



Letter From The President

Mary Ellen Duffy, PASFAA President

Dear PASFAA Colleagues,

I don't know about you, but spring can't come quickly enough for me! Just thinking about warm, sunny days, budding leaves and blooming flowers is enough to make me smile after throwing too many shovels full of snow. Although winter has certainly brought us in Pennsylvania more than our fair share of snow this year, I am happy to report that spring will bring with it plenty of opportunities to get us out of our offices and attend some financial aid training.

On Friday, March 5 at 10:00 am, log on to watch the PFAT Teleconference Webcast "A New Dimension of Financial Aid". We'll be provided information on Year-Round Pell Grants, strategies to communicate with students regarding a transition from FFEL to FDLF, private loan disclosures, legislative updates and more.

Schools considering or planning to transition to the Direct Lending Program should be aware of the Federal Student Aid 2010 Regional Direct Loan Training Conference in Philadelphia on March 16. This free training will include instructor-led sessions featuring information about the Direct

Loan Program, the systems used to administer the program and issues to consider in implementing the program.

Registration is online at <http://fsaconferences.ed.gov/>.

April will bring us PASFAA Spring Training. This year's theme is The Illogical Logic of Financial Aid. In the east, we'll be gathering April 1 at the Holiday Inn Conference Center in Breinigsville. The western training will be held April 6 at the Four Points by Sheraton in Mars.

Spring will also bring you an invitation to volunteer to serve PASFAA for the 2010-11 year. As a volunteer organization, PASFAA relies on the generosity of our members who give their time to provide training and share information with membership and with the public. PASFAA members can volunteer to serve on committees like the Conference or Newsletter Committees or the many Training Subcommittees. If you want to give time but don't have the time to commit to a committee, there are opportunities to assist as a session moderator, at training registration or any other capacity in which there will be a need. I want to thank everyone who volunteered this year and challenge all of you to find a way to help PASFAA remain the vital association it is by volunteering for next year.

If you volunteer, PASFAA won't be the only beneficiary. You will get the satisfaction of knowing that you helped give back to our association which has done so much for so many. Volunteering provides the opportunity to get to know other financial aid officers at other schools - schools similar to yours and schools that have very different missions or student populations than yours. You can build your own support network so you have friends to turn to if you have a question about implementing a new regulation - or if you just need a shoulder to lean on when you're having a difficult day. I know many PASFAA members who have made lifelong friendships through their service to PASFAA. This aspect helps make volunteering a win-win proposition!

Enjoy this edition of the PASFAA Post and see what volunteers have been doing for PASFAA latterly.

Respectfully,

A handwritten signature in black ink that reads "Mary Ellen Duffy". The signature is written in a cursive, flowing style.

2010 PFAT Webcast: “A New Dimension in Financial Aid” Friday, March 5 - 10:00 am - 11:30 am

Donna Cerza, Assistant Director, King’s College

The 15th Annual PFAT Webcast (formerly Teleconference) is scheduled for **Friday, March 5, 2010** from 10:00 am - 11:30 am. This year’s tag line is “A New Dimension in Financial Aid.”

The webcast will address topics including Year Round Pell Grants, Direct Lending - The Student Conversation, and a Washington Update. A live Q&A session will be available. Key presenters are Gregory Martin and Craig Rorie from the US Department of Education; Bill Burke, University of Scranton; and Scott Miller, AES/PHEAA. Brief segments on Private Loan Disclosure Requirements, Veterans Benefits and Account Access will also be presented.

New this year, registrations for the 2010 PFAT Webcast are required for all viewers. Once your registration is confirmed, you will be provided the link to the webcast which will enable you to test your system’s ability to connect to the webcast beginning March 1, 2010. Due to a limited number of web streams, we ask that offices minimize the number of logins by viewing the program in centralized locations if possible. Your registration is requested to enable PFAT to obtain an accurate count of viewers and to send each viewer a follow-up survey.

FEATURES

Letter From The President	1	ELM Resources Advertisement	10
2010 PFAT Webcast: “A New Dimension in Financial Aid”	2	Technology Committee Report	11
PFAT Webcast Flyer	3	Hidden Stressors At Work	11
PASFAA 2010 Spring Training	4	The “Funancial” Aid Office	12
Don Raley Institute	5	SallieMae Advertisement	13
PASFAA Conference: Bike Week 2010	5	Groundhog Day at Messiah College: A Fun Day for All	14
Mark Your Calendar for the PFAT Intermediate Summer Institute	6	State-Related Sector Report	15
Déjà Vu All Over Again	6	Private Sector Report	16
AES Advertisement	6	Two-Year Public Sector Report	16
Financial Aid Awareness: A Success!	7	PASSHE Sector Report	16
Finance and Development: Ensuring the Strength of PASFAA’s Financial Future	8	ISS Sector Report	16
Volunteerism: A Committee Breakdown, PFAT Don Raley Institute	8	edamerica Advertisement	17
Preparing for New Three-Year Cohort Default Rate Calculation	9	Institutional At-Large Sector Report	17
		From the Editor	18
		PASFAA Bulletin Board	18

2010

PFAT Webcast

March 5 (10 am – 11:30 am EST)

A New Dimension of Financial Aid

Join us on March 5, 2010 as we embark on a journey extending beyond what is known into another dimension. A dimension of new legislation, of changing regulations, of questions, of answers. A journey which involves new perspectives on Direct Lending , Year Round Pell (including the Iraq/Afghanistan Service Award), Perkins Program and more.

Mark your calendar and plan to view the 2010 Webcast .





PASFAA SPRING TRAINING

The Illogical Logic of Financial Aid

Denise Nuccio, Member, Spring Training Committee

Mark your calendars today for PFAT Spring Training as we explore the Illogical Logic of Financial Aid. Sessions are scheduled for April 1st at the Holiday Inn Conference Center in Breiningsville (near Allentown) or April 6th at the Sheraton Four Points Inn in Mars (near Pittsburgh).

Get the most up-to-date information and best strategies on Direct Lending and Year Round Pell. Discover alternate funding sources that will help students reach their educational goals. Explore effective ways to communicate with our students or look at ways to deal with modular courses and other unique scheduling options. Join the Graduate

Roundtable Panel to discuss issues that are relevant to graduate students. See the program schedule below for a complete listing of great topics that will be discussed!

Scott Miller will provide the Washington update, Chris Zuzack will bring us up to date on matters pertaining to state grants and special programs, and Mary Miller will provide an ESG update. Registration information is available at the PASFAA website at www.PASFAA.org. Materials will be provided in 3-hole punch format. Please bring a 3-ring binder to the workshop to hold your materials.

2010 PROGRAM SCHEDULE

8:00 A.M. - 8:45 A.M.	Registration/Refreshments
845 A.M. - 9:00 A.M.	Welcome
9:10 A.M. - 10:00 A.M.	Interest Sessions <i>Pell Grant - Credit Hour Schools</i> <i>Pell Grant - Clock Hour Schools</i> <i>Title X: Private Student Loan Transparency and Improvement Act of 2008</i>
10:10 a.m. - 11:00 A.M.	Interest Sessions <i>Direct Lending</i> <i>Dealing with Modular Courses and Other Unique Scheduling Options</i> <i>Best Ways to Communicate with Students</i>
11:15 A.M. - Noon	General Session: ESG/State Grant and Special Programs Update OR Graduate Round Table Discussion (includes ESG Update)
Noon - 1:00 P.M.	Lunch
1:10 P.M. - 2:00 P.M.	Interest Sessions <i>FAS Direct Lending Module</i> <i>NSLDS and Federal Loan Servicers</i> <i>Beyond Financial Aid</i>
2:15 P.M. - 3:00 P.M.	General Session: Washington Update

Don Raley Institute: June 14-17, 2010

Colleen Coudriet, Chair, Don Raley Institute Committee

The Don Raley Institute (DRI) committee is busy fine-tuning the instruction that will be imparted to fledgling financial aid professionals during the annual event, scheduled for June 14-17, 2010 at Dickinson College in Carlisle, PA. Involved in the planning of DRI 2010 are **Lindsey Green** of University of Pittsburgh at Titusville, **Patti McCarthy** of Indiana University of PA, **Sara McDevitt** of Carnegie Mellon University/Tepper, as well as faculty members **Diane Fegely** of Kutztown University of PA, **Matthew Stokan** of Waynesburg University, **Jean Stone** of

Gettysburg College, and **James Theeuwes** of Lock Haven University of PA. Faculty members have been diligently enhancing and personalizing each of the NASFAA CORE modules that they will be presenting, while the chair is revising the "extras" that will be presented beyond the standard training modules. At the rudder of the DRI ship is **Henry Chance** of AES, who keeps the committee on-course, fully coordinates the logistics with Dickinson, and directs all aspects of AES' involvement in DRI. The next committee meeting will be conducted by webinar on March 11, 2010.

PASFAA 2010 Conference



October 10 - 13, 2010
Lancaster Host Conference Center

CALL FOR SESSIONS!

Put your "thinking" helmets on, get your motors running and help us to guide newcomers and utilize your years of experience by presenting a session(s) at the annual PASFAA Conference!

Feel free to co-present with other colleagues.

In addition to sessions focusing on current financial aid topics, we are also looking for professional development sessions.

Have an idea to present?

We are always looking for new ideas so please don't hesitate to submit a proposal form.

You can volunteer to present more than one topic! http://www.PASFAA.org/docs/forms/conf_sessionProposal.html

Questions/concerns: Stacy Schenk at sschenk@mtaloy.edu or Manny Loera at mloera@edfund.org.

Mark Your Calendar for the PFAT Intermediate Summer Institute

June 14-16, 2010: Dickinson College

The Intermediate Summer Institute is scheduled to be conducted at Dickinson College, Carlisle, PA from June 14 - 16, 2010. The Intermediate Institute is designed for those aid administrators who already have two or more years of financial aid experience. Offered in an informal setting that encourages participant interaction, the program is held over the course of two and a half days. Some topics to be presented are, Professional Judgement, Authorizations and Disclosures, Year Round Pell, Net Price Calculator, Money Matters and Administrative Capability. Melissa Ibanez, University of Pittsburgh-Bradford and Lori Williams, Cedar Crest College are this year's faculty. Guest speakers will include Craig Rorie from USDE and Carol Egan from PHEAA.

Melissa Ibanez and the committee are putting the finishing touches on the final agenda and other details. Be sure to pass the word to your co-workers and watch for future registration on the AES and PASFAA web sites.

Déjà Vu All Over Again

Scott Miller, Director of Federal Relations, AES/PHEAA

Those words from a great philosopher sum up developments in the early part of 2010 in Washington, DC. Yes, the first decade of the 21st century is history, but you wouldn't know it if you were following student financial aid legislation. As we enter the two-thousand and "teens", nothing much has changed, at least from the perspective of Washington, DC. The legislative timetable is still uncertain and still tied to the fate of health care reform, proposals for altering the landscape of federal student aid are still on the table, and

the rhetoric accompanying them has remained heated.

As I write this column, the fate of the FFEL Program is still undecided and the timetable for final legislative action remains up in the air. While the Pell Grant program and the maximum award will get another boost, with the Pell maximum expected to rise to \$5,710 for the 2011-12 academic year, plans for long-term assured funding are also pending.

continued on page 7

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AES helps you to do your work your way.



American Education Services



THE FINANCIAL AID KNOW-IT-ALL

Déjà Vu All Over Again... (continued from page 6)

Also unchanged from last year is the Obama Administration's commitment to the core proposals it advanced soon after assuming office in 2009. This is evidenced by the Federal Fiscal Year 2011 Budget proposal that was delivered to Congress on February 1, 2010. Some of the specific items in the budget that reiterate proposals made for FY 2010 include:

- The proposal to eliminate the FFEL Program as of July 1, 2010 and to shift to 100% Direct Lending by the date.
- The plan to revamp the Perkins Loan Program, including removing the interest subsidy from Perkins Loans, recalling the federal share of Perkins revolving funds, and having the federal government assume responsibility for servicing Perkins Loans. Although the implementation date for the Perkins proposal has been pushed back to July 1, 2011.
- The goal of making Pell Grants a true "entitlement" program and tying annual increases in the maximum grant to the Consumer Price Index plus one percent.

Additional proposals in the FY 2011 Budget request include:

- Reducing payments required under the Income Based Repayment (IBR) Program from 15 percent of discretionary income to 10 percent and providing for forgiveness of any outstanding balance remaining after 20 years of IBR repayment.
- Allowing the SMART and Academic Competitiveness Grant programs to expire at the end of the 2010-11 academic year.
- Eliminating funding for the LEAP program and for Byrd scholarships.

- Level funding for most other student aid related programs for the 2011-12 academic year.

As you will note, there is really nothing terribly new in this year's budget proposal. In fact, rather than making new proposals, there is a good deal of language in the budget documents expressing support for the SAFRA bill that passed the House of Representatives last fall.

Speaking of SAFRA, as indicated above, there has been no further progress on the bill since September. The Senate HELP Committee has held no full committee hearings and released no drafts of its version of the legislation for public review, nor has it set a date for a vote of the bill. As I attempted to explain in the last issue of the PASFAA Post, the ultimate timing of the Senate's consideration of its SAFRA bill will not be known until a final decision is made on whether or not the Budget Reconciliation process will be used to pass all or part of a health care reform bill. And, as we've seen, last minute developments, like the unexpected victory of Scott Brown in January's special Senate election in Massachusetts and the "snowpocalypse" that struck the Washington, DC area in February, can upset prospective legislative schedules.

In the absence of a great deal of substantive information, I'll resist the temptation to extend this column. Maybe I'll have more to share with you at Spring Training and during the PASFAA teleconference. I will end, though, by reminding you that it is never too late to make your voices heard with your Representatives and Senators in Washington, DC. While it may seem like all the decisions have been made and the final process is just a formality, I want to remind you of another immortal quote from that great sage Yogi Berra, "it's never over until it's over".

Financial Aid Awareness: A Success!

David Pearlman, Chair, Financial Aid Awareness Committee

Pittsburgh National College Fair

On February 4 & 5, PASFAA sponsored the Financial Aid Center at the Pittsburgh College Fair. The fair was held at the David L. Lawrence Convention Center. Thanks to everyone who had expressed an interest in volunteering - we received an overwhelming number of you. PASFAA handed out fifty boxes of material, answered numerous questions/concerns, were involved in financial aid presentations, and even had our table covered as part of the television segment on KDKA TV. The National College Fair organizing committee expressed thanks for our presence to address the financial aid concerns of the students/families that attended. Thanks to AES/PHEAA for printing material for us. It was a great success!

Philadelphia City-Wide Financial Days

On February 13 the Education Office of Philadelphia Mayor Michael Nutter, the Penn State Philadelphia Office,

the Community College of Philadelphia, the Campaign for Working Families, and PASFAA sponsored the first of three city-wide Financial Aid Days. The event was held at the Center for Business and Industry at the Community College of Philadelphia. This event was also a great success.

The second Philadelphia Financial Aid Day will be sponsored by Senator Vincent Hughes on March 27. The tentative location at the time of this writing is Saint Joseph University. **Please consider volunteering** for this event by conducting a presentation, being available to answer questions/concerns, or discussing financial aid for your school at the event. The event tentatively will run from 10am - 2pm. If you would like to volunteer as an individual or a group from your office, please contact David Pearlman at dpp1@psu.edu.

The third Philadelphia city-wide financial aid day will be held on April 17. Location and time TBA. Any interest in this event, please contact David Pearlman at the above email address.

Finance and Development: Ensuring the Strength of PASFAA's Financial Future

Ragan Griffin, Chair, Finance and Development Committee

The Finance and Development Committee is hard at work strategizing how to best keep our association's financial future healthy and strong during the 2010-2011 year. F&D is responsible for the solicitation of Business Partners' financial support, development of a PASFAA budget and management of association investments.

Joan Holleran, Kutztown University of Pennsylvania, is the chair-designee for 2010-11 and as such, has assumed responsibility for 2011 exhibitor and advertising solicitations. Please contact Joan at holleran@kutztown.edu if you would like to become a Business Partner of PASFAA or if you know of an organization to be tapped as a potential Business Partner. In these challenging times when many schools are either switching to direct lending or exploring the possibility of doing so, PASFAA needs to broaden its advertising support base to include organizations outside of the lending industry.

Committee members will be working on the 2010-11 budget during the next few months. Therefore, budget

requests will be sent out to committee chairs and officers in March. We rely on these completed forms to assist us in the creation of a realistic budget for the upcoming year and ask that they be completed and returned by the deadline.

The F&D Committee has had several conversations over the past year with members of the ISS Sector because we want to encourage our loyal Business Partners to continue their financial support of our association through exhibit fees (which provides them the benefit of conducting business in the vendor area during our fall conferences), advertising options in this newsletter and on our website, etc. PASFAA has always been a strong, viable association in part because of our broad membership base which includes schools, lenders, guarantors, etc. Therefore, we wish to emphasize the importance we place on our relationship with our Business Partners and our appreciation for their continued financial support of PASFAA in these difficult times.

Volunteerism: A Committee Breakdown, PFAT Don Raley Institute

Cathy Poiesz, Member, Newsletter Committee

Do you feel your financial aid role is important, but it's just a job? Have you thought about sharing your knowledge and inspiring others? Winston Churchill said *"You make a living by what you get. You make a life by what you give."* Do you hesitate volunteering for a PASFAA Committee because you don't really know what is involved, and want to know more? You may think you do not have much 'spare' time to be involved. Each PASFAA Committee is different, and each role within a committee may be different.

The PASFAA Post will run informational articles focusing on one PASFAA committee. This article is designed to provide details about the PFAT Don Raley Institute (DRI) so you will volunteer for this committee.

Colleen Coudriet from DuBois Business College is the Chairperson of the PFAT Don Raley Institute, and has enthusiastically provided the below information. Use this to consider if this is the right volunteer opportunity for you.

- The Don Raley Institute (DRI) is an intensive training opportunity consisting of brass tacks instruction for those who are new to the world of financial aid. The target audience is those who have less than two years' experience in FA.
- Timing of training:
DRI is a week-long event, held annually in June on the beautiful Dickinson College campus in Carlisle, PA.
- Committee breakdown and responsibilities:

The DRI committee traditionally is comprised of five to eight PASFAA members: four faculty members, one chairperson, and others who round-out the team. Additionally, AES generously provides much appreciated assistance and service through Henry Chance - Director, Institutional Support, who works diligently to ensure that everything is properly coordinated for the event. The committee cannot possibly thank Henry enough for all he does!

Each faculty member edits the modules of instruction s/he will be presenting throughout the week of DRI. This can be painstaking and last-minute, frenzied kind of work, so it's not for the faint of heart. As chairperson, Colleen admires and truly appreciates the DRI faculty, as they donate countless hours to the cause - all before the week of instruction at Dickinson even begins!

The chair is charged with a variety of duties that differ from year to year, but is primarily responsible for tying up loose ends and working on smaller projects to enhance the overall DRI program.

All committee members contribute to the content and format of DRI, but not all have duties that require a lot of work and time.

continued on page 9

Volunteerism: A Committee Breakdown... (continued from page 8)

- Time commitment:
The time commitment for DRI varies widely, based upon what position and assignment(s) have been accepted by each volunteer. One in-person meeting generally kicks off the planning of DRI, usually held at AES in September, then webinars are conducted and e-mails/calls are exchanged. A final in-person faculty meeting is held in May at AES to finalize all plans. As you can see, not much travel is required of anyone on the DRI committee.
- When asked about the importance of the DRI Committee, and why she volunteered, Colleen indicated:
"I attended DRI back in 1994 and thought it was absolutely amazing! I remember learning so much in those five days that my head actually hurt, but it was the faculty members that helped me persevere through this lengthy indoctrination and endeared me to both DRI and the financial aid world. Those faculty members were Henry Chance, Rachael Lohman, and Fran McKeown. If you know those individuals, it's easy to understand why I had such a memorable and enjoyable experience. (Now, don't laugh, but DRI 1994 is also forged in my memory because the night I returned home from Dickinson was the big O.J. Simpson slow-speed Bronco vs.

police chase.) In the years following, I touted DRI to anyone who'd listen and encouraged all FA "newbies" to attend. About four years ago, I decided it was time to get involved with the committee and event that I'd held so near and dear. Shortly after joining the committee, I was asked to accept a faculty role and jumped at the chance. Seeing so many fledgling financial aid workers attend and embrace DRI over the past four years keeps my passion for the training alive and truly swells it. While DRI's primary function is to deliver a tremendous amount of financial aid instruction in a brief window of time, it's so much more than that. It's also an elusive opportunity to meet new people and forge professional relationships; to exchange information, viewpoints, experiences, and policies; and, last but not least, to have a lot of fun! Actually, come to think of it, serving on the DRI committee offers many of the same benefits as attending the training - go figure!"

PASFAA NEEDS YOU. Margaret Mead said, "Never doubt that a small group of committed people can change the world. Indeed, it is the only thing that ever has." Don't hesitate; volunteer now online at http://pasfaa.org/docs/toc_memberservices.html.

Preparing for New Three-Year Cohort Default Rate Calculation

Ed Gonzalez, Senior Account Executive, Sallie Mae

The Higher Education Opportunity Act of 2008 changes how cohort default rates will be calculated. Beginning with borrowers who entered repayment during the 2009 federal fiscal year, an additional year's default data will be factored into the cohort default rate calculation. Unofficial three-year default rates released by the U.S. Department of Education for fiscal years 2005-2007 (see <http://federalstudentaid.ed.gov/datacenter/library/TrialYearCDR.xls>) illustrate the higher default rates that all postsecondary institution types experience compared with the current two-year cohort calculation.

USA Funds offers campus administrators the following suggestions for preparing for the new three-year cohort default rate calculation.

1. **Teach students about money management.** Financial education leads to financial literacy, and the better students understand basic money management, the easier it will be for them to pay back their loans. Students who understand how credit scores are calculated will know that failing to make timely loan payments can lower their score by 100 points on average. Students who live within a monthly budget plan will avoid unnecessary debt. Students who track their expenses will know how to make

adjustments to manage their loan payments. If your institution doesn't already incorporate money management education in the classroom or through other campus activities, consider implementing a financial education program to ensure your students understand fully the consequences of borrowing.

2. **Focus on retention to help students complete their programs of study.** Most borrowers who default on their student loans left campus before completing their academic program. Explore with your colleagues how you can engage in a student retention strategy on your campus. Review your institution's individual three-year cohort default rates to see if there are patterns or trends, such as a certain segment of students that withdraw, a specific group that defaulted on loans, or perhaps a link to a certain area of studies. Discuss with other campus offices additional ways in which you jointly can improve student success levels at your institution.
3. **Maintain good enrollment reporting.** It is vital that you are informed of the enrollment status of your borrowers on campus because there are significant consequences and default triggers for borrowers

continued on page 10

Preparing for New Three-Year... (continued from page 9)

who fall through the cracks. When a student leaves your institution or drops to less than half-time status, the grace period on the student's loans begins the very next day. If the student's lender is not notified of a withdrawn status until weeks or months after the student leaves, that student may not receive information on loan repayment until much later into the grace period, thereby "robbing" the student of valuable grace period time without the student's knowledge. Review how your office knows when a student leaves campus and revisit your institution's procedures for faculty to report a student that has not attended classes for a period of time.

4. **Call in reinforcements.** Even if your borrowers already understand the basics of their loan obligations, they still benefit from repeated reinforcement of sound personal finance practices. Students with a solid understanding of financial aid may take out fewer student loans because they also take advantage of scholarship or grant opportunities. Similarly, students who hear about deferment opportunities more than once are more likely to remember this option to postpone payment. Students who keep track of their

total debt burden while still in school can better estimate their monthly payments when repayment starts. In addition to required entrance and exit counseling, create other opportunities to counsel your students. Focus on default prevention with a "life-of-loan" approach, with intervention strategies at all stages in the student loan cycle to repeatedly communicate information effectively with your borrowers.

5. **Maintain contact with borrowers.** Helping students on the path to success in higher education and student loan repayment requires that you maintain regular contact with borrowers while they are on campus and after they leave your institution. Borrowers whose current contact information is lacking are at much higher risk for default because their lender, guarantor and school can't reach them to counsel them on the loan payment relief options. To maintain contact, some institutions, for example, ask students to verify current contact information every time they enter an administrative office. By staying in touch with students while they still are

continued on page 11



FOR BETH RYSER, IT MEANS BEING A FINANCIAL AID ADVISOR NOT A FINANCIAL AID PROCESSOR.

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Preparing for New Three-Year... (continued from page 10)

in school, you can keep the most up-to-date contact information for them. You also should consider ways your office can improve skip-tracing efforts to locate students who already have left campus.

For more information on preparing for the three-year cohort default rate calculation, please contact your USA Funds Services representative or visit http://content.usafunds.org/financial_aid.

Technology Committee Report

Heidi Hunter-Goldsworthy, Chair, Technology Advisory & Electronic Initiatives

Executive Council has approved the creation of the Social Networking Option (SNO) through ATAC mentioned in previous articles. The SNO offers new and exciting avenues for communication to and from the membership as well providing a photo gallery section of the website to house all of the great photos submitted by the membership.

Several members of the committee have begun working with ATAC to develop the site which includes policies and procedures for use and posting of items, scheduling of blogs and chats and restricted access for the membership. ATAC offers a service that will protect the site from the unauthorized posting of SPAM or advertising by both members of PASFAA and outside vendors. It is important that the SNO be utilized

strictly for the **communication of financial aid information, news about the membership or important policy updates approved by Executive Council.**

Since this is a new venture for PASFAA, the Tech Committee will be working with various committees, members and vendors to provide a secure avenue for the sharing of information. Keep watching for new articles on this new initiative.

If you are interested in serving on the Technology Committee or have comments on the PASFAA 101 training, please contact Heidi Hunter-Goldsworthy via email to hhunter@wpahs.org.

Hidden Stressors At Work

Linda Gaston, Member, Newsletter Committee

Workplace stress is a part of every job and this writer can attest that she's had her fair share of stress at work. As financial aid professionals, we deal with a host of situations everyday that can cause stress. Many are dealing with increased workloads, deadlines and possibly a demanding supervisor or college administration. Additionally, we must administer and comply with complicated rules and regulations being sure to stay on top of any changes or updates throughout the year. And then there are students. Their stories, problems and concerns seep into our lives causing added stress. In addition to these obvious stressors, there may be subtle stressors that have an impact. These "hidden" factors cannot only add to your stress but eventually lead to burnout.

Let's take a look at some hidden stress factors:

- **Feeling under appreciated.** Some of us may feel unappreciated for the work we do. You may begin to wonder if anyone knows you went the extra mile to complete that project or help that student. This feeling can take a toll on one's morale when a simple "thank you" or other kind words could make a difference.
- **Letting work problems affect you after business hours.** Sometimes it's hard to keep work responsibilities from affecting your personal and home life. The swirl of deadline dates, meetings and the student who just told you it's your fault they don't have enough aid can wear on you and you find yourself thinking about these things at home. When you lose this balance, it can cause stress. By letting it affect you while not at work,

you don't have an opportunity to get away from it.

- **Competition at work and office gossip.** It's hard enough to meet all of your deadlines and increased workload without having to worry about office competition and perhaps being the subject of office gossip. These things can definitely add to your stress.
- **Not having time to vacation or working while on vacation.** Some people are so busy that it's difficult to schedule time away from the office. Never having a break from your hectic work schedule or allowing yourself to relax can take a toll on your stress levels.

Some of these stress factors may be extremely hard to overcome, but here are some tips on things you can do that might help.

First, set boundaries and define a line between work and the rest of your life. Focus on work while you're at work. When you leave work for the day, leave that part of your life behind. Avoid taking work home when possible and, if possible, avoid making yourself available for questions or communication outside of work hours.

Second, focus on what you are doing at the present moment. Giving your full attention to what you are doing will enable you to give and gain the most from the task you're engaged in.

Third, be sure to give yourself time to rest and recover. Allowing yourself to engage in activities that make you happy will not only renew your energy, but continue to help you meet and exceed your goals at work.

continued on page 10

Preparing for New Three-Year... (continued from page 11)

Finally, be clear about your priorities and what is important to you. Feeling overworked is a key sign that you've lost track of your priorities. Give yourself goals, values and understand your roles and then live those to the best of your ability. This will help you feel less stressed and more fulfilled in all aspects of your life.

Stress can cause a variety of health related problems so it's important that each of us find a way to deal with not only

work related stress, but all stressors in life. What we do as financial aid professionals is a very important part of higher education, however we need to keep in perspective that our lives and our health is equally important and should be given the attention that it deserves. So, I encourage you to use these tips and find ways to handle your stress so that you can lead a healthy, happy life and career.

The “Funancial” Aid Office

Denise Nuccio, Member, Newsletter Committee

Let's face it, working in the financial aid office can be stressful! In addition, the current economic downturn has created even more workplace stress for employees and organizations. Budget cuts are forcing many offices to do more with less. Research has shown that people who have fun at work are more likely to be more productive. It is more important than ever to incorporate a fun environment into the workplace. Here are just a few ways that PASFAA members have transformed their financial aid offices into “funancial” aid offices.

Messiah College celebrated Groundhog Day in February with a one of a kind party. Be sure to read the article and check out the pictures in this edition of the PASFAA Post.

Montgomery County Community College likes to combine fun with Financial Aid Awareness. Last year's awareness theme was centered around April Fool's Day. Staff wore jester hats and a FAFSA Completion Day was advertised with the slogan “Don't be foolish: File your FAFSA by May 1st.” For their community wide FAFSA Completion Day in February, cake was served to remind students how easy the FAFSA is to complete. Food is always fun!

Jeanine Lawn, Director of Financial Aid at University of Pittsburgh, Johnstown, shared photos of the friendly holiday decorating competition that their office held in

continued on page 14



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The "Funancial" Aid Office... (continued from page 12)

December. "The staff and the students who participated really had a great time transforming the Financial Aid Office into a wonderland and our office's visitors really enjoyed the atmosphere we created. For about a month, we really worked in a magical environment." The local news even caught wind of the good cheer and featured the office in a short segment during the evening and nightly news.

These are just a few ways that PASFAA members add fun to their work environment. We spend a substantial portion of our life at work, so why not make that time

enjoyable? If you cannot think of creative ideas on your own, there are plenty of resources available at local bookstores or on the internet. Perhaps you could start with June 17, 2010, which is National Recess at Work Day. The founder, Rich DiGirolamo suggests that it is "the perfect opportunity to create team spirit, engage employees, increase morale and share your fun side with the people you spend the majority of your life with." For more information on National Recess at Work Day, visit their website at www.recessatworkday.com.

Groundhog Day at Messiah College: A Fun Day for All

Cathy Poiesz, Member, Newsletter Committee

Messiah College Financial Aid celebrated Groundhog Day on February 2, 2010 with a one of a kind party never before seen in Grantham, PA!! Some people view Groundhog Day as an "odd" Pennsylvania event, and even some native-born Pennsylvanians view Groundhog Day celebrations as strange! Groundhog Day is a cultural event in Punxsutawney, PA, and now in the Financial Aid Office at Messiah College!

The Financial Aid Office located in the basement of Old Main, was transformed into Gobbler's Knob in Punxsutawney, Pennsylvania. This is where the most famous groundhog, Punxsutawney Phil, comes out of (is pulled from) his special wooden box on February 2. As the tradition goes, Phil either announces that he sees his shadow and there will be six more weeks of winter, or he does not see his shadow and it will be an early spring.

Greg Gearhart, director of financial aid, came up with the idea to have a Groundhog Day celebration. A few campus offices celebrate their own special days, like O'Registrar's Day on St. Patrick's Day, and the Alumni Office on Valentine's Day. Greg wanted to lure Messiah colleagues down to the burrow in Old Main and have some good, clean fun.

The rest of the financial aid staff dressed in black and white with top hats, just like the local dignitaries known as the Groundhog

Club's Inner Circle at Gobbler's Knob. Many visitors were welcomed from all over campus, including some international students who never heard of Groundhog Day. They were greeted and guided to follow the groundhog foot prints on the ground/carpet leading to Punxsutawney Phil's burrow. One half of the Financial Aid Office was transformed into a winter wonderland with snowflakes from the ceiling, lots of snowmen, wild animals near the Gearhart camp and an outdoor fire. The other half of the Financial Aid Office looked as if it was a beautiful spring day bursting with flowers.

There was lots of food, fun, fellowship, and door prizes! Games like Whack a Groundhog, Holey Hog Bean Bag Toss, Groundhog Fun Fact questions, which required searching for the answers scattered around the various individual's offices, and a Groundhog Trivia based on the "Groundhog Day" movie starring Bill Murray, which was shown throughout the festivities. The selection of Groundhog Day food was bountiful. It consisted of Groundhog fur (pure maple flavored cotton candy);

continued on page 15



Greg Gearhart dressed in his special Groundhog Day attire.



Groundhog Day at Messiah College... (continued from page 14)

Groundhog wieners in spicy orange sauce, Swedish Groundhog turds (meatballs in you know what shape), a large homemade and specially decorated cake by Diane Shearer, Dirt Balls, Nutter Butter Groundhogs in chocolate pudding, and what every groundhog likes to eat veggies and apples.

Greg and the rest of the Inner Circle hope to make Groundhog Day a yearly cultural event. He received many emails from colleagues expressing thanks for encouraging them to visit Phil's burrow. It brought them out of hibernation on a dreary winter day. The Financial Aid staff worked hard coordinating, but it was a fun team building event.

For more information on Groundhog Day, visit this website: <http://www.groundhog.org>.



Ryan Hannigan displays his homemade version of Holey Hog Bean Bag Toss game in his spring-like office.



Mike Strite displays the Groundhog Day Movie in his winter-like office.



State-Related Sector Report

Joni Trovato, Sector Representative

Hello State-Related Sector Members! 2009 was a tumultuous year for the world of financial aid, from legislative changes to continued market instability and - so far - 2010 continues with those changes for the Financial Aid Community. How are you handling all of these changes? I would love to hear from you!

Don't forget to mark your calendars for the following upcoming events:

- Teleconference: March 5, 2010
- Spring Training: April 1, 2010 (Holiday Inn Conference Center Breinigsville, PA)
- April 6, 2010 (Four Points by Sheraton Mars, PA)

If you have any questions, concerns or ideas concerning the changes within our industry, please contact me at (814)269-7198 or at jtrovato@pitt.edu. I hope to hear from you soon.

Private Sector Report

Matthew Stokan, Sector Representative

Greetings to all Private Sector schools! Hopefully, this newsletter finds you warm, dry and buried under neither snow nor work preparing for the 2010-2011 academic year. As we closed out another volatile financial aid year and begin what promises to be an even more adventurous year in the financial aid world with the possibility of mandatory Direct Lending, the end of FFELP, changes to private loan procedures, etc...it would seem that we need the support and encouragement of one another more than ever before. To that end, if there is anything that I can assist you with or, more importantly, any issue that you would like me to bring to the attention of the PASFAA Council, please contact me directly. I will do whatever I can to make the voices of the Private Sector heard!

There are a few issues, however, that I would like to bring to your attention: first, the Association of Independent Colleges and Universities of Pennsylvania (AICUP) continues to move forward with the idea of sponsoring a Private Loan Marketplace for its schools. They have established an advisory Committee to facilitate rolling out this program, with more information to follow in the next few weeks. Second, to get the most up to date information on AICUP, they are now available on Facebook and Twitter. Third, if your institution is even remotely considering making the change to Direct Lending, you may want to take advantage of the free, one-day training sessions that the USDE is sponsoring throughout the country. For more information, go to www.fsaconferences.ed.gov.

Two-Year Public Sector Report

Melissa Wisniewski, Sector Representative

Hello Two-Year Public sector members! I don't know about you, but I am ready for our SPRING meeting in April. I have had it with all this snow. I wanted to remind everyone of the upcoming meeting scheduled for April 22nd and 23rd. Our meeting will be held at HACC- Midtown campus in Harrisburg. It is just blocks away from the Harrisburg campus and offers plenty of space for us. Additional details, such as address and directions, will be sent closer to the

meeting time. If anyone has agenda items they would like to discuss or questions they would like answered, please e-mail me at mawisnie@hacc.edu.

I also wanted to take this time to remind everyone to volunteer for PASFAA. It is a wonderful organization that cannot survive without participation from the membership. See you all in April!

PASSHE Sector Report

Dorothy Body, Sector Representative

During these difficult economic times, the PASSHE financial aid directors are embracing the spirit of collaboration. Many of our sister institutions are facing the implementation of new student and financial aid management systems. As if this task isn't daunting enough, we are all facing regulatory changes that impact our ability to remain compliant while delivering efficient service to our students. Just to name a few of the issues, there is direct lending, year around Pell Grants, Regulation Z or TILA, a new loan cohort, formula.

In addition, many of us have seen an increase in our processing activities such as the increase in Pell Grant recipients, more verifications, and directly related to the economy, most certainly more special circumstances. How

do we get it all done? Well, we have developed an RFP for financial aid consulting to provide professional relief to our aid offices. By bundling services that we can purchase in whole or in part from a variety of vendors, it is anticipated that costs and duplication of efforts will be minimized.

Continuing in our collaborative spirit, we have mini-collaboratives centered on a particular issue such as the implementation of direct lending for schools with the same software vendor. These mini collaborations facilitate progress toward the ever moving light at the end of the tunnel. We all wonder, as financial aid officers how we are going to survive - but, in general, we always manage to persevere. PASSHE schools are using collaboration as one method of survival.

ISS Sector Report

Ken Shutter, Sector Representative

Hello ISS Sector! It's Spring again. A time for change. A time to renew your focus. We find ourselves in the midst of quite the barrage of change in student lending but our Sector is resilient!! We will continue to think outside the box and do whatever it takes to support our association and our students and parent borrowers. Once again this sector has stepped up to participate and volunteer in great numbers to assist

and support PASFAA. On behalf of all of PASFAA Council, thank you for your volunteerism and your time. We know it's not easy to find the extra time to volunteer especially among the uncertainty surrounding our nation's economic conditions, but your contributions are very much recognized!

continued on page 17

ISS Sector Report... (continued from page 16)

If you have not already done so, please submit your volunteer form at www.pasfaa.or/docs/fpr,s/pdf/PASFAA_VOLUNTEER_FORM_09-10.doc.

PASFAA Executive Council met on December 7, 2009 for the first time since the PASFAA Conference in Valley Forge. Each Committee provided a report as well as most of the Sectors. The upcoming PASFAA Conference scheduled to be held at the Lancaster Host was a major topic of discussion as well as future conferences. PASFAA Executive Council does realize we must tighten the budget while still trying to provide the highest quality service to our members. Steps to do just that are underway. If you have ideas or suggestions you would like considered by PASFAA

Council, please e-mail them to me at kshutter@pheaa.org and I will present your idea to Council.

Our Government Relations Committee headed by Bernard McCree continues to address our concerns to our Pennsylvania delegation surrounding the pending changes in federal student lending. We encourage you to get involved. If you have suggestions, or recommendations please contact me directly at 717-720-3551 or via e-mail as referenced earlier.

As always, any issue you wish to be brought to PASFAA Council can be forwarded to me at kshutter@pheaa.org or call me directly if you would rather discuss. Until next time... Happy Spring!

Institutional At-Large Sector Report

Dottie Brehm, Sector Representative

In addition to spring heralding the return of robins, daffodils and IRS forms, this is the time of year when we are called upon to offer our time and talents to the PASFAA organization. When you get the call, please take just a few minutes to seriously consider making a contribution. In doing so you will have a chance to offer your strengths to a wider circle - and I think you will find that as is so often the case, the more you give, the more in turn you will receive.

We are pleased and excited to present the PASFAA Volunteer Form in a brand-new format this year - on-line

at the PASFAA website! You will be able to log into the website and in a matter of minutes review your contact information, indicate with numeric preferences your willingness to serve on PASFAA committees or PFAT Training Sub-Committees, as well as offer other help as needed for things such as moderating a session at conference, or participating in a guidance counselor workshop or FAFSA Completion Day. It's quick, it's easy, it's absolutely user-friendly!

continued on page 19



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Institutional At-Large Sector Report... (continued from page 17)

The actual committee part of the volunteer form is connected to the database system, so each committee chair can login and look at their potential new committee members. In order to provide volunteer opportunities to the greatest number of members, we ask that members serve on only one committee/sub-committee per year. Certainly you may volunteer for multiple committees, but actual assignments are encouraged to be limited to one.

Committee Chairs will be forming committees with varied representation (sector, geography, years in aid, prior committee work). If we are unable to accommodate your

choice(s), we may forward your name to Committee Chairs who are still in need of additional volunteers.

While Council would like to limit committee service to just one committee per person per membership year, it is fine for an individual who is serving on a committee to then also be selected for other short support projects and/or tasks i.e. greeters, training registrars, mailing stuffers, newsletter contributor, etc.

Watch for an e-mail in the near future that will provide all the details on accessing the new on-line Volunteer Form 2010 - 11. Thanks!

From the Editor

Keri Neidig, Newsletter Editor

I'm certain that each of you are ready for spring - I know I can't stand to hear the word "SNOW" any longer!

A few items to note about this spring edition of the PASFAA Post...

I would like to thank each of the members of the 2010/2011 Newsletter Committee, listed below. It is because of their dedication and hard work that we are able to provide a quarterly update that we hope is valuable to the membership.

As we continue to implement, interpret and gather information about new regulations, the status of DL and FFEL (the list goes on and on), please be aware of helpful online resources. Browse the new "Direct Lending" tab on the association website www.pasfaa.org. Additionally, for training opportunities and a calendar of upcoming events, visit www.pasfaa.org and consider registering and volunteering for the current academic year. For more

information about the Higher Education Opportunity Act (HEOA), visit www.salliemae.com/straighttalk.

Please remember to send me your articles or article ideas you may come across so they can be included in the Summer edition of The PASFAA Post.

Colleen Coudriet, Dubois Business College

Mysti Dinger, IUP Culinary

Vince Frank, Harrisburg University

Linda Gaston, Mount Aloysius College

Adrianna Heskett, Albright College

Ed Lane, York College

Manny Loera, EdFund

Lucy Manzo, Sallie Mae

El McClelland, USA Funds

Denise Nuccio, Montgomery County CC

Cathy Poiesz, Messiah College

Liz Rihl-Lewinsky, Arcadia University

Amanda Scheler, PNC Bank

PASFAA Bulletin Board

Births:

Bret and **Adriana Heskett** of Albright College are the proud parents of Logan Blaine Heskett. Logan was born 1/5/10, weighing 9 lb. 2 oz. He joins big sister Emily and big brother Palmer.

Brian and **Steph McLaughlin** of Moravian College welcome the birth of their second son, Charles on December 26th. He joins big brother Jack.

Tory Stozek of Cabrini College and her husband, Jason Wertz welcome the birth of their first child. Petra Jeanne Wertz was born September 22, 2009 and was 6 lbs, 8 oz. It's hard to believe she is 5 months old already!

Job Changes/Promotions:

Crystal Ondrick, formerly of Keystone College is now the Assistant Director of Financial Aid at Luzerne County Community College.

Ellen McGuire, former Director of Financial Aid at King's College for nearly 10 years is now the Director of Financial Aid at The Commonwealth Medical College in Scranton, PA.

Ed Gonzalez, formerly of USA Funds Services, has taken a position as Senior Account Executive with Sallie Mae in January 2010.

Adam Kelchner, formerly of Reading Hospital School of Health Sciences has accepted a position as Associate Director of Financial Aid, Lehigh University on December 7th.

Congratulations to **Chris Saadi** for her promotion to Director of Student Financial Planning, Alvernia University!

Jim Anderson has accepted a position as Director of Financial Aid at Montclair State University (NJ) after more than 12 years at Sallie Mae.

Mitchell Murtha of Northampton Community College (NCC) has taken a position in the Student Affairs Division

continued on page 19

PASFAA Bulletin Board... (continued from page 18)

and is now Acting Director, Judicial Affairs/Assistant to the Vice President, Student Affairs at NCC.

Obituaries:

It's with great sadness that I inform you of the loss of **Donna Cerza's**, (King's College) mother, Theresa Fedorczak on December 27th. Theresa was 87 years old and lived her life to the fullest. Besides being a killer pinochle player, she had a passion for learning and spent the last few years traveling extensively throughout the states, Europe and Asia.

Our sincere sympathy to **Gary Means** of Westmoreland CCC on the recent loss of his step-father, William H. Leavitt Jr., 85. Prior to retirement, William was employed as a lab technician by Gulf Oil for 40 years. He served in the Army Air Corps during World War II and the Korean War and was a member of West Hempfield Presbyterian Church, where he served as a deacon and elder.