



## Letter From The President

### Greg Gearhart, PASFAA President

One of the nice things about my role as President is that I have an opportunity to talk with many of you as I carry out my responsibilities, and a common question I receive is "How's it going as President?" Sometimes people are just making polite conversation, but other times I feel there is an undertone that harks back to the experiences of the last two years. The question is really, "Has the next horrendous thing you have to deal with happened?"

Well, so far, no. And, while I do worry a little about another loan upheaval or some such thing that would put us, again, in a defensive posture, I also know that there is a great support network behind me. The various people who fill the roles of executive officers, sector reps, and committee chairs provide support that allows me to relax a bit. The knowledge they provide is such that no one person could hope to accomplish on his own.

Many of these folks have served in various PASFAA roles over the years and have experience with different aspects of how the Association operates. Others are brand new to their role with PASFAA. Some of them have positions of higher responsibility, such as a Council member or committee chair, while others have chosen a support role as a committee member or volunteer in some other area. But the commonality between them is that they realize the need that PASFAA has for them and they respond to that need.

One frequent topic of discussion at Council meetings is how to encourage more volunteerism within our Association. We

have a lot of roles that need to be filled each year and we need new and old (hhhmmm – I mean experienced) faces to keep our Association running smoothly in the future. In Council, we look at this issue on different levels, including how to get individual members to volunteer, how to encourage those who are supervisors to allow their employees to take on these roles, and how to provide the information necessary to allow both groups to make informed decisions about volunteer opportunities.

Let's start with the individual.

Make no mistake, PASFAA needs you.

One reason often given for not volunteering is that "I never get chosen for anything. PASFAA is a cliquey organization

and the same people get chosen all the time." I pause here to ensure I am cautious about saying the wrong thing, but my experience with many organizations over the years is that you can usually find someone who will describe it as cliquey. I think this is simply because people get involved, get to know other people, and become friends. Then, the next person coming along views that as cliquey. My experience over the years has been that PASFAA members are a very welcoming group, but in any group you have to make the effort to get involved and meet people.

Each year we send out a call for volunteers and typically receive a positive response. But, using the 2008-09 year as an example, less than one in five active members volunteered and only about 15% of people from all membership categories volunteered. My experience as a committee chair trying to fill open spots on my committee, and then as President-Elect trying to fill committee chairs, was that many people volunteered for specific roles, which might have already been filled, and weren't interested in other available roles. Or they volunteered initially but changed their mind when actually asked to fill a position. Certainly, we each exemplify a variety of personalities and talents. The intention is to find positions that showcase individual talents. In fact, volunteers are encouraged to identify positions they are most interested in. However, maintaining a certain level of flexibility will increase your chances of serving.

A note to supervisors:

We're all experiencing tough times in the Financial Aid Office. As a director, I understand the difficulty in meeting

*Letter from the President (continued from page 1)*

increased demands of new programs and more intense competition. I know that it's virtually impossible to get new staff or more space to help meet those demands. But, in these times, a greater need arises to maintain a healthy and strong organization - PASFAA. I hope it won't seem too supercilious for me to say that I think I expressed this pretty well in my acceptance speech at our recent conference:

... to accomplish our mission of serving and helping each other...It's time for us to, in a sense, regroup. Not that we've fallen apart as an organization. In fact, that has not happened. We remain a strong association, both financially and organizationally. But we will face challenges in the years to come...[and]...it really isn't me who needs to be ready so much as it is all of you. PASFAA is all of you, and the work of PASFAA is done by all of you...PASFAA should not be the most important thing in your life. Put your church, your family, your job and your own well being ahead of PASFAA. But, when the call goes out, be a part, be a volunteer, be a supporter. If you're a director, or someone else who has authority to say Yes or No, say Yes when that staff person asks if she can volunteer for a committee, say Yes when someone wants to attend a training, and say Yes when you wonder to yourself, "Should I get involved?" This is the only way that we can survive, by working together and supporting each other. So please, be ready to say Yes.

An additional reason for not getting involved is not having the knowledge of what a particular role involves. We understand concerns for not wanting to commit to a role that one cannot handle. I would, however, argue there are very few roles within PASFAA that colleagues working as an aid administrator every day couldn't handle. We are implementing solutions! The Technology Committee has been working for some time on PASFAA 101 Training on the website. One goal of PASFAA 101, which should be released around March 15, is to provide prospective volunteers with the information they need to make an informed decision about whether or not a particular role within PASFAA is right for them.

And don't forget that a great resource for this information is the people who are currently filling those roles. All PASFAA elected officers and committee members are listed on the PASFAA web page (click on the *Financial Aid Administrators* tab near the top of the page). Reach out - they would be glad to speak with you about the requirements of their role.

By the time you read this article, you may have received volunteer opportunities for the 2009-10 year, and there is more information in other parts of this newsletter. Please consider how you can enhance your role in the PASFAA family.

*Drez Gearhart*

## Spring Training: Season of Change

**Cindy Heaton, Chair, Spring Training Committee**

**April 2, 2009: Four Points by Sheraton Pittsburgh North, Mars**

**April 8, 2009: Holiday Inn, Grantville**

Greetings on behalf of the PASFAA Spring Training committee. It's hard to believe that March is here and that Spring Training is only a few short weeks away. I am pleased to report that preparations for this year's program are going very well. A number of wonderful presenters, representing financial aid, education lending, and AES/PHEAA, have generously volunteered their time and talents to do the following sessions:

- FAFSA Changes
- Financial Aid Outreach
- Garnering Support for the Financial Aid Office
- Future of FFELP
- Making your Website Work Harder for You
- Doing More with Less
- How America Pays for College - Sallie Mae's Annual Survey
- NCAA
- Getting your Money's Worth from FWS

And, of course, no Spring Training program is complete without the ever popular federal, ESG, and State Grant and Special Programs updates. To view the full agenda or to register for one of the sites listed above, please visit the training page of PASFAA's website: [www.pasfaa.org](http://www.pasfaa.org).

We hope to see you soon.





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# Time to Nominate Your Colleagues for PASFAA Awards

Greg Gearhart, PASFAA President

Each year, during the Annual Conference, PASFAA recognizes those members who have gone above and beyond in the giving of their time and talents in service to PASFAA and to the financial aid profession.

Nominations are sought for PASFAA's Distinguished Service, Life Membership, Leadership, and Emerging Leader Awards. The names of those eligible for PASFAA's Retirement Recognition Program are also sought at this time. Nominations and names must be received no later than May 15, 2009.

The **Distinguished Service Award** is presented to those individuals who have made significant contributions to the Association through leadership, activities, and/or research in financial aid. This award recognizes service to PASFAA over a period of time in the profession of financial aid and is not recognition for any single event or activity. The award is given only at such times as a suitable recipient is clearly identified. In 2008, this award was given to Joan Holleran, Associate Director of Financial Aid at Kutztown University, and long-time editor of the PASFAA Newsletter. The immediate past-president solicits nominations for this award from the current PASFAA membership. Nominations must be submitted to Executive council for review and approval. Approval by a majority of the Executive Council is necessary for this award.

**Life Membership** is given to individuals who have made outstanding and sustained contributions to the financial aid profession. This honor is not necessarily awarded each year and is not restricted to PASFAA members.

The **Leadership Award** was created to recognize an individual or individuals who provided outstanding leadership to the Association during the preceding year. In 2008, this award was given to Brandi Darr, Director of Financial Aid at the University of Pittsburgh-Greensburg.

The **Emerging Leader Award** is given to those individuals who, within about five years of entering the financial aid profession, have demonstrated consistent service to and involvement in PASFAA and its projects. Last year's recipient of this award was Michael DeGroft, Director of Financial Aid at Thaddeus Stevens College of Technology.

In addition to the awards listed above, the **Retirement Recognition Program** recognizes Active or Associate members who have provided approximately 25 years of service to students and families, colleagues, and their institutions in the area of financial assistance or the financing of post secondary education. Persons to be recognized must be current members of PASFAA who are retiring within the year.

If you would like to nominate colleagues for any of the awards, or make us aware of people eligible for the retirement recognition, submit the names by e-mail to PASFAA President, Greg Gearhart at [gearhart@messiah.edu](mailto:gearhart@messiah.edu) or PASFAA Past-President, Dwight Horsey at [dwight.horsey@millersville.edu](mailto:dwight.horsey@millersville.edu) no later than May 15, 2009. Nominations will be reviewed at the June Council meeting and awards presented at the annual conference in October.



# Top 10 Reasons to attend the 2009 PASFAA Conference in Valley Forge

Cheri Kramer, Chair, Conference Committee



**WE WANT YOU!**

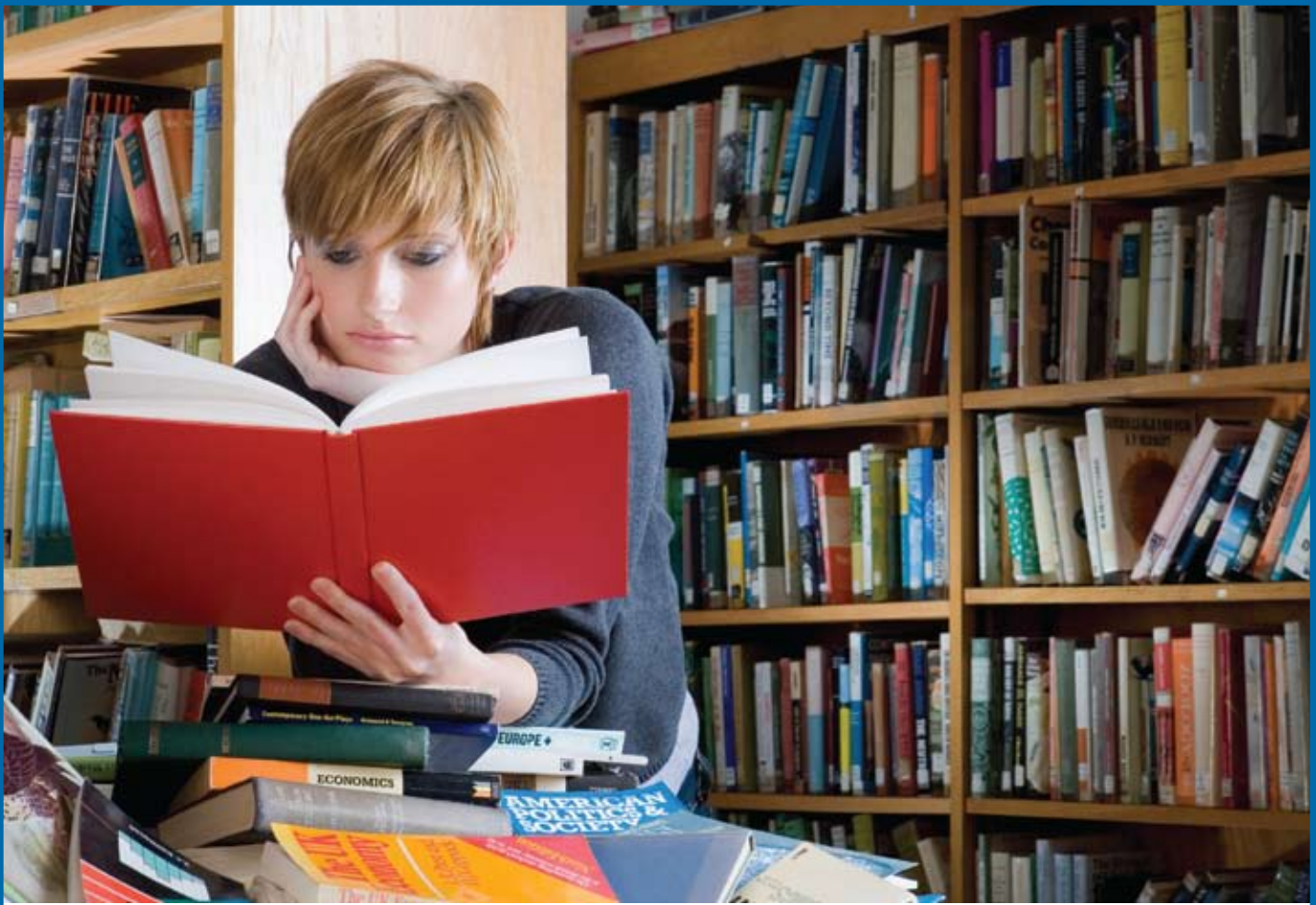
10. To gather with the PASFAA Family for a time of retraining and rejuvenation.
9. To welcome new “recruits” to a top notch organization and share your war stories with the “veterans”.
8. To make yet another amazing journey, where you will learn to say soda instead of pop, hoagies instead of subs, sample world famous cheese steaks (that is a sandwich that does NOT have French fries on it) and authentic Philly soft pretzels with mustard.
7. To claim bragging rights, Steelers fans - to not one, but SIX Super Bowl championships!
6. To respond to the bragging Steelers fans that the Phillies are the 2008 World Series Champions!
5. To hear what kind of creative performance the Promissory Notes might have in store for us.
4. To attempt to unseat the current corn hole champs.
3. To learn from the BEST in the business about topics that are important to our institutions.
2. To visit historic Valley Forge National Park or to shop at the world famous King of Prussia Mall.

And the number 1 reason that you should attend the PASFAA Conference is.....To salute the heroes in higher education...colleagues who work in the trenches day in and day out to make college more affordable for their students!

**MARK YOUR CALENDARS: 2009 PASFAA CONFERENCE  
VALLEY FORGE CONVENTION CENTER OCTOBER 4-7.**



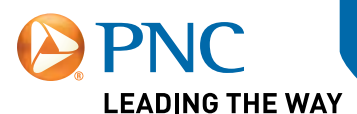




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## 2009 Conference Committee Reaches Out to Fellow Members

**Cheri Kramer, Chair, Conference Committee**

During each annual conference, PASFAA selects a Pennsylvania charity to support. In keeping with the theme, A Salute to the PASFAA Family, the Conference Committee has chosen to help our students. All charity proceeds will be directed to a scholarship fund to benefit students attending a PASFAA school.

The Basket Raffles have been very successful, earning \$5000 over the last two years. In 2008, Conference Committee members, Sector Reps, and PELA donated baskets. This year we ask the members of PASFAA to donate a basket.

Please join with your friends, your colleagues, or your committee to create a basket. There will be prizes for the baskets. We ask that each basket donated have a minimum \$25.00 value. Questions? Please contact Cheri Kramer.

The Conference Committee thanks you for helping to Salute our PASFAA Family!



## PASFAA Members Elected to Negotiated Rulemaking Committees

**Mary Ellen Duffy, PASFAA President-Elect**

On December 31, 2008, the Department of Education published a notice in the Federal Register announcing its intent to establish five negotiated rulemaking (negreg) committees to prepare proposed regulations under Title IV of the Higher Education Opportunity Act (HEOA). Each committee includes representatives of organizations or groups with interests that are significantly affected by the subject matter of the proposed regulations. Nominations were solicited for individual negotiators who represent key stakeholder constituencies involved in the student financial assistance and grant programs.

When negotiation began in February, two PASFAA members were among the negotiators representing post-secondary institutions. Bonnie Lee Behm, Director of Financial Assistance at Villanova University, was selected as an alternate negotiator representing 4-year private non-profit institutions for negotiating Team I - General/Lender Loan Issues. Thelma Ross, Associate Dean of Student Services & Director of Financial Aid at Lincoln University,

was selected to represent minority serving institutions for negotiating Team II - School-based Loan Issues.

Under negotiated rulemaking, the Department works to develop a Notice of Proposed Rulemaking (NPRM) in collaboration with representatives of the parties who will be affected significantly by the regulations. This is done through a series of meetings during which these representatives, referred to as negotiators, work with the Department to come to consensus on the Department's proposed regulations. Meetings are facilitated by a neutral third-party.

The Department is specifically required by law to use negotiated rulemaking to develop NPRMs for programs authorized under Title IV of the Higher Education Act of 1965, as amended (Title IV programs) unless the Secretary determines that doing so is impracticable, unnecessary, or contrary to the public interest.

We are proud to have two PASFAA members involved in this very important initiative. Bonnie and Thelma will represent the needs and concerns of our students fairly and thoughtfully. Congratulations to both of them!





# Washington Update: Change Has Come

Scott Miller, Director of Federal Relations, AES/PHEAA

We all knew that change was coming to Washington, DC, but we really didn't know what form it would take. Well, we know a lot more now than we did before!

## **American Recovery and Reinvestment Act**

That change was embodied in the American Recovery and Reinvestment Act (commonly known as the Stimulus Bill) that was enacted into law in February. If we were watching closely, we learned that change meant bold brushstrokes of federal policy change. This Administration would not be content to tinker around the edges of federal programs, but rather wanted to put an immediate stamp on federal policies and rearrange the way funds are spent in D.C. and the way the federal government would use its powers and authorities.

The clues regarding student aid policy were just as evident in the Stimulus Bill. The Obama Administration is firmly committed to substantially increasing the reach of the Pell Grant Program. While the education spending in the Stimulus package became a very visible target of Congressional Republicans and even of moderate members who were trying to craft a compromise on the bill, the Administration (and according to some reports, the President himself) drew a protective fence around the new funding for Pell Grants that was included in the original draft of the bill. The end result, a \$5,350 Pell Grant maximum for 2009-10 and a \$5,500 maximum for 2010-11. In addition, \$200 million more was set aside to increase funding for the Federal Work Study Program.

Lost in the shuffle, though, was assigning any significance to the fact that a proposal that would have increased Unsubsidized Stafford Loan limits was scrapped by the U.S. Senate and never resurrected as part of the final negotiations on the bill. Maybe, just maybe, the Administration's absence of support for this provision was a sign of things to come or at least a sign that they were doing more thinking about student loans.

## **President's Budget Proposal**

On February 26th, the President's Budget Proposal was submitted to Congress. That proposal goes even further in defining what change is in the eyes of this Administration and what it means for the future of the student financial aid programs.

Let's start with Pell Grants. In a budget that is aimed at cutting the current \$1.4 trillion dollar deficit in half over the next four years, the President has proposed to insulate the Pell Grant Program from any reductions in funding and to assure that the maximum award will grow in future years. The way they propose to do this is by making the Pell Grant a true "entitlement" program (or a "mandatory" program in budget parlance). This means that the program's funding does not have to be appropriated each year (as it is now because Pell is technically classified a "discretionary" expenditure). The President's proposal is to declare Pell an entitlement program

and to dispense with annual debates over whether or not to increase the maximum grant. Instead, the maximum Pell Grant would increase each year by the amount of increase in the Consumer Price Index plus one percent. This approach also eliminates the issues attributable to the annual Pell Grant "shortfalls" - where actual Pell Grant usage outpaces the projections that were the basis for the annual funding.

I mentioned above that the Administration's lack of interest in increasing Stafford Unsubsidized Loans was a "hint" of things to come. It appears that the surprise that was awaiting was a huge overhaul of what the budget calls the "inefficient and inequitable" Perkins Loan Program. The budget calls for putting Perkins "on steroids" by infusing \$5-billion into the Perkins Program, which the Administration says will make an estimated 2.7 million additional borrowers eligible for Perkins Loans. The Administration also wants schools who currently don't participate in Perkins to sign up for the new, expanded program. In comments made to the media, Education Department officials indicated that they see the new, expanded Perkins program as a potential substitute for private student loans.

It came as no surprise to many that the Budget Proposal includes the idea of moving from two competing student loan programs to a 100% Direct Loan environment. What was surprising was that this proposal is supposed to be implemented for the 2010-2011 Academic Year - allowing a minimum of time for a transition of this magnitude. It also was surprising that the proposal was put out so early and so firmly, before any discussions were held with the affected constituencies.

No matter what you think of the idea or what side of this issue you are on, it is hard to believe that members of the school community were not consulted before this proposal was made public. Did anyone ask you how you felt about it or whether there might be alternatives to a wholesale abandonment of the guaranteed student loan program? I didn't think so!

Well, if you do have an opinion on this topic, now is the time to speak up. While the Administration didn't consult you, the Congress is ready and willing to hear your views. This is the time for you and your institution's president to contact Senators Casey and Specter and your local Member of Congress and let them know how you feel. If you feel that this decision, which has huge repercussions for the largest aid program on most campuses, should be discussed at length and that alternative concepts should be fully vetted, NOW is the time to express that view. Silence on this subject will be interpreted as signaling your acquiescence. It is also important that you make your views known to PASFAA and NASFAA and that your school's president makes those views known to the Washington-based trade associations. I'll say it again, for emphasis, NOW is the time to express your views. If you wait, the legislative train will simply pass you by!



# New Federal Regulations Affect Student Loan Provisions for Military Service

Ed Gonzalez, USA Funds

Federal regulations published Oct. 23 include new provisions and revisions to existing provisions affecting certain military personnel and veterans. These changes are effective July 1, 2009, but lenders may implement the changes earlier than that date.

## Post-Active Duty Student Deferment

New regulations clarify that a borrower who was serving on active duty on Oct. 1, 2007, or began a period of active duty service after that date, is entitled to the new post-active duty student deferment. Some of the eligibility criteria are amended, as follows:

- The borrower must be enrolled at least half time. Eligibility for the post-active duty student deferment ends on the date that the borrower ceases at least half-time enrollment or 13 months following the end of the borrower's active duty service or any applicable grace period. Previous rules did not stipulate the level of enrollment necessary to qualify for the deferred period.
- The period of active duty must have been at least 30 days.
- The regulations further clarify the definition of qualifying active duty with respect to National Guard service to be any of the following circumstances:
  - Active duty at the state level, if that duty is served under an order by which the governor activates the National Guard, and the state pays for the Guard activities.
  - Active duty at the state level when that duty is served as full-time National Guard duty ordered by the governor of a state with the approval of the president or U.S. secretary of defense, and the federal government pays for the Guard activities.
  - Active duty by a full-time permanent employee of the National Guard only if that employee is reassigned to active duty as noted above.

A borrower who is a member of another reserve component of the U.S. Armed Forces is not further defined.

If a borrower qualifies for both a military deferment and a post-active duty student deferment, the 180-day period of post-mobilization military service deferment and the 13-month post-active duty student deferment run concurrently.

- **Military Deferment** - A lender is permitted to grant a military deferment based on its confirmation that the borrower has received a deferment on a loan held by another lender, by a school participating in the Perkins Loan Program, or under the William D. Ford Direct Loan Program. If the lender grants military deferment without having documentation of the borrower's status, the deferment must be granted

for no more than 12 months from the date that the initial qualifying service began.

- **Military Forbearance** - A lender is required to provide a period of forbearance for certain borrowers who serve in the National Guard. If the borrower qualifies for a post-active duty student deferment but, because of the type of service rendered, does not qualify for the military service deferment, the lender is required to provide a period of forbearance. The lender must grant the forbearance in increments of 12 months or less, depending on the borrower's eligibility. Borrowers are eligible for this forbearance if engaged in active duty service at the state level - if that service meets any of the following criteria:
  - Active duty at the state level, if that duty is served under an order by which the governor activates the National Guard and the state pays for the Guard activities.
  - Active duty at the state level when that duty is served as full-time National Guard duty ordered by the governor of a state with the approval of the president or U.S. secretary of defense, and the federal government pays for the Guard activities.

The borrower must have served for a period of at least 30 consecutive days beginning on either of the following:

- The day after the grace period expires for a Stafford loan that has not entered repayment.
- The day after the borrower ceases at least half-time enrollment on any Federal Family Education Loan Program loan that is in repayment.

If you have questions about these new provisions, send an e-mail to USA Funds® policy advisers at [askpolicy@usafunds.org](mailto:askpolicy@usafunds.org).

## Technology Committee Launches PASFAA 101 Training

**Heidi Hunter-Goldsworthy, Chair, Technology Committee**

The "PASFAA 101 Training" showcased at the annual Conference has gone through some additional updates and is now ready to be placed on the PASFAA website in March 2009. We are currently working with ATAC to insure easy access to the training software through the website. The upcoming year will prove to be a challenge as the committee continues working on PASFAA 101 and other training suggestions.

Michael Degroft has agreed to serve in the role of ATAC representative as Dwight Horsey's duties at Millersville University have become rather time consuming. Michael will continue to conquer the duties assigned in maintaining PASFAA's relationship with ATAC.

The first edition of the electronic newsletter, PASFAA Post, has been well received by the membership. Congratulations to Keri Neiding and her committee for a job well done.

The Tech Committee is currently reviewing options to provide a photo gallery section of the website to house all of the great photos submitted by the membership. This separate section will allow the newsletter to remain within the size and cost limitations set by PASFAA.

If you are interested in serving on the Technology Committee, please contact Heidi Hunter-Goldsworthy via email to [hhunter@wpahs.org](mailto:hhunter@wpahs.org).

## Don Raley Institute

### June 15th - 19th, 2009: Dickinson College, Carlisle, PA

**Caroline Siravo, Chair, Don Raley Institute**

Are you new to the rewarding field of financial aid? If you have two or less years of experience in aid and would like to learn more (much more!!) about the intricacies of the various aid programs, federal regulations and how it all relates to you, then take advantage of this fantastic training opportunity.

The Don Raley Institute is a week long experience that will provide you with in-depth training materials using NASFAA's CORE curriculum, created specifically for new aid administrators. Experienced faculty members will present the materials and engage attendees in discussion of current trends and legislation affecting financial aid practices. In addition, guest speakers including AES staff and a representative from the U.S. Department of Education will provide attendees with updates on program changes and a variety of topics affecting financial aid professionals. Not all of the learning will take place inside the classroom! The Institute also provides ample time for networking and having fun with fellow "students".

This year's faculty includes:

Colleen Coudriet

Diane Fegely

Patti McCarthy

Jean Stone

Financial Aid Advisor

Assistant Director of Financial Aid

Director of Financial Aid

Associate Director of Financial Aid

DuBois Business College

Kutztown University

Indiana University of PA

Gettysburg College



# Pennsylvania's FAFSA Filings Surge

Kent Wolfe, Sr. Research Analyst NSLP

Dawn Mosisa, Regional Director, National Student Loan Program

With the struggling U.S. and world economies, you would expect that tightened family resources might lead to heightened demand for financial aid among students. But would you expect a 23 percent increase within the state of Pennsylvania alone? Recent data on FAFSA filings<sup>1</sup> from the Department of Education ("ED") shows FAFSAs filed by Pennsylvania residents grew from 111 thousand to 596 thousand between 2007-08 and 2008-09 (Table 1). What is not clearly shown by the published data is the reason(s) this surge in FAFSA filings occurred. Nonetheless, ED's data can hint at some possibilities.

One set of encouraging possibilities centers on those who face personal financial challenges. Though accounting for less than five percent of all filers in both years, those filing original FAFSAs via Web EZ exploded more than 143 times (Table 2). This could suggest that residents with limited resources as a group may have become:

- More interested in obtaining a postsecondary education now than in the past
- More aware of how to file for financial aid using the abbreviated EZ method
- More comfortable moving farther into the higher education pipeline (the numbers do not state whether they actually enrolled)

Regardless of the exact reason, the important point is that lower-income students are demonstrating more awareness of a shorter electronic method for filing for federal aid.

Data also suggests that a dependent student's perception of financial need expanded more than that of the independent student from the one year to the next, increasing 26 percent and 19 percent respectively (Table 3). Perhaps this means that traditional students as a group became more interested in college than their independent counterparts. It could also mean that more parents of dependent students felt the financial pinch for the 2008-09 academic year.

Another positive point is that Pennsylvanians are demonstrating an increasing comfort with technology. Residents filing FAFSAs via the web rose 131 thousand (30 percent) to 569 thousand (Table 4), while paper filers and those filing via electronic data exchange collectively dropped a total of 20 thousand. This translates to web filers accounting for 95 percent of all filers in 2008-09 versus 90 percent in 2007-08.

There can be arguments for and against the likelihood that higher education enrollment will expand in tough economic times. Regardless of the argument made, you have to agree that Pennsylvania's residents, both

Table 1	
	Total
2007-08	485,030
2008-09	596,241
Change	+111,211
	+23%

Table 2	
	Original Web EZ
2007-08	186
2008-09	26,903
Change	+26,717
	+14,364%

Table 3			
	Dependent	Independent	Total
2007-08	267,377	217,653	485,030
2008-09	337,021	259,220	596,241
Change	+69,644	+41,567	+111,211
	+26%	+19%	+23%

dependent and independent, are displaying a greater success in reaching the point in the overall college pipeline where FAFSAs get filed. And, as far as the financial aid office goes, this provides you more data to support why your phone never stops ringing and your day never ends.

Table 4	
	Web Total
2007-08	438,344
2008-09	569,350
Change	+131,006
	+30%

<sup>1</sup> Both cover filings for the first calendar year.

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## PASFAA Council Report

### Greg Gearhart, PASFAA President

"Hey, Billy Bob, did you read those PASFAA Council meeting minutes?"

"The whaaat? The *passed a cow filled with meaty spinach?*"

"No, the PASFAA Council meeting minutes. You know, the record of everything that PASFAA Council is doing."

"Yeah, right. I just knew there was a reason I couldn't sleep last night. Too much excitement knowin' that was comin' out soon."

"Come on B.B., PASFAA Council meets five times a year and does a lot of work for the Association. The members should keep up with what's going on."

"Well why don't you fill us in?"

"OK, so far this year Council has":

- Reviewed the outcomes of our 2008 conference and discussed details of our upcoming 2009 conference.
- Approved the members of the various PASFAA committees for the 2008-09 year.
- Reviewed and voted on the logo for the PASFAA Post.
- Discussed the finances of our association and new ways of funding our activities.
- Discussed ways to get more PASFAA members involved in the work of the association.
- Worked with various PASFAA committees to:
  - Help PHEAA and our own PFAT committee get started with FAFSA Completion Season
  - Help provide necessary funding for the upcoming videoconference

- Consider methods for commonly accessible storage of important association documents
- Move forward the various training activities carried on by PASFAA throughout the year

"That's just a sampling of what has been done so far and there are still a lot of things to accomplish this year. Later this spring Council will":

- Review and approve the PASFAA budget for next year
- Meet with PASFAA's investment advisors to make sure we are handling Association finances in the best way possible
- Decide who should receive PASFAA awards this year
- Review and decide upon more details for the upcoming conference
- And a whole lot more

"Wow. I thought all those people did was go to them meetings over at PHEAA every two months and stare out the window at the trains."

"No Billy Bob, they watch the birds fly around as well, but only during the brief meeting breaks. The rest of the time they are hard at work carrying out the business of PASFAA."

Every member of PASFAA has an elected representative on Council. If you have questions or concerns about any aspect of the operation of PASFAA, contact one of the executive officers or the elected representative for your sector. You can find their names on the PASFAA website at: <http://pasfaa.org/docs/committees/ExecutiveCouncil/index.html>



# Finance and Development Committee Heads into 2009-10 Business Partner Solicitation and PASFAA Budgeting Season

**Ruth Cramer, Chair, Finance and Development**

The Finance and Development Committee's three main responsibilities include: 1) business partner solicitation, 2) developing PASFAA's budget for the upcoming year, and 3) managing PASFAA's investments. All of these processes are well underway for 2009.

Continuing and new business partners can find information about PASFAA's 2009-10 Exhibiting and Advertising options via the "Business Partners" link on PASFAA's webpage, at [http://www.pasfaa.org/docs/toc\\_sponsors.html](http://www.pasfaa.org/docs/toc_sponsors.html).

Ragan Griffin, Clarion University of Pennsylvania, has assumed the role of Finance and Development Committee Chair-designee for 2008-09 and is responsible for the 2009 exhibitor and advertising solicitation process. If you have any questions or know of an organization that would like to partner with PASFAA to educate and serve members, students and families, feel free to contact Ragan at [rwatson@clarion.edu](mailto:rwatson@clarion.edu) or by calling her at (814) 393-2315.

The Finance and Development Committee is also responsible for developing PASFAA's budget. Committee chairs and officers should have received their budget requests by now. These requests are important to our committee as we recommend the new budget plan. If you have any questions regarding the requests or any budget related questions, please feel free to contact me.

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

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

AES  
Academic Finance Corporation  
American Student Assistance  
Beneficial Bank  
Campus Door  
Chase  
Citibank  
Citizens Bank

Discover Student Loans  
ECMC  
Edamerica  
EDFUND  
ELM Resources  
Great Lakes Higher Education  
Corporation & Affiliates  
HESAA  
KeyBank

National City  
PNC Bank  
Sallie Mae  
Student Funding Group, LLC  
Student Loan Xpress, Inc.  
SunTrust Education Loans  
USA Funds Services  
Wells Fargo EFS

# Government Relations Takes Action

**Bernard McCree, Chair, Government Relations Committee**

***Lots happening on the legislative forefront these days!*** As you are aware, President Obama signed the stimulus bill into effect and one immediate result is the increase in the Federal Pell Grant amount. This is great news for the students that rely on the Pell grant to help with college costs. As this report is being written, the President's budget proposal speaks of eliminating lenders from the FFELP program. Another battle to wage! I want to encourage our membership to work with the Government Relations Committee when we call you to action concerning a number of issues coming down the pike.

Another concern is the PLUS auction. A letter has been drafted and will be sent to key Congressional leaders and the PA delegation expressing PASFAA's concern of the

auction, the impact and unintended consequences on parent borrowers.

In the coming months, the Government Relations Committee (GRC) hopes to interact with PASFAA representatives and members of the House and Senate. Tonya Hsuing, PASFAA treasurer and I are attending the NASFAA Leadership Conference, March 8-10 and will have an opportunity to speak with key staffers of Senator Arlen Specter and Senator Robert Casey. We hope to have GRC and others in DC in late April and are seeking to work with EASFAA in making Capitol Hill visits during the EASFAA conference in May.

We have a lot on our plate, but join us in helping our students to have a brighter future.



# Counselor Workshops Prove to be a Success in 2008

**Jim Carideo, Chair, Counselor Workshop**

We achieved a milestone at the 2008 PHEAA/PASFAA counselor workshops. Attendance was at an all-time high. Over 1,400 PA high school and community agency counselors attended one of the 41 statewide workshops offered. That is a 10% increase over any other year's attendance its 20 year history! Concern about the economy and how to best advice families on paying for the cost of higher education was the overwhelming concern of all participants. Those in attendance were well educated by 39 PASFAA post-secondary school aid professionals that volunteered their time ([see page 15](#)).

On behalf of the Association, thank you to all presenters for volunteering their time and professional knowledge. Thank you to the PHEAA Regional Directors (listed below) who helped organize these events and serve as outstanding co-presenters, particularly Millie Ortiz, PHEAA Regional Assistant Director, for leading the charge.

Counselor workshops are not only rewarding to the participants, but the Association is affected by working with better educated counselors - the very individuals working with Pennsylvania students and families during the financial aid process.

It's been a wonderful and rewarding year for this 2008 PASFAA Chair of the Counselor Workshops. But now it's time pass on the baton to the Chair for the 2009 Workshops. Yolanda Beattie, Penn State York will serve well in this role. If you would like to volunteer for the workshops in 2009, please complete and mail or fax the PASFAA Volunteer form. Remember to check "Counselor Workshop."

Bruce Diefenderfer  
Cheryl Browning  
Dan Johnston

PHEAA Regional Director  
PHEAA Regional Director  
PHEAA Regional Director

Don Shade  
Tom O'Donnell  
Jim Cardinale

PHEAA Regional Director  
PHEAA Regional Director  
PHEAA Regional Director





# PASFAA Workshop Volunteers

Date	Workshop Site	Presenter	Presenter's Affiliation
<b>NORTHWEST - Daniel Johnston, Regional Director – Sharon Regional Office</b>			
4-Nov-08	University of Pitt-Bradford Campus	Melissa Ibanez	University of Pitt-Bradford
5-Nov-08	Midwestern I.U. #4	Thomas Ball	Grove City College
6-Nov-08	Crawford County Vo-Tech	Cindy Farrell	Thiel College
7-Nov-08	Clearfield High School	Cindy Heaton	Lock Haven University of Pennsylvania
12-Nov-08	Gannon University	Sharon Krahe	Gannon University
13-Nov-08	Riverview I.U. #6	Ken Grugel	Clarion University of Pennsylvania
14-Nov-08	Warren County Career Center	Sue Behan	University of Pittsburgh - Bradford
<b>SOUTHWEST - C.A. (Jim) Cardinale, Regional Director – Pittsburgh Regional Office</b>			
3-Nov-08	Penn State/Fayette Campus	Gary Means	Westmoreland County Community College
4-Nov-08	Waynesburg University/Southpointe Center	Matthew Stokan	Waynesburg University
5-Nov-08	Penn State/Beaver Campus	Gail Gray	PSU Beaver
6-Nov-08	Arin Intermediate #28	Patricia McCarthy	Indiana University of Pennsylvania
7-Nov-08	Allegheny Intermediate Unit #3	Allison Wojcik	Duquesne University
10-Nov-08	University of Pittsburgh/Greensburg Campus	Brand Darr	University of Pittsburgh - Greensburg
12-Nov-08	CCAC/North Campus	Cher DePaolis	Pittsburgh Theological Seminary
13-Nov-08	Penn State/Altoona Campus	Jaime Kosh	St Francis
14-Nov-08	Cambria Rowe Business College/j		
<b>NORTH CENTRAL - Donald Shade, Regional Director - Williamsport Regional Office</b>			
5-Nov-08	Northern Tier Career Center	Chris Vaughn	Mansfield University
6-Nov-08	Bloomsburg University	John Bieryla	Bloomsburg
7-Nov-08	Newport Business Institute	Ray Randall	Bucknell University
12-Nov-08	Mansfield University	Chris Vaughn	Mansfield University
13-Nov-08	Susquehanna University	Helen Nunn	Susquehanna University
14-Nov-08	South Hills School of Business & Technology	David Pearlman	PSU-Altoona
<b>SOUTH CENTRAL - Bruce Diefenderfer, Regional Director – Carlisle Regional Office</b>			
3-Nov-08	Tuscarora Intermediate Unit 11	Valerie Rennell	Juniata College
4-Nov-08	Lebanon Valley College	Kendra Feigert	LVC
5-Nov-08	Gettysburg College	Jean Stone	Gettysburg College
7-Nov-08	Penn State University - Mont Alto Campus	Darlene Gilland	PSU - Mont Alto
10-Nov-08	HACC - Wildwood Campus	Jim Carideo	HACC - Harrisburg
12-Nov-08	York College	Yolanda Beattie	PSU - York
14-Nov-08	Millersville University	Dwight Horsey	Millersville
<b>NORTHEAST - Thomas O'Donnell, Regional Director – Wilkes-Barre Regional Office</b>			
3-Nov-08	Marywood University	Stanley Skrutski	Marywood University
5-Nov-08	Colonial IU #20	Kim Adamson	East Stroudsburg
6-Nov-08	DeSales University	Joe Alaimo	Luzerne County Community College
7-Nov-08	McCann School of Business / Pottsville Campus	Judy Rile	PSU-Berks
12-Nov-08	Alvernia College	Doug Vore	Montgomery County Community College
13-Nov-08	Gwynedd-Mercy College	Denise Nuccio	Montgomery County Community College
14-Nov-08	Bucks County Community College	Donna Wikoski	Buck CCC
20-Nov-08	Luzerne County Community College		
<b>SOUTHEAST - Cheryl Browning, Regional Director – Philadelphia Regional Office</b>			
5-Nov-08	Chester County Intermediate Unit	Melissa Walsh	Rosemont College
13-Nov-08	Community College of Philadelphia - Northwest Branch	Bonnie Behm	Villanova University
18-Nov-08	Delaware County Intermediate Unit, Educational Services	Marykay Klara	Villanova University
25-Nov-08	Community College of Philadelphia - Northwest Branch	Dave Campbell	Delaware Valley Academy of Medical and Dental Assistants



## New Study Shows That College Education Viewed As Critical But Many Families Do Not Consider Cost When Deciding How To Pay

**Dr. Bill Diggins, Strategic Consultant and Lead Researcher, Gallup  
Sarah Ducich, Vice President of Public Policy, Sallie Mae**

American families view a higher education as a critical investment in the future, but when it comes to planning and paying for that future, many do not consider tuition and associated costs when selecting a college. Many students and parents also fail to consider post-graduation income when deciding whether or how much to borrow to pay for college, according to a new national study of college-going families recently released by Gallup and Sallie Mae.

The study of more than 1,400 college students and parents, "How America Pays for College" provides the first mathematically representative composite picture of how American families paid for college last academic year. Parents, on average, footed the largest portion of the college tuition bill, through current income and savings (32 percent of the total amount paid) and borrowing (16 percent), while the average student covered 33 percent of the cost, through borrowing (23 percent) and their own income and savings (10 percent). Scholarships and grants covered another 15 percent of the higher education price tag, with the remaining 3 percent contributed by relatives and friends.

Many families, however, are missing out on the tax-advantaged benefits of college savings funds, such as a 529 college savings plan. Only 9 percent of families took advantage of these plans, while the most often used source was parents' current income, with 38 percent of all families spending an average of \$5,815 last school year.

How America pays for college also varies across income levels. Higher-income families paid much more from savings and income, and generally paid substantially more for college. Lower-income families received the most "gift aid," such as scholarships and grants, while middle-income families borrowed the most, both in real dollars and as a percentage of their total college costs. The study suggests that middle-income families tend to borrow more to afford a higher-cost postsecondary institution.

Among other findings, the "How America Pays for College" study revealed:

- While nearly nine out of 10 families (89 percent) with annual income below \$35,000 filled out the Free Application for Federal Student Aid (FAFSA), this number drops off considerably to only 76 percent for families with annual incomes between \$35,000 and \$50,000, and continues to fall as income rises. Overall one in four families did not complete a FAFSA.
- While credit card use for college expenses is relatively low in total (3 percent of students and 3 percent of parents charged part of their expenses) those who used credit cards to pay for college cited emergency cash flow problems as the No. 1 reason.

- Three percent of all families reported tapping home equity to contribute nearly \$11,000 toward their child's college education last year. Nearly three-quarters (73 percent) of these parents plan to borrow against home equity again to fund their child's education for the coming school year.
- Slightly less than half (47 percent) of all families borrowed money to pay for college, and federal student loans were the top source for both students and parents.

In addition, while more than nine in 10 parents (94%) and students (96%) agreed that college is an investment in the future, parents of college students were worried about the cost of college and how the economy will affect their ability to pay for college. According to the study, the top concern, shared by 60 percent of parents, is that institutions will raise tuition, followed by 51 percent of parents expressing concern that loan rates will increase.

While 58 percent of families reported ruling out institutions because of cost at some point during the application process, another 42 percent of families did not limit their search based on cost - even after reviewing financial aid packages. Even more surprising, 70 percent of students and parents said a student's expected post-graduation income either was not considered or did not make a difference on their borrowing decisions. The study also revealed that 49 percent of families limit their school options even before applying for admission and receiving a financial aid package.

Gallup and Sallie Mae conducted this study to help families make more informed decisions about how to pay for college. We have found that too few parents and students are focusing on the total cost of college, too many are ruling out college choices either too early or too late in the application process, not enough are using available college savings tools, and too many are borrowing without considering how they will pay. It is also troubling that one in four families do not complete the form, leaving grants, scholarships and low-cost loans on the table. We must help families be aware that decisions about college should not be made before understanding exactly how much financial aid is available.

Gallup and Sallie Mae plan to conduct the "How America Pays for College" study on an annual basis. The study will continue to help all stakeholders better understand how public policy, economic conditions and attitudes about the pursuit of a higher education evolve over time, and show how this evolution impacts the American family's ability to pay for college.

The complete "How America Pays for College" survey is available for free download at:

[www.SallieMae.com/howAmericapays](http://www.SallieMae.com/howAmericapays)



## Leadership Development – A Participant’s View

Denise Nuccio and Melissa Wisniewski, Newsletter Committee

What is Leadership Development, and why should you participate? These are the very questions that some participants asked after being nominated this past fall. Maybe a bit skeptical...What would be expected of the group? Would some exceptional skills need to be demonstrated to “prove” their worthiness?

Leadership Development began the Saturday preceding the 2008 Annual PASFAA Conference. The group met in the lobby of the Penn Stater to set off for the first destination - Shaver’s Creek. Driving through the mountains of State College, the group wondered what the Leadership Development Committee had in store for them. Would they be released into the wilderness only to find their way back? Would they need to use survival skills to prove their leadership abilities? As it turned out, they met as a group to learn about the medicine wheel. This was an opportunity to learn about each individual’s leadership style. Participants quickly recognized the value of differing personalities and qualities and could see the benefit of having such differences in the workplace.

The second exercise was next and bit more physically challenging. The group was broken into two. One group was tasked with balancing a wooden plank on top of a bowling ball. This required a tremendous amount of brainstorming

and teamwork to conquer. The second group also had to work together, this time to successfully allow a ball to travel through different lengths of pipe to reach its final destination. Participants were able to complete each exercise.

Day two allowed participants to put their skills into action using real life scenarios under the direction of Barbara Denison from Shippensburg University. In general, the group agreed the weekend was extremely worthwhile. “The activities helped me to understand my leadership style and reinforced the importance of communication” said Jeanine Lawn of the University of Pittsburgh, Johnstown Campus. Another participant, Christine Kolenda of Harrisburg Area Community College, felt that Shaver’s Creek was “a wonderful outdoor learning experience that lent itself to some great bonding. The outdoor hands-on activities, while at first somewhat daunting, were a lot of fun and great for team building.” The Leadership Committee did an excellent job of putting together a wonderful program!

Although all leadership development programs are different, their goals are the same. Participants recognized some amazing qualities in themselves and in others. If you are nominated to participate in the future, take the opportunity. You won’t regret it!

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# FA Support Staff – The Person Your Office Can't Live Without

**Cathy Poiesz, Newsletter Committee**

Many of us work with someone that fit this description...we simply cannot live without. Now it is time to shine the spotlight on four colleagues that exemplify going the extra mile (or two) to help students/parents. They may not hold titles such as Financial Aid Director or Assistant Director, but they are the glue that keeps the office together and are an integral part of the Financial Aid team. No fancy title is given; nor fame or fortune. They are some of the many unsung heroes of Financial Aid.



## **Kim Habecker, Millersville University**

*Submitted by the Office of Financial Aid at Millersville University*

The person our office cannot live without is our receptionist, Kim Habecker. Kim is the first person seen when walking through our door. She is the most courteous, friendly person, and students love to see her. Whether helping a student in person or via phone, Kim always goes the extra mile to help. Sometimes this means staying late to catch up on her own work because she spent the day helping so many students. One cannot help but feel happier after interacting with Kim. Her positive attitude and willingness to help are just some of the qualities Kim embodies each and every day. She is one of the most selfless people we have ever met - putting the needs of others above her own. Throughout the day, you can hear her laughter from the front office. If Kim was not a member of our staff, the atmosphere would not be the same. She brings a smile to our faces on a daily basis and lights up the office with her warmth and caring nature.



## **Catharine Hook, Penn State Harrisburg**

*Submitted by the Financial Aid Office at Penn State Harrisburg*

Catharine may be petite (less than 5 feet tall), but she is a fireball of energy. Her dedication to our students, families and the University is outstanding. When students come to the office she doesn't just address their needs - she listens, talks, is caring, and goes above and beyond her job responsibilities. She has the utmost respect for their needs and concerns and too often Catharine is heard saying "I wish I had the money to give them".

Catharine has created a home away from home. At her own expense, she provides snacks and candies for the students and staff. She has even purchased lunch for students. Her office door is covered in Thank You cards, notes, and letters of appreciation. It is with these gifts of thanks that her response is "I give easier than I receive." She isn't your typical 9-5 person, often staying late. Over the long holiday break Catharine will drive 30 minutes to come and water our plants. Is that dedication or what? Every Financial Aid Office needs a Catharine Hook, we are blessed to know and work with Catharine.



## **Carol Good, Messiah College**

*Submitted by Financial Aid at Messiah College*

Carol Good is more than an Administrative Assistant in the Financial Aid Office; she is a counselor, a loan coordinator, and an up-and-coming Financial Aid expert. Carol has a B.A. in Social Work, not needed for this position, but as you know, we do a lot of listening and helping others. (She graduated from West Chester University, Summa Cum Laude!!)

When you arrive in the basement, Carol is the first face you see. She is energetic, upbeat, caring and compassionate to students, staff, and all visitors. Carol is the wife of a pastor and greets everyone as though she really cares about them, and she honestly does! Many days she stays after hours to complete as much of her work as she can. (As you know, we never really finish all of our work in a day.) Carol has an incredible memory - which probably comes from years of home-schooling and teaching/coaching Bible quizzing. She has plenty of experience completing the FAFSA, since all three of her children completed college. She is the proud parent of a Messiah College graduate. Carol takes time with each student and parent who calls or stops by the office, and is sensitive to their needs. She fields numerous questions about the FAFSA, verification requirements, loans, and work study. When Carol is out of the office, we receive a lot more phone calls and meet with more students. She is missed on those rare days, but not only for those tasks.

Carol has a great sense of humor, is quick-witted, likes to play practical jokes, and she is quite humble. These traits contribute to the uplifting spirit she creates in the Financial Aid Office. (She also has an incredible 'green thumb', and loves the color purple.) Carol has been a fantastic addition to our office since November of 2006.



*FA Support Staff - The Person Your Office Can't Live Without (continued from page 18)***Claudia DeLong, Kutztown University**

*Submitted by Financial Aid Services at Kutztown University*

Claudia DeLong is a support staff member assigned to handle alternative loans. Along with her knowledge of the various alternative loan programs, she works with lenders, guarantors, and servicers. But that's not all:

She knows everybody (or so it seems) - across the campus and in the community. Has a wonderful way of "schmoozing" people just right to get them to help with projects or events. She's just darn good at getting people to help us when we need them. And they say "Yes" when she asks them again!

The queen of logistics can find a room available to hold a meeting, can reserve a hotel room or locate a car when it seems like everything is already booked.

She helps the student who can't get help anywhere else and then goes the extra mile to coordinate with the Bursar, Registrar, Housing, etc. Claudia helps the down-on-his-luck student who has exhausted all financial options. She speaks with genuine concern and listens with respect, while finding ways to keep them in school.

She recently has been stepping into a new arena by helping with financial aid nights and college fairs.

It is important to highlight these exemplary employees in Financial Aid. They are most likely underpaid for their work and may see their jobs as a calling. They care, listen, and contribute so much to the office. Each employee brings different talents or gifts to the team. Remembering these special people on Administrative Professional's Day can make them happy, but is so trivial compared to how they make others' feel on a day to day basis. I am reminded of the book entitled, You Don't Need a Title to Be a Leader, by Mark Sanborn. We are all leaders in our own ways, regardless of our titles. PASFAA is a very important organization and is always in need of volunteers. We should encourage participation from everyone in the Financial Aid Office in whatever capacity they are able. Who knows, these stars may one day be on a PASFAA committee or be President of the association!



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**[Contact Anthony Liberi at 856-435-2624.]**



\*All loans except the Federal Stafford Loan are subject to approval.

## Steps of PASFAA Volunteerism

Manny Loera, Newsletter Committee

We all enjoy PASFAA events: annual conference, training events, participation on a committee, or networking amongst colleagues. PASFAA is a volunteer organization and is only as effective as its members. Have you considered becoming more involved, but just aren't sure jumping into a Council position is the right first step? Some may want to volunteer, but are afraid of the time commitment. Read on...

There are several ways to help PASFAA that take little or no time. The volunteer form, now available online, is a great resource. Several opportunities of varying degrees are provided.

*"I want to volunteer, but don't have much time... what can I do?"*

**Conference greeter / Social team** - Know how to work a room? This requires little or no time commitment and is a great way to network.

**Session moderator** - Even if session 'presenter' isn't of interest or you experience a bit of nervousness in front of groups; surprise yourself with a quick introduction of session presenters. Serving as moderator is a great way to become more comfortable with speaking in front of colleagues.

Additional opportunities include stuffing materials for events, assisting with training registration, presenting at a

training event, having your name included in the Financial Aid Night Volunteer Directory.

*"I'm ready to be more involved, but just don't know enough about each committee."*

PFAT Training Subcommittees - a great way to keep up with changing regulations. Responsibilities include developing or revising materials, coordinating training sessions, presenting material as a 'teacher'. Examples include Fundamentals Workshop, Support Staff Training (held every other year), Don Raley Institute, Financial Aid Basics, and Intermediate training.

Looking for additional opportunities? PASFAA's standing committees provide additional ways to learn a tremendous amount about the organization. What are your interests? Do you enjoy writing? If so, then the Newsletter Committee is looking for you. More into the technical side of things? The Technology Committee may be a perfect fit. For additional information regarding these committees, read "The ABCs of PASFAA Committees" by Dottie Brehm or visit the PASFAA website. A great organization is waiting for you - expand your knowledge, your network, and help an invaluable association thrive.

## ABC's of PASFAA Committees

Dottie Brehm, Institutional At-Large Sector Representative

Committees are certainly the backbone of the good works accomplished by PASFAA. Although there is tremendous value in other volunteer opportunities, the standing committees and PFAT subcommittees provide the most continuous on-going volunteer efforts within our organization. Take a moment to read the short updates that follow, and to make your willingness to serve known through the use of the 2009-2010 Volunteer form, now available on our website.

**Conference Committee 2009**, headed by Cheri Kramer, is hard at work planning three wonderful days of exchanging information, networking, and all that will be part of the annual conference in Valley Forge this October.

**Finance and Development**, under the excellent leadership of Ruth Cramer, has been occupied with the formidable task of navigating financial waters made more challenging by the economy in which we live.

David Pearlman and his **Financial Aid Awareness Committee** are enthusiastically working with AES/PHEAA on the FAFSA Completion season as well as looking forward to some upcoming spring college fairs.

Bernard McCree and his colleagues on **Government Relations** have been planning some timely correspondence with our senate delegation, and have been discussing the FAFSA simplification process as well as their anticipated visits to the Hill in late April.

***"...Make your willingness to serve known through the use of the 2009-2010 Volunteer form, now available on our website."***

We're all enjoying the results of the initiatives of Newsletter Editor Keri Neidig and her **Newsletter Committee** to put out an exciting electronic version of our esteemed publication, the PASFAA Post.

The sub-committees of the **Pennsylvania Financial Aid Training (PFAT) Committee**, chaired by Jamie Kosh, are moving steadily through their annual calendar providing training opportunities that allow the growth of our understanding of the complex issues in financial aid.

Michael DeGroft and Heidi Hunter-Goldsworthy, co-chairs of the **Technology Committee**, have been putting on the finishing touches as they launch the new PASFAA 101 Training on the website, and explore some additional web-related initiatives.

What sounds interesting to you? Make this the year you volunteer!



# Institutional At-Large Sector Report

**Dottie Brehm, Institutional At-Large Sector Representative**

What's *your* style? Do you thrive on taking a leadership role, or are you someone who prefers to operate in the background? Are you an adrenaline junkie who functions with greater efficiency when life is busier, or are you someone whose energy is drained as more tasks come at you?

Happily, there is a wide choice of volunteer opportunities available within our organization, and surely something will suit your style. The 2009-2010 Volunteer Form was recently posted and you should have received the blast e-mail. If you didn't, or if it got pushed down in your in-box, the form is available on the PASFAA website.

Volunteer forms are completed annually in the spring, between early March and May 1. Committee chairs fill their committees from the volunteer forms, so please take a few minutes to consider your personal style, look over the form,

and indicate your willingness to volunteer for something that fits your personality. If you're new to PASFAA, or you just haven't felt ready in the past, make this the year you decide to get involved, either on a small scale, or by jumping in with both feet. You won't regret it!

When you have completed the form you may attach it to an e-mail sent to me, [brehm@lvc.edu](mailto:brehm@lvc.edu), or you may fax it to 717-867-6027. If faxing, please include just the first page. While you're at it, make a note on your planning calendar to remind yourself to update your PASFAA membership prior to the fall conference in Valley Forge. That way all the committees will continue to be populated with active members.

As always, I remain happy to take your concerns to Council Meetings, and may be reached by phone at 717-867-6188. Happy Spring to all!

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AES has added new certification tools to Alec, the school portal, to help you organize and control your workflow and better manage your loan process. The Loan Certification area in Alec allows you to see your work at a glance, sort, filter and organize your loan certification requests for faster processing, and customize all the features to fit your workflow.

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FILE MANAGEMENT



American Education Services



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## Nursing Sector Report

### Connie Hake, Nursing Sector Representative

Greetings to all nursing sector members! It is the time of the year that we are busy preparing for the upcoming academic year. For some of us it is a never ending process when classes begin year-round. For Lancaster General College, enrollment continues to thrive amidst difficult economic times. Just remember to hang in there and things will get better. The Central group had a very good sector meeting in December. Thanks to Lenny Slemmer and Adam Kelchner, Reading School of Health Sciences, for hosting the meeting, in addition to giving us a tour of their new facilities. Our next meeting will be Friday, April 17th at 9:00 am. It will be held at my school, Lancaster General College of Nursing and Health Sciences. Anyone wishing to attend can e-mail me at [clhake@lancastergeneralcollege.edu](mailto:clhake@lancastergeneralcollege.edu). We hope to see you there.



## Institutional Support Sector Report

### Ken Shutter, Institutional Support Services Sector Representative

Happy Spring to my fellow ISS Sector Members! It's been quite an eventful 2009 so far. We continue to weather the economic storm as best we can with the resilience, support and cooperation of all ISS Sector members. We've sadly seen some of our friends and colleagues lose their positions as a result of the economic situation and we wish them all the very best. In spite of the economic downturn, our Sector remains strong and continues to support the Association through your continued volunteerism. Thanks to everyone helping out this year! PASFAA appreciates your efforts.

PASFAA Council continues to explore the possibility of expanding the roles of ISS Sector Associate Members and has identified existing PASFAA Committees that currently allow ISS Sector Associate Members to Chair. They are:

- PFAT Leadership Development Subcommittee
- Technology Advisory and Electronic Initiatives Committee
- Newsletter, which is currently chaired by our own Keri Neidig

Always remember to fill out a volunteer form online at [http://pasfaa.org/docs/toc\\_onlineforms.html](http://pasfaa.org/docs/toc_onlineforms.html). More to come on this subject...so stay tuned!

Also this year, we have established quarterly conference calls for our Sector. We held the first conference call on January 15, 2009. Thank you to those of you who participated! The minutes from the January call are posted on the PASFAA website at: [http://www.pasfaa.org/docs/sectors/InstitutionalSupportServices/notes\\_index.html](http://www.pasfaa.org/docs/sectors/InstitutionalSupportServices/notes_index.html). Our remaining two conference calls are scheduled for March 19, 2009 at 2:00 Eastern Time and July 16, 2009 at 2:00 Eastern Time. I encourage all ISS Members to join us on the calls! The call-in information is 1-888-422-7124, Participant Code 357384 for both calls. We will also be meeting face to face at the PASFAA Conference in Valley Forge. If anyone has agenda items for upcoming conference calls or the meeting in October, please contact me directly.

As a friendly reminder, if you plan to attend the upcoming conference in Valley Forge, please don't forget to renew your PASFAA membership. The PASFAA Conference Committee is busily planning what will undoubtedly be one of our very best conferences ever so mark you calendars now!

Hope to see you all in Valley Forge!



## Private Sector Report

**Linda W. Ebel, Private Sector Representative**

Dear Private Sector Members,

Happy Spring! Thanks to those who were able to attend the private sector meeting at Carnegie Mellon University in February. We engaged in a great discussion and covered many hot topics. I always find the opportunity for us to meet as a group a valuable experience. If you were not able to attend, please check the PASFAA website for minutes. A conference call could be an option for our sector to attempt to meet in the future. I will explore that mode of meeting as a future option.

Remember to participate in the March Teleconference and the PASFAA Spring Training scheduled for both the east and west in April. The topics should get us more prepared for the 2009-2010 award year and the future of our profession.

The 2009 Conference Committee is working hard to prepare another excellent conference in Valley Forge in October. Please try to make sure that money is budgeted, so that we can have as many people being able to attend as possible. It is really important for first time members

to be welcomed into our state association at the annual conference. Those members who have attended the conference in the past don't need to be told about the many valuable sessions and opportunities to network. We all can learn something no matter how long we have been working in financial aid. Let's try to have record setting attendance from the private sector.

Also, we need to consider colleagues to run for sector elections that will happen this summer. It is a two year commitment and a perfect opportunity to learn about PASFAA and its wonderful members. You also will learn a bit about Harrisburg if you are interested in discovering new places to visit. Just let me know if you have any questions or think you might be interested. Being a sector representative is a chance to serve the association and develop your leadership skills. Don't miss this opportunity if you are interested.

You can reach me at (412) 268-8377 or [ebel@andrew.cmu.edu](mailto:ebel@andrew.cmu.edu) if you have any concerns for PASFAA Council or need my assistance.

## Public Two-Year Sector Report

**Annette T. Kelly, Public Two-Year Sector Representative**

Hello Everyone! I would like to express my thanks for allowing me to represent you this past year. It has been an interesting and stressful year. We've all engaged in side bar discussions in our offices about the uncertainty of student loan programs. As we prepare for the new academic year, we are likely to see an influx of students and will want to provide them with updated and accurate information. Our next meeting will be held April 23 & 24 at AES and I hope that you will be able to attend. If not, please send me any questions, concerns or ideas you would like addressed.

PASFAA is a volunteer organization. Its success depends on those who serve. Please consider it a great way to be involved, meet and network with other financial aid professions.

Hope to see all of you soon.



## **PASFAA Bulletin Board**

Congratulations to Forrest and **Ginger Kline** of Keystone College on the birth of their first child! Silvia was born on December 22nd and weighed 6 lbs. 4 oz. She made her debut just in time for the Holidays.

**Cheri Kramer** of Westmoreland County Community College is expecting her second grandchild in August 2009. The proud "GG" is bummed that she or he is due on the first day of classes.

**Diane Freundel** of Pheaa and **Bonnie Behm** of Villanova University were appointed to be negotiators on Team I of negotiated rulemaking. **Thelma Ross** of Lincoln University was selected to be part of Team II.

Valley Forge Christian College has seen some exciting changes including the following promotions: **Evie Meyer** has moved to Administrator of Enrollment Management, **Linda Stein** is now the Director of Financial Aid, and **Heather Shalley** assumed the role of **Associate Director**. Congratulations ladies!



Noah Richard Rankin was born January 22, 2009 at 8lbs. 7oz. Proud Nana, **Connie Hake** of Lancaster General College has been busy spending time with the newest addition to the family. Two days after Connie's daughter delivered, her lab had eight puppies! How's that for a full house?!

**Betty Davis**, formerly of Sallie Mae has accepted a position as Senior Director of Student Financial Services, Point Park University.

Lycoming College welcomes back an 'old' Director of Financial Aid. **James Lakis** returns to the Financial Aid Office as Director after a 14 year hiatus while pursuing ownership of a private business. Welcome back, Jim!

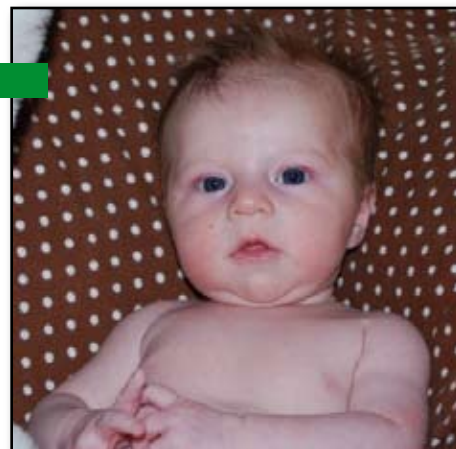
**M. Clarke Paine** has joined Franklin and Marshall College's Office of Financial Aid as Director in May, 2008.

**EI McClelland**, formerly of Citizen's Bank has accepted a position with USA Funds as Regional Training Executive. Congratulations EI!

**Kristina Frippe** left Lincoln Technical Institute, NJ to join the financial aid team at Moore College of Art and Design in Philadelphia as Director.

Our sympathy goes out to **Gary Means**, Westmoreland County Community College and his family on the recent passing of his father, Jacob Means from Las Vegas on February 7, 2009.

Congratulations to **Lucy 'Mimi' Huffman** of Bucknell University. Lucy's daughter and son-in-law, Lindsay and Adam Yoder, welcomed their first child, Cadence Marie on 12/18/08. At 9 lb. 4 oz. and 21" long, Cadence made her debut in time for the Holidays.





# Professional Associations and Useful Web Resources

Cindy Heaton, Newsletter Committee

## <http://www.pasfaa.org>

The Pennsylvania Association of Student Financial Aid Administrators (PASFAA), representing PA educational institutions, lenders, and organizations involved in higher education, is a dynamic, service association whose mission is to: provide for the professional development of members and other constituencies; advocate for access to post-secondary education; and educate the public on financial aid and funding opportunities.

## <http://www.easfaa.org>

The Eastern Association of Student Financial Aid Administrators (EASFAA) provides professional services to both its individual members and state associations. Those associations include: CT; DE; DC; ME; MD; MA; NH; NJ; NY; PA; PR; RI; VT; USVI.

## <http://www.nasfaa.org>

The National Association of Student Financial Aid Administrators (NASFAA) promotes the professional preparation, effectiveness, support, and diversity of those involved in the administration of student financial aid. NASFAA's purpose is to promote and encourage educational opportunity for all students by removing financial barriers to postsecondary education.

## <http://www.nchelp.org>

The National Council of Higher Education Loan Programs, Inc. (NCHELP) represents a nationwide network of guaranty agencies, secondary markets, lenders, loan servicers, collectors, schools and other organizations that provide financial assistance to millions of American students and their families each year. NCHELP advocates on behalf of its members on public policy and regulatory issues with the legislative and executive branches of the federal government. NCHELP members promote student access and choice for postsecondary education and training.

## <http://www.nacubo.org>

The National Association of College and University Business Officers (NACUBO) serves a membership consisting of colleges, universities, and higher education service providers across the country. NACUBO represents its members through a collaboration of knowledge and professional development, advocacy, and community. NACUBO's vision is to define excellence in higher education business and financial management.

## Professional Resources

### <http://www.ifap.ed.gov>

The Information for Financial Aid Professionals (IFAP) website was developed to provide school and financial partners with electronic access to the many FSA publications that guide the administration of the Title IV Student Financial Assistance programs.

### <http://www.ed.gov/offices/OSFAP/training/index.html>

Federal Student Aid's Training for Financial Aid Professionals (TFAP) website contains information on current and future training activities and learning resources.

### <http://www.nslsdfap.ed.gov>

Financial aid professionals, guarantors, lenders, and third party servicers access the National Student Loan Data System (NSLDS) via this website. The NSLDS is the U.S. Department of Education's central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs.





*Professional Associations and Useful Web Resources (continued from page 25)*

## FAFSA Resources

<http://www.fafsa.ed.gov>

This is the official, no-cost website for filing the *Free Application for Federal Student Aid* (FAFSA). Via the site, students can prepare, complete, submit, correct, and update the FAFSA.

<http://www.fafsa.ed.gov/webdemo.htm>

This is a demonstration version of Federal Student Aid's FAFSA on the Web, Corrections on the Web, Student Inquiry, and FAA Access to CPS Online sites, including ISIR Analysis Tool and Return to Title IV on the Web (R2T4). The site provides a way for financial aid administrators to show students and parents, as well as financial aid office staff, how to use FAFSA on the Web and FAA Access to CPS Online.

<http://studentaid.ed.gov/completestfafsa>

*Completing the FAFSA* is a publication that provides detailed instructions on how to complete the online or paper version of the Free Application for Federal Student Aid (FAFSA). It is available in PDF and HTML format in both English and Spanish.

## Loan Information

<https://www.nsls.ed.gov/>

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

<http://www.studentclearinghouse.org/>

The National Student Clearinghouse (NSC), a non-profit organization, is the nationally recognized source for post-secondary and secondary student degree, diploma and enrollment verification. Students may use the site to track student loans, print enrollment certificates, and view enrollment history.

<http://www.pelalenders.org>

The Pennsylvania Education Lenders Association (PELA) provides leadership in promoting the success of the education loan programs offered in Pennsylvania by establishing and maintaining an active partnership among all program participants, providing a forum for the discussion and resolution of education loan issues, and facilitating dialog.

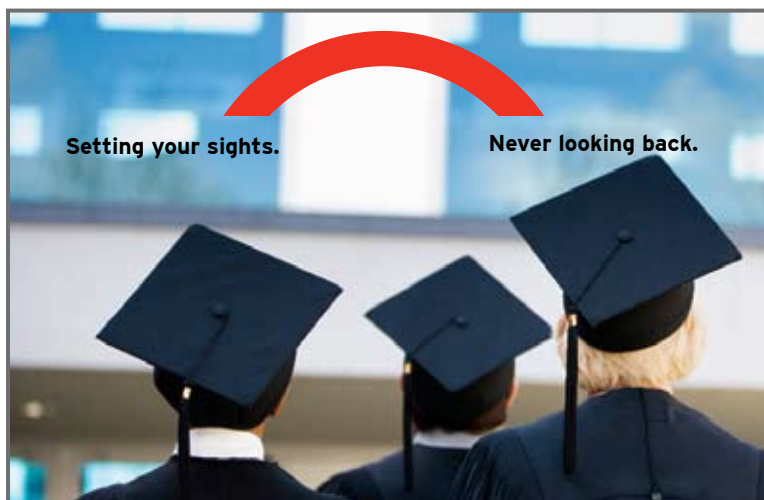
## College Savings

<http://www.collegesavings.org>

The College Savings Plans Network is a national non-profit association dedicated to making college more accessible and affordable for families. The website provides detailed information about 529 college savings plans and allows one to compare plans from around the country.

<http://www.nowu529.com>

The nowU program, sponsored by the Commonwealth of Pennsylvania, offers a range of resources specifically designed to help families save for college.



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1.800.846.1290 TO LEARN MORE.**





***Professional Associations and Useful Web Resources (continued from page 26)***

<http://www.studentloanrebates.com/>

American Education Services (AES) has partnered with Grad Gold to offer this free service that helps students and graduates turn their online shopping into savings to help pay off their student loans faster.

<http://www.upromise.com>

Upromise, one of the largest rewards marketing coalitions in the U.S., allows students and families to automatically save money for higher education by earning rewards on everyday purchases from thousands of participating companies. Through the Upromise loan link, members can elect to transfer a designated percentage of their rewards to pay down their Sallie Mae serviced student loans on a quarterly basis. Membership is free.

**Budgeting/Credit Awareness**

<http://www.myfico.com>

myFICO is the consumer division of Fair Isaac, the company that invented the FICO credit risk score that lenders use. myFICO® offers informative credit-information products that help people understand actions they can take to achieve and protect their overall financial health.

<http://www.salliemae.com/bedeptsavvy>

bedeptsavvy is a program developed by Sallie Mae to promote healthy credit awareness. The site provides valuable information and tools to help students and college graduates properly manage debt.

<http://www.youcandealwithit.com>

This website, a public service of American Education Services (AES), provides college graduates and students with important information on money management, student loans, budgeting and the benefits and dangers of credit cards. In addition to being a resource for students, the site also provides helpful information for financial aid administrators and parents.

**Planning for College**

<http://www.adventuresineducation.org>

Adventures In Education (AIE) is a nonprofit, public service program developed by TG that helps students plan and complete their journey through higher education. By providing a Web site and other free resources to students, parents, counselors, and educators, AIE encourages individuals to discover and pursue educational opportunities.

<http://www.collegeanswer.com>

College Answer, a college planning site developed by Sallie Mae, provides tips on the entire "Going-to-College" process from preparation to getting loans. College Answer also has interactive tools that enable students to analyze the affordability of schools, compare financial aid award letters, and search for scholarships.

<http://www.collegeboard.com/>

The College Board is a national, nonprofit association that champions educational excellence for all students through the ongoing collaboration of nearly 3,000 member schools, colleges, universities, educational systems, and organizations. The Board promotes, by means of responsive forums, research, programs, and policy development, universal access to high standards of learning, equity of opportunity, and sufficient financial support so that every student is prepared for success in college and in work.





*Professional Associations and Useful Web Resources (continued from page 27)***<http://www.collegeispossible.org>**

College Is Possible (CIP), the American Council on Education's (ACE) K–16 youth development program, motivates middle and high school students from underserved communities to seek a college education.

**[www.collegenet.com](http://www.collegenet.com)**

CollegeNET is a guide to colleges, universities, and graduate programs. Provides information on college admissions, links to academic resources, and online applications.

**<http://www.educationplanner.org>**

EducationPlanner.org is a one-stop career and college planning site developed by American Education Services (AES).

**<http://www.finaid.org>**

The FinAid website is a comprehensive source of student financial aid information, advice and tools.

**[http://www.usafunds.org/financial\\_aid/training/speakers\\_bureau/index.asp](http://www.usafunds.org/financial_aid/training/speakers_bureau/index.asp)**

USA Funds University can help make your next event a success by providing you with a financial-aid industry expert from its Speaker's Bureau. The Speaker's Bureau is a unique resource composed of experienced presenters who are knowledgeable about the current issues and trends in financial aid.

**[www.mappingyourfuture.org](http://www.mappingyourfuture.org)**

Mapping Your Future is a resource for career, college, financial aid, and money management information.

**<http://www.pennsylvaniamentor.org>**

PennsylvaniaMentor, an online guide to colleges and universities in Pennsylvania, is a one-stop shop for career and college planning information.

**<http://www.petersons.com>**

Peterson's helps connect individuals, educational institutions, and corporations through its critically acclaimed books, websites, online products, and admissions services. Peterson's reaches millions of consumers annually with information about colleges and universities, career schools, graduate programs, distance learning, executive training, private secondary schools, summer opportunities, study abroad, financial aid, test preparation, and career exploration.

**<http://www.pheaa.org>**

The Pennsylvania Higher Education Assistance Agency (PHEAA) strives to create affordable access to higher education for students and their families. The Agency plays a leadership role in developing innovative ways to ease the financial burdens of students and borrowers, while streamlining delivery systems for schools and lenders.

**<http://www.princetonreview.com>**

The Princeton Review helps students, parents, and educators achieve the best results at every stage of their educational careers. By focusing on preparation and practice, the company helps students improve their performance in the classroom and on standardized tests. Through its website, Princeton Review helps parents, teachers, students and schools navigate the complexities of school admissions.

**<http://studentaid.ed.gov>**

This website is a source of free information from the U.S. Department of Education on preparing for and funding education beyond high school.





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