Dear PASFAA Colleagues,

I sat down and wondered what to write about in the President’s letter in the PASFAA Post. The same topic kept running through my head, so I’m going with it: change. Now, I’m not talking about the stuff that collects and multiplies at the bottom of my purse. I’m referring to what one dictionary definition is, “making either an essential difference often amounting to a loss of original identity or a substitution of one thing for another.” Well, my PASFAA friends, I can certainly say change is coming our way in the upcoming year! Proposed legislation may mandate that those among us who participate in the Federal Family Education Loan Program change to Direct Lending. Proposed legislation may dramatically change the Perkins Loan program from a campus-based program for needy student borrowers to a direct unsubsidized loan for middle-class student borrowers. New regulations have changed student eligibility for the Pell Grant to extend to more than one award in an academic year. New regulations have changed how we are allowed to provide private loan information to students. We will soon be required to provide students with detailed consumer information, including the ability to estimate their net cost of attendance at our institutions.

I’m fairly certain all of us will be affected by at least one of these changes and many of us will be affected by all of them. In a sense, the face of financial aid is changing. How we deal with these changes are our choices to make. Maya Angelou said, “If you don’t like something, change it. If you can’t change it, change your attitude.” Think for a moment how this applies to us now.

What if there is federal legislation or regulations that you don’t like? What can you do toward changing federal issues? As citizens, we are allowed to comment on pending legislation to our members of Congress. Contact information for PA members of the US House of Representatives can be found at: http://www.house.gov/house/MemberWWW_by_State.shtml#pa. Our US Senators can be contacted through their websites at: Senator Specter: http://specter.senate.gov/public/ Senator Casey: http://casey.senate.gov/ For letter writing and other tips, refer to our Legislative Guide on the PASFAA website at http://pasfaa.org/docs/governmentrelations/legislativeguide.pdf.

As financial aid professionals, I encourage you to exercise your right and speak up.

Federal student aid regulations go through a process called negotiated rulemaking. The process starts with a group representing financial aid officers, community and public interest groups, and state and local governments, who are joined by representatives of the Department of Education to negotiate the text, outline or concept of a rule before it is published as a proposed rule in the Federal Register. If the committee reaches consensus on the rule then the Department of Education can use this consensus as a basis for its proposed rule. Proposed rules are printed in the Federal Register and the public is invited to comment. After reading and analyzing the public’s comment, the Department of Education may revise the rule to incorporate suggestions or eliminate problems identified as a result of the analysis. The rule is then published in final form in the Federal Register and becomes effective on the date listed in the notice. We, as members of the public can - and should - comment when proposed rules are published.

What if we do everything we can and we are still faced with changes we don’t like? We certainly won’t make progress in implementing new rules and processes if we are angry about being forced into these changes. I hope we can all set aside that anger long enough (and, yes, it is tough when federal officials are doing things like calling us irresponsible!) to educate ourselves on new laws and processes so we can do our best for the students we serve. I strongly urge you to consider registering for upcoming training events offered by PASFAA like the teleconference and Spring Training as well as taking advantage of training opportunities offered by the Department of Education, AES/PHEAA and other lenders and servicers. Knowledge is power, after all...

I would like to take this opportunity to thank Cheri Kramer and the entire 2009 Conference Committee for a job well done! The conference was an overwhelming success and we are grateful. Thank you to everyone who completed the online conference evaluation. Your suggestions and observations are needed to plan next year’s conference.

I’ve been known to say “the S in PASFAA is for student”. I think as long as we remember that what we do is about them, not about us, we can go far. Further, I ask you to remember that PASFAA wants - and needs - you to share a part of your experiences with your colleagues.

Mary Ellen Duffy, PASFAA President
Senators, including Casey, Consider Student Loan Reform Alternatives
Scott Buchanan, Director of Government Relations, Sallie Mae

For the better part of a year, Congress has been considering an Administration student loan reform proposal designed to generate budget savings that could be spent on increasing investment in Pell Grants and other need-based aid. The House passed a measure this summer that achieves that goal, but also requires a mandated conversion of all schools to the existing Direct Lending program. The Senate has thus far taken no action, and the timing of a final resolution of the process is unknown. Already, the Congress has taken more time deliberating the advisability of a proposed 100 percent conversion to Direct Lending than schools would have to abide by it.

Health care reform now consumes the majority of the Senate’s time and attention, but student lending reform has not been entirely forgotten. Last week, at the request of Pennsylvania’s own Sen. Robert Casey, the Congressional Budget Office (CBO) evaluated an alternative plan to generate nearly all of the desired savings, but while protecting choice for schools, eliminating risk of a forced transition and avoiding the elimination of valuable programs like financial literacy programs and superior default prevention.

While no legislation has yet been introduced, and Senator Casey himself continues to evaluate different options given his seat on the Senate education committee, the news is good for schools that value choice and competition in the federal loan origination process. CBO determined that the alternative plan would preserve a competitive role for lenders and guarantors, eliminate lender subsidies, guarantee the availability of federal loan capital, and still generate 95 percent of the savings that can be applied to Pell Grants and other education spending priorities. Further, because this proposal preserves competition, guarantees undisrupted federal loans and protects student lending jobs, this proposal would likely receive broad bipartisan support, allowing it to pass the Senate swiftly should the it be pursued. On the other hand, contentious, SAFRA-like legislation that would create a government administered loan origination monopoly and cause thousands of jobs to be lost will take time to move through the deliberative upper chamber, threatening the ability of Congress to capture the historic taxpayer savings.

While history is clear that Congress would act to ensure access to student loans by extending ECASLA (an extension of which was recently introduced in both Houses of Congress) or by some other means if necessary, finding a path to the clarity and certainty of long-term reform is critical. Schools need and deserve certainty now about their process, and Congress needs to hear how little time schools have to prepare for the upcoming academic year. That said, a quick resolution is most critical for students, who stand to lose the benefits of increased spending on need-based aid if delay causes the savings to erode; an outcome no one wants.

Details of the new alternative under consideration in the Senate will likely emerge in the coming days. In the meantime, schools should contact Senators Casey and Specter to learn more about this proposal and to share their concerns with having no choices in the loan origination processes that work best for their students. As we are all painfully aware, time is of the essence.

A Salute to the PASFAA Family - Mission Accomplished!
Cheri Kramer, 2009 Chair, Conference Committee
Denise Nuccio, Member, Conference Committee

In October, the PASFAA family met in Valley Forge, PA for its 41st annual Conference. This year’s theme, A Salute to the PASFAA Family, gave members an opportunity for training and rejuvenation. The Conference crew, commanded by Cheri Kramer, included Joe Alaimo, Suzanne Sparrow, Stacy Schenk, Lisa Holland, Marykay Klara, Michael Burke, Cheryl De Paolis, Amanda Scheler and Denise Nuccio.

During the day, Veteran’s Park was the central location to meet with vendors or visit the Cyber Café. Special thanks to all of vendors who participated in this year’s conference and to AES for providing the cyber café. The park was also the perfect location for the Wall of Honor - a wonderful tribute to PASFAA members and their family members who have served our great country.

This year’s sessions were especially important because of the many changes in the industry. Sessions were available to offer assistance in some of the regulatory matters of financial aid, as well as personal growth sessions. Sessions on Veteran’s Benefits and Direct Lending were especially well attended. A conference favorite, Stump the Stars, where veteran participants turned over the reigns to a new crew, gave participants the opportunity to have their difficult questions answered. Many thanks to all of the session presenters and moderators who contributed their time and experience to make this year’s sessions exceptional.

Although the annual conference is especially noted for training, no conference would be complete without a little downtime. Sunday night the conference committee kicked off the entertainment with a tailgate party. Members dressed in their favorite team jersey to watch football and play games. It continued on page 3
was a “turnpike toss up” as the East battled the West for the best fan display. A surprise appearance by the Eagles Pep Band was enjoyed by all fans, regardless of which team you were cheering for. The Dance Party on Monday night in the hotel’s night club was a perfect opportunity to socialize or show off your talents at karaoke. Tuesday’s Wii Competition was held in the Veteran’s Park, and winners took home great prizes.

Other highlights of the conference included the opportunity for our newest recruits to attend a reception for first time attendees where Greg Gearhart, 2008-2009 President, encouraged them to get involved in the organization to experience personal growth and to strengthen the association as a whole. The Promissory Notes, a conference favorite, performed several songs to entertain the conference attendees. At the closing business meeting our incoming President, Mary Ellen Duffy, reminded us of the importance of teamwork. When we encourage each other and support our leaders we can accomplish amazing things.

The heart of the PASFAA family is our members. Everyone rose to the occasion to collect donations - over 30 boxes of supplies and numerous letters of appreciation to be delivered to our troops serving in Iraq. A special thank you to LaRouche and their community for collecting 18 boxes and for delivering them to Valley Forge! Our basket raffle and golf outing proceeds benefited a scholarship fund for our member schools. None of this would have been possible without the creative basket donations from our members. $500 scholarships were awarded to the following schools: Harrisburg Area Community College, Lancaster Bible College, Luzerne County Community College, Millersville University and Philadelphia University. Congratulations to the winners of the scholarships AND the winners of the beautiful baskets.

The 2009 Conference Committee salutes all of our members who attended, our presenters and moderators, the lenders, and everyone who participated in making this conference a success. PASFAA truly is a family! Look for details about next year’s conference, “Bike Week”, to be held at the Lancaster Host Conference Center in October 2010.
<table>
<thead>
<tr>
<th>FEATURES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letter From The President</td>
</tr>
<tr>
<td>Senators, including Casey, Consider Student Loan Reform Alternatives</td>
</tr>
<tr>
<td>A Salute to the PASFAA Family Mission Accomplished!</td>
</tr>
<tr>
<td>Thank You from the 628th Aviation Support Battalion</td>
</tr>
<tr>
<td>AES Advertisement</td>
</tr>
<tr>
<td>PASFAA Members Receive Recognition for their Contributions - 2009 Association Awards</td>
</tr>
<tr>
<td>Award Recipients Express Thanks Success! 2009 Fundamentals Workshop: October 2 - 4, 2009</td>
</tr>
<tr>
<td>PASFAA Conference: Bike Week 2010</td>
</tr>
<tr>
<td>Dear Expert</td>
</tr>
<tr>
<td>Greetings from the Eastern Association of Student Financial Aid Administrators</td>
</tr>
<tr>
<td>Still Waiting…</td>
</tr>
<tr>
<td>Ten Tips for Facing Change at Work</td>
</tr>
<tr>
<td>Finance and Development Committee Thanks Our Business Partners</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
On behalf of the 628th Aviation Support Battalion, my fellow soldiers serving in Iraq, and my family I would like to graciously thank the Pennsylvania Association of Student Financial Aid Administrators (PASFAA) for your generous contributions during the fall conference. We would also like to personally thank Cheri Kramer from Westmoreland County Community College for all of her extra efforts!

My brother Frank (Hollister) told me about your “adoption of the 628th” while I was on a short leave in Pennsylvania during the conference. I unfortunately could not join you and thank you personally due to the arrival of our first baby, Noah. Upon return to Iraq, I spread the news about your organization’s generosity and everyone here was overcome with joy and gratitude by the many well wishes, contributions and gifts for the entire battalion.

We are all far away in a foreign land serving our country, and helping others, and that is an honor, duty and privilege. It is also difficult for our families, friends and communities. Through your kind efforts, you helped bridge that gap until our safe return. It is heartwarming to know that fellow Pennsylvanians, such as yourselves, and your organization keep us in your thoughts and prayers.

Thank you to PASFAA and each one of you.
God Bless America!
SSG Barrett C. Hollister

With Alec, we see things from your perspective.

Not the other way around.

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.

AES helps you to do your work your way.
Each year, PASFAA Council presents the Association’s awards at the Membership Recognition Luncheon. Congratulations to this year’s recipients.

**HONORARY LIFETIME MEMBERSHIP**

PASFAA’s highest award is given to individuals who have made an outstanding and sustained contribution to student financial aid.

This year’s recipient is **Sally Stroup**, a name familiar to most in the association. Sally’s work within the association began in 1981 while serving as staff attorney, senior staff attorney and finally senior VP of legal services and chief counsel, AES/PHEAA. She later became a professional staff member for the U.S. House of Representatives Committee on Education and the Workforce. As a committee staff member, she played a key legislative role in the reauthorization of the Higher Education Act Amendments of 1998. She was sworn in as assistant secretary for postsecondary education on March 20, 2002, serving as the principal adviser to U.S. Secretary of Education on all matters related to postsecondary education, and coordinating Department programs relating to financial assistance for eligible students enrolled in higher education institutions and recommending policies to recruit and prepare disadvantaged students to enroll and complete postsecondary education programs.

Currently she’s temporarily retired! She left her position as Minority Chief of Staff for the House Education & Labor Committee on July 31st.

Her footprint of influence...the entire country; normal working hours...24/7; total time committed to supporting higher education...literally, a lifetime.

**EMERGING LEADER AWARD**

This award is made to an individual who, within approximately five years of entering the profession, has demonstrated consistent service to and involvement in PASFAA and its projects.

This year’s recipient is **Mysti Dinger**, Student Services Coordinator at IUP Academy of Culinary Arts.

Mysti began her involvement with PASFAA as a conference session moderator and then moved on to serve for several years on the Financial Aid Awareness Committee. She was a member of the Conference Committee in 2006, and was on the Leadership Development Committee for the 2008 Leadership training. Mysti served as a presenter at the 2008 conference, and is now a member of the Newsletter Committee. And let’s not forget that she also serves as a member of the Promissory Notes.

Although Mysti has been a part of the financial aid profession for a little longer than five years, it was only after a few years that she was able to get involved with PASFAA. Once she began to get involved, she expanded her involvement, which is what Council looks for in recipients of the Emerging Leader Award.

Congratulations Mysti.

**DISTINGUISHED SERVICE AWARD**

The Distinguished Service Award is given to an individual who has made significant contributions to PASFAA through leadership activities and/or research. This award recognizes service to our Association over a period of professional involvement and not a single event or activity.

The recipient of this year’s award has volunteered every year that she has been employed in financial aid. Her roles have included Leadership Chair, Guidance Counselor Workshop Chair, Financial Aid Training Committee Member, Spring Training Committee Member numerous times, FA Basics training, Membership and Elections Committee, Finance and Development Committee Member, Technology Committee Member, Institutional At Large Sector Rep, SPIFAA Coordinator, and 6 years on Conference Committee, including Conference Chair, 1997.

Congratulations to **Julie Salem**, Regional Manager, Pennsylvania School Services. Thank you for your continued support of this association.

**PRESIDENT’S AWARD**

The President’s Award is given to an individual who has provided exemplary leadership and or service to PASFAA in the last year and whose actions have helped to advance the goals and objectives of the Association.

As is said every year, this is a difficult decision because there are so many dedicated, deserving people within PASFAA. This year’s recipient took on a task that had been in the making for many years. I know our recipient went into the task with some trepidation. This year’s recipient is **Keri Neidig**, for leading the transition of our newsletter to the new, electronic PASFAA Post.

In addition to the technical challenge of transitioning to an electronic format, Keri has also handled with grace the on-going burden of all newsletter editors, that being the task of getting everyone to make their submissions on time and then getting all of that organized and formatted in time to make publishing deadlines. Please don’t ask me how I know this, but she has even written articles for other people in order to get them done on time.

Thank you Keri.
Dear PASFAA Friends and Colleagues,

I was surprised, humbled and honored to receive the Distinguished Service Award at this year’s PASFAA conference. Over the years, I have been fortunate to have worked with so many of you who have provided leadership through mentoring and by encouraging me to get involved. Through my involvement I have met and worked with many dedicated and hard working individuals. Individuals, that I not only call my colleagues, but also my friends. I am proud to have had the opportunity to be a part of PASFAA and to share my passion and enthusiasm for this organization.

Thank you for this special recognition. I truly appreciate it.

Sincerely,

Julie Salem, Regional Manager, Pennsylvania School Services

---

Dear PASFAA Council and Membership:

I am so honored to receive the Lifetime Membership Award. You have been an important part of my entire working life.

Many of you know that I left PA in 1993 to work for former Congressman Bill Goodling of York. What you may not know is that every time higher ed legislation came up, his first question was “Well, how do the folks in PA feel about that?” That led to phone calls to many of you and several old friends at PHEAA - namely Vince Racculia, Rick Irvin and Marybeth Kelly, and all of you were only to happy to share your opinions.

So for all the times you called and told me Congress was “nuts” and for this wonderful award, Thank You.

Sincerely,

Sally Stroup, Former Minority Chief of Staff of the House Committee on Education and Labor (through 7/31/09).
Dear PASFAA Council, Colleagues and Friends,

I would like to take this opportunity to thank the PASFAA Council and anyone else who had a say in selecting me for the Emerging Leader Award. It is difficult to express in words how honored I am to be given this incredible award. To say that I was surprised when my name was called is an understatement, especially when I have been in the organization for 10 years now and the award has typically been given to someone who has been involved 5 years or less, so thank you for making the exception for me. I would also like to thank every Committee Chair that I have worked with in the past 10 years that asked me to be part of their committee and gave me a chance to be involved. My involvement with PASFAA has been one that I have truly enjoyed. I hope to have the opportunity to continue being involved in this wonderful organization for years to come!

Sincerely,
Mysti Dinger, Student Services Coordinator
IUP Academy of Culinary Arts

Dear Greg, PASFAA Council, Friends, Colleagues:

I am both touched and honored to receive the PASFAA President's Award. Thank you so much!

For those of you that know me well, I’m not usually at a loss for words. This award is most greatly appreciated and quite unexpected. Certainly, I cannot accept such a humbling acknowledgement without first thanking each of you for your continued support of the PASFAA Newsletter. It was no easy task, I won’t lie. Moving to an electronic format was not without its own challenges. With the continued support of so many - namely the entire committee, Council and PASFAA members that provided feedback and articles - we succeeded.

I am grateful for the continued opportunity to serve such a great association. I am proud to be part of this profession and share my passion for the difference we each make in the lives of students - making the dream of a higher education a reality.

Sincerely,
Keri Neidig, Senior Account Executive, Sallie Mae
PASFAA Post Editor, Newsletter Committee Chair

Dear PASFAA,

I would like to express my sincere gratitude for recognizing me with the special PASFAA award for my work on the 2009 Teleconference. I thought I was there solely to take pictures, so imagine my surprise when I heard my name announced as an award winner! Working on the PFAT Teleconferences over the past few years has been a real treat and I have always found the PASFAA members to be extremely warm and welcoming. The award was unexpected, but certainly appreciated!

Sincerely,
Bethany Bosha, Office of Public Information

Thank you again for this special recognition.

Sincerely,
Keri Neidig, Senior Account Executive, Sallie Mae
PASFAA Post Editor, Newsletter Committee Chair
Success! 2009 Fundamentals Workshop: October 2 - 4, 2009

Gary Means, Chair, Membership Committee

The Fundamentals Workshop provides two half-day training sessions for new financial aid administrators and other college staff immediately preceding the annual conference. It provides a great opportunity to receive an overview of various financial aid programs. The NASFAA Core program is used as a basis for the training in which participants receive a number of resources to take back to the office.

Presenters were Gary Means, Director of Financial Aid at Westmoreland County Community College and Sheryle Proper, Director of Financial Aid at Allegheny College.

There were 25 participants in attendance:

- Pamela Balmer, YTI Career Institute
- Jennifer Drumbaugh, Butler Co Com Coll
- Christine Ely, Central PA College
- Carol Fry, Indiana Co Tech Center
- Carrise Mangano, Bryn Mawr College
- Holly Parker, Montgomery Co Com Coll
- Cheryl Patterson, Montgomery Co Com Coll
- Lauren Reeve, Valley Forge Mil Acad
- Hillary Saylor, Alvernia University
- Suzanne Simon, Butler Co Com College
- Jesse Stahl, Hunter Consulting, Inc
- Raye Thompson, Philadelphia Biblical Univ
- Christa Williams, Bryn Mawr College
- Lee Bray, Central PA College
- Brandon Elrod, YTI Career Institute
- Nancy Fiazzo, St Josephs University
- Virginia Gaskins, Philadelphia Biblical Univ
- Lois Morford, Pittsburgh Sch of Pain Mgt
- Patricia Rutecki, Bryn Mawr College
- Ebony Ratleff, Harrisburg Co Com Coll
- Laura Savage, St Josephs University
- Stephanie Shipton, Allegheny College
- Catherine Sinclair, Delaware Valley Coll
- Carole Steiner, Bryn Mawr College
- Jenna Tracy, Carnegie Mellon Univ
PASFAA Conference: Bike Week 2010

Joe Alaimo, Chair, Conference Committee

We invite you to enjoy the World’s Largest Conference Bike Rally, from October 10 - 13, 2010 in beautiful Lancaster, PA. It will be the 1st ever edition of “the best rally in the world” and the entire Lancaster area will be alive with motorcycling excitement!

If you enjoy learning, games, eating great meals, or meeting other Financial Aid Professionals from around the state, Lancaster’s the place to be, with more activities, sessions, and fun, than any other conference - ever.

The Conference Committee will be looking for session ideas, presenters and moderators. Watch your email and visit the PASFAA website for updated information. Conference registration will be completed on-line as it has been done previously.

Dear Expert

When Harry met Sally he was living with the nephew of his aunt’s brother (not his uncle). Then he moved in with his father’s brother’s niece who provided him with room, board, and a really slick cell phone. At age 14 his moved back in with his father who had divorced his stepmother because she moved in with her ex-husband. Now his father has taken off and he moved in with Sally’s family. Who is the parent?

Sincerely,
Sleepless in Shamokin

Do you have questions that you need answered? Can’t wait until next year’s PASFAA Conference to try to Stump the Stars? Consider submitting your question to the newsletter’s newest column: ASK THE EXPERT!

Or, if you have all the answers, consider volunteering to be THE EXPERT. We will send your questions and publish the answers in future editions of the PASFAA Post.

Questions must be submitted by February 1st to be considered for the SPRING edition of the PASFAA Post. If you have questions or you would like to volunteer to be an expert, please contact Denise Nuccio: dnuccio@mc3.edu.

Remember! The only stupid question is the one you don’t ask!

Greetings from the Eastern Association of Student Financial Aid Administrators

Greg Gearhart, Past President

Greg Gearhart, PA State Representative to EASFAA, is pleased to present this report from EASFAA on behalf of EASFAA President Barb Miller.

Volunteers Needed

Volunteers are critical to our organization. Members of PASFAA who are serving on the EASFAA Executive Council include:

Betty Davis - Newsletter/Public Relations chair
Chris Zuzack - Training Committee co-chair
Greg Gearhart - PA State Representative

We are very lucky to have them this year.

EASFAA committees include:

- Finance
- Graduate Concerns
- Leadership Development
- Membership
- Multicultural Diversity
- Newsletter/Public Relations
- Nominations and Elections
- Training
- Vendor Relations

If you are an EASFAA member and are interested in serving on a committee, please go to www.EASFAA.org and click ‘to volunteer.’ Now, more than ever, we need you to get involved as members of committees, to attend training, or to attend our conference.

If you are not an EASFAA member, I urge you to join at: http://EASFAA.org/docs/forms/memApp.html.

continued on page 11
Upcoming Conference

Our 2010 conference will be held May 16-19 in the brand new MGM at Foxwoods in beautiful Connecticut. The theme this year is “Financial Aid: A Grand Profession.” Suzy Allen, Conference Committee chair, is interested in receiving your session proposals. Please send those to her at:

Suzy Allen, Chair
Director of Financial Aid
University of New Hampshire - Durham
Financial Aid
Stoke Hall
Durham, NH 03824-3511
Phone: (603) 862-3672
Fax: (603) 862-1947
Email: suzy.allen@unh.edu

Training

This year EASFAA will offer two training programs for the membership. These programs will cover two distinct areas.

One of the EASFAA training programs is targeted at higher level management such as directors and associate directors of financial aid, enrollment managers, bursars, and others with significant impact on the enrollment and retention of students. The program will provide guidance on innovative management practices and approaches to maximize performance and services in our tight economic times. This will be a one day session covering the following topics:

- Supporting staff without raises and resources
- Supporting staff during transitions
- DL or software implementation
- Administrative change
- Maximizing institutional resources to improve delivery
- Tooting your own horn! - documenting and demonstrating your successes
- Developing staff development and training programs

The second program will focus on transitioning to Federal Direct Lending for current FFELP schools. EASFAA members who have recently changed to DL will provide practical guidance on implementation, including specific FAMS products. Topics will include:

- Educating students and parents on what is DL and “what happened to my FFELP?”
- Staff training and education
- Use of consultants
- Technical needs of implementation
- COD origination process
- Cash flow management and reconciliation
- Default prevention activities
- Resources for help and further assistance

The day will consist of both general and concurrent sessions (specific to individual FAMS systems). Each site will identify specific FAMS systems (Banner, Datatel, Powerfaids) to coordinate the implementation break out session.

These programs will be available in late February and March. Stay tuned for additional information and registration information through the EASFAA webpage and email announcement. We look forward to your participation in these programs.

Committee Activities

Federal Relations: As you can imagine, Federal Relations has been very active lately. We have surveyed our membership as to important topics and have prepared letters to go to our members of Congress. Many of you attended the ‘Virtual Town Hall meeting’ on November 18, during which we discussed some of these hot topics. In addition to our Chairperson, Gisele Joachim and her committee, participants included Justin Draeger, VP for Public Policy & Advocacy and Joanie Crissman, Interim President of NASFAA.

Multicultural Diversity: Barbara Williams, Chair of Multicultural Diversity Committee, and her members have also been busy coming up with great session ideas for the upcoming conference. In addition, they have been sending out tidbits of knowledge for us on various cultural issues.

Public Relations: Betty Davis and her committee have changed the look of the Newsletter committee. While we are still sending the newsletter to our members, we are also taking on more of a Public Relations role for the association. We actually have ‘reporters’ who are seeking out articles and information.

Leadership Development: As part of the Leadership Development committee, Mila Tappan is looking to target ‘up and coming’ leaders with a comprehensive symposium scheduled for this spring. She and her committee will focus on reaching out to all states in our region to support this program, focusing on our members who show leadership ‘potential.’ Like many states, EASFAA is looking for those people who can take over leadership roles in the very near future.

Community Service Day: EASFAA is looking to get involved in a regional community service day. We’re thinking that participants from every state could volunteer in a community activity - all on the same day. It’s yet another way to have EASFAA give back. Maribeth Quinn, EASFAA VP, is currently coordinating this activity.

Membership: EASFAA is also looking to possibly change from individual to institutional memberships. Our goal here would be to increase the opportunities for schools to be able to allow more staff members to take advantage of training. This is currently under review and will be brought to the entire membership later this winter.

continued on page 12
Senate Majority Leader Harry Reid (D, NV) has not been

Given how contentious the health care debate has been, only a simple majority of Senators (51 votes). A reconciliation bill is easier to pass, as it needs the support of 60 votes to break a filibuster. Budget reconciliation bills are not subject to filibuster in the Senate. Because it takes 60 votes to break a filibuster, a reconciliation bill is easier to pass, as it needs the support of only a simple majority of Senators (51 votes).

A budget reconciliation procedure, authorized the use of the budget reconciliation procedure to consider both health care and student aid reform. Budget reconciliation is generally used to allow a faster track for legislation that is designed to affect the federal budget deficit, generally to lower the deficit. The fast track description comes from the fact that budget reconciliation bills are not subject to filibuster in the Senate. Because it takes 60 votes to break a filibuster, a reconciliation bill is easier to pass, as it needs the support of only a simple majority of Senators (51 votes).

Scott Miller, Director of Federal Relations, AES/PHEAA

A quick Google search for the term “still waiting” produced 49,700,000 hits in 0.17 seconds. While I won’t suggest that I looked at the nearly 50 million entries, I am willing to bet that none of them referred to the angst being felt by the financial aid community as we are “still waiting” for Congress to complete action on student loan reform, Pell Grant increases, revamping the Perkins Loan Program, simplifying the FAFSA, and other measures proposed by President Obama some 10 months ago.

So, here we all are, “still waiting”. As you read this, the U.S. Senate will have begun serious consideration of its health care reform bill. Unless something changes drastically, consideration of that bill won’t end until just before Christmas, at the earliest, or sometime in early January. Keep in mind, though, that this is just the first round. Once the Senate approves a bill - presuming that it does approve a bill - the Senate version will have to be reconciled with the House version that was approved early in November. When those two versions are melded together, they will have to go back to the House and Senate for final approval before they can be sent to the President for his signature. This all means that the final timetable for health care reform is still anybody’s guess.

Now, you ask, weren’t we just talking about student aid legislation? Why are we now talking about health care? Well, it’s because of the slow pace of health care legislation that we’re still waiting for student aid legislation.

As you may recall, in April, Congress, via its annual Budget Resolution, authorized the use of the budget reconciliation procedure to consider both health care and student aid reform. Budget reconciliation is generally used to allow a faster track for legislation that is designed to affect the federal budget deficit, generally to lower the deficit. The fast track description comes from the fact that budget reconciliation bills are not subject to filibuster in the Senate. Because it takes 60 votes to break a filibuster, a reconciliation bill is easier to pass, as it needs the support of only a simple majority of Senators (51 votes).

Given how contentious the health care debate has been, Senate Majority Leader Harry Reid (D, NV) has not been willing to give up the chance that reconciliation could be the only way to garner final approval of a health care bill. Even if the Senate does give 60 votes to health care in December or January, it may not be able to repeat that feat if the bill is significantly modified before it is brought back for final passage. The final complicating factor is that Senate rules allow only one reconciliation bill per Budget Resolution. Thus, the Senate is not willing to take up a student aid bill - which advocates worry may not be able to muster 60 votes and thus may need to be considered under budget reconciliation procedures - until they know if they will need to save their reconciliation option for health care. You now know more than you ever wanted about Senate rules.

So, as we are still waiting, what is happening? Staff of the Senate Health, Education, Labor, and Pensions (HELP) Committee has been operating largely behind closed doors as it has been slowly drafting its version of student aid reform. Very little detail has been leaked during the process, although it is pretty clear that the broad outlines of the Senate bill will mirror the version passed by the House - including a July 1, 2010 transition to 100% Direct Lending, an overhaul of the Perkins Loan Program, (although that could be delayed until 2011) and a boost for Pell Grant funding. Even less is known about an exact timetable for committee action. When such a timetable is announced, though, it is likely to mean that action will occur very swiftly.

While we are still waiting, there is still time to weigh in with your Senators and Representatives. Many of you have expressed your views in letters and emails in recent months and it is clear that your voices are being heard. If you choose to contact your DC representatives, it will be most effective if you include very specific requests in your correspondence. It is important that they not only know your views but also know exactly what it is that they should be advocating for on your behalf. The more detail you can provide, the more you can arm them with facts, and the more concrete suggestions you can include, the more likely that these offices can be of help. Along with us, they are still waiting.
“Our only security is our ability to change,” believes Mozilla CEO John Lilly. Truer words were never spoken, especially in today’s workplace where new technology, mergers, downsizing, restructuring, economic developments and cultural values are on a merry-go-round of transformation. While change is inevitable, it’s not always easy to accept; however, keeping a few concepts in mind may make the whole idea of change a bit more palatable.

- **Don’t fight change.** Change can be inspiring and gratifying, as new skills and benefits are learned or uncovered. Those who fight change only create more problems for themselves, including jeopardizing their careers and increasing their chances of having a stress-related illness.

- **Communicate with others.** It is important to gather as much information as possible about the changes that are forthcoming, since most fear is generated by the unknown. Knowledge is power and comfort in this instance. Employees who interact with their coworkers during change (as well as intermingle with their peers in other companies), tend to more solidly weather the storm.

- **Keep everything in perspective.** Although it might seem like the proverbial “cookie has crumbled,” having to find a new way of working is not the end of the world…it is simply the way of the world. Consider that this is not the worst thing that could have happened.

- **Be flexible.** By focusing on the requirements of the new situation, it allows staff members to see what strengths they already possess that can enrich the new state of affairs. This allows for adaptation and can be perceived as cherished flexibility by those in power.

- **Continue doing your work.** Others may be in an uproar about the changes - spawning and maintaining roundtable discussions with all who dare to gather and complain. Rise above this type of behavior and continue to work diligently. Those in power (and those who may soon find themselves in a position of power) may be watching.

- **Set aside personal time.** It is imperative that workers undergoing change establish time to unwind. Try committing to a hobby, exercise, meditation or prayer as a means of releasing tension and stress.

- **Complete a self-assessment.** By evaluating strengths and weaknesses, and knowing more about the new company situation, employees have a better chance of finding a place to fit in. Workers can be upfront about what they bring to the table and can brush-up on items that might need polishing. At the very least, self-improvement will result.

- **Maintain positive actions and attitude.** Welcoming the conversion and publicly supporting it from the get-go may allow employees to be exposed to new opportunities in the organization. Make a list of all the pros…and forget to list the cons. Those who express cynicism for the future of the company may be the first casualties of change.

- **Remember that choices still exist.** If the new circumstances at work are truly not acceptable, seek service elsewhere. Risking health and well-being in coping with a bad employment situation is simply not worth it.

- **Try to see the big picture.** The ship is about to leave the harbor, whether all employees are on-board or not. Those who can imagine themselves traveling in the right direction aboard this ship are those who can embrace the future and all the glorious change it brings!

---

**Finance and Development Committee Thanks Our Business Partners**

**Ragan Griffin, Chair, Finance and Development Chair**

The PASFAA Finance and Development Committee, under the chairmanship of Ruth Cramer in 2008-2009, is pleased to announce another successful year.

In these difficult economic times, with so many regulatory changes, rumors of impending regulatory changes, rumors of...well you get the ideal! It was very challenging for the committee membership to develop a realistic PASFAA budget proposal for the upcoming 2009-10 year. However, thanks in great part to these generous business partners, this goal was readily accomplished, and, because of their financial support, our association continues to thrive during these uncertain times:

- American Education Services
- American Student Assistance
- Citizens Bank
- Discover Student Loans
- Edamerica
- EDFUND
- ELM Resources
- Great Lakes Higher Education Corporation and Affiliates
- HESAA
- KeyBank
- PELA
- PNC Bank
- Sallie Mae
- Student Funding Group, LLC
- SunTrust Education Loans
- USA Funds Services
- Wells Fargo EFS

*continued on page 14*
As members of the 2009-10 F&D Committee continue to build on last year’s accomplishments by identifying additional sources of revenue, we are asking PASFAA members who either have experience with grant writing, or are interested in acquiring this skill, to contact Ragan Griffin, F&D Chair at rwatson@clarion.edu. Other states have successfully obtained grant monies to help fund various association activities (training events, educational programs, etc.) and we are very interested in learning more about this process.

With the continued support of our business partners and the membership, we look forward to another successful year!

2010 Teleconference: “The Twilight Zone”
Donna Cerza, Chair, Teleconference Committee

The Teleconference Committee has been actively working since September on the Annual Teleconference scheduled for Friday, March 5. Our theme this year is “The Twilight Zone”.

We will be addressing a variety of topics, including:

- **Direct Lending: The Student Conversation**, which will focus on communicating with families about the differences in the processes from their perspective
- **Year Round Pell**, which will include the Iraq/ Afghanistan Service Award
- **Perkins Loan Update** with Greg Martin
- **PHEAA Account Access**
- **Awarding non-Pell financial aid to students with Veteran’s Benefits**
- **New Alternative Lending Disclosures**
- **Federal Update** with Scott Miller
- **And more!** Please stay tuned!

The committee has taken your survey comments into consideration in designing a format that will not include an intermission. Instead, we will have major topics with “commercials” in between on other financial aid areas.

You will also be required to register for the Teleconference this year. Registrants will be provided the link to the Teleconference. We are planning for both pre-registration and late registration to accommodate your schedule.

The members of the committee include: Donna Cerza, Chair; Dana Suter, Co Chair; Kris Maguire, Secretary; Wendy Mahonski, Fran McKeown, and Patty Peterson.

Defining Our Role

In the shifting landscape of student loans, Edamerica remains committed to students, schools and families. We value the relationships we’ve built over the last twenty-one years, and we’ll continue to nurture them. As the future of our industry unfolds, Edamerica will seize every opportunity to apply our shared skill set with Edfinancial Services – extraordinary customer-driven service, processing and support. Our business model may evolve, but our unwavering dedication to the financial aid community will never change.

We’re counting on you to make your voices heard by letting your legislators know what you want to see included in the new student loan paradigm. Be part of this transformation – the end result greatly impacts you and your students.

Join Alice and the team as we travel through the Wonderland of Financial Aid. Plans are being formulated for the 2010 PFAT Spring Training. Mark your calendars!

- Thursday, April 1, Holiday Inn Conference Center in Breinigsville (near Allentown)
- Tuesday, April 6, Four Points by Sheraton in Mars (near Pittsburgh)

Topics under consideration are Year Round Pell, Working with the Four Federal Services and NSLDS, Beyond FAFSA Completion Workshops.

Please consider hosting a FAFSA Completion Workshop BETWEEN JANUARY AND APRIL at your institution, or consider assisting at a workshop held at another school.

Last year, some workshop sites offered assistance in completing the FOTW Worksheet, while others were held in computer labs for families to complete the FAFSA on-line. Regardless of the format, the assistance provided was invaluable to the students and families served.

Patty Hladio is serving as the ad hoc chair of this important partnering between PASFAA and PHEAA to provide FAFSA completion assistance to residents of our Commonwealth, and we need YOU to help. Last year, through this partnership, PASFAA and PHEAA hosted more than 225 workshops statewide.

Thank you for your support of this PASFAA/PHEAA initiative if you have already completed the registration process that was described in a November 16 email regarding FAFSA Completion Workshops. Because PHEAA plans to post sites/dates of all the FAFSA workshops to their website for review by students, parents and counselors in mid-December, please complete the form provided in that email by December 11th if you are interested and have not already completed the “PASFAA 2010 FAFSA Completion Session form”. If you decide to hold a FAFSA workshop after the December 11th deadline please still complete/submit the form as indicated and steps will be taken update the comprehensive listing of statewide workshops.

Please feel free to contact Patty directly at patty.hladio@sru.edu or 724-738-2220 if you have any questions.

College Fairs

Many thanks to the 19 PASFAA volunteers who supported the mission of PASFAA at eight Regional Pennsylvania Association of College Admission Counselors (PACAC) College Fairs and one National College Fair this past fall. Approximately 2800 Timelines to Apply for Financial Aid fact sheets were distributed to students/families at the college fairs. Numerous families expressed their thanks to PASFAA members for providing the much needed information regarding financial aid to them. Please consider volunteering at one of the college fairs held in the spring. Information regarding spring college fair volunteer opportunities will be send by email.
Several years ago, a prospective student called for help in completing the FAFSA. After receiving clarification on two other items, he mentioned that he was having particular difficulty with Question #15.

He then stated that he had taken Karate as a child and had only attained orange-belt status, but was confused about why this information was necessary on the FAFSA.

Needless to say, I was now confused, too. Fortunately, I had put the student on hold while I referenced my FAFSA desk copy, since I burst into uncontrollable laughter when I saw the context of the question. After regaining my composure, I explained to the student that Question #15 asked about his MARITAL status, not his MARTIAL (ARTS) status!

Colleen Coudriet, Member, Newsletter Committee

The “PASFAA 101 Training” showcased at the PASFAA Conference has gone through some additional updates and has been placed on the PASFAA website. You can access the training through the “Learn more about PASFAA” link on the home page of the PASFAA Website. We would love to hear from the membership about this informational session. Encourage your local high school counselors to review the training as well as new employees within your institutions. New training sessions are in the works for 2009-2010.

Michael Degroft has agreed to serve in the role of ATAC representative. Michael will continue to conquer the duties assigned in maintaining PASFAA’s relationship with ATAC. Many of you may have noticed that his name appears on your blast emails.

Congratulations to Keri Neiding on her President’s award and to her committee for a job well done in producing the PASFAA Post this past year. We are very proud of their work.

The Tech Committee is currently reviewing Social Networking options to provide a photo gallery section of the website to house all of the great photos submitted by the membership. In addition, the SNO will allow for blogs, chats and other communication capabilities for PASFAA members. More on this in future articles.

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.

Heidi Hunter, Chair, Technology Committee

Bernard McCree, PASFAA Vice President; Chair, Government Relations Committee

First, thanks to all of you who have been putting ‘pen to paper’, so to speak, to share your concerns about our current student loan issues. I still need copies of your letters sent to me at: mccree@kutztown.edu. I continue to build a repository for each submission from schools and individuals.

Second, there are still issues on the table. As you may be aware, several top Congressional educational panel members introduced legislation to extend the Ensuring Continued Access to Student Loans Act (ECASLA). Although nothing has been decided, it is still prudent for schools to exercise best judgment for your students and your campus. There are numerous training webinars that you can advantage of to ensure your learning curve about the proposed implementation.

Third, thanks to those members of GRC who will not be returning this year: Elizabeth McCloud, Elizabethtown College; Thomas Ball, Grove City College; Kendra Feigert, Lebanon Valley College; and Raymond Toole, Delaware County Community College. Your service has proven to be invaluable during your tenure on the committee. I, along with all of our colleagues appreciate your commitment to service to our students and to PASFAA.

Lastly, our work is not done. We will continue to engage in every aspect of government in order to make those who make law aware of the challenges some or all of their actions will impede our students from a successful college career. I am reminded that “the battle is not given to the swift nor strong, but to the one who endures until the end.” In our modern day arena, we are the survivors or rather the “champions”, who are called to fight to the end.

Colleen Coudriet, Member, Newsletter Committee

I Thought I Heard it All Until…

Heidi Hunter, Chair, Technology Committee

PASFAA 101 Training is Here!

Government Relations Update

Bernard McCree, PASFAA Vice President; Chair, Government Relations Committee
Have you tweeted, updated your status on Facebook, checked your email, read a blog, or sent out a text message today? For most of your students, the answer is yes (and probably to more than one of these questions). For many financial aid offices, a top priority is communicating important information to students. How to achieve this in the most effective (and cost efficient) way is the million dollar question. In the past, aid offices used everything from bulletin boards, hand outs, letters, presentations, information booths, and email. Of course one to one counseling can’t be forgotten either. As the students in which we serve evolve it is important for financial aid offices to reevaluate what they are doing and ensure that they are meeting the needs of their students.

Twitter is a server that allows you to get instant updates from different people, organizations, or news sources. Establishing a profile allows other people and organizations to follow you. This simply means they receive the notices you post periodically. Followers are gaining access to breaking news, links to information on popular topics, and a new way to keep a pulse on people or topics that are important to them. There is no cost to setting up a twitter account. You simply need an email address. To be effective you would want students to follow you or your institution. Include your account profile name on your website or any new publications to advertise a Twitter account exists. Building a following can take time. Sample tweets could be reminders when it is time to complete the FAFSA, notice that award letters have been sent, reminders to complete MPN’s, information about upcoming registration periods, or refund check availability. Twitter is also great for posting general financial aid information. Links to articles about debt reduction, new government policies, and scholarship information are all popular topics that are searched regularly. www.twitter.com

A tweet is very similar to the status set on Facebook profiles. Rather than set up a profile for the financial aid office, many colleges have “fan pages” instead. A school may have several fan pages set up for different organizations or departments and one general school page. If maintaining a fan page feels overwhelming, you can still take advantage of Facebook by working with the administrator of the schools main page to list updates, links, or news articles. www.facebook.com

Although blogging has been around for years it has become much more mainstream within the last year or two. Many schools are starting their own social community for new and potential students to meet and get to know current students. One of the most popular aspects of this is a blog. Similar to an online journal, blogging is used to tell stories, give helpful tips, and offer opinions on current or recent topics. Besides offering helpful information to students on completing applications, finding and applying for scholarships, and answering most common questions, blogging offers an opportunity for students to get to know their financial counselors. It opens a forum for students to ask questions and begin the communication process.

Although the goal of communicating information will never change, understanding and identifying new tools is vital in taking the effectiveness of such communication to the next level.
Greetings ISS Sector! It was good to see most of you in Valley Forge at the PASFAA Conference. I know I speak for all ISS Sector members when I say “kudos” to everyone who volunteered to help in many ways to pull off another successful PASFAA Conference! Once again it was most productive and we all benefitted professionally from attending the conference.

As a Sector we met at the conference. In attendance was: Laura Worley-Citibank, Nancy Chalker-Sterling Education Finance, Dan Wray-ELM, Wendy Mahonski-edamerica, Julie Salem-AES, Vince Davis-Student Funding Group, Patty Peterson-PNC Bank, Frank Hollister-Sallie Mae, Debra Cross-Wells Fargo, Ben Osmond-Wells Fargo, Keri Neidig-Sallie Mae, Sharee Brend-Wells Fargo, Lucy Manzo-Sallie Mae, Michael Burke-AES and yours truly.

As expected, most of the discussion surrounded the changes pending in Congress and what our Sector can do to help support the students, parents and schools in Pennsylvania. Many of our members will again be volunteering for vital roles in Government Relations, Finance and Development, Spring Training and many other pivotal positions to make sure our sector is represented and heard throughout PASFAA.

I will be acting as the ISS Sector Representative on PASFAA Council again this year and I will do my best to represent all of you appropriately. If you do have issues you would like brought up to PASFAA Council or an idea for some direction or questions in general, please e-mail me directly at kshutter@pheaa.org or call me directly at 717-720-3551.

This year, we decided to have only two Conference Calls throughout the year and I will be getting that information out to you shortly.

I think you’ll agree the best recap of the conference are in these photos:
As usual the federal government is keeping us all very busy. Staying abreast and implementing new regulations continues to be monumental tasks as we strive to serve our students during difficult economic times. The last couple of years and the next couple of years to come may be the most challenging times for all of us. In order to meet the rigorous demands of new regulatory requirements, PASSHE is taking a more collaborative approach with various issues confronting financial aid professionals. One or more of us will take the lead on common issues seeking common solutions with the hope that there will only be a need for minimum tweaking to meet the needs of our respective schools.

One advantage of this position being out of cycle with the other sector reps is having the distinct pleasure of being welcomed onto Council 2008-09 by some terrific people who had already been serving for a year. I benefited greatly from their collective experience. As the second year progresses, I will also have the opportunity to get to know a collection of new folks who have much to offer in the talents and wisdom they bring to Council 2009-10. It’s nice to have been given the opportunity to serve with both groups.

Has this position required a great investment of time and/or hard work on top of my existing professional duties? Not really. Has it been worth whatever additional duties have landed on my already-kind-of-full plate? You bet! Would I recommend jumping out of your comfort zone just a little bit, to accept the challenge of serving PASFAA in some capacity, large or small? Wholeheartedly, yes!

The 2009-10 Volunteer form continues to be available on the website for those of you who haven’t submitted one yet, and there continue to be openings on some of the committees. Feel free to complete one for this year, and certainly, give serious consideration to answering the call when the next Volunteer form is made available in the spring. http://www.pasfaa.org/docs/forms/pdf/PASFAA_VOLUNTEER_FORM_09-10.doc

Finally, please take some time to toy with the idea of seeking a Council position when the time comes for the next election. PASFAA is a powerhouse of talented individuals - as a state organization we are as large as some of the regional organizations of financial aid professionals. We should have multiple people running for individual offices, and I am confident that those who heed the call and who eventually assume an office will find as I have: the work load is manageable, the rewards are many, and the time in office passes faster than you can imagine.

**PASSHE Sector Report**

Dorothy Body, Sector Representative

Although for the most part, other sector representatives are just entering the first season of their two year term, the At-Large position is at the half-way point...and how quickly the time seems to have flown! There was a time not so long ago when I couldn’t have imagined that I would ever find myself in a PASFAA Council position, but I can honestly say that volunteering to fill the position has been an entirely positive experience, and one that will go by in the blink of an eye.

One advantage of this position being out of cycle with the other sector reps is having the distinct pleasure of being welcomed onto Council 2008-09 by some terrific people who had already been serving for a year. I benefited greatly from their collective experience. As the second year progresses, I will also have the opportunity to get to know a collection of new folks who have much to offer in the talents and wisdom they bring to Council 2009-10. It’s nice to have been given the opportunity to serve with both groups.

Has this position required a great investment of time and/or hard work on top of my existing professional duties? Not really. Has it been worth whatever additional duties have landed on my already-kind-of-full plate? You bet! Would I permit additional staff and/or other resources. The task is daunting. Nonetheless, we are good troopers. And as good troopers we shall overcome this hurdle as we have the many hurdles in the past.

Taking our lead from our PASFAA President, the PASSHE sector will adopt the geese philosophy and as a group:

- Get to our destinations more efficiently through a common direction and sense of community
- Accept help from others and give help
- Rotate the lead person on various topics
- “Honk” to encourage each other and the group
- Stand by each other during difficult times
- Carve our own niche in this financial aid flying circle to create and maintain a continuum of effective and efficient delivery systems in this heavily regulated environment.

**Two Year Public Sector Report**

Melissa Wisniewski, Sector Representative

Hello to all Two-Year public sector members. We had a lively discussion at our meeting in early November regarding Direct Lending. Jim Carideo, Allison Kuhn, and Debbie Fitzgerald from Harrisburg Area Community College attended to answer questions regarding the transition to Direct Lending.

We also discussed year round Pell, SAP policies and verification concerns. Our next meeting is scheduled for April 22 and 23 at the Harrisburg Campus of HACC. I will send more information closer to the meeting. I look forward to seeing you all there. I also wanted to remind everyone that if you have any questions or concerns you would like me to address with PASFAA Council please contact me at mawisnie@hacc.edu.
On Tuesday afternoon, October 6, 2009, the annual PASFAA Private Sector Meeting was held with approximately seventy-five members representing over fifty Pennsylvania private colleges and universities in attendance. The meeting was chaired by the outgoing Sector Representative, Ms. Linda Ebel, from Carnegie Mellon University. After a brief presentation regarding golf scholarships, the group was broken up into smaller groups to discuss a wide range of timely topics not only pertinent to our institutions but also to our financial aid responsibilities. These topics included such ideas as: the conversion from FFELP to Direct Lending; possible staffing issues and responsibilities with Direct Lending; Pennsylvania State Grants, delays, possible reductions and their impact on our students; private, alternative loans and their ramifications; and Institutional Assistance Grants (IAG), their reduction and the impact on the school’s budget. After ample time was given to discuss each of the topics, a member of each group was selected to present their findings and to discuss their observations and insights. Not surprisingly, this led to further questions, comments and observations by the whole group. To say the least, the session resulted in very lively and informative discussions. Our meeting concluded with a round of applause and appreciation to Linda for her service to PASFAA and our sector for the past two years, and the introduction of the new sector representative, Matthew Stokan, from Waynesburg University.

As for the future, the PASFAA council will meet on December 7, 2009 in Harrisburg. If you have any issues you want brought to my attention, please contact me directly at 724-852-3208 or at mstokan@Waynesburg.edu.

I look forward to representing you, your interests and your institutions during the next year. Together, I know that we can make a difference!

Have a safe, peaceful, relaxing and joyful holidays and New Year!

Matt Stokan, Sector Representative

Greetings to everyone in the State-Related Sector!

I would like to begin by thanking Brandi Darr for her commitment, hard work and dedication over the past two years as our State-Related Sector representative. She did a fabulous job and we will miss her leadership and insight!

This year’s annual PASFAA conference in Valley Forge was a huge success. Hats off to the entire conference committee for a job well done! It was a pleasure to meet everyone who attended our Sector meeting at the conference. To all of those who were unable to attend the conference, I look forward to meeting you in the future.

At our Sector meeting, we discussed the conversion from FFELP to Direct Lending, staffing issues and concerns with the conversion, Pennsylvania State Grant funding and changes in approval percentages on private student loans.

This year has, once again, proven to be another year of major changes for the Financial Aid community. A few of the changes that we have seen are: a decrease in interest rates for subsidized Stafford loans, the expanded GI Bill and FAFSA simplification. Some changes under consideration are increased Pell Grants, expanded Perkins Loans, making subsidized Stafford loan rates variable, simplifying the FAFSA by transferring tax data directly from the IRS to the FAFSA, and eliminating FFELP by mandating the Federal Direct Loan Program. Nevertheless, “Change is inevitable - except from a vending machine”.

~Robert C. Gallagher

PASFAA council will meet in early December 2009 so if you have any issues you feel need to be discussed please do not hesitate to contact me directly at (814)269-7198 or email me at jtrovato@pitt.edu. I hope that you all have a great Holiday season!!

Joni Trovato, Sector Representative

Volume 43 Number 1 Winter 2010

State-Related Sector Report

Private Sector Report
SAVE. PLAN. PAY FOR EDUCATION.

At Sallie Mae, we cut out the what if, the maybe, and the I hope so and replace them with proven ways of saving, planning, and paying for higher education. Whether its providing students with information to choose the right school, or helping parents develop sound saving strategies, Sallie Mae is not only a trusted partner in the college process, but an active investor in your students’ potential.

Explore options at SallieMae.com/TrustedPartner
Joe Alaimo, formerly of Luzerne County Community College has accepted a position as Director of Financial Aid, Wilkes University. Congratulations, Joe!

Congratulations to Chris and Amanda Scheler of PNC Bank on the birth of a healthy baby boy! Ezra was born on November 16th and weighed 7 lbs. 4 oz. Mom and baby are doing great.

After nearly 35 years, Michael Lewis, formerly with National Education retired October 1, 2009. Best wishes, Michael!

Kathy Shepard of Central Penn College has made a decision to step down as Director of Financial Aid and has accepted a counselor position. Kathy looks forward to working more closely with students, her passion.

Counselor Workshops

Yolanda Beattie, Chair, Counselor Training Committee

Thank you to all who so willingly volunteered to present for the 2009-10 Counselor Workshops. This year, 42 Guidance Counselor Workshops were present with PASFAA volunteers as co presenters. I would also like to thank the PHEAA Regional Directors for the assistance with the manual and recruiting volunteers in their respective areas. I hope each one of you will be willing and ready to volunteer for next year.

NEWBIES - If you interested in participating as presenter for the Guidance Counselor Workshop for next year, please contact me at yxv106@psu.edu or 717 771 4045

Photo Gallery

continued on page 23
Photo Gallery... (continued from page 22)

continued on page 24