



Letter From The President

Kenneth Grugel, PASFAA President

Dear PASFAA Family -

It is hard to believe that just a few short months ago we were anticipating the beginning of another school year. For me, it's year 36 and counting. So many eager freshmen out to concur the world with big dreams and bigger ideas. It is always fun for me to see how well so many become adjusted to college life by the end of their first semester. Sometimes I loose sight of the idea that it is our profession which assists SO many students in their pursuit of their dream of a college degree and a rewarding career. We put so many hours into developing their packages, verifying their family incomes, certifying their loans, finding individual approaches to help meet their needs, and see them through another school year. Yes, you are to be

commended for a job well done; even if it always doesn't come from the top down.

This past summer at the NASFAA convention held in Denver, I was surprised to hear that there were delegates from South Africa, Canada, Georgia (Russia), and 6 or 7 other countries in attendance. They were there to learn how we, financial aid administrators, conducted the business of providing state, federal, local, and institutional assistance to a broad range of students. In most European countries students are weeded out very early in the college selection process. The American concept that there is a college for everyone just does not exist. Either the state pays or wealthy parent's pay. NO big federal loan or grant programs exist to help the middle class achieve an education. Another reason to be thankful we can work in a profession which helps all who wish to obtain a post-secondary education with an opportunity to do so.

We have many exciting programs and training opportunities in store for you this coming year. Several of which are presented later on in this news magazine. If you have an idea of how we can do something differently for PASFAA, contact me directly and I will discuss it with the Council Family at our next meeting. We are in an era of change for the Association and we need your assistance in making that change a positive one.

The ladies in the picture were not at the PASFAA conference, but I bet they wish they were!

Remember - WE ARE FAMILY!

Respectfully Submitted,
Ken

PASFAA Bike Week

Joe Alaimo, Chair, 2010 Conference Committee

In October, PASFAA met at the Lancaster Host in Lancaster, PA for its annual Conference. This year's theme, PASFAA Bike Week, gave members an opportunity for training and having a good time. Conference Committee members included Joe Alaimo, Kim L Adamson, Stacy Schenk, Alison Seagle-Wojcik, Darlene Gilliland, Jan Napiltonia, Charles Scheetz, Carol A Horning and Caroline Siravo.

The Ballroom was the central location to meet with our Business Partners or visit the Cyber Café. Special thanks to all of our Business Partners who participated in this year's conference and to AES for providing the cyber café.

This year's sessions were especially important because of the many changes in the industry. Sessions were



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PASFAA Bike Week... (continued from page 1)

available to offer assistance in some of the regulatory matters of financial aid, as well as personal growth sessions. Each session was well attended. Many thanks to all 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. The Dance Party on Sunday night in the hotel's night club was a perfect opportunity to socialize. Monday was spent playing Biker games and the Marine representatives got down and dirty with the rest of the group. Who knew how flexible some of our members are.

Other highlights of the conference included the opportunity for new members to attend a reception for first time attendees where Mary Ellen Duffy, PASFAA 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, entertained the attendees and Walt Stasinski, our keynote speaker, made us laugh and understand the importance of laughing on a regular basis.

This years' charity was Toys for Tots. Everyone rose to the occasion to collect donations - **over 4 boxes of toys were collected** for needy boys and girls. A special thank you to the Marine Corp for their help and collaboration for making this happen.

The 2010 Conference Committee wishes to thank all of our members who attended, our presenters and moderators, the Business partners, and everyone who participated in making this conference a success.



~ View the Conference Photo Collage ~

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2010 PASFAA Award Recipients

Mary Ellen Duffy, PASFAA President Elect

Each year, PASFAA Council presents the Association's awards at the Membership Recognition Luncheon.

Congratulations to this year's recipients!

LIFE 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 served in the financial aid profession, with distinction, for over 40 years, was active in PASFAA's early years as an officer and made great contributions to the profession. She served PASFAA as Corresponding Secretary, Secretary/Treasurer and Private 2 yr sector rep. She has mentored many in the financial aid field throughout PA and especially in the northeast (NEPIC) area. She is, indeed, most deserving of this honor.

We are honored to confer PASFAA's Lifetime Membership Award to Lucretia (Lucky) Hill, owner of Hill Associates.

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. PASFAA Council is very pleased and proud to have TWO recipients of this award this year.

Our first recipient is Cathy Poiesz, Senior Financial Aid Counselor/Coordinator of Loan Processing at Messiah College. Cathy has been in Financial Aid for 5 years. After working in another office on campus for a number of years, she came to the Financial Office with no experience in financial aid and took one of the most difficult and complicated roles that we have, loan processing. Ironically, she thought that working in financial aid would be easier and require less hours.

Even with her rigorous work and personal schedule, Cathy has found time to serve PASFAA. She first made this commitment when she attended leadership development training in the fall of 2008. She has made good on her commitment by serving as a staff writer for the PASFAA Newsletter Committee, and has stated her desire to serve as a member of a future PASFAA Conference Committee. Cathy has also served the financial aid administrators of Pennsylvania by working as Co-Track leader for Financial Aid at the Pennsylvania Banner Users Group (PABUG) annual conference. And over the past few years she has filled the invaluable role of Direct Loan Conversion Consultant for both Banner and non-Banner schools. She is the type of leader that PASFAA is proud to count as a friend and colleague.

Our second recipient is Denise Nuccio, Financial Aid and Enrollment Generalist at Montgomery County Community College. Denise has been in the Financial Aid profession for 6 years. The following are highlights of her service to

the profession: Participant in Leadership Development Workshop; Guidance Counselor Workshop Presenter; Participated in NBC10 Phone Bank Telethon; Presenter and PASFAA Representative at PACAC College Fair; Organized two incredibly successful FAFSA Completion Days; PASFAA Conference Committee Member; Newsletter Committee Member; PASFAA Conference Presenter; and Spring Training Planning Committee.

In addition to all of her work for PASFAA, she has presented countless Financial Aid nights for local high schools and community organizations and facilitated FAFSA Completion workshops for both the college community and surrounding high schools.

PASFAA LEADERSHIP AWARD

The Leadership Award provides recognition to an individual who has provided outstanding leadership to the Association.

The recipient of this year's Leadership Award is familiar to most of us, and is truly deserving of this award. She has been a member of PASFAA for 22 years. During that time she has served in numerous roles and leadership positions. Her accomplishments include: long time member of the Newsletter Committee; Conference Committee; PASSHE Sector Representative; Chair and member of the Don Raley Institute; Chair and member of the Finance and Development Committee; Chair of PFAT Committee Guidance Counselor Workshop presenter.

She is a dedicated financial aid professional and represents what is best about our profession. It is an honor to present this year's leadership award to Ragan Griffin, Associate Director of Financial Aid at Clarion University of Pennsylvania.

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 been a PASFAA member for nearly twenty years, serving students in another state before joining us in PA. Throughout these years our recipient has served in many capacities including: Presenter at PASFAA Conferences, Fundamentals Training and Guidance Workshops; Assisted with the PASFAA Hotline for several years; Finance and Development Committee member; PASSHE Sector Representative; Member of the Newsletter Editorial Board; Chairperson of Membership and Association Governance Committee; PASFAA ATAC/website liaison and Technology Committee member; PFAT Teleconference moderator; PASFAA

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2010 PASFAA Award Recipients... (continued from page 3)

President; and, most recently, PASFAA's coordinator for FAFSA Completion Days.

As you may have already guessed, our 2010 Distinguished Service Award recipient is Patty Hladio, Director of Financial Aid at Slippery Rock University of Pennsylvania. Her contributions are being recognized for her lengthy and dedicated commitment to student aid and to the aid professionals involved in the mission of delivering financial aid to students.

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.

When I was President-elect, several people approached me and told me they would help me in any way they could during my tenure as President. I am very happy to say that every single one of these people were true to their word and agreed to serve in whatever capacity in which their talents were needed. This made selecting a recipient for this award a great challenge over which I deliberated

for months. So, I went back to the wording in the description of the award and I made my decision based on identifying the person who I felt did the most to promote our Association goals for this year. Despite these funding challenges in recent years, we have continued to excel in accomplishing the first item in our mission statement: to provide for the professional development of members and other constituencies.

This year's award recipient agreed to serve as yet another committee chair this year, even though she had already served PASFAA in many capacities: as Conference Committee member and chair; Fundamentals faculty; Finance and Development Committee Chair; Public Two-Year Sector Representative; EASFAA Representative; President and Chair of the Membership and Association Governance Committee.

Our PA Financial Aid Training Committee has 10 sub-committees charged with providing the training needs of our association. This year's Committee Chair is this year's President's Award recipient - someone I am privileged and honored to call my friend: Mary Kosin, Director of Financial Aid at Luzerne County Community College.

PASFAA Award Thank You's

Dear Friends and Colleagues,

I'd like a few minutes of your time to say "thank you very much" for choosing me as this year's recipient of PASFAA's Life Membership Award. It means a great deal to me because it is recognition by an organization which has had "helping students," as its goal from its very beginning. The small group of financial aid people who gathered in a bar in Lancaster some forty years ago to the three hundred plus volunteers of today shows how a dedicated people can accomplish major actions for the good of students. But I would implore you, don't give up, the battle is not won! Changes now are being formulated by folks who do not have "helping students" as their primary goal. Colleges/Universities need more help then ever to understand and implement programs now being formulated. I'm proud of PASFAA and what it stands for and whatever small part I may have played in its development.

Thank you so very much,
Lucretia (Lucky) Hill



PASFAA members present Lucky with the Life Membership Award following the annual conference. From left to right: Rachael Lohman, Regional Manager AES/PHEAA, Bill Burke, University of Scranton, Lucretia "Lucky" Hill, Barbara Hapeman, Lackwanna College, Stanley Skrutski, Marywood University.

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PASFAA Award Thank You's... (continued from page 4)



Dear PASFAA Colleagues:

Thank you VERY much for awarding me one of the PASFAA Emerging Leader Awards. I was very shocked to be a recipient, but also very appreciative of this award acknowledging both my leadership abilities and volunteer activities for the past five years. PASFAA has been an excellent opportunity for both professional and personal growth. I look forward to volunteering for PASFAA in the years to come.

Sincerely,
Cathy Poesz

Senior Financial Aid Counselor and Coordinator of
Loan Processing

To the PASFAA Family,

I would like to express my sincere gratitude for recognizing me with the Emerging Leader Award at the 2010 PASFAA Conference. I have been working in the financial aid industry for approximately 6 years, but it has only been in the last 3 years that I have become involved with PASFAA. My colleagues at Montgomery County Community College have encouraged my participation, so I owe them a tremendous amount of thanks. Through my involvement with PASFAA, I have had the pleasure of meeting and working with so many wonderful people who share my passion for our chosen profession. I am grateful for the opportunity to be a part of such a great organization where we all have the common goal of making a difference in our students' lives.

Sincerely,

Denise Nuccio, Financial Aid & Enrollment Generalist
Montgomery County Community College



Dear PASFAA Council,

Thank you so very much for selecting me to receive PASFAA's 2010 Distinguished Service Award. I am both humbled and inspired by this honor. I look forward to working in our profession and with our Association for many more years to help make higher education accessible for all students. Again, thank you.

Sincerely,
Patty Hladio

Director of Financial Aid, Slippery Rock University



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PASFAA Award Thank You's... (continued from page 5)

I would like to say thank you so very much to Mary Ellen Duffy, Past President for awarding me the President's Award at this year's annual conference. It is an honor to serve in this great Association with the most dedicated financial aid professionals in the country and a privilege to be able to serve on committees with the most talented and caring individuals in this industry. I have told many people that I have received so much from this Association that I feel it is my duty to give back whenever and wherever I can. Our Association is only as strong as its membership and we must continue to offer our wisdom and knowledge to those who are new to our profession through the many training efforts we offer throughout the year.

Sincerely,
Mary Kosin
Director of Financial Aid, Luzerne County
Community College



Dear PASFAA Council and Colleagues:

Thank you so much for selecting me as recipient of this year's PASFAA Leadership Award. I was truly dumbfounded when I heard the announcement. As a matter of fact, I had been finishing my lunch during the award ceremony and I remember idly thinking that whoever had been chosen, must be fairly "old" because of the number of PASFAA activities/committees he/she had served on - imagine my surprise, when my own name was mentioned! I guess there are some real perks to getting older these days!

It is a joy to have had the opportunity to work with so many talented colleagues over the years on various PASFAA committees and projects. I have really appreciated the opportunities that the Association has provided to me to develop my leadership potential and I am looking forward to continuing my involvement with the PASFAA in the years to come.

Thanks again,
Ragan W. Griffin, Associate Director of Financial Aid
Clarion University of Pennsylvania



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Success! 2010 Fundamentals Workshop: Lancaster 2010

Sheryle Proper, Chair, Fundamentals Training Workshop

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 Sherry Proper, Associate Dean of Enrollment & Director of Financial Aid at Allegheny College, and Joan Hock, Acting Director of Financial Aid at Delaware Valley College.

There were 35 participants in attendance:

Elizabeth	Arunasalam	YTI Career Institute
Regina	Ball	Delaware Valley College
Melanie	Bethea	Bryn Mawr College
Sara	Cupsta	McCann School of Business & Technology
John	DeLong	University of Pennsylvania - School of Nursing
Robin	Diehl	McCann School of Business & Technology
Kristin	Doherty	McCann School of Business & Technology
Sandy	Dreibelbis	South Hills School of Business & Technology
Betty	Espenshade	Harrisburg Area Community College - Lancaser
Rosa	Ferguson	Northampton Community College
James	Flannery IV	Alvernia University
Mike	Gathagan	South Hills School of Business & Technology
Amanda	Harwi	McCann School of Business & Technology
AnnMarie	Hofmann	Bryn Mawr College
Karamjot	Kaur	McCann School of Business & Technology
Kelly	Keener	Great Lakes
Lisa	Kifer	Education and Technology Institute
Christy	Kiirias	McCann School of Business & Technology
Melissa	Kinn	McCann School of Business & Technology
Mark	Maggs	South Hills School of Business & Technology
MaryAlyce	Nelson	Lewistown Hospital School of Nursing
Arilmi	Ortiz	McCann School of Business & Technology
Debbie	Rahn	Reading Hospital School of Nursing
Linda	Ross	Reading Hospital School of Nursing
Steve	Russell	South Hills School of Business & Technology
Michele	Siciliano	McCann School of Business & Technology
Betty	Slegowski	Albright College
Noreen	Stamm	McCann School of Business & Technology
Anita	Stefanelli	Erie Institute of Technology
Rachel	Stickle	Education and Technology Institute
Gary	Waite	South Hills School of Business & Technology
David	Whitmarsh	South Hills School of Business & Technology
Deborah	Young	Harrisburg Area Community College – Lancaser

PASFAA Leadership Program Success

Amanda Scheler, Chair, Leadership Committee

Two days, twelve strangers, four committee members, two Stamms and one professor. For most conference attendees, PASFAA 2010 started on Sunday, but for the people listed above, the conference kicked off on Saturday with the start of The PASFAA Leadership Program.

Saturday was spent with Rick and Susan Stamm, a husband-wife duo that operate the TEAM Approach out of Lancaster, PA. Participants previously completed a series of over 70 questions for pre-work and arrived to find that they had a half-inch thick workbook diving into the intricacies of their personalities, how they work with others and how to improve relating to others in their workplace, profession and the PASFAA organization.

With the help of the facilitators, participants and committee members worked through many exercises that increased awareness and perspective of interacting with people with such differing personalities. The idea of being labeled a "D" (for dominance) or an "S" (for steadiness) began to allow the program participants to really work through some of the misconceptions and presumptions that they deal with on a daily basis, not only at work, but also personally.

Participants will continue to work on themselves through a series of weekly follow-up emails sent by the TEAM Approach.

After the four-hour program concluded, the group set out to explore Lancaster and what the city has to offer. The group had a networking dinner at John J. Jeffries a "local, seasonal, sustainable and organic" restaurant in the heart of Lancaster City.

On Sunday morning, they were at it again. Returning speaker, Dr. Barbara Denison of Shippensburg University, joined the group to build upon the knowledge the group acquired on Saturday. She focused on "Leading through Change," which is a topic everyone can relate to. Participants enjoyed Dr. Denison's candor, her knowledge of the financial aid profession and obstacles FAs face in their day-to-day professional lives.



Finally, a representation of past Leadership Graduates joined the group to give some background about PASFAA, the importance of being a leader in the organization and a brief "who's who" of PASFAA. And just think, all of this happened before registration even opened on Sunday... Talk about some future leaders!

2010 Participants

Lauren Swett, Sue Bloom, Ryan Hannigan, Robin Gorini, Crystal Ondrick, Laura Papcunik, Evan Weiler, Alison Petrucci, Robert W. Sevret Jr., ZoeAnn Altland, Cathy Nagy, Patty Zink

2010 Committee

Amanda Scheler, Chair, Linda Ebel, Co-Chair, Connie Hake, Danielle Fasick

Graduates - Tonya Hsuing, Tracey Richards, Linda Ebel, Denise Nuccio

The Power Of Fun At Work

Keynote Speaker, Walt Stasinski, MEd, MPH, www.waltspeaks.com, Reprinted with permission



In Reader's Digest, Don Snyder tells us that he noticed his employees extending their allotted break time. So he put this sign on their bulletin board. "Starting immediately, your 15 minute breaks are being cut back from a half-hour to twenty minutes." He says that using humor, employees got the message.

All our lives we've been told that you have to be so serious to be successful. It's nothing but a myth! According to the business journal, Human Resources Focus, 96% of executives surveyed said people with a

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The Power Of Fun At Work... (continued from page 9)

sense of humor do better at their jobs than those who have little or no sense of humor.

I was conducting a Keynote Program on Humor In The Workplace at a sales award dinner for Old Kent Bank. Employees were sitting at tables with colleagues from their bank branch. During my program, I noticed that every table was laughing, but one branch was having more fun than any other branch. After I completed my presentation, the winners of the sales awards were honored. Guess which branch came in first? MMMMM.

Would you like to be successful and have fun doing it? Here's how. Turn the bulletin board in your work area into a Belly Laugh Board. Designate half of the board as a spot solely for humorous items such as comic strips, funny greeting cards, etc...Post this sign on your board - "Budget is a Latin word which means, 'Whatever you need, you can't have.'" A manager had this sign in his office: "Which way did they go? How many were there? How fast were they going? I must find them. I'm their leader!"

Turn your staff meetings into laff meetings by starting the meeting with humor. Have each employee tell a funny story about a recent incident at work. Employees vote on which story is the funniest, and a reward is given to the winner. It could be a candy bar, a dollar, free lunch or the employee gets to leave work 15 minutes early which is a very popular reward. Why do this? Several research studies have shown

that after people laugh, they become more creative at problem-solving. And isn't that just what you need in your staff meetings, people who can solve problems? Humor promotes creative thinking.

Host a Positive Attitude Party at your work area. Each time an employee makes a negative remark, he/she has to donate 25 cents to a Positive Attitude jar. Once the jar fills up, throw a party that, ironically, was funded by negative attitudes.

What's the difference between an employee who has fun at work and an employee who doesn't? The employee who has fun at work makes a concerted effort to have fun. That's the difference. It's the self-fulfilling prophecy. If you really want to have fun at work, then you probably will.

The Associated Press printed a story about a 3 year legal battle in Syracuse, New York. The adversaries were Federal Express, the shipping giant, and a little coffee shop. The battle was about copyright infringement. When the coffee shop first opened, it called itself Federal Espresso. The shipping giant said no way. So, the owners agreed to change the name and they came up with Ex-Federal Espresso. The shipping giant didn't think this was funny. Finally, they reached a settlement, and the coffee shop now has a new name: Freedom of Espresso. Humor gives power to the weak and neutralizes the strong.

Take your job seriously but yourself lightly!

PASFAA - More Than Just A Conference And Committees

Brian Blackburn, Chair, Technology Committee

What is the first thing that members or people in any Pennsylvania Financial Aid Office usually think when the name PASFAA is invoked? Memories of great times at conferences or committees they have served!

Having just arrived home from the 42nd Annual PASFAA Conference at the Lancaster Host, I started to reflect on multiple conversations that took place during the week. "Hey, did you know that we have 55 first time attendees", "Who are some of these people, they don't have a yellow dot on their name badge, so they can't be new", "Why did we only have 70 people at the Business Meeting?" These and many similar conversations got me and the other members of the self-proclaimed, PASFAA East-West Mafia, to thinking: "What do people really know about each other and our organization?"

The Technology Committee is pleased to present PASFAA 101 Training available on www.PASFAA.org (I encourage **EVERYONE**, new or veteran member of PASFAA, to take this quiz). It gives a good overview of what the organization is all about. **That being said, PASFAA is so much more than conferences and committees. It is truly all about a group of people who care about**

helping students and colleagues.

Ten years ago when entering this profession, I had ZERO experience. I'm the guy that never walked into a Financial Aid Office during his college years. My first experience with PASFAA was the Don Raley Institute. I met several people, among them Gary Means and Valerie Mockus, who to this day are still close friends and excellent FA resources. Fellow classmates came together in a united stand against doing the "Chicken Dance" might have established our friendships, but taking the time to get to know one another furthered them. In those days PASFAA assigned a mentor to "newbies" and I lucked out and had Gary assigned as mine. He went so far beyond just being a mentor. He became a close friend. A couple of months after Raley, I came to my first PASFAA Conference, coincidentally, at the Lancaster Host. I came to that conference only knowing a few people in attendance. Dana Parker from West Chester University was President that year. On the morning of my first breakfast, I entered the show room and Dana introduced himself and asked me to have breakfast with him. He didn't know me from Adam, but he took

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PASFAA - More Than Just A Conference And Committees... (continued from page 10)

the time to get to know me and let me know the “real” value of PASFAA: the people who serve the organization. Later that day, I went to my first Private Sector meeting. The first thing I heard was, “Hi, I’m Bill Burke, Director at THE University of Scranton (talk with Bill sometime...Scranton never sounds cooler than when it is coming out with Bill’s pronunciation!!) Again, this man had no idea who I was but he took the time to talk to a “first-timer”. That conference brings back some of my fondest memories in PASFAA, but the most memorable comes from a man I now work with, Ron Dawson. We went to dinner one night with a lender partner, okay veterans...we all enjoyed those days!! Ron spent over two hours convincing me that I needed to get involved with PASFAA because fellow committee members are people who come to your aid when needed. Being a true “newbie”, I probably gave my patented “Sure, that sounds like it’d be pretty cool”. I hadn’t really planned to get involved but when I got called in to my director’s office and she wanted to know why I hadn’t let her know I volunteered to serve on the Financial Aid Awareness Committee without letting her know...that was the day I learned to never again say “Sure, that sounds like it’d be pretty cool” without really meaning it.

I have served in many rolls in my time with PASFAA. I began by serving on the Financial Aid Awareness Committee. I had been in aid a grand total of about 5 months and still didn’t feel comfortable. I got to meet a lot of FAOs, who just like me, volunteered to serve as the Financial Aid “Expert” at the local college fairs. I still spent a lot of time wondering if I was doing okay with this. It seemed that every fair I volunteered for, I ended up partnering with Patsy Hutchins who used to work at Haverford College. Patsy always put me at ease and convinced me to speak up and answer the questions that we were asked. If I ever missed a portion of an answer Patsy bailed me out. At the end of that year, I was asked by the committee chair to take over. I spent 2 years as the Financial Aid Awareness Chair and loved every minute of it.

After conquering my “newbie-ness”, I have also served PASFAA as the Private Sector Representative, Technology Committee Chair, Conference and Newsletter Committee Member, Session Moderator, Conference Presenter and as many of you now realize, unofficial PASFAA Photographer. Every one of these “jobs” has let me interact with members that I might not have gotten a chance to know. The friendships that I have gained are innumerable and I cherish each one.

The gist of this article is really not about me and my experiences, I hope it brings across the point that many of us have gotten comfortable within our organizational rolls and our own PASFAA groups and PASFAA friends and might not have taken the steps to welcome in someone we don’t know. In my busy schedule, I’m ashamed to admit I had gotten away from trying to be the example that Gary, Valerie, Dana, Bill, Patsy and Ron had set for me. That changed this conference. The Mafia and I want to challenge **EACH OF YOU** to make it a point if you are at any type of PASFAA event or even a regional FAO Meeting to say “Hi” to someone you don’t know. Spend a few minutes getting to know them, provide them with the opportunity to see the value of PASFAA beyond conferences and committees.

To close this out, I met as many of the new faces as I could, but I was lucky enough to have one search me out and one to buy into the “Find Gary Means game”. Stephanie Sheets from La Roche College came up and introduced herself to me. Stephanie, I can tell you that someday when you meet your stated goal of “being PASFAA President”, not only will I vote for you but I hope to be there to remind you to continue to share the value with others!! Steve Miller from Conemaugh School of Nursing & Allied Health was the first person to actively seek out Gary and claim his quarter. I saw Steve several times over the next couple of days and he was always smiling. Steve, may you one day send someone to search out a veteran just so that “newbie” has a chance to meet someone who understands that PASFAA is more than conferences and committees!!

2011 Annual PASFAA Conference

October 23 - 26, 2011 at Station Square Sheraton in Pittsburgh, PA

Kim Adamson, Chair, 2011 Conference Committee

The Conference Committee will be meeting for the first time in December to begin planning the 2011 Annual PASFAA Conference at the Station Square Sheraton.

The theme will be “A Family PASFAA” and will focus on the families we serve on our campuses, the families we assist in the community, and our PASFAA family. Our theme song is “We Are Family” by Sister Sledge.

There will be a few differences at this year’s conference, which you will learn about the conference draws near. One we will share now is that “Dinner On Your Own” will be Monday night instead of Tuesday.

Pittsburgh is an exciting area that is rich in history, the arts and sporting events. The South Side area around Station Square has changed dramatically from PASFAA’s last visit there. It features many restaurants and retail shops within walking distance of the hotel.

The Strip has become a terrific area to explore and there is a Casino nearby. One can depart on the Incline to see the spectacular view of the city from above.

We look forward to seeing the entire PASFAA family in Pittsburgh!

Coming In 2011: A New Congress, Tough Choices

Scott Miller, AES/PHEAA Director of Federal Relations

The results of the November 2 election are almost fully tallied and the results have sent a tremor through Congress. In the House of Representatives, with the results in five races still being counted and recounted at press time, Republicans picked up at least 61 seats, the largest gain by a single party since 1948, giving them a 50+ seat majority. On the Senate side, Democrats failed to hold six seats and maintain a slim three-seat majority. In Pennsylvania, we will have a new Senator - Pat Toomey - and five new Members of Congress - Lou Barletta, Mike Fitzpatrick, Mike Kelly, Thomas Marino, and Patrick Meehan, all Republicans.

The effects of this election are wide-ranging. On the practical side, it is estimated that as many of 5,000 staffers on Capitol Hill will lose their jobs and an almost equal number will be hired to replace them. As someone who works with many of those who will soon be out of work, there is a certain sadness associated with the sight of bundles of moving boxes lined up in the hallways and crammed into the corners of Congressional offices. On the political side, the House and Senate have approved new leadership teams, comprised mostly of members of their old leadership teams. This could make it more difficult to avoid the gridlock that many analysts predict will stymie Congressional attempts to produce legislation in the next two years.

Challenges for Student Aid Funding

With the new Congress comes new challenges. Paramount among these could be the need to address the growth in the annual federal budget and the cumulative federal debt. Because of this, the next few years could be some of the most challenging years for student aid funding that we have witnessed. As the current Congress has wound down, it has become increasingly clear that both Republicans and Democrats are becoming serious about trimming the size of the federal budget. Measures aimed at funding unemployment insurance extensions, retaining teachers, and the Pell Grant shortfall are among those that have encountered stiff headwinds in Congress. In the current climate, Congress seems much less willing than it has been in the past to authorize new spending without finding an offsetting amount of spending cuts or new revenue sources.

Further complicating the picture for student aid funding is the current focus on "domestic discretionary spending" as the prime target for reducing federal expenditures. In the short-term, Congress is unlikely to make big cuts in spending for defense or homeland security, nor is it likely to be able to enact sweeping reforms to rein in spending on entitlement programs or to reform the tax code to raise more revenues. That leaves domestic spending a likely target for cuts. And, that means that the student financial aid programs have a bullseye on their backs.

The greatest challenge for student aid funding may

actually come from within the student aid family. The Pell Grant Program shortfall - the difference between the funding allocated for the program and the amount of funds actually disbursed to students - is growing rapidly. Currently the Pell Grant shortfall is in excess of \$5.5 billion and projections are that it will continue to grow in future years. Even though Congress provided "mandatory" funds for Pell as part of the SAFRA legislation, the program still depends on annual appropriations to form the foundation of its funding. If Congress cannot provide adequate annual appropriations to keep up with the increasing demand for Pell Grants, then the mandatory funding will be inadequate to maintain the current Pell Grant maximum or to fulfill the promised increases in the maximum grant in future years.

There is no doubt that Congress has been committed to the Pell Grant Program, as shown by the substantial, regular funding increases it has provided over the past years. However, in this era of "pay as you go", Congress may have to find offsets to any new funding it provides. Where will those offsets be found? There is a genuine risk that other student aid programs could be the source of such offsets. That would mean that overall student aid funding could be kept level, but that funds could be moved from one program to another - for example, from the campus based programs to Pell. I don't want to leave the impression that this is a done deal or even that anything of this sort has been formally proposed, but it is just one of the difficult choices that lie ahead for Congress and the President as they try to reduce federal spending. Hopefully, this sort of student aid "cannibalism" will be avoided this year and that alternatives for closing the Pell Grant shortfall will be found that don't involve contributions from other student aid programs.

One thing to watch for will be the President's budget proposal, to be unveiled in early February. It is virtually certain that the proposed budget will include serious spending cuts across the federal government. It is also likely that the budget will include a plan to erase the Pell shortfall, at least for the coming year. Of particular interest will be how the President proposes to balance these two objectives (not mention the rest of the federal budget) and what proposals to reduce spending the President decides to put on the table. If student aid programs are on the President's chopping block, it could be difficult for Congress to resist. It is also possible that Congress, regardless of what the President proposes, will avoid difficult decisions on individual programs and choose to enact across-the-board spending cuts for all domestic discretionary programs - cuts that could reach as high as 20 percent according to some proposals already being advanced on Capitol Hill.

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Maybe this has all been a long way of saying that the next few years could be crucial to the future of the federal student aid programs. As always, Congress will be weighing the political implications of any of the difficult funding decisions it has to make. If the perception is that cuts to specific programs won't produce much political fallout or public outcry, then those programs will be targeted. If, however vocal constituencies are delivering strong, compelling messages on the importance of individual programs, Congress may hesitate before subjecting them to the budget axe.

For all the above reasons, this will be a critical year to make the case for student aid funding. If we sit back and

wait, we are certain to be unhappy with the result. If we stand up and make a strong case for student aid, we have a chance to be in the ring fighting for a fair share of funding. I urge you to take the latter course and find opportunities to tell your Congressmen and Senators why the federal student aid programs deserve to be treated as priority items for federal funding.

The PASFAA Government Relations Committee, led by PASFAA Vice President Linda Anderson, will be reaching out to you in the coming months to ask for you to be engaged in the national funding debate. Please take these requests seriously and lend your voice to this important chorus.

Loan Exit Counseling Guide

Cathy Poiesz, Member, Newsletter Committee

Are you ready for Loan Exit Counseling? Do you have a webpage to guide your students through the Loan Exit Counseling process with a list of useful websites? Do you send emails or letters to your students explaining Loan Exit Counseling requirements? Or do you conduct Loan Exit Counseling in person?

According to federal regulations

https://ifap.ed.gov/regcomps/doc4426_bodyoftext.htm, all schools are required to notify their students who withdraw, fall below half-time, or graduate, to complete Loan Exit Counseling if they have had any Federal Stafford, Perkins, Nursing, Grad PLUS loans, or TEACH Grants disbursed to them while at your school.

Now is a good time to double check the URLs listed on your webpage, email, handouts, or letters to make sure they are accurate. If you are missing just one letter or ".", the link will not work. Below are some links which may be helpful:

- www.nsls.ed.gov - To check all Federal student loans, TEACH Grants, and complete Loan Exit Counseling. If you do not have Internet Access, you should call 1.800.433.3243.
- www.studentloans.gov - To complete Loan Exit Counseling for all Federal Stafford and Grad PLUS loans.
- www.mappingyourfuture.org - To complete Loan Exit Counseling for all FFELP and DL Federal Stafford loans, Perkins and Nursing loans, and TEACH Grant Exit Counseling (if these are set up by the school).
- <https://teach-ats.ed.gov/ats/factsheet.action> - To complete TEACH Grant Exit Counseling.

If you conduct Loan Exit Counseling in person, you may want a quick reference guide that lists the different types of repayment available. Go to: <http://studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp>. Feel free to cut and paste the following repayment information:

- **Standard Repayment** = Fixed amount each month until loan is paid in full. Monthly payments will be at least \$50, and repayment term is up to 10 years.
- **Extended Repayment** = Fixed annual or graduated repayment amount for no longer than 25 years. Must have a total of > \$30,000 outstanding balance in FFEL or Direct Loans. Fixed monthly payments are lower than Standard Repayment option. More total interest is paid using Extended Repayment option than Standard Repayment.
- **Graduated Repayment** = Low monthly payments that increase every two years. Repayment term is up to 10 years. Monthly payments are never lower than the interest that accrues between payments.
- **Income Based Repayment (IBR)** = Monthly payment is less than a Standard Repayment Plan, and is capped at an amount intended to be affordable based on income and family size. Here is a PDF with more information: http://studentaid.ed.gov/students/publications/factsheets/factsheet_IncomeBasedRepayment.pdf

Don't forget to remind students about the interest rate reduction for Electronic Debit Account (EDA) repayment, if you are conducting your Loan Exit Counseling in person. EDA entitles borrowers to a 0.25 percent interest rate reduction, which over the life of the loan saves the borrower money. Information about the EDA option should be included with their first bill, or have them contact the servicer of their loans. If they don't know the servicer of their loans, the student can go to: www.nsls.ed.gov.

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You may or may not remember that Direct Stafford Loans have an up-front interest rebate that the borrower received at the time of disbursement. The borrower must make the first 12 required monthly payments on time when in repayment. If the borrower does not make those payments, the rebate will be added to the principal balance of the loan. This will then increase the amount the borrower must repay. The school is not responsible for keeping track of this. Direct Loans will contact the borrower.

If borrowers feel they have unresolved problems with their student loans and/or TEACH Grants that have been converted to loans, they can contact the Federal Student Aid Ombudsman at 1.877.557.2575 or www.ombudsman.ed.gov.

To keep handy for year-round reference, here is the Exit Counseling Guide for Direct Loan Borrowers: <http://www.edpubs.gov/document/END0097B.pdf>.

If you are having trouble falling asleep at night (just kidding), here is the Loan Exit Counseling Final Regulations from the Federal Register 10-28-2009: <http://ifap.ed.gov/fregisters/FR102809InstitutionandLenderrequirements.html>.

Did you know that Mapping Your Future has Private Loan Exit Counseling available? Many students are taking out private student loans to help bridge the gap between their financial aid and direct costs. In addition to offering the private loan counseling session, Mapping Your Future made the private loans counseling information available in a PDF: <http://mappingyourfuture.org/downloads/privateloanguide.pdf>. The information contained in this PDF has both entrance counseling and exit counseling for private loans.

There is so much more I could write about Loan Exit Counseling, but the information here should get you started. The links are most helpful to refer to when you need more details.

You CAN help them deal with it!



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

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

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



Finance And Development Committee Expresses Thanks To PASFAA's Business Partners

Joan Holleran, Chair, Finance and Development Committee

With some of the most substantial changes in the history of financial aid happening over the last several months, the Finance and Development Committee was understandably concerned about what level of support we might receive from our business partners for 2010-11. We couldn't help but wonder how the end of FFELP would affect the support PASFAA has received from the generosity of our business partners. PASFAA is not immune to the fallout of the uncertainty of the industry. As staff cuts and cost reductions took their toll, we said a bittersweet good-bye to many of our longtime business partners in the lending, servicing and guarantor community.

However, the Finance and Development Committee and PASFAA Council were pleasantly pleased by the measure of financial support our Business Partners are providing to PASFAA this year. With the continued support of our Business Partners, PASFAA has been able to maintain high standards of service for its members, students, and their families. PASFAA continues to be a dynamic organization offering quality training opportunities to its members and educational outreach to Pennsylvania families, and our business partners continue to recognize that in their response to our request for support for this year.

The Finance and Development Committee sincerely thanks the following business partners for joining with PASFAA in 2010-11 and for their collaboration and vision for the future during these challenging times:

AidCalc
Citibank
Citizens Bank
Discover Student Loans
Edfinancial Services
iHELP
Nelnet
Overture Technologies
PHEAA
PNC Bank Education Lending
Sallie Mae
StudentAid.com
SunTrust Education Loans
USA Funds
Wells Fargo Education Finance Services

The role of the Finance and Development Committee is to solicit advertising from business partners, develop PASFAA's annual budget, and to manage the association's investments. As the financial aid environment continues to evolve, the Finance and Development Committee will be using this year to explore other sources of revenue and alternate pricing structures for exhibiting and advertising options.

EASFAA Is Coming To PA

Greg Gearhart, PA State Representative to EASFAA

The 2011 EASFAA conference will be held at the Sheraton Society Hill Hotel in Philadelphia from May 15-18. Bonnie Behm, from Villanova University, is filling the role of local arrangements coordinator. Thank you Bonnie! For some reason, Pennsylvania is not proportionately represented in EASFAA membership and conference attendance. Population wise, we are one of the largest states within EASFAA, but Pennsylvanians represent only a small percentage of EASFAA members and conference attendees. Put this on your schedule now so that Pennsylvania can make a strong showing when EASFAA comes to our home state. And please be prepared to offer your help if Bonnie calls upon you. More information about the upcoming conference can be found at <http://easfaa.org/docs/conference/2011/index.html>.

MARK YOUR CALENDAR

PASFAA Spring Training 2011

The Colorful World of Financial Aid

Amanda Scheler, Committee Member, Spring Training Committee



Back row from left: Amanda Scheler, Sue Bloom, Tracey Richards, Michael Bertonaschi, and Marijo Elias; Front from left is Christianne M Sukitsch, Jim Zuzack and Heather Shalley

Dates and Locations:

West - Tuesday, April 5, 2011 - Four Points by Sheraton, Mars

East - Tuesday, April 12, 2011 - The Holiday Inn Harrisburg-Hershey (Grantville)

Topics of consideration for Spring Training are:

Required Federal Disclosures/Consumer Information

Navigating COD

Alternative Loans - Processing Delivery Systems

Cost of Attendance

FAS Transition from PHEAA

Federal Direct PLUS Loans (focus on processing options & communication)

Pell Grant Processing (credit vs. clock hour/year-round awards)

Graduate School Roundtable

NSLDS Reports

Presenters Needed

Speakers for these topics are needed. If you or someone you know would consider lending your expertise by presenting on the topics above, please contact Jim Zuzack at zuzackj@duq.edu or 412-396-6607. Your participation is needed to have a successful Spring Training Program.

Watch for more information and details!

State-Related Sector Report

Joni Trovato, Sector Representative

Hello State-Related Sector Members! It was nice to see and meet so many of you at this year's PASFAA Conference. I hope you enjoyed reconnecting with some old friends and creating new ones. Our sector met during the conference and we had an excellent turnout. We were able to compare notes on some of our challenges with the Direct Lending conversion and implementation of Year-Round Pell. Some schools were kind enough to provide guidance to those of us who are still struggling with the conversion, so thank you!

Typically, we do not host meetings outside of the conference, but if anyone is interested I am willing to arrange something.

PASFAA Council will meet again in December, so if you have any issues you would like addressed, please feel free to call or email me at 814-269-7198 or jtrovato@pitt.edu. I look forward to hearing from you.

Happy Holidays to you and yours.

Private Sector Report

Matt Stokan, Sector Representative

I am not sure what is harder to fathom, that our annual PASFAA Conference was over a couple of months ago, that the holiday season is upon us, that we are preparing for a new semester or that we are already gearing up for the 2011-2012 academic year? In any case, it is just another reminder of how time flies in the financial aid world.

As for the PASFAA Conference, it was great to see so many old friends and colleagues in attendance. Once again, a great time was had by all who were able to attend not only the conference but also our private sector meeting. For those unable to attend, Don Francis and Mary Young from the Association of Independent Colleges and Universities of Pennsylvania (AICUP) did a

presentation regarding their association, its purpose and accomplishments. Moving forward, they indicated that they would solicit more input from the financial aid community and encouraged all to support AICUP and make their voices heard. To say the least, it was an informative and insightful presentation and the group was appreciative that they took the time to join us.

Our next council meeting will be held on Monday, December 13, 2010, in Harrisburg. If you have any questions or issues that you would like me to raise, please email me at mstokan@waynesburg.edu. Remember, you are PASFAA and your voice matters!

Have a blessed, peaceful and loving holiday season!

PASSHE Sector Report

Dorothy Body, Sector Representative

The PASSHE schools have successfully originated and disbursed summer and fall Direct student loans. Reconciling is now the hot button for many of our sector schools. The sharing of information continues as we seek to meet this requirement fulfilling the implementation of Direct Loans.

Our State System Office will soon be taking ownership of the many reporting requirements that the financial aid offices have historically been heavily involved in. Of course, this requires much upfront data collection, data verification, and ensuring common definitions before the handing over the reporting responsibilities. So, data reporting has been a

frequent appearance on the plate of our financial aid offices.

We have also been blessed by our State System Office with a complement of internal auditors who are currently engaged in risk assessments of our sector institutions. Needless to say, interviews regarding risk assessments are another healthy addition to our plates (smile). And finally, we continue to collaborate with our schools implementing new student and financial aid management systems. There are certainly other issues that have been keeping us busy - as we say in the industry, in our profession there is never a dull moment.

ISS Sector Report

Ken Shutter, Sector Representative

Greetings ISS Sector! It was great seeing everyone in Lancaster for the PASFAA Conference. Once again we enjoyed a fantastic conference and we owe a debt of gratitude to Joe Alaimo and the rest of the conference committee for an outstanding event!

The ISS Sector met during the conference on October 17, 2010. The following individuals attended the meeting:

Ken Shutter, AES
 Sally Treadwell, SunTrust Bank
 Lisa McCarty, AidCalc
 Sharee Brend, Wells Fargo Bank
 Debra Cross, Wells Fargo Bank
 Ben Osmond, Wells Fargo Bank (and a Minnesota Vikings fan...)
 Ben Brudnock, Citizens Bank
 Nancy Chalker, Student Aid Services
 Linda Pacewicz, Chase Bank
 Kerri Neidig, Sallie Mae
 Heather Vincent, Citizens Bank
 Robert Sevret, Chase Bank
 Scott Orris, Great Lakes
 Vince Davis, Student Funding Group, LLC
 Tom Lustig, PNC Bank
 Amanda Scheler, PNC Bank

Topics discussed:

The Sector discussed sponsorship ideas that could be presented to the PASFAA Finance and Development Committee (F&D) for consideration of the 2011 conference season. Ben Brudnock, F&D Committee was present and participated in the discussions. Ideas included a reduction of vendor fee amounts, obtaining local corporate sponsorship from businesses and restaurants close to the conference site, implementing a charge for use of the list serve to promote company products and services. Each of these issues will be brought up to the current F&D

Committee for further discussion and hopeful resolution. If you have any additional ideas or would like to take part in discussing these ideas further with PASFAA, please contact me directly at 717-720-3551.

The annual conference survey was distributed and we encourage each and every one of you to provide your candid and professional feedback.

Remember, PASFAA is always looking for your professional volunteerism. Let's keep our associate strong!! Get involved!

The entire list of conference attendees was distributed to the ISS Sector on October 26, 2010.

An issue with the end date of annual membership was brought to light during the conference. Apparently membership for PASFAA was ending on or about October 1, 2010 of each year. Many ISS Sector members renewed their membership with the conference registration and experienced a gap in membership. Tonya Hsiung is looking into the issue and it was discussed that a possible solution would be to extend annual membership to the end of October each year which will give members ample time to renew based on conference attendance.

Thank you to all of the ISS Sector members who participated in many ways to make the 2010 PASFAA Conference a great success. ISS members participated on committees, presented, moderated and donated their time and talent! This IS a volunteer organization and your efforts do not go unnoticed!

If you have any issues you would like brought to the attention of PASFAA Council, please do not hesitate to contact me directly at 717-720-3551. Our next PASFAA Council meeting is December 13, 2010.

This will be my last year as the Sector Representative! If anyone is interested in servicing on PASFAA Council, the ISS Sector Representative election will be held in May 2011. If you are interested, please contact me directly!

Have a fantastic holiday season and a happy new year!

Nursing Sector Report

Patty Zink, Nursing Sector Representative

Greetings to all Nursing Sector members! It was a pleasure to get to meet many of you at the sector meeting at the conference in Lancaster and to all of you who were unable to attend this year's conference; I look forward to meeting you as the year progresses.

I would like to thank Joe Manotti for joining us at the conference to discuss the Nursing Education Grant as well as a grant for LPN programs.

The Western side of our sector met on November 3rd. Julie Salem and Wendy Dunlap presented an update for AES/PHEAA. The hot topic at this meeting was AES/

PHEAA's FAS program that many of us use for financial aid processing and the fact that we will need to explore other options for processing for 2012-13. Many schools indicated they will be transitioning in 2011-12. Jan Napiltonia is working with the Department of Education to try to provide training for schools that will transition to the EdExpress software and web tools provided by the Department.

I would like to schedule a meeting with the Eastern side of our sector in the near future. I will be contacting schools

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to find a central location to hold a meeting that is convenient for everyone.

I look forward to serving as the nursing sector representative. Please contact me with any issues that you would like discussed at Council meetings or our regional nursing sector meetings. You can reach me at (724) 223-3167 or pzink@washingtonhospital.org.

Two-Year Public Sector Report

Melissa Wisniewski, Sector Representative

The two-year sector met on November 11-12 at HACC's Lancaster campus. We had a great turn out and many questions were answered. Discussion included FAFSA received deadlines, pros and cons of holding students, dropping student for non-payment and if/when they are allowed to re-register.

We also discussed changes to the 11-12 FAFSA and how we plan to process loans next year if the loan question is removed from the application. Some schools are going to award loans to all students; others are going to require students request them.

Our next meeting is currently scheduled for March 24-25, 2011 at PHEAA. We plan to have a lengthy discussion on year round Pell at the next meeting. I will send more information closer to the meeting date. If you have any questions or concerns please contact me at mawisnie@hacc.edu.

PASFAA Bulletin Board

Heather Shalley, former Assistant Director at Valley Forge Christian College, has recently assumed a new position as Sector Representative with PHEAA FedLoan Servicing.

Mary Chenco will assume the role of Assistant Director of Financial Aid at Valley Forge Christian College effective November 22, 2010. Mary has been at VFCC for 11 years and is actually moving from a different department to work with the college's loan and state grant programs.

Deborah Cawley, formerly with Widener University is the new Director of Financial Aid at Neumann University.

Judith Carter has announced her retirement from the position of Director of Financial Aid at Dickinson College on December 31, 2010. Congratulations and thank you for your dedication to this profession!

Congratulations to **Charles** and wife Jennifer **Scheetz** (of Ursinus College) on the birth of twin sons, October 2, 2010. Ian Ray was 4lbs 9.6 oz, 18" and Colin Anthony was 4lbs 15 oz, 18".

Charles Scheetz will be leaving Ursinus College at the end of December. He has accepted an Assistant Director of Financial Aid position at Keuka College in Keuka Park, New York.



Sincere condolences to **Jeanine Lawn** of University of Pittsburgh, Johnstown on the recent passing of her sister in September.

PASFAA Conference Photo Collage



PASFAA Conference Photo Collage... (continued from page 20)

