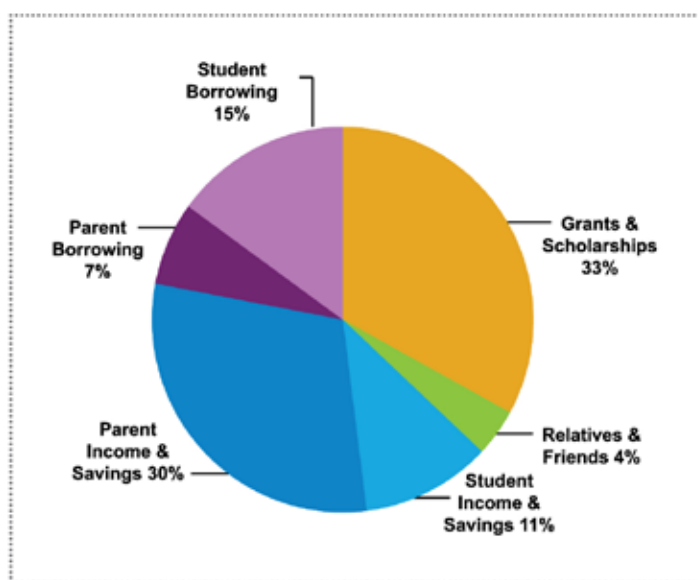
The study also shows the practical value Americans increasingly place on higher education. In 2011, 70 percent of students and parents strongly agreed that college is essential for earning more over the course of the student's future career, compared to 59 percent in 2010. Furthermore, there continues to be strong agreement that a college education is an investment in the [students'] future: 90 percent of students strongly agreed with this statement, up from 84 percent last year.

While parents still have a high degree of concern about their economic situation - and rising college tuition remains the No. 1 concern - for the first time, parents across all income levels report decreased concern about the future than in previous years. This lessening of concern may be related to the choices made by families to reduce the amount they are paying for college.

Even in the face of the worst economic decline in a generation, achieving a college education has continued to be a core value for American families. Yet this year's How America Pays for College national survey shows that very significant shifts in spending behavior have occurred, and that these shifts differ markedly between income groups. While students continue to be willing to stretch themselves to

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Fig. 2 How the Typical Family Pays for College: Average Percent of Total Cost of Attendance Paid from Each Source



¹ Amounts referenced by survey year are for the July 1 — June 30 academic year (AY) ending in the year referenced. Thus the survey conducted in 2011 speaks to amounts spent AY2010-11; year 2010 speaks to amount spent AY2009-10 and so on.

² College Board, Trends in Student Aid 2010, http://trends.collegeboard.org/student_aid/report_findings/indicator/accessable/Pell_Grants

How America Pays for College 2011... (continued from page 14)

pay for their education, parents' actions and attitudes shifted this year. Notably, high-income families pulled back from their 2010 levels of spending, with a sharp decline in how much parents pay from income and savings. Middle-income families utilized the substantially increased availability of grants and scholarships, and simultaneously reduced their

contributions towards the cost of college from parent income and savings. Finally, low-income families actually paid more for college, via both increased scholarship and grant allowance and increased parent contributions.

The full study is available at www.SallieMae.com/HowAmericaPays.

PASFAA Council in a Minute

Carolyn A. Julian, PASFAA Secretary

Greetings PASFAA membership. This column will be short and sweet as I know you will appreciate this time of year is quite busy in our offices.

Our June meeting was held at the Ramada Conference Center in State College, PA. Committee Chairs gave their year end reports and some highlights included:

- Gary Means, PFAT chair, reported Don Raley has 37 registrants and will be held at Dickinson College on June 13-16.
- Kim Adamson, Conference chair, the committee is on track and hopes membership will enjoy Monday's night's dinner cruise.
- Joan Holleran, Finance & Development chair, expressed her gratitude to the committee on a job well done throughout the year and presenting the 2011-12 budget to council.



In recognition to Ken Reeher for his dedication to PASFAA and higher education a plaque will be placed in the Executive Suite at PHEAA.

We will miss Mary Miller as she enters into a new adventure of her life, retirement. Best wishes and enjoy Mary you served PASFAA well.

Enjoy the remainder of your summer, and I look forward to commiserating with you at PASFAA in Pittsburgh, October 23-26.

Financial Aid Awareness: The College Fair Season Begins

David Pearlman, Committee Chair

It is hard to believe that Fall is upon us again and so begins the college fair season. Please consider volunteering for one of the following Pennsylvania Association for College Admission Counseling (PACAC) regional college fairs.

Volunteering at a college fair involves handing out financial aid literature and answering general financial questions, such as - "how do I apply?" Students and their families have shown their sincere appreciation of PASFAA members' willingness to provide financial information. If you are able to assist with one of the following fairs, please contact David Pearlman at dpp1@psu.edu.

Northwest - September 20, 2011
 Delaware County - September 29, 2011
 Harrisburg - October 5, 2011
 Monroe County - October 10, 2011
 Northampton - October 11, 2011
 Montgomery County - October 12, 2011
 Bucks County - October 13, 2011
 Luzerne County - October 20, 2011
 Berks County - October 24, 2011

Please watch for future PASFAA messages regarding the opportunity to volunteer at National College Fairs and participate with FAFSA completion sessions.

Counselor Workshops: Call for Volunteers

Shane Himes, Committee Chair

PASFAA, in conjunction with PHEAA is sponsoring the annual counselor workshops. Each workshop is staffed with a PHEAA Regional Director, a PASFAA member to co-present the material, and another PASFAA member to act as registrar. They are developed to combine our efforts to give counselors (guidance, OVR, WIA, etc.) the most up to date financial aid information. **We need PASFAA volunteers for 2011-2012 workshops.** If you are interested, please contact Shane Himes at shimes@francis.edu.

2011 School Counselor Workshop Series

For ALL Workshops, Registration will take place from 8:30 AM - 9:00 AM. Workshops will begin PROMPTLY at 9:00 AM and conclude by 12:15PM.

NORTHWEST

Marian Hargrave

(724) 614-3823

Amy Sloan

(724) 977-3662

(1)	November 2, 2011	University of Pitt-Bradford Campus	Bradford
(2)	November 7, 2011	Gannon University	Erie
(3)	November 8, 2011	Clarion County Career Center	Shippensburg
(4)	November 9, 2011	Clearfield High School	Clearfield
(5)	November 10, 2011	Crawford County Vo-Tech	Meadville
(6)	November 10, 2011	Midwestern IU #4	Grove City
(7)	November 14, 2011	Warren County Career Center	Warren

ALLEGHENY

Kimberly McCurdy

(724) 734-8550

(8)	November 4, 2011	CCAC/North Campus	Pittsburgh
(9)	November 9, 2011	Pittsburgh Technical Institute	Pittsburgh

SOUTHWEST

Wendy Dunlap

(724) 831-7317

Jayeann Harr

(412) 904-8545

(10)	November 7, 2011	Arin Intermediate Unit #28	Indiana
(11)	November 8, 2011	Penn State/Fayette Campus	Uniontown
(12)	November 10, 2011	University of Pittsburgh/Greensburg Campus	Greensburg
(13)	November 10, 2011	Penn State/Beaver Campus	Monaca
(14)	November 15, 2011	Waynesburg University/Southpointe Center	Canonsburg

NORTH CENTRAL

Marla Kane

(570) 220-0473

(15)	November 2, 2011	Northern Tier Career Center	Towanda
(16)	November 3, 2011	Bloomsburg University of PA	Bloomsburg
(17)	November 4, 2011	Newport Business Institute	Williamsport
(18)	November 8, 2011	Mansfield University of PA	Mansfield
(19)	November 9, 2011	Susquehanna University of PA	Selinsgrove
(20)	November 10, 2011	South Hills School of Business and Technology	State College

NORTHEAST

Cathy Caffrey

(570) 592-1209

(21)	November 4, 2011	McCann School of Business & Technology	Pottsville
(22)	(22)	Marywood University	Scranton
(23)	November 8, 2011	Luzerne County Community College	Nanticoke

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2011 School Counselor Workshop Series... (continued from page 16)

SOUTH CENTRAL

Dan Wray

(814) 889-1056

(24)	November 1, 2011	Tuscarora Intermediate Unit 11	McVeytown
(25)	November 2, 2011	Penn State/Mont Alto	Mont Alto
(26)	November 8, 2011	Penn State/Altoona Campus	Altoona
(27)	November 18, 2011	Cambria-Rowe Business College	Johnstown

SOUTHEAST

Michael Burke

(215) 205-5451

Frances McKeown

(215) 801-7097

(28)	November 3, 2011	Gwynedd Mercy College	Gwynedd Valley
(29)	November 4, 2011	Bucks County Community College	Newtown
(30)	November 9, 2011	Colonial Intermediate Unit #20	Easton
(31)	November 9, 2011	Delaware County Intermediate Unit	Morton
(32)	November 10, 2011	Chester County Intermediate Unit	Downingtown
(33)	November 16, 2011	DeSales University	Center Valley

PHILADELPHIA

LAVONNE CLARK

(856) 425-4136

(34)	November 9, 2011	Community College of Philadelphia – NW	Philadelphia
(35)	November 15, 2011	Community College of Philadelphia – NW	Philadelphia
(36)	November 17, 2011	Community College of Philadelphia – NW	Philadelphia

CUMBERLAND VALLEY

Carol Handlan

(717) 514-9038

Sonya Mann-McFarlane

(717) 514-6043

(37)	November 2, 2011	Lebanon Valley College	Annville
(38)	November 3, 2011	Alvernia College	Reading
(39)	November 9, 2011	Gettysburg College	Gettysburg
(40)	November 10, 2011	Elizabethtown College	Elizabethtown
(41)	November 14, 2011	York College	York
(42)	November 18, 2011	HACC – Wildwood Campus	Harrisburg

Please call the PHEAA Access Partner serving the county where your school is located if you have any questions.

Promoting Filing the FAFSA Can Be Fun - With a Little Imagination

Linda Gaston, Mount Aloysius College, Member, Newsletter Committee

Sometimes getting our message across to students is a hard task, but if you use a little bit of imagination and try to make the message fun - students will respond. Every year, Mount Aloysius College selects a day to promote the FAFSA. On this day, we celebrate the students who've already filed the FAFSA and encourage those who haven't yet filed to file soon. It's a great way to get our office noticed and let the students know we're here to help them through the process.

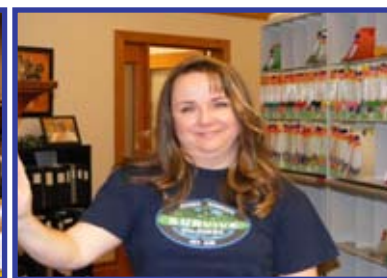
This year we selected the television show Survivor as our theme. We entitled our day "Survive the FAFSA". We

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Promoting Filing the FAFSA... (continued from page 17)

made our own t-shirts and invited some of the key offices at our college such as Enrollment Management, Registrar and Controller to participate by also wearing the t-shirts. We set up at our student union and selected a time (lunch time) when we knew we'd catch a lot of students. The table was decorated in a jungle theme and completed with a huge sheet cake emblazoned with a "Survive the FAFSA" logo on it. We even had "jungle juice" available to wash down the delicious cake provided by our food service. Our college mascot Mac, decked out in his very own t-shirt, mingled with the students and encouraged them to stop by the table. We had FAFSA worksheets available and a tip sheet on ways to avoid making mistakes on the FAFSA. Students were also encouraged to enter their name into a drawing to win a Mount Aloysius sweatshirt. It was a great way to promote filing the FAFSA and we received many compliments from the students on our clever theme. Many students proudly stopped by to let us know they had already filed, while those who stopped by that didn't told us they'd be filing soon and appreciated the reminder.

So, if you're looking for a way to engage your students in an activity you're planning, use a little bit of imagination. Choose to incorporate an idea that's recognizable and popular and you too can have your message heard!



State Related Sector Report

Joni Trovato, Sector Representative

As I write my last newsletter article, it makes me sad to think about my term as your sector representative is coming to an end. I know, however, that I will continue to be involved in our organization and hope that you will do the same by volunteering your time to PASFAA. I have enjoyed working with PASFAA Council, all of our members and thank you all for this incredible opportunity.

With summer coming to an end and a new school year beginning, don't forget that there is something to look forward to - the annual PASFAA Conference which is being held in Pittsburgh on October 23-26! The conference

committee has been working hard to make this a memorable conference so I hope to see all of you there.

We will hold our annual State Related Sector Meeting during the conference so please come and meet your new Sector Representative. If you have any items that you would like to discuss and add to the agenda, please let me know and I will pass the information along.

Thank you again for your support in my role as your sector representative. I express my sincerest congratulations to our new sector representative. See you all soon!

Private Sector Report

Matthew Stokan, Sector Representative

As another summer comes to an end and with it the beginning of a new school year, don't forget that there is still something to look forward to, namely, our annual PASFAA Conference which will be held in Pittsburgh this October 23rd to the 26th! The conference committee has been work diligently to make this the best conference ever! When you combine their efforts with the conference being held in not only America's most livable city but also the City of Champions, how can you go wrong in attending? I hope to see private schools from across the state represented in mass. As we say in The Burgh, see yinz dautnawn in Stiller country!

Speaking of the conference, we will hold our annual Private Sector Meeting during it. If you have any items that you would like to discuss and add to the agenda, please let me know. New ideas, like new members, are always welcome and encouraged!

PASSHE Sector Report

Dorothy Body, Sector Representative

As my time winds down as the representative for PASSHE schools, I would like to thank the many colleagues who have made this a learning experience and facilitated the success of our sector activities.

Over the past few months our sector has been very much engaged with distance education and issues of compliance with the various states, Gainful Employment and meeting the July 1st requirements as well as the discussion on reporting requirements. As state-supported schools, we were also very engaged with projected costs for our students as new administrators for our state took office. As always, we have addressed these and many other issues in a professional manner. We continue seeking the most aid for our students as we see costs increasing and in many cases aid decreasing.

I look forward to the exciting adventures that our new sector representative will provide for the PASSHE schools.

ISS Sector Report

Ken Shutter, Sector Representative

Greetings ISS Sector! We have been busily preparing for the upcoming October conference and look forward to seeing all of you in Pittsburgh!

Amanda Scheler from PNC Bank has officially been elected as the new Institutional Support Services Sector Representative starting October 2011! Please join me in welcoming Amanda to PASFAA Council!! Amanda is a 2002 graduate of Kutztown University of Pennsylvania and has earned her Master of Science in Organizational Development and leadership from Shippensburg University of Pennsylvania in 2009. Amanda has been a member of PASFAA since 2006 and has served on Spring Training, Leadership Committee Chair, Conference Committee and the Newsletter Committee. Amanda brings a wealth of experience and knowledge to help support the mission

of Higher Education in Pennsylvania and I have no doubt Amanda will represent the Institutional Support Services Sector very well. Please take a moment to reach out and welcome Amanda via e-mail at amanda.scheler@pnc.com or give her a call anytime at 717-268-0151.

It has been my pleasure to serve as the Institutional Support Services Sector Representative these past few years. I leave you all in good hands. Best of luck Amanda!

Remember: If you are providing your time and talent to the association please make sure you fill out a volunteer form. You can find the form at PASFAA.org. PASFAA is always looking for your professional volunteerism. Let's keep our associate strong!! Get involved!

Warmest Regards...I'll see you all around in some capacity throughout the Association!

News You Can Use: At Large Sector Report

Jim Theeuwes, Sector Representative

Are you a Chair in search of volunteers? Access to interested members is as close to you as your computer. Find volunteers under the Official Documents section at www.pasfaa.org/ChairAccess. Simply select the Volunteer List and your troubles will be over. This file is updated monthly as new volunteer forms are received.

Nursing Sector Report

Patty Zink, Sector Representative

Greetings to all nursing sector members! I hope that everyone had a safe and happy Summer! This is a busy time of year for all of us, but somehow we manage to get through it and welcome students back for another year.

The PASFAA Conference is just around the corner. We will again have time allotted on the agenda for a sector meeting. Please plan to attend and if you have anything

that you would like to have discussed, please contact me at pzink@washingtonhospital.org. This is a great opportunity for us to meet as a sector!

In addition, if you have any concerns or issues, please feel free to contact me at 724-223-3167 or pzink@washingtonhospital.org. I am looking forward to seeing you at the Sheraton Station Square in Pittsburgh in October!

PASFAA Bulletin Board

Job Changes/Promotions - Congratulations to all!

Jamie Hightower, formerly with The College of New Jersey, joined the staff at the Community College of Allegheny County as Executive Director of Financial Aid.

Steve Cassel has recently joined the team at Philadelphia Biblical University as Director of Financial Aid.

Amber Kreger resigned her position at Lancaster General College in June and has since joined Central Penn College as a Career Services Associate.

Vin Zelizo has joined the Financial Aid Office staff at Moravian College as Assistant Director of Financial Aid. Vin worked previously at Caldwell College in NJ.

Mary Ellen Duffy resigned her position as Director of Financial Aid at Albright College and her role as Immediate Past President of PASFAA effective June 30th. She has accepted the position of VP, Financial Aid & Compliance with Empire Education Corporation in Albany, NY.

Carolyn Tase has recently joined Albright College as Financial Aid Counselor after the departure of **Adrianna Heskett**, former Assistant Director of Financial Aid.

Delaware Valley College updates:

Joan Hock has been promoted to Director of Financial Aid after recently serving as the office's Interim Director.

Lynn Gans has been promoted from Assistant to Associate Director of Financial Aid. Lynn joined DVC in 2005 and has served as Assistant Director since 2007.

Regina Ball recently joined the staff as a Financial Aid Counselor. Regina replaces Elleder D'Andrea who recently left the college for an early retirement. Regina had been employed as the Campus Employment/College Work Study Coordinator for the past two years.

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You CAN help them deal with it!



Visit YouCanDealWithIt.com to find the tools and resources that will help you provide the right information to your students throughout their college career:

- Financial Wellness Curriculum
- Three-Step Letter Series
- Default Aversion Roster
- Cohort Default Rate
- Repayment Calculators & Downloads

An excellent source of information designed to meet the unique needs of your financial aid office!



PASFAA Bulletin Board... (continued from page 20)

Ellede D'Andrea left the college in June for an early semi retirement to provide full time care for her mother.

Elizabethtown College updates:

Andrea Kirsch retired from the financial aid office at Elizabethtown College on June 24th. She previously served in financial aid at Queens University and University of North Carolina at Charlotte.

Sue Sterling has been promoted to Associate Director of Financial Aid.

Christopher Mowl has been promoted to Assistant Director of Financial Aid.

Births

Patty Peterson of PNC Bank and her husband, Paul became grandparents this year. Paisley Lynn Cochran was born May 16th to her daughter and son-in-law, Leah and Garrett Cochran. She weighed 8 lb. 12 oz. Garrett is in the Air Force and stationed at Goodfellow AFB in Texas.

Melissa Wisniewski is a new mother! Nathan Michael was born on Friday July 1st, weighing 9 lbs. and measuring 21" long. Mom says "we are both doing great and really enjoying our time together."



Awards and Recognition

At the 2011 NASFAA Conference in Boston, **Mary Miller** was awarded the NASFAA Leadership Award for the EASFAA Region. At next's year's EASFAA Conference in Baltimore, Pam Fowler, NASFAA National Chair, will present Mary with a plaque recognizing her contributions to the financial aid profession.

Obituaries

It is with sadness that I inform you of the recent passing of **Chris Koterba Lodge's** father, Bernie, in June. Chris was formerly with AES/PHEAA and Franklin & Marshall College. She writes, "*my sister and I were with him as he took his last breath, and we both believe he knew we were there with him. He's at peace now, no more struggles and no more pain*"