

PRESIDENT

Donald V. Raley
Dickinson College
(717)245-1308

PRESIDENT ELECT

William A. Irwin
Lock Haven University of
Pennsylvania
(717)893-2344

VICE PRESIDENT

Renee Saleh
Kutztown University of
Pennsylvania
(215)683-4077

TREASURER

Rachael L. Lohman
Wilkes College
(717)824-4651

SECRETARY

Sheila E. Angst
Albright College
(215)921-2381

AST PRESIDENT

Barry W. McCarty
Lafayette College
(215)250-5055

COUNCIL

Public Two-Year
Nancy Y. Meyer
Bucks County Community
College
(215)968-8200

Private Two-Year
Lucretia K. Hill
Keystone Junior College
(717)945-5141 ext. 6005

Private Four-Year
John A. Pergolin
Saint Joseph's University
(215)879-7360

State-Related
John F. Morris
Temple University
(215)787-8760

SSHE

Thomas M. Lyons
Bloomsburg University of
Pennsylvania
(717)389-4497

Proprietary

Frederick E. Wilson
Gordon Phillips Beauty School
(215)668-2233

Nursing

Rosemary A. Sweeny
Lankenau Hospital School
of Nursing
(215)645-3275

FROM THE PRESIDENT:

Dear PASFAA Members:

As I grow older, I think more paranoia creeps into my thought processes. Why is it that the most pressing demand for political activity comes in the spring and summer when we are engulfed by financial aid applications from students who need our help to attend our institutions? Students and their parents have burning questions which are important to them and they need our time at the same time the marching orders arrive from our professional organizations which attempt to orchestrate more and more frequent lobby efforts.

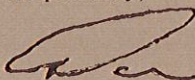
This is a stressful time for financial aid administrators. The inclination is to churn out the award notices for next year, talk with prospective students and their parents, give hope and courage to the returning students, do the necessary internal institutional housekeeping, and go home exhausted after each extra-long day. However, we have to manufacture time and energy to do more. Lest we win the battle and lose the war, we must continue the lobby effort--especially in this very critical year.

Each one of us needs to know and understand the implications of Gramm-Rudman-Hollings legislation and the Administration's FY'87 budget proposal. We need to let others within our own institutions know what the impact on our students could be if these two major Washington events are allowed to reach fruition without our very vigorous attempts to reshape them.

Understanding the efforts to reduce federal commitment to student aid and having developed an institutional impact statement, we are prepared to enter the fray. Anything seems to be fair in love, war and lobbying for preservation of federal student aid funding. Articles or opinion pieces for local and campus newspapers, radio and T.V. talk shows, letter-writing campaigns for all constituencies, congressional visits, telephone and mailgram campaigns--they all help.

The important element at this demanding season of the year is to go beyond your institution's job description and fulfill a professional responsibility. We must serve as advocates for our current and future needy students. To fail to do so is to deny a fundamental concept upon which the nation's student aid programs were established. We know that societal resources (tax dollars) are used wisely when invested in development of the talents of the nation's citizens.

Respectfully,



Donald V. Raley
President

PASFAA Hotline Highlights

See Pages 4 & 5

EXECUTIVE COUNCIL NOTES

PASFAA Council last met on February 3 at the PHEAA Board Room, Harrisburg. Also in attendance was Don Crewell who reported on the success of the first PASFAA Hotline effort. A full report on the Hotline appears in the center section of this Newsletter. PHEAA staff joined council for lunch and updates on grant and loan programs.

Council will next meet in Harrisburg on Monday, April 7. Members should bring items of concern or interest to their sector representatives or PASFAA officers for that meeting.

PASFAA THANKS WILLIAR

PASFAA Council recently sent a framed certificate of appreciation to Frank A. Williar at his new post in Washington. He now serves as Chief of Campus and State Grant Branch in the Division of Policy and Program Development for the Department of Education. Having served for many years in Pennsylvania, Frank was thanked by council on behalf of PASFAA members noting that he "has generously assisted the Association and the student aid profession throughout his years in Pennsylvania and that such service is greatly appreciated."

President Don Raley recently received this letter from Frank:

I am most appreciative of the Association's expression and would ask that you convey my thanks to the officers and Council and the PASFAA membership.

One of the benefits of my tenure with the Department is found in the opportunity of association with the financial aid community. The association with the PASFAA members--whether during site visits, workshops, conferences, office visits or even through telephone conversations--has been most rewarding. I would trust that, even though I now assume other duties, we will still have other opportunities to meet and work together as we strive to meet our common goals. Again, many thanks.



REPORT OF MEMBERSHIP AND ELECTIONS COMMITTEE

submitted by Chairman Barry McCarty

We have continued to receive membership forms from new and renewal members since a report was made in the January Newsletter. As of March 5, PASFAA has 354 active members and 91 associate members for a total membership of 445. A review of past records suggests this is the highest membership level our Association has ever enjoyed.

In the January Newsletter, we suggested that distribution of our Membership Directories for 1985-86 would occur in late January. Unfortunately, after a computer magnetic tape was mailed to the printer in Canada, we learned that the tape was faulty. Thereafter, delays in submitting another tape and in printing and transportation meant that distribution did not occur until early March. By now all members should have received their directories. If not, please contact me.

Each member should carefully check his or her entry in the directory for accuracy. The information was taken from the membership form you completed. If changes need to be made you should contact Georgia Prell at East Stroudsburg University where the membership list is maintained. The updated listing of members who have joined since the directory went to press is included in this newsletter. Changes and additions will be included in future newsletters as they are received at East Stroudsburg.

Again, PASFAA expresses its thanks to Bob Prince of Financial Collection Agencies for their generous printing of the PASFAA membership directories.

We urge all PASFAA Members to begin to think of nominees for the offices which will be on the ballot for our October, 1986 election. The offices of president elect, vice president, treasurer and secretary are those for which we will be seeking nominations. The sector representatives were elected in 1985 to two-year terms which will be completed in 1987.

Earlier I indicated that Betty Davis and Joyce Frantz have volunteered for service on the Membership and Elections Committee. I am pleased to note that Lucy Bavaria of Muhlenberg College has also volunteered for service on the Committee. The Committee will be considering several membership issues in the near future and of course, will be actively involved in the nomination and election processes.

Please note: See the Additions and Changes to the 1985-86 PASFAA Membership Directory on Page 8. You may wish to remove this page and insert in your directory.

CONFERENCE

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PASFAA '86 CONFERENCE

AMERICANA HOST FARM
LANCASTER, PA
OCTOBER 5-8, 1986

*submitted by Kate Hetherington,
Community College of Philadelphia*

The Conference Committee wants to thank all of the aid administrators and lenders who have submitted excellent suggestions for session topics and presenters. Your input will insure that this year's conference will offer sessions geared to meet your needs. Anyone else who would like to submit a proposal can contact one of the following committee members:

Kate Hetherington--Community College of Philadelphia
(215)751-8274/TM13

Gordon Bateman--Elizabethtown College
(717)367-1151

Bonnie Behm--Thomas Jefferson University
(215)928-6531/TMU5

Rachael Lohman--Wilkes College
(717)824-4651/TMK3

Pat Loughran--St. Francis College
(814)472-7000/TM64

Mike Schreier--Kutztown University
(215)683-4283/TM20

Sharon Shurow--Unionbank & Trust Company of Eastern
Pennsylvania
(215)861-1780/BK23

Janet Weiss--PHEAA
(717)257-2761/JHC6

EASFAA CONFERENCE AND ELECTION SLATE

EASFAA CONFERENCE REMINDER: May 4-7, 1986, Omni International Hotel, Baltimore, Maryland. In addition to Keynoter, Senator Paul Sardanes from Maryland, Representative William Goodling from Pennsylvania will be present for the conference. EASFAA conference committee hopes to confirm one more congressman. Don't forget that Mark Russell will be highlighting the conference, so send in those registration forms!

EASFAA has announced its slate of candidates. Ballots will be issued shortly.

President Elect Burt Batty
University of Maine, Orono, ME

Jim Lockwood
University of Maryland, Eastern
Shore, MD

Vice President Ellen Frishberg
Union College, NY

Arthur Jackson
University of Massachusetts,
Amherst, MA

Treasurer M. Clarke Paine
Pennsylvania School of the Arts, PA

David Myette
Champlain College, VT

Secretary Jesse Jackson
Rutgers University, NJ

Terry Van Zile
University of Vermont, VT

NASFAA CONFERENCE NEWS

July is just around the corner and that means the NASFAA Conference will be here before you know it! The 1986 NASFAA Conference is being held in Dallas, Texas July 20-23, 1986 at the Registry Hotel. The Conference Committee is working on making the 1986 conference one of the best ever. The Committee had a second planning meeting in January and continued to finalize many details of the conference. The following are some of those details:

□ The conference theme is: NASFAA '86: EXPLORING NEW HORIZONS. Approximately 80 interest sessions have been designed with topics ranging from student retention issues, to computer, to professional development to regulations.

(See NASFAA, Page 11)

HOTLINE HIGHLIGHTS



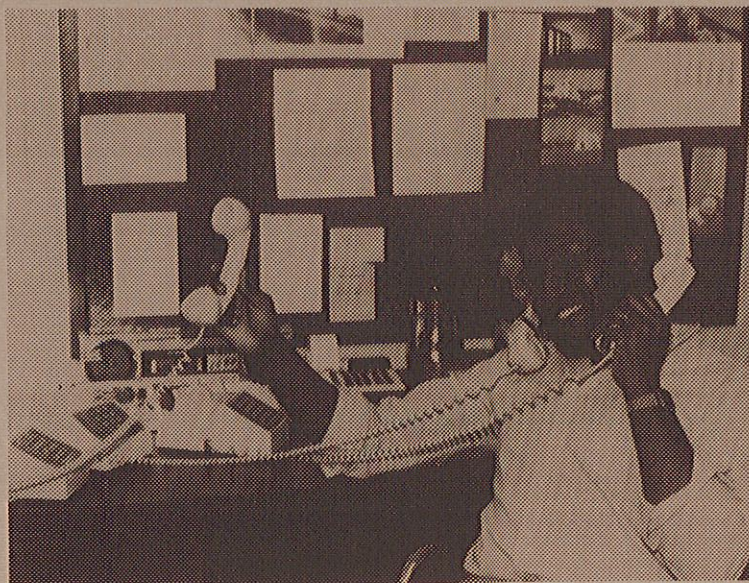
FINANCIAL AID HOTLINE A SUCCESS

PASFAA's first Financial Aid Awareness Month and Telephone Hotline proved a huge success. More than 1,000 calls--on a wide range of subjects--were received during the ten nights of operation January 13 through 24.

Forty aid administrators staffed the phones at PHEAA's Towne House from 5 to 9 p.m. PHEAA donated the telephone time to PASFAA for this effort aimed at reaching families and students with financial aid questions. Special thanks from the PASFAA membership must go to Lehigh's Don Crewell for organizing this special event and to Susan Collings of PHEAA for her promotional efforts and assistance in instructing those manning the phones.

Financial Aid Awareness Month included public recognition for PASFAA through television coverage, guidance counselor announcements and political proclamations. Governor Thornburgh and mayors of several of Pennsylvania's cities including Allentown, Erie, Harrisburg, Lancaster, Philadelphia, Pittsburgh, Reading and York proclaimed January Financial Aid Awareness Month.

Any PASFAA member interested in further information on the numbers of calls by originating location, person placing the call or subject matter should contact Don Crewell at Lehigh University for a copy of his full report.



HOTLINE ORGANIZER Don Crewell juggles three phones at once and manages to keep smiling!

(for more Hot line photos, see Pages 9 & 13)

HOTLINE STATISTICS

A total of 1,068 phone calls were received during the ten nights of operation.

411	from students
603	from parents
54	from others including grandparents, siblings, etc.

Records were kept by the first three zip code prefixes to determine where the calls came from across the state:

225	from the Philadelphia 190 and 191 zip codes
85	from the Harrisburg 170 and 171 zip codes
80	from the Pittsburgh 150, 151 and 152 zip codes

Calls covered all possible financial aid programs and concerns. The following is a breakdown by area of concern:

468	State grants
266	GSLs
255	Pell
116	Dependency status
99	FAF
61	Aid for Graduate school

The following is a breakdown of the calls for each night the hotline was in operation:

1/13	142	1/20	78*
1/14	105	1/21	98
1/15	109	1/22	118
1/16	104	1/23	116
1/17	85	1/24	113

*only two of the three telephones were operational.

TELEPHONE VOLUNTEERS

ANGST, Sheila Albright College	COSSEY, Jean Moravian College
APONTE, Ed Albright College	CREWELL, Don Lehigh University
BATEMAN, Gordon Elizabethtown College	DESSOYE, Jane College of Misericordia
BAVARIA, Lucille Muhlenberg College	DUDZIK, Madelyn Dickinson College
BEHM, Bonnie Thomas Jefferson Univ.	FLOCCO, Nick Drexel University
BUCHER, Douglas PA Academy of F.A.	HEISEY, Beulah Messiah College
BURKE, William Wilkes College	(See VOLUNTEERS, Page 9)

HOTNEWS AND REFLECTIONS

by Don Crewell, Lehigh University



It was almost a year ago that I called Barry McCarty, then President of PASFAA, and asked if the Financial Aid Hotline concept had ever been considered by the Association. He recalled that the concept had been discussed about two years prior, but said he would propose it again if I would pull together some information. At that time, Bill Stanford and I were working seven day weeks reviewing prospective freshmen aid applications (with a depleted staff); I had no trouble finding a few hours to make some inquiries and gather some information!

I remember calling Pam Gilligan of Regis College who had served as coordinator of MASFAA's Financial Aid Awareness Month/Hotline and asking if she could provide information on MASFAA's activities. Pam's blueprint proved to be invaluable as the Council approved Barry's proposal and I agreed to coordinate the project for PASFAA. (A word of advice: Never agree to serve as coordinator of an ad hoc committee unless reporting lines are clear and you have a working budget.) Barry contacted Jim Ream of PACU about approaching the Governor regarding a proclamation; I was put in touch with Susan Collings of PHEAA's Public Information office, and the game was afoot.

Not so fast, what about the political intrigue? Governor Thornburgh was not about to have PASFAA, obviously acting as a front for the Reeher machine and the Reauthorization lobbyists (my interpretation), put one over on him. First he said "NO;" somehow, Jim Ream and his associates were able to convince the Governor's staff that we did not have a hidden agenda and the Governor issued a proclamation at the eleventh hour.

I suppose that any number of you could have pulled this project off, given the total time available, but I think few would have attempted to pull it off in the time I gave myself. I remember the anxiety I felt as I combed the papers and listened to radio stations "up and down the dial" hoping for mention of the Hotline. Sure we'd sent out letters and flyers to every high school and public library in the state, but without the media... I recall driving to Harrisburg for the first night of the Hotline convinced that it would be a long and frustrating evening. I met Michele Moretsky, Jean Cossey and Ed Aponte (condemned men appreciate spending their last hours with friends) at the Towne House where Susan Collings announced that they'd already received over thirty calls during the day (I thought: What a trooper my wife was to take time out of her schedule to call.).

We had 142 calls that evening (excluding PHEAA calls) and by any assessment, the Hotline was a success that we as an Association can be proud of. I want to take this opportunity to thank all the Hotline volunteers once again. Thanks also go to

Jim Ream and his staff at PACU and Ken Reeher and the PHEAA staff for their assistance in making the Hotline a reality.

Hotline Review and Evaluation

I will not take time now to analyze the data from the Hotline (presented here in a collapsed format). The numbers tend to reflect population/media centers and give us some indication of how well the Hotline was received and where we need to do more in terms of publicizing the project. The figures from the Pittsburgh areas were disappointing, in large part, I think, a result of a financial aid hotline sponsored by the Pittsburgh Council of Higher Education (PCHE) and Pittsburgh National Bank (who underwrote the costs for an elaborate media blitz in the immediate geographic area). That hotline ran January 27 through January 30 and received 610 calls. Mary Beth Kelly, now with PHEAA's Pittsburgh office, said they operated five phones each night. Our general feeling about the PASFAA Hotline was that on most nights we could have taken more calls had there been more phones. Many callers indicated they had difficulty getting through due to the heavy volume of calls.

Was it worth all the trouble and expense? Stan Skrutski of Marywood College wrote, "Judging from the many positive comments made by callers, the information and guidance provided during the two week period was invaluable to parents/students as application filing deadlines near(ed)." That feeling was echoed in similar statements made by other volunteers. In the final analysis, the impressions of the individuals who called should be the measure used to determine the success of the project, and this is the most difficult assessment to get a handle on.

I am convinced that the Hotline serves as a meaningful outreach program that is in keeping with the stated goals of the Association and recommend that we consider establishing it as an annual project in concert with coordinated Financial Aid Awareness Month activities. There are any number of areas where we can improve the project:

- (1) We should provide dates for the Hotline to secondary schools and coordinate auxiliary programs in the schools well in advance.
- (2) PASFAA members should be encouraged to promote the Hotline in their financial aid/college night programs.
- (3) We should explore the feasibility of two concurrent locations for the Hotline, respectively serving the eastern and western parts of the Commonwealth.

(See HOTNEWS, Page 9)

PAATP NEWS

submitted by Debbie Guild, PAATP

PAATP 1985-86 Program Year Calendar of Events

March/April	College Services/ UM Workshops Lender Services/Remote Terminal Training Workshops Proprietary/Nursing School Workshops
May	GSL Workshops
June 8-13	Financial Aid Institute For Financial Aid Administrators
June 8-10 & 11-13	Financial Aid Institute For Student Loan Officers

MARCH/APRIL, 1986

College Services Workshops--Five one-day workshops offered to Financial Aid Administrators and their staff which focus on the PHEAA Uniform Methodology and Remote Terminal Services.

The Schedule for the 1986 UM Workshops is as follows:

March 5	Experienced
March 12	Experienced
March 19	Nonterminal
March 26	Beginners
April 10	Beginners and Experienced--Pittsburgh

All workshops will be held from 10 a.m. to 2:30 p.m. All workshops-except the April 10th-will be held in the PHEAA meeting room on the first floor of the Towne House. The April 10th workshop will be held at the McKeesport campus of Penn State University. Additional information will be forthcoming in the mail. For more information call College Services at (717)257-2750.

Lender Services Workshops--A series of workshops for Student Loan Officers and their staff focusing on the use and application of PHEAA remote terminal equipment. The schedule for the 1986 Lender Services Workshops is as follows:

March 11
March 18
March 25

All workshops will be held from 10 a.m. to 3 p.m. in the PHEAA Board Room, Harrisburg. For more information, call Lender Services at (717)257-2750.

Proprietary/Nursing Workshops for Clock Hour Schools--Four workshops designed for those individuals responsible for the administration of student financial aid at clock hour schools.

MAY, 1986

Guaranteed Student Loan (GSL) Workshops--A series of twelve one-day workshops for Financial Aid Administrators and Student Loan Officers concentrating on the new GSL Application Form and processing procedures as well as updates on the PLUS and PHEAA-HELP Programs, and legislation affecting student loans.

JUNE, 1986

The Fifth Annual Summer Institute for New Financial Aid Administrators--The 1986 Summer Institute will be held during the week of June 8-13 at Dickinson College, Carlisle, Pennsylvania. It is designed to provide a detailed exposure to student financial aid theory, regulations, policies and procedures for New Financial Aid Administrators with two years or less experience.

This Institute will run simultaneously with the new Institute for Student Loan Administrators in order to allow participants in both programs the opportunity to exchange ideas and concerns while building a working partnership on the basis of mutual understanding.

The First Annual Summer Institute for New Student Loan Officers--This year PAATP announces its first Summer Institute for New Student Loan Officers focusing on the administration of student loan programs (GSL, PLUS, PHEAA-HELP). The new institute is a 2 1/2 day program which will be offered twice (Session A: June 8-10 and Session B: June 11-13, 1986) to accommodate all interested parties.

All institute activities will be held on the campus of Dickinson College in Carlisle, Pennsylvania which is located 20 miles west of Harrisburg.

If you have not previously received PAATP mailings and would like information on any of the above mentioned programs, contact PAATP staff at PHEAA: (717)257-2550.

From the Lender's Perspective

MARKETING STUDENT LOANS

by George Silvano
Product Development Manager
Provident National Bank, Philadelphia

Through the late 70's and early 80's lenders required little if no effort to attract new student loans. Applicants were at an all time high, the advent of the "Middle Income Student Assistance Act" dramatically expanded the market by making virtually all families eligible for student loans regardless of income. The special allowance was tied to the already high 90 day "T" bills, thereby making the student loan product very attractive.

Some lenders were slow in recognizing the attractiveness of student loans but not "Sallie Mae." The Student Loan Marketing Association was purchasing loans at a rate that would make them the largest holder of student loans in the country. From a marketing point of view, there was a glut of student loans. With rare exceptions, most lenders had no marketing budgets-why spend when you don't have to.

By contrast, it is not uncommon for today's lenders to have marketing budgets of \$25,000 to 50,000, even some as high as a hundred thousand.

Why the change, you ask?

We offer several reasons, but primarily it's the competition. There are many more lenders aggressively seeking fewer student loans. National lenders are penetrating local markets, state agencies now have loan programs available and there is an influx of new lenders.

Market shares are shrinking, and it's not going to get any better. The direction of the Feds appears bent on reducing the GSL program. It is this writer's belief that the "Golden Era of Student Loans" may be over. Student loans continue to be a viable and profitable product, but lenders will require more marketing imagination in order to sustain growth.

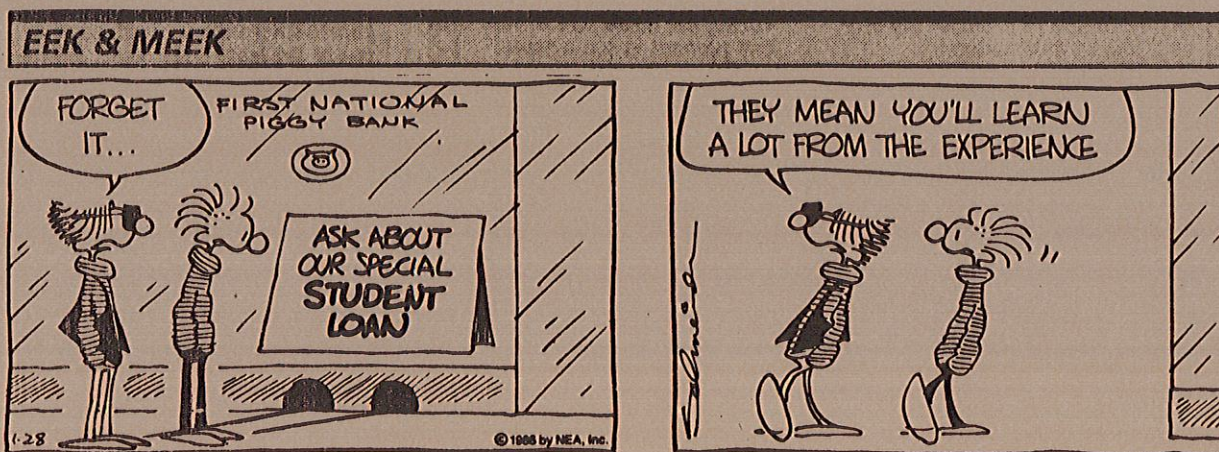
A trend appears. If we are to believe that student loans will decrease, at least not keep pace and college costs increase, we must also believe that there is a large market for the purpose of financing education expenses.

Some of Philadelphia's commercial banks have developed education financing products which compliment their student loan portfolio. Direct relationships are being established with colleges. Banks are funding non-government education loans priced to cover operational costs and loan losses. These plans are usually tailored to a school's objectives; while most of the loans are parent sponsored. Some schools will offer guarantees and establish a deposit relationship with the participating lender.

Lenders have stereotyped education financing with student loans. The time has now come for lenders to develop education financing products in order to fill the void left by the decreasing GSL market.

Yes, there will be life after student loans...from a lender's point of view.

submitted by Tommie Lentz, Lehigh University



Additions and Changes to the 1985-86 PASFAA Membership Directory

The newsletter will publish changes and additions as they become known. Each member is urged to review his or her entry. Changes and additions should be made to East Stroudsburg University where the membership directory is maintained.

NAME/TITLE	INSTITUTION/ADDRESS	CITY	STATE/ZIP	PHONE	TERM. #
ADDITIONS					
Bates, Susan Consumer Loan Officer	Mellon Bank	Philadelphia	PA 19102	(215) 585-4602	
Bischof, Kathleen Financial Aid Officer	York Technical Institute	York	PA 17402	(717) 757-1100	
Chandler, Malcolm Director of Financial Aid	Eastern College	St. Davids	PA 19087	(215) 341-5842	
Doerzbacher, Ann Marie Financial Aid Advisor	University of Pittsburgh	Pittsburgh	PA 15260	(412) 624-0312	
Gyure, James Senior Assistant Director of Adm./Aid	University of Pittsburgh Johnstown	Johnstown	PA 15904	(814) 266-9661	
Kremer, Dianne Financial Aid Staff Assistant	East Stroudsburg University	East Stroudsburg	PA 18301	(717) 424-3423	TM31
Longhore, Susan Financial Aid Staff Assistant	East Stroudsburg University	East Stroudsburg	PA 18301	(717) 424-3340	TM31
McCarthy, Maureen Financial Aid Officer	PBI Career Center	Pittsburgh	PA 15222	(412) 566-2080	
McGeekin, Robert Coordinator of Student Services	St. Agnes Medical Center School of Nursing	Philadelphia	PA 17102	(215) 339-4485	
McGregor, Rose B. Assistant Director of Adm./Aid	University of Pittsburgh Johnstown	Johnstown	PA 15904	(814) 266-9661	
Roth, Laurie Assistant Director of Financial Aid	Lafayette College	Easton	PA 18042	(215) 250-5055	
Rothrock, Robert Assistant Director of Financial Aid	Eastern College	St. David's	PA 19087	(215) 341-5842	
Shirley, Paul C.	Delaware County Community College	Media	PA 19063	(215) 359-5300	TM68
Spencer, Joyce Director of Financial Aid	Waynesburg College	Waynesburg	PA 15370	(412) 627-8191	TM57
Wharton, Carolyn Financial Aid Administrator	Academy of Medical Arts & Business	Harrisburg	PA 17102	(717) 233-2172	
CHANGES					
Aponte, Edwin D. Financial Aid Counselor	Albright College P.O. Box 516	Reading	PA 19603	(215) 921-2381	



KATE LOCKHART takes time for a breather and a smile between calls.

VOLUNTEERS

(continued from Page 4)

HEIST, Vali
Alvernia College

HILL, Lucretia
Keystone Jr. College

JAMES, Art
Harris Area Com. Col.

LASZEWSKI, Ronald
Bucknell University

LENTZ, Tommie
Lehigh University

LOCKHART, Kate
Neumann College

LOHMAN, Rachael
Wilkes College

MCGUIRE, Ellen
King's College

MORETZSKY, Michele
Lehigh University

NARCUM, Jean
King's College

NEYHART, Judy
Cedar Crest College

PAINE, M. Clarke
PA School of the Arts

PERGOLIN, Jack
St. Joseph's University

RALEY, Don
Dickinson College

RANDALL, Raymond
Bucknell University

SCHOEN, Margaret
Lackawanna Jr. College

SCHREIER, Michael
Kutztown University

SKRUTSKI, Stan
Marywood College

SWITZER, Art
Villanova University

TOBIN, Audrey
Thomas Jefferson Univ.

WALTERS, George
LaSalle University

WHARTON, Carolyn
Academy of
Medical Arts & Business

WOODALL, Mary
Elizabethtown College

WOODBURN, James
Baptist Bible College

HOTNEWS

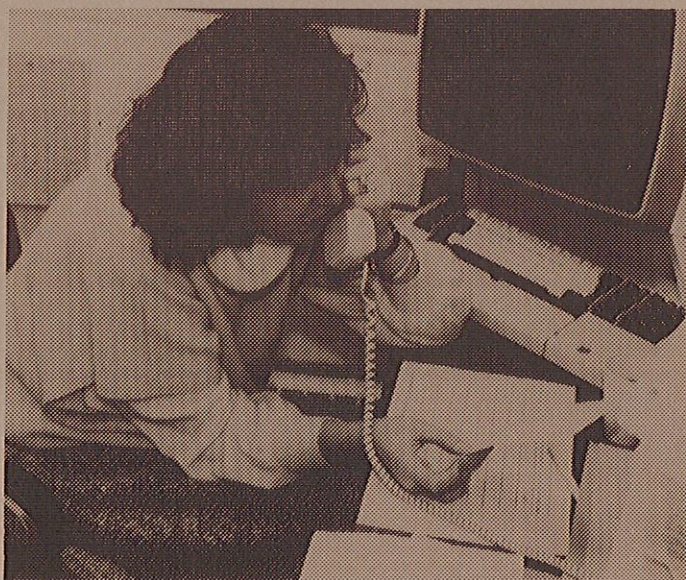
(continued from Page 5)

(4) Training for volunteers should be expanded to include a session at the annual conference and update sessions tagged on to the CSS Workshops in December. The expanded training should include information on graduate and professional school financial assistance.

(5) We should also explore means of increasing our exposure within minority communities.

We were able to develop some information pieces that provided PASFAA with greater visibility among secondary school counselors, students, parents, and media. It seems clear that there is a considerable lack of information and an abundance of misinformation. With the prospect of considerable changes in federal legislation over the next several months, we can anticipate a proliferation of misinformation and, therefore, an even greater need for the dissemination of accurate information. Judging by the number of calls received from students already attending post secondary institutions, we all can work to improve our on-campus outreach efforts.

A final note: Council has acted on my recommendation to sponsor the project again for January 1987; I have agreed to coordinate again and look to your help for a "new and improved" Hotline. See you on the telephone!



CHECKING THE FACTS. Michele Moretzsky logs in her calls and answers questions.



Keeping an eye on Washington...



COMMITTEE UPDATES

The Government Relations Committee and Legislative Network have been extremely busy trying to keep on top of the various things developing in Washington. PASFAA members are urged to bring their concerns to the attention of the Government Relations Committee chaired by Renee Saleh. They are busy keeping their eyes on budget developments, Gramm-Rudman proceedings and potential reauthorization business.

Coordinator of the Legislative Network, Gordon Bateman, has provided members of the network with quite a bit of

information to help them communicate with the colleges and schools in their district and to contact their elected officials in Washington. Official letters of introduction have been sent from President Don Raley to congressional representatives to make them aware of their PASFAA link through the network. Gordon has urged each member of the network to communicate on matters of concern and of interest to education and financial aid specifically. Resources he has provided to the network members include *Tips on Writing to Members of Congress*, *Developing a Relationship with a Congressman*, and a chapter on Legislative Advocacy.



From the Editor's Desk

NEW MESSAGE ON SARs--CLEAR AS MUD

As of about February 26, the Department of Education changed the message on 1986-87 SARs. Prior to that time a maximum SAI of 1900 was noted for eligibility cutoff. The change made on the eligibility message notes that a 1200 SAI is now the maximum for eligibility. The SAR of a student received on February 28 with an SAI of 1250 has the following confusing message in the eligibility section on Part I (bold type added for emphasis):

*If the information on the back of this page is correct and you meet all other eligibility requirements, **you are eligible** to receive a Pell Grant in 1986-87. Complete the box labeled "STUDENT'S USE" on the back of this page. The Financial Aid Office at your school will calculate your grant based on **your Student Aid Index of 1250. If your SAI is greater than 1200 your Pell Grant award will be \$0** due to Federal budget constraints; otherwise, **the actual amount of your award will depend on the cost of attendance at your school for a full academic year on a full-time basis.***

This certainly seems to be a mixed message to students and families. Eligible or not??? We made some phone calls to try to clarify when the message change took place, whether any official notice was intended to be sent to aid officers in our role as counselors with students and families and when we might see a final payment table.

As usual, there was some irony in all this. The regional ED office pointed to the NASFAA Report #14 as the definitive explanation of the matter.

NASFAA informed us that the change in wording came as a suggestion from aid officers. They didn't want to be the bearer

of bad tidings to students and sought change from ED on the SAR in the event Pells for 1986-87 would be reduced as expected.

Pell Policy office clarified that the confusing wording was **exactly** what ED intended to say. "Think of it" said a spokesman, "as an **honorary** Pell. If there **was** funding the student would be eligible, but since there isn't funding, he won't receive a grant." (Do any of you remember the \$10 per processed GSL colleges were to receive? The program was never funded--so consider it 'honorary'.)

Pell Policy indicated that the ED payment table of linear reduction was being prepared and would be sent to schools shortly. For some time it was identical with the NASFAA chart which appeared in the February 1986 Report #14 "Assessing the Impact."

In fact NASFAA tells us, the Department called for a copy of that chart to be sure ED's was on target! Once OMB got their hands on the table; however, changes were made. The final numbers are slightly reduced from NASFAA's chart, Pell Policy reports.

As NASFAA's Report #14 states, Congress could change this seemingly inevitable Pell reduction. Two possible methods are increased appropriation to overcome the 1986-87 shortfall or again borrowing from a future year. NASFAA's report indicated that either solution appeared unlikely with the budget reduction mood in Washington.

However, a NASFAA spokesman indicated on March 14 that the mood on Capitol Hill seems slightly different now. Congressmen are expressing concern over such drastic cuts to these neediest aid recipients--and they may be agreeable to some change from such drastic reductions. Pell Policy spokesman indicated that a different proration, with more

(See MUD, Page 13)

VERIFICATION WORKSHOPS SCHEDULED

The Department of Education and NASFAA have scheduled workshops to assist aid administrators with verification procedures. Region III's Bea Rosenfeld said that the Department's verification regulations went to press on March 7 and should be arriving shortly. It is hoped that the verification workbooks can be received by the institutions prior to the April workshop dates. If not, copies will be distributed at the workshops.

Seven Region III workshops and sites have been selected including three in Pennsylvania. Registration forms and notices of these meetings were mailed by the Regional office on March 11. The department urges limitation of two persons per institution at these workshops due to space limitation and the expected large turnout.

April 16
8:30 a.m.-3 p.m. William Pitt Union Building
Multi-Purpose Room
Forbes & Bigelow Streets
University of Pittsburgh
Pittsburgh, PA

April 17
9 a.m.-5 p.m. Anita Tuvin Schlechter Auditorium
near College and Louthers Streets
Dickinson College
Carlisle, PA

April 23
9 a.m.-5 p.m. Creese Student Center
32nd & Chestnut Streets
Drexel University
Philadelphia, PA

Attendees should bring a copy of the new verification materials if received prior to the workshop. A calculator is also recommended for work on the case studies. Registration should be received by the regional office prior to March 21.

NASFAA PLANS WORKSHOPS

NASFAA has scheduled ten two-and-a-half day workshops throughout the country on Student Aid Management and Verification during April, May and June. NASFAA members will be charged a \$135 fee and non-members a \$195 fee for registration. For exact dates and hotel rates contact NASFAA.

NASFAA

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☐ Pre-registration fee is \$175. On site registration fee is \$200. Pre-registration deadline is July 3, 1986. There is no multiple registrant fee.

☐ Registry Hotel room rates: Floors 3-13, \$79 single or double. Floors 14-15, \$119 single, \$129 double. One bedroom suites, \$160. Two bedroom suites, \$240. One bedroom duplex suites, \$275. Luxury suites, \$800-1800. The hotel telephone number is (214)386-6000 or (800)527-1690.

☐ American Airlines is the official conference airline. Their telephone number is 800-433-1790, 7 a.m. to midnight central time, 7 days a week. The NASFAA file number is STAR FILE #S91353. Seven day advance purchase is required.

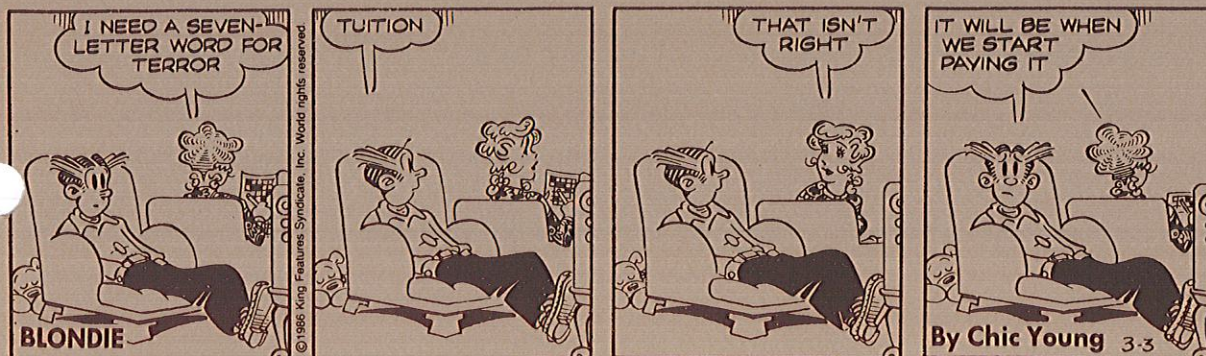
☐ Some pre-conference tour ideas: 1) Six Flags over Texas--tickets \$10.25. Grey Line transportation cost is \$23.50-\$26.50. 2) Discovering Dallas and South Fork Ranch--\$24. 3) Fort Worth--\$25 adult, \$12.50 children under 12. 4) Dallas shopping center tour--\$10. 5) Dallas sightseeing--\$16. 6) Los Colinas Urban Center--\$15 adults, \$7.50 children under 12. 7) Fort Worth museums--\$22.

☐ Ground transportation from Dallas/Ft. Worth Airport is by cab, rental car, or THE LINK. THE LINK charge is \$8.00 one way. The Conference Committee is working on having additional ground transportation available.

☐ Ellen Frishberg from Union College in Schenectady, New York, is working very successfully with vendors and sponsors. If you have questions about vendors or sponsors, please contact Ellen Frishberg at (518)370-6123.

☐ The Forms Fair Display and a job placement board is being coordinated by Dot Carter from Erskine College. Get involved, show your stuff and share some of the ideas you have found helpful in your office. If you have a financial aid publication, award letter, application, tracking system, verification form or brochures you would like to share, please send two copies to: Dot Carter, Erskine College, Due West, SC 29639. Her phone number is (803)379-8832. Please mail your items now, but no later than June 30, 1986. Others will appreciate your ideas and efforts.

Y'all make sure you plan to come on down to Dallas July 20-23 to the best NASFAA conference yet!



submitted by
Christine A. Zuzack,
Indiana University
of Pennsylvania

POSITION STATEMENT CONCERNING SCHOLARSHIP SEARCH ORGANIZATIONS

The members of the **Pennsylvania School Counselor's Association**, **Pennsylvania Association of Student Financial Aid Administrators** and the **Pennsylvania Higher Education Assistance Agency (PHEAA)** believe it is important for students who are planning to pursue postsecondary study and their parents to understand how they can obtain information about financing postsecondary education at the lowest possible cost. There are several methods to secure such information. One is the traditional method of contacting the high school guidance counselor. Another is to contact the postsecondary school's financial aid officer or the Pennsylvania Higher Education Assistance Agency to learn the types of aid available through the institutions of higher education, private groups and federal and state sources to finance postsecondary study. A third avenue open to parents and students is the service provided by various fee-charging college aid services.

It may be that with time and competition the commercial providers of computerized financial aid lists may provide a reasonable alternative to the free sources of information. At this time we do not believe this to be the case.

It is hoped that the following information will help to assist students and their parents in making intelligent decisions concerning how they will secure information on the financing of postsecondary study. These important points should be considered:

- (1) Information concerning state and federal programs of student financial aid are available through the guidance counselor, the financial aid officer, and the Pennsylvania Higher Education Assistance Agency. This information is **free** for the asking! Secondary school counselors update financial aid reference books each year and computer software programs are being obtained by many high schools to be used by all students and parents at no cost. In addition toll-free telephone lines enable students to call PHEAA at no cost to learn more about the application procedures for PHEAA-administered programs.
- (2) The information that parents and students receive from fee-charging college aid services may not be that helpful. The California Student Aid Commission has performed extensive research into fee-charging college aid services, and their findings reveal that the computer search firms largely fail to match students with scholarships for which they qualify. Follow-ups to "possible" grants frequently indicated that they no longer existed or that the student involved would not qualify for such. According to a California Student Aid Commission spokesman "**it found that not one [service] could provide effective matching**" of students to grants.
- (3) Does it make sense for a family to pay to find out if their son or daughter is eligible for financial aid when free information is available?

- (4) Many of the fee-charging services use the same data base; therefore, those who enlist the aid of more than one of these services may get the same data, but pay twice for it.
- (5) Many high schools have computer-assisted programs which enable the student to get an estimate of the state and federal grants, guaranteed student loans and other student loans for which the student may qualify based upon financial data provided by the student's family.
- (6) Students should begin with their high school guidance counselor and use the counselor's resources to the fullest extent. The next step should be for the student to contact a financial aid officer at the postsecondary school of the student's choice to find out if the school offers other types of financial aid and to determine the application process to secure financial aid at that institution. Certainly in January of the senior year the student should secure, complete and submit the Pennsylvania state grant and federal aid application form to PHEAA. By completing this one document the student's eligibility for the federal Pell grant program, the State Higher Education Grant Program and in many cases institutional aid can be determined. PHEAA provides sufficient data to schools and colleges to enable the aid officer to determine the student's eligibility for institutional aid.

Scholarship search organizations use a computer to link scholarship sources with the student's education and financial needs. Students are led to believe that they will be matched with some "hidden" source of financial aid. Unfortunately, students who try these services often pay for information that is available free from PHEAA or other sources or that is unsuitable for their education needs. The aid sources frequently listed are the state and federal programs for which PHEAA produces and distributes information and application to secondary school counselors and financial aid officers at postsecondary institutions. Although a guarantee is offered by each organization it only guarantees that a certain number of sources will be identified, not that aid will be found. Many of the services surveyed by the California Student Aid Commission admitted that they did not do follow-up studies to see if their customers had actually found aid.

Students and parents must realize that the information they provide to state agencies, college financial aid officers, and guidance counselors is personal and confidential. All such organizations and individuals are required by federal and state regulations to safeguard this information and to prevent it from reaching unauthorized hands. We do not know what safeguards are in place to protect the information provided to scholarship search organizations. Many of the applications distributed by scholarship search organizations contain information regarding the sex and ethnic background of student, request for social security numbers and the religious preference of the student.

(See *SCHOLARSHIP*, Page 13)

POSITION OPENINGS

Wilkes College is seeking an assistant director of financial aid. Bachelor's degree required; May 1 date of hire. Major responsibilities include student loans, verification, freshman aid counseling, and packaging. Send letter of application and resume to Wilkes College, Personnel Office, P.O. Box 111, Wilkes-Barre, PA 18766.



Shippensburg University of Pennsylvania is seeking an Assistant to the Director of Financial Aid. Duties will include total operation of aid office; counseling and advising students and parents about all federal, state and college aid programs; processing of applications and assisting with packaging functions. Primary responsibility will be the review of all applications selected for the federal verification and validation process.

Qualifications: Bachelor's degree required. Master's degree in student personnel or related field is preferred. Minimum of two years of financial aid experience preferred. Twelve months, full-time position. Salary range \$20,400 to \$26,523 with excellent fringe benefits.

Shippensburg University is a multi-purpose state owned institution with an enrollment of approximately 6,000 full and part-time undergraduate and graduate students. University is located in Southern Central PA, 40 miles southwest of Harrisburg and two hours from Philadelphia, Baltimore and Washington, D.C.

Send resume and three letters of reference by April 15 to Thomas L. Moriarity, Director of Financial Aid and Veterans Affairs, Old Main, Shippensburg University, Shippensburg, PA 17257. Starting Date June 1, 1986. Shippensburg is an equal opportunity affirmative action institution and eager to receive applications from all minority candidates.



Anne Arundel Community College is seeking an Assistant Director of Financial Aid/Veterans Affairs. Qualifications are a master's degree in student personnel services or related field required. A minimum of three years increasingly responsible experience in financial aid management, preferably in an academic setting, is also required. Applicants must demonstrate technical expertise in managing federal aid programs, have strong leadership ability and excellent communication skills and access to reliable transportation.

Duties include assisting the Director of Financial Aid/Veterans Affairs in the administration of the Student Financial Aid and Veteran Assistance Programs; assist students in obtaining financial aid and veterans benefits and administer the office in the absence of the Director.

Salary is \$19,762; 40 hours per week, Monday through Friday with some flexibility for occasional evenings and weekends; job grade is professional grade 3; position is open until March 31, 1986. Contact: Anne Arundel Community College, 101 College Parkway, Arnold, MD, (301) 269-7425. The college is a committed AA/EOE.



FIRST CALL. As the clock slips past 5 p.m. the first call of the evening comes in to the Hotline. Rachael Lohman takes the call while (right to left) Bill Burke and Stan Skrutski look on. PHEAA's Sue Collings (left) was on hand each evening to help volunteers understand the complex phone system.

SCHOLARSHIP

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In summarizing then, students and parents seeking financial aid are urged to start their search as early as possible, to use the sources that are available to them at no cost. School counselors, financial aid administrators and the staff at PHEAA stand ready to assist students and parents in their quest to finance postsecondary education.

MUD

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equal sharing of the cuts among all Pell recipients, might be possible but would require changes in the law.

President Reagan's urging for aid to Nicaragua has caused opponents to push impending reductions in domestic programs to the forefront of the argument. How can we, the argument goes, send \$100 million to another country when we're planning to chop domestic programs-including student aid-to the bone?

At least there is some solace in all this. I just had my first aid applicant from Micronesia--the **Trust Territories**. I've been waiting years to have a student who could check off that box for selective service registration verification. Wouldn't you know it though...it's a **she**!

Keep the faith, colleagues.

NEWSLETTER PUBLICATION SCHEDULE

Editions of the PASFAA newsletter are scheduled every other month with the next one due in May. Articles, editorials, position openings (printed free-of-charge) and other contributions must be submitted by the first week of the month of publication. All materials and any questions about the newsletter should be sent to Sheila Angst, P.O. Box 516, Reading, PA 19603.

NEWSLETTER STAFF

Editor
Typesetter
and Designer
Staff

Sheila Angst, Albright College
Vali G. Heist, Alvernia College

Tommie Lentz, Lehigh University
Sharon Shurow, Unionbank

Editorial Board

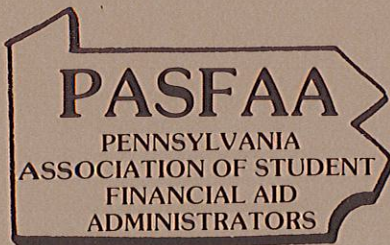
John A. Pergolin, St. Joseph's Univ.
Nancy Y. Meyer, Bucks County
Community College

CONFERENCE DATES TO REMEMBER

EASFAA May 4-7, 1986
Omni International Hotel, Baltimore, Maryland

NASFAA July 20-23, 1986
Registry Hotel, Dallas, Texas

PASFAA October 5-8, 1986
Americana Host Farm, Lancaster, Pennsylvania



P.O. Box 516
Reading, PA 19603