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NEWSLETTER

PENNSYLVANIA ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

VOLUME XVI

MAY, 1984

NUMBER 3

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FROM THE PRESIDENT

Dear PASFAA Member:

I report with mixed emotions the resignation from council of Leslie Dengler. I am sorry to lose her, but certainly am happy for her. She has taken a new position that offers exciting opportunities for growth. I am sure you all join with me in wishing her all the best.

Rosemary Sweeny of the Lankenau Hospital School of Nursing has agreed to serve in her place. Rosemary brings a wealth of experience to this position that will be valuable to council. I welcome her and am grateful for her willingness to serve.

Council has been asked to meet with the Financial Aid Subcommittee of the Governor's Commission on Postsecondary Education. We will meet with the subcommittee May 10 in Harrisburg. This is a wonderful opportunity for us. Communicate to your council member any ideas or suggestions that you believe will improve student aid in Pennsylvania.

Mary Miller has done an excellent job in preparing a two-year projection of PASFAA costs and revenues. This will be an invaluable tool that will help us hold down costs of membership. It will also be a guide for setting membership goals. In addition, it will help us to plan our revenue sources. My thanks to Mary for a job well done.

May you survive this hectic awarding period and enjoy a lovely summer.

Respectfully,

Art Switzer, President

PHEAA'S NEW LOAN PROGRAM GEARING UP

In late March Governor Thornburgh released information to the press regarding the new loan program designed to help primarily middle-income families from the \$300 million PHEAA bond issue. At its April meeting, council met with PHEAA's Bob Pearle who will head up the program and was briefed on possible details of these new loans designed to assist Pennsylvanians and students attending Pennsylvania colleges.

Details on exact interest rates, amounts of loans, eligibility, access to application forms and other specifics are expected shortly from PHEAA. John Ebersole, PHEAA Public Information Officer, assures that the agency expects to have information available in May "which we believe will be sufficient time for Pennsylvania families and students at Pennsylvania schools to make use of the program during the 1984 - 85 academic year."

EXECUTIVE COUNCIL NOTES

Executive council met April 11 at the PHEAA Board Room in Harrisburg. Reports of various committees appear in this Newsletter. Council will next meet Thursday, May 10 in Harrisburg.

MEMBERSHIP AND ELECTION COMMITTEE

Chairman Art James reports a current membership figure of 402, the highest in PASFAA history. This includes 293 active, 102 associate, 5 student and 2 life members. Membership directories were printed for PASFAA by Bob Prince, Financial Collection Agencies, and mailed to members in March. A page of changes and additions to that directory appears in this Newsletter.

MESSAGE FROM NEW COUNCIL MEMBER

Rosemary Sweeny of Lankenau Hospital School of Nursing has been appointed to council to replace Leslie Dengler who will no longer be working in financial aid. Rosemary hopes that members of her sector will bring their problems or concerns to her for presentation to council.

To follow-up on an item reported in the last Newsletter, Rosemary reminds schools handling Nursing Student Loans that there has been a delay in implementation of the 5% default rate ceiling. Originally schools with default rates of more than 5% as of June 30, 1983 were to be suspended from the HPSL program. Confusion resulted regarding calculation of the default rate based on the number of defaulters or on the amount in default. As a result, the imposition of the penalty will not be effective until June 30, 1984. By that time, current participating schools must have default rates, by whatever standard is finally decided, below the 5% figure.

MESSAGE FROM LIFE MEMBER

PASFAA Life Member Marian Bonney has sent us her new address (listed on the directory changes page) as well as greetings:

I am always interested in the newsletter and directory. They are particularly valuable to me in that they bring reminders of the many pleasant times spent with PASFAA members. May the Association continue to be helpful, influential and successful.

UPDATE ON SELECTIVE SERVICE REQUIREMENTS

The U.S. Supreme Court is expected to issue its opinion in a few weeks in the case of *Selective Service System v. Minnesota Public Interest Research Group*. The plaintiffs argued that the current statute requiring a Selective Service Registration Compliance Form for Title IV recipients is unconstitutional based on self-incrimination. The April 25th edition of the NASFAA Newsletter reports that "current speculation is that the Justices will vote in favor of the defendants" and uphold the constitutionality of the statute.

The NASFAA Newsletter reported on another case which may impact the current regulations. In *Michael Alexander v. Trustees of Boston University*, theology students contend that their religious liberties are violated by the regulations which exceed statutory requirements. "Their argument seems particularly strong," reports Dallas Martin, "considering that two of the students are women and the third is a male who is beyond the mandatory age requirement, thus making all of them exempt from the current statutory selective service requirement." It is not yet known if this Massachusetts case will cause another nationwide injunction but, Martin reports, ED is rethinking their current requirements. Schools must continue to follow current regulations which require all Title IV recipients to complete a compliance form. However, ED may decide to give discretion to schools in collecting documents.

EASFAA '84 UNDERWAY

As this Newsletter goes to press, more than 400 aid professionals gather in Philadelphia for the annual EASFAA conference. Those attending May 6 - 9 at the Franklin Plaza Hotel will hear prominent speakers cover a variety of timely topics under the theme "The Student Assistance Puzzle: Making the Pieces Fit." Areas of major focus will be reauthorization, financial aid and recruitment, and institutional policies and the financial aid office.

Dr. Dallas Martin, NASFAA Executive Director, is keynote speaker and will also engage with Dr. Edward Elmendorf, Assistant Secretary for Postsecondary Education, on a Point - Counterpoint panel. With Pennsylvania's Renee Saleh as EASFAA President, an active PA site committee, and the proximity of this regional conference, it is hoped that many PASFAA members will join their aid colleagues in Philadelphia this week.

PHEAA ISSUES SEA TENTATIVE AWARDS

PHEAA has recently made initial offers of awards to students in the second year of the Scholars in Education Awards (SEA) program. Offers have been made to 157 applicants, and PHEAA expects to process 70 renewal applicants from 1983 - 84 recipients. The applicants must confirm their plans to teach mathematics or science in Pennsylvania secondary schools.

According to PHEAA Public Information Officer John Ebersole, the agency has budgeted \$300,000 for new SEA awards and \$180,000 for renewals in 1984 - 85 and plans to extend offers to additional candidates up to the budgeted amount if initial offers are refused.

POSITION OPENING

Financial Aid. Moravian College is seeking a Director of Financial Aid. Candidates should have knowledge of state and federal aid programs, good communication and counseling skills, fiscal and managerial abilities, user acquaintance with computer systems, a bachelor's degree (master's preferred), and 3 - 5 years admission/financial aid experience. Salary: to mid-twenties. Starting date: September 1. Applications will be reviewed in mid-May. Send letter and resume to: Dr. James J. Heller, VP Academic Affairs, Moravian College, Bethlehem, PA 18018.

THE LIGHTER SIDE

Several PASFAA members have recently submitted financial aid related cartoons for this column. We appreciate the contributions, and they will be used as space permits.

This one is verbal rather than visual but is destined to become the third classic in answers submitted on student aid applications. Of course, all of you remember the first two:

Under household size: *Do you want that in square feet ?*

Under sex: *At the beach - last summer - once.*

One of our colleagues recently received a phone call from a very honest parent regarding their other real estate:

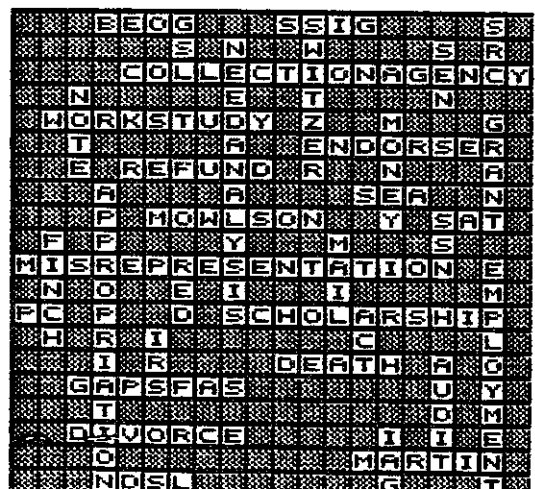
Do I have to report my burial plot ?

POSITION WANTED

Financial Aid Administrator. Three and one-half years experience as Assist. Dir. at Land Grant University. Firm knowledge of Title IV programs and regulations. Graduate (CSS) Institute of Financial Aid. 1983 State Coordinator, OSFA Guidance Counselor Series. M.Ed., Univ. of N.H. Counseling & Student Personnel. Relocating to King of Prussia area -- willing to travel ! Vitae, references. (207) 581-1324, 414 Birch St., Bangor, Maine 04401.

CROSSWORD

Solution to puzzle which appeared in the February PASFAA Newsletter.



PAATP ANNOUNCES 1984 SUMMER INSTITUTE --- July 15 - 20, 1984

The Pennsylvania Aid Administrators Training Program (PAATP) announces its third annual Summer Financial Aid Institute, to be held July 15 - 20 at Dickinson College, Carlisle, PA. One of the original SFATP Summer Institute sites, the PAATP Summer Institute is designed to meet the training needs of financial aid administrators, agency personnel, postsecondary fiscal officers, and guidance counselors who are new (approximately two years or less) to their jobs or who need a detailed exposure to college financial aid theory, regulations, policies, and procedures. Participants may reside on campus if they choose. PASFAA members should receive a mailing later this month with further details. Information is available from:

Donald V. Raley
 Director of Financial Aid
 Dickinson College, Carlisle, PA 17013

NASFAA MEMBERSHIPS SOLICITED

Ken Grugel, Director of Financial Aid at Clarion University, is currently serving as Pennsylvania State Coordinator for NASFAA Membership. He has recently submitted the following message for PASFAA members.

NASFAA is the only national organization dedicated to the sound delivery of student financial assistance to all sectors of postsecondary education. Since its inception in 1966, the Association has achieved a leadership role in representing the interests of its members and their students to the Congress and the Department of Education.

The following are a few of the services NASFAA provides to keep members informed, trained and aware of changes in student aid statutes, regulations, and compliance regulations:

NASFAA NEWSLETTER -- Published twice monthly, to track the issues and analyze outcomes on a timely basis;

FEDERAL MONITOR -- As soon as pertinent regulations are published in the *Federal Register*, they are compiled for the *Federal Monitor* and sent to members;

NASFAA HOTLINE -- Members may call our 24 hour update recording for weekly reports on major issues.

JOURNAL OF STUDENT FINANCIAL AID -- Research in the field and descriptions of new and innovative programs in the administration of student financial assistance are presented for review and guidance.

MONOGRAPH SERIES -- To provide thorough self-regulatory initiatives, this series examines standards of academic progress, packaging of financial aid awards, and other topics dealing with program administration.

Other publications such as the *Institutional Guide for Financial Aid Self-Evaluation and Guidebook to the Development of a Manual of Policies and Procedures*, help members further increase their technical and professional skills to ensure proper and competent management of federal student aid programs.

If you would like further information and an application for membership to NASFAA, please do not hesitate to contact Ken at Clarion University of PA, Clarion, PA 16214.

FINANCIAL AID INSTITUTE AT IUP --- June 3 - 7, 1984

The Financial Aid Institute at Indiana University of Pennsylvania (IUP) is designed to provide a basic knowledge of the processes and procedures of administering financial aid. New financial aid administrators, student affairs professionals, and graduate students pursuing a degree in Student Personnel Services will find the Institute of value.

Two graduate or undergraduate credits may be earned upon completion of the Financial Aid Institute. Additional questions concerning the Financial Aid Institute at IUP may be directed to:

Frederick A. Joseph
 Assistant Vice President for Student Services
 308 Pratt Hall
 IUP
 Indiana, PA 15705

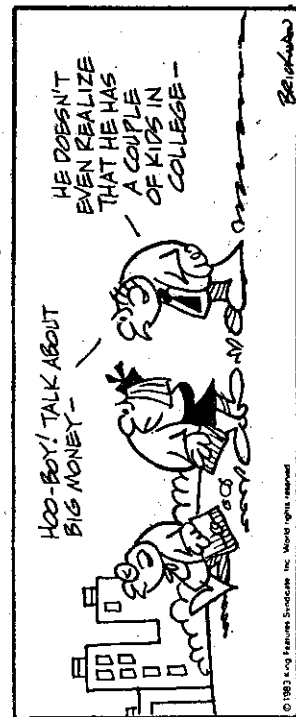
ADDITIONS AND CHANGES TO 1983 - 84 PASFAA MEMBERSHIP DIRECTORY - May 1984

NAME/TITLE	INSTITUTION/ADDRESS	CITY/STATE/ZIP	CODE	PHONE/PHEAA TERMINAL
Allen, Scott D. Director of Financial Aid	New Castle School of Trades R D 1	Pulaski, PA 16143	R	(412) 964-8811
Atomari, Kevin J. Associate Director, Admissions and Student Aid	University of Pittsburgh 2nd Floor, Bruce Hall	Pittsburgh, PA 15260	R	(412) 624-1600 TM33
Bartosh, Sue M. Financial Aid Clerk	National Education Center Vale Tech Campus 135 W. Market St.	Blairsville, PA 15717	A	(412) 459-9500
Bickel, Deborah J. Director, Admissions & Financial Aid	School of Urban & Public Affairs Carnegie-Mellon University Schenley Park	Pittsburgh, PA 15213	R	(412) 578-2164
Binns, Everitt F. Director of Student Programs & Services	Penn State University, Schuylkill Campus	Schuylkill Haven, PA 17972	R	(717) 386-4500
Bischof, Kathleen C. Financial Aid Officer	York Technical Institute 255 West King St.	York, PA 17404	R	(717) 845-1619
Brown, Carl F. Coordinator of Financial Aid	Community College of Allegheny County 610 Smithfield St.	Pittsburgh, PA 15222	R	(412) 288-2122
Cromley, James W. Financial Aid Officer	Palmer School 1118 Market St.	Philadelphia, PA 19107	R	(215) 568-3800
Knight, Gayle Director of Financial Aid	Art Institute of Pittsburgh 526 Penn Ave.	Pittsburgh, PA	R	(412) 263-6600 TM03
Meifarth, Conrad G. Financial Aid Administrator	Lincoln Technical Institute 5151 Tilghman St.	Allentown, PA 18104	R	(215) 395-5891
Meyer, Nancy Y. Assistant Director of Financial Aid	Bucks County Community College Swamp Rd.	Newtown, PA 18940	R	(215) 968-8200
Price, Michael D. Director of Financial Aid	Mount Aloysius Junior College William Penn Highway	Cresson, PA 16630	R	(814) 886-4131 TMF9
Rinsland, Tonya L. Financial Aid Administrator	Control Data Institute One Allegheny Center Mall	Pittsburgh, PA 15212	R	(412) 321-1300
Serine, Enrico A. Director of Financial Aid	Mansfield University	Mansfield, PA 16933	R	(717) 662-4129

ADDITIONS AND CHANGES TO PASFAA MEMBERSHIP DIRECTORY - 1983 - 84

Solomon, Richard L. President	Academic Management, Inc. P O Box 717	Milburn, NJ 07041	A	(201) 379-1818
Vaughn, Christopher W. Assistant Director of Financial Aid	Mansfield University	Mansfield, PA 16933	R	(717) 662-4129
Warrnick, Rose B. Financial Aid Officer	National Education Center	Blairsville, PA 15717	R	(412) 459-9500
Weber, Janet Director, Nursing Education	Albert Einstein Medical Center School of Nursing York and Tabor Rds.	Philadelphia, PA 19141	R	(215) 456-7303
CHANGES				
Bonney, Marian V.	3150 N.E. 36th Ave., No. 535	Ocala, FL 32670	L	
Taylor, Ellen T. Director of Financial Aid (previously LaSalle)	MTA Inc. 1801 Oberlin Rd.	Middletown, PA 17057	R	
Walter, George	LaSalle College 20th St. and Olney Ave.	Philadelphia, PA 19141	R	(215) 951-1070 TM19

small society



EDITORIAL

THE USDE ADULT LITERACY INITIATIVE

by Donald V. Raley, Dickinson College

United States Department of Education (USDE) adult literacy initiative was introduced to PASFAA at the 1983 annual conference in Seven Springs by Mr. Daniel R. Lau, acting director for student financial assistance programs. As I listened to Mr. Lau describe the new adult literacy thrust for the College Work-Study Program some mixed and uneasy feelings developed within me. My initial disquiet became more clearly focused during conversations with Sally Biel, a colleague here at Dickinson who has long experience as a volunteer tutor in the Laubach Literacy Program, one of several nationwide programs designed to help adults learn to read.

As I applaud the keen interest within the USDE for mounting an adult literacy campaign, I have some very real reservations about the use of the CWSP as the vehicle for delivery of educational services to illiterate adults.

First is my perception that the CWSP is sorely underfunded already, and any further demands placed upon this stalwart but beleaguered program will only exacerbate the situation. Of course, the Department is quick to respond to this concern by reminding us of the fact that CWSP funds are to be awarded to needy students to help them meet college costs. Whether the students' labor is performed on campus or off and whether the institution's labor source and payroll revenue objectives are advanced are clearly beyond the range of CWSP and USDE concerns. My rejoinder considers that reply to be unrealistic because I know how institutions and their various administrative subsections build dependencies upon student labor and the revenues required to remunerate the labor force.

A second concern centers upon the efficacy of introducing paid college students to a project which is built on a foundation of volunteerism. Most financial aid administrators know the implications of beginning to pay people to do the same job performed also by volunteers. The volunteers tend to lose motivation or request equal pay. We must be careful to avoid undermining an existing and successful program.

My third and indeed most pressing concern draws attention to the personal characteristics of the typical adult illiterate juxtaposed to the circumstances surrounding the employment of the typical college student. Frank C. and Robert S. Laubach, founders of a nationwide adult literacy program, and other authorities in the field list the following characteristics of adult illiterates:

Lacking in self-confidence and self-esteem, living in conditions of economic poverty, below average in scholastic aptitude, culturally deprived, fearful of a school environment, maintain values, attitudes and goals different from upper and middle-class norms, weak motivation, unusually sensitive to non-verbal forms of communication, and maintain "live for today" philosophy, hostile toward authority, demonstrate unacceptable behavior, often reluctant to speak, have shorter interest span, likely to be more rigid in thought processes and more impatient in pursuit of learning objectives, and have more compelling responsibilities competing for their time.

Considering the foregoing list of impediments to an effective tutor - student relationship against the backdrop of the volatility which pervades the CWSP work environment, a solid long-range commitment of time and untiring effort is necessary for effective tutoring. Even the most committed and persistent college student would find it difficult to maintain the continuity required in a successful one-to-one supportive relationship which usually requires several years to complete a full literacy program. The frequent and lengthy college vacations and other regular disruptions of schedules due to examinations, special events, etc. create a situation in which the recommended two tutoring sessions per week would be practically impossible.

The existing adult literacy programs insist upon extensive training of tutors prior to their certification. The training stresses the need for maintaining a high level of motivation and for resisting the frustration which inevitably occurs when progress is imperceptible. Even the most highly motivated and well trained college student will face discouragement from time to time. The resignation of a tutor has devastating effects upon the already low levels of self-confidence and self-esteem of the typical adult illiterate. The total effect of assigning college students as tutors could have a negative rather than a positive effect because illiterate adults have little tolerance for the shifts in scheduling and tutoring personnel which would be almost impossible to avoid in the CWSP environment.

In my opinion, financial aid administrators will have to exercise very great caution and care to avoid spending very scarce CWSP funds to do more harm than good for the nation's illiterate adults.

COMMISSION ANALYZING COLLEGE FINANCING

Governor Thornburgh recently created the Commission on the Financing of Higher Education. PASFAA council has been invited to meet with the commission's financial aid subcommittee on May 10 for its input on the topic. The commission will evaluate methods of funding Pennsylvania's colleges and universities and make recommendations for support of these institutions.

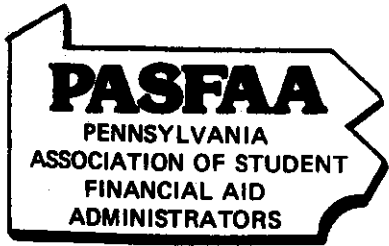
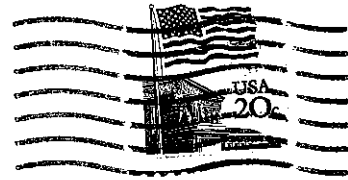
On April 19 PHEAA Executive Director Ken Reeher addressed the full commission in Harrisburg. He reported on trends in Pennsylvania students' enrollments, costs, incomes, and financial aid from 1973 - 83. He emphasized that families in the state still sacrifice to send their children to college in spite of financial aid provided by state and federal governments and many colleges. His report showed, among other facts, that the average undergraduate aid applicant's average educational costs represented about 27% of their family incomes. "Pennsylvanians still face the substantial burdens in meeting college costs that they confronted ten years ago. Unmet need burdens not covered by financial aid from some source range from \$200 to \$1,900 a year, depending on the student's financial circumstances and where they enroll," Reeher said.

PAATP GSL WORKSHOPS SCHEDULED

PAATP will conduct eleven workshops for student loan officers and financial aid officers May 15 - 24 at locations throughout the state. Of special interest will be updates on the new PHEAA Automated System Procedures (PALS), as well as updates on reauthorization and satisfactory progress. Federal and state staff and PAATP faculty will conduct the sessions. For further information call PAATP staff at (717) 787-6042.

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| PASFAA Conference '84 | September 30 - October 3 | Pocono Hershey Resort, White Haven, PA |
| NASFAA Conference '84 | July 22 - 25 | Orlando, Florida |
| EASFAA Conference '84 | May 6 - 9 | Franklin Plaza Hotel, Philadelphia, PA |

The PASFAA Newsletter is a bi-monthly publication of 1984
 Pennsylvania Association of Student Financial Aid Administrators
 Contributions, questions or comments may be addressed to
 Sheila Angst, Albright College, P.O. Box 516, Reading, PA 19603.



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RECEIVED
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