

Pennsylvania Association  
of Student  
Financial Aid Administrators

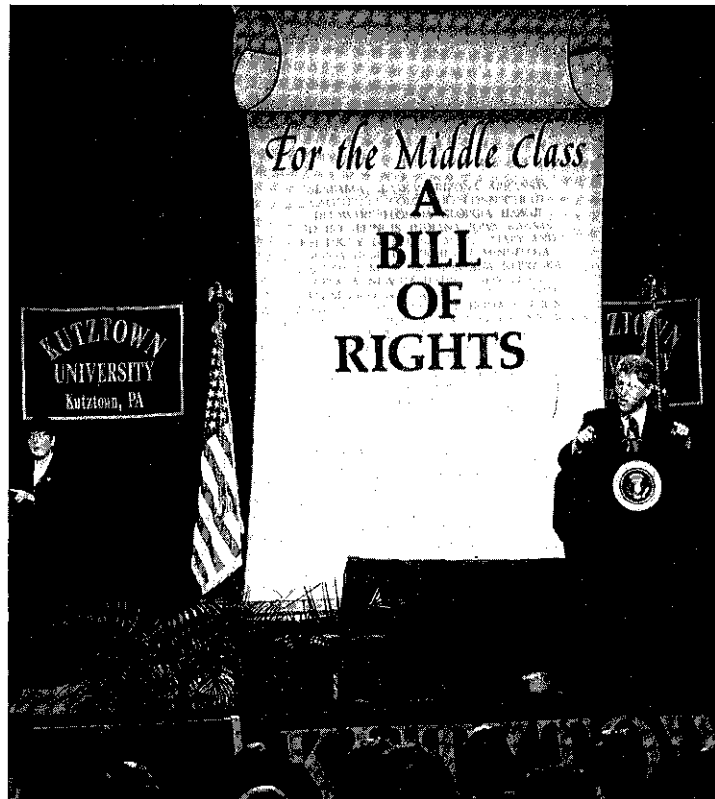
PASFAA

NEWSLETTER

SPRING 1995

VOLUME XXVIII

CLINTON VISITS  
KUTZTOWN UNIVERSITY



27th Annual  
Conference  
SEVEN SPRINGS  
October 22-25, 1995



WHAT'S INSIDE:

- 1995 PASFAA Conference Preview
- Salary Survey
- Responding to NPRM's
- Council Notes
- Clinton's Visit
- PAATP News
- Guidance Counselor's Workshop

## 1994-95 PASFAA EXECUTIVE COUNCIL

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## Editor Excerpts

### 1. NEWSLETTER EDITORIAL BOARD FOR 94-95

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#### EDITORIAL

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Ragan Watson  
Rich Esposito  
Joan Holleran  
Randy Rennell  
Alisa Destefano

### 2. PUBLICATION SCHEDULE

Articles, position openings, or newsworthy items can be submitted to any of the Board members according to the following publication schedule:

Summer 95 issue:	articles due June 1
Fall 95 issue:	articles due August 15
Winter 95 issue:	articles due December 1
Spring 96 issue:	articles due February 15

### 3. IMPORTANT MESSAGE

The opinions expressed by individuals who contribute articles to the newsletter do not necessarily represent the position of PASFAA.

## Pasfaa Potpourri

1. **MOVING OR CHANGING POSITION?** PASFAA membership belongs to the individual and not your institution. All changes in name, address, or title should be submitted to Georgia Prell, Financial Aid Office, East Stroudsburg University, East Stroudsburg, PA 18301. This is where our membership list is maintained.

### 2. 1994-95 PASFAA COMMITTEES

Government Relations ..... Donald S. Shade  
Membership and Elections ..... Ronald L. Shunk  
Professional Standards and Training ..... Georgia K. Prell  
Public and Professional Information ..... Bonnie L. Behm  
1995 Conference ..... Michael J. Bertonaschi  
1995 Hotline ..... Wendy Dunlap

### 3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Ronald L. Shunk, Gettysburg College for information about 1994-95 PASFAA membership.

### 4. LETTERS TO THE EDITOR

Do you have an opinion to share? Do you have a question to ask? Do you want to vent your frustrations? Do you wish to send a message to the readership? Do you wish to share an anecdote? If you have answered yes to any of the questions above, then you will be happy to know we are beginning a new column in the Newsletter to specifically address those types of issues, thoughts, and feelings.

Please send your letters to: Joyce M. Ballaban, Editor  
PASFAA Newsletter  
Albright College  
P.O. Box 15234  
Reading, PA 19612-5234  
FAX: (610) 921-7530

All letters must be signed and we reserve the right to condense or edit if necessary.

## LETTER FROM THE PRESIDENT

Dear PASFAA Colleagues,

Spring has always been regarded as a time of revitalization, growth and change. 1995 seems to be shaping up as a particularly significant year for change. With our newly-elected government, we face some inevitable changes in the priorities and focus of higher education programs. The direction that these changes will take is currently hard to predict.


This situation provides us with an excellent opportunity to contact government leaders and share our thoughts on student aid legislation and funding. The many new faces in government may be unfamiliar with student aid issues and concerns. Who better to guide them than the financial aid professionals who work daily with student aid programs and understand the significant implications of even minor technical changes?

It is so easy to allow this important task to be forgotten, to rationalize that other responsibilities prevent us taking action, to assume that enough others will contact their legislators that our input is not needed. How often do we chastise our own students for not taking an active role on issues that affect them? Surely, we should not be guilty of the same omissions.

With the rapid evolution of communications technology, we are no longer limited to just writing letters or making telephone calls! Computer access through Internet and the common usage of FAX machines have made the dissemination of our ideas easy and efficient. A number of government leaders, the White House included, have publicized their Internet addresses in order to enhance this information exchange.

I challenge all of you to make 1995 a year of activism for student aid issues by expressing your ideas.

Sincerely,



Christine A. Zuzack  
President

PASFAA EXECUTIVE COUNCIL - DECEMBER 4-5, 1994  
SEVENS SPRING MOUNTAIN RESORT

submitted by: *Bonnie Lee Behm*  
*PASFAA Secretary*

- The meeting was called to order at 3:00 P.M. on December 4, 1994, at the Seven Springs Mountain Resort, Champion, PA.
- Audited statements were circulated by Madelyn Campbell, Treasurer, for years ended 9/93 and 9/94.
- Clarke Paine circulated a report indicating expenses, revenues, and sponsorship for the 1994 Conference. Clarke also reviewed expenses and highlights of the conference. PASFAA was very successful with the sponsorship in 1994.
- Mike Bertomaschi reported that planning is just beginning for the 1995 Conference.
- Chris Zuzack had met with the graduate school constituents and they want us to continue to have a track for them at our conference.
- Wendy Dunlap advised Council that the Philadelphia Hotline site has been changed. Gordon Phillips will be hosting the Philadelphia site, and PASFAA will be assisting with the cost of the calls.
- Mike made an appeal to Council of topics for interest sessions for the proprietary market.
- Ron Shunk reported on the current membership numbers. We have about 500 members to date.
- Georgia is sending a list of members to each sector representative and asking them to review the membership list in the overall effort of cleaning up the membership database.
- Ron Shunk is going to begin work on the membership directory.
- Georgia Prell reported that Professional Standards and Training met earlier today regarding training survey results. Since the PAATP training program is already set, the survey timing is not appropriate. We only received 73 surveys this year.
- The P & PDC nomination form is being reviewed. This year the P & PDC/PAATP volunteer forms and the PASFAA volunteer forms will go out together.
- The following individuals were nominated to the Editorial Board: Joyce M. Ballaban-Editor; Bonnie Lee Behm; Sally Whiteman; Randy Rennell; Ragan Watson; Alisa DeStefano; Richard Esposito; Joan Holleran. Don Shade made motion to approve the Editorial Board members as presented, Georgia Prell seconded the motion. Members were approved.
- Meeting was recessed at 5:30 P.M. The meeting reconvened Monday, December 5, 1994, at 8:00 A.M.
- Line by line review of the budget was made. After review of each item, Council approved the new operation budget.
- Don Shade reported that the first meeting of the Government Relations Committee was convened November 23, 1994.
- Their agenda items included: Coalition for Student Loan Reform (CSLR), SPRE, OVR (proprietary school costs), Phase II, fallout from Republican controlled Congress and strengthening legislative network.
- Don questioned the Council for feedback on an FFELP open forum idea. His committee is interested in having major players meet to discuss common problems with FFELP and work toward solutions with all parties - PHEAA, Sallie Mae, AFSA, SLSC, Lenders and PASFAA.
- Don suggested that he put together a survey for early January asking for feedback on issues, interest on serving on some sort of FFELP advisory committee, interest on the forum.
- Don asked Council to forward any comments about the Keystone Student Loan to Rick Irvin.
- SPRE-Don hasn't contacted Dr. Jane Stockdale yet, but will be doing so to help them be aware that we are interested in assisting them.
- Don asked for guidance on how the Executive Council feels government relations should proceed with a position on Phase II response. Don Shade will pursue with Jeff Baker where the Department is standing with Phase II with the new change in Congress.
- Chris Zuzack reported that all Guidance Counselor Workshops are finished, and final numbers of counselors trained will be presented at the next Council Meeting.
- PHEAA made a recommendation to phase out two sites: East Cocalunus and Warren County VoTech. This is due to the very small turnout (under 10). This would mean that there will be 36 training sites in 1995.
- Cindy Heaton who filled in for Georgia Prell's position on PAATP resigned from the committee.
- Currently, Helen Nunn and Henry Chase are co-chairing the Common Interest Workshop which was to be chaired by Cindy Heaton.
- Georgia circulated a copy of the PASFAA/PHEAA agreement on the administration of PAATP for review.
- Georgia Prell needs to find someone to fill the interim time of 1 1/2 years on P & PDC and have Council vote on the nomination to fill Georgia's term.
- Next EASFAA conferences - Vermont '95, Sagamore, NY '96 and Wilmington, DE '97.
- NASFAA is making research grants available to the financial aid community.
- Requests for nominations for the 1995 NASFAA awards and publicity for '95 State awards have begun.
- Sector Reports
  - Two year public - Frank McKeown: The Two year meeting was held November 10 and 11 - Paula Norris come in to discuss the part-time program. Dick Schwartz and Linda Quadrango also came in to discuss pro-ration late disbursements, OVR.
  - Nursing - Patty Zink: Southwestern sector will be meeting January 18, 1995.
  - SSHE - Marge Karl: Scheduled April 26, 27, 28 meeting in Toftrees.
  - Private Four Year - Ron Shunk for Cate McIntyre: Meeting is scheduled for December 9 at Dickinson College.
- OVR needs to get some structure for the trade and technical school and formula for their distribution of funds. Don needs to ask John Paterson if they (OVR) still need our help on costs for proprietary schools. If they do need our help, we will initiate a survey to gather the figures.
- Chris Zuzack will be contacting Virginia William Joyce, Executive Director of PA Partners - JTPA, to initiate conversation to see if we could work with them.
- Ron Shunk is on the PA Training Assurance Fund committee. The purpose is to pool financial resources for proprietary programs that close. The fund helps to see that there is "teach outs" for the schools.
- Future Council Meeting have been scheduled for February 6, April 3, June 12 and July 31.

# "Stress Tips"

(Obtained From: 1993 College Board Middle States Regional Meeting Workshop)

- keep your sense of humor
- make regular/consistent time for yourself
- exercise and remain healthy
- read information and books NOT related to your job
- review personal goals (write down short, medium, and long range goals)
- review personal as well as professional goals with your superior
- watch behavior of others in the office (signs for depression, drug and alcohol abuse, etc.)
- do something that is related to why you do what you do
- take a brief sabbatical not professional development related
- learn how to say "no" - do it nicely and do not feel guilty about doing it
- know what you are in control of - know what you are NOT in control of and let go of it
- don't let yourself get "surrounded" by the "administrivia" of the situation/environment
- don't lose sight as to how your profession fits into the "larger picture"
- meet with faculty, other administrators, and students on an informal basis
- try to get away from repetitious tasks
- establish trust among colleagues internally and externally
- prompt discussion with colleagues about personal issues - not professional
- don't lose "the challenge" - don't let things go too smoothly or get too comfortable
- keep taking risks (recommended reading the book The Hero Within, author unknown)
- build relationships across campus (i.e. print shop, mailroom, faculty, secretaries)
- don't always mail things across campus - get out of your office and hand deliver information

## "The Packaging Season Has Started"

WHO IS . . . . WHAT IS . . . .

submitted by: *Judy Rile*  
*Albright College*

What do Second-hand Rose, Canada, Scotch, the George Washington Bridge, Jacqueline Kennedy Onassis, Protestantism, Jersey Joe Walcott, the Virgin Islands and Saskatchewan all have in common??? These are a just a few of the many correct answers given by our own BILL SHILLING, Director of Financial Aid at University of Pennsylvania during his three-day appearance on the TV game show JEOPARDY! earlier this fall. He was fast on his feet and with the button as he supplied the correct questions to a variety of answers, and in conversation with host Alex Trebek, who questioned him on rising tuition costs and financial aid.

Unfortunately, Bill was defeated in Final Jeopardy with the answer being "Two of the three authors from Ireland who were awarded the Nobel Prize for Literature." Do you know the correct question?

# THE 1994 GUIDANCE

Financial Aid Workshops for high school guidance counselors were held throughout the Commonwealth during the month of November. Over 1,000 counselors attended one of the programs held at thirty eight different sites. This training effort is sponsored annually by the Pennsylvania Aid Administrators Training Program (PAATP) which is a cooperative effort of PASFAA and PHEAA. PHEAA Regional Directors and PASFAA members co-presented the sessions.

This year's program was a departure from previous years in that the first half of the morning was devoted to new, updated information while the remainder of the presentation focused on financial aid fundamentals. Counselors seemed pleased with this approach which allowed more experienced individuals to leave after learning the anticipated changes for 1995-96. Newer counselors then had an opportunity to benefit from a more in-depth look at the complete aid process in more detail.

## Northwest - Dan Johnston, Regional Director

November 1 University of Pittsburgh, Bradford  
Christopher Vaughn (P) Tammie Hannon (R)

November 2 Clearfield High School, Clearfield  
Kelly Ann Synder (P)

November 3 Warren County Vo-Tech, Warren  
Ragan Watson (P) Kate Delfino (R)

November 8 Gannon University, Erie  
Jim Treiber (P) Milosh Mamula (R)

November 9 Crawford County Vo-Tech, Meadville  
Barbara Wood (P) Susan Lazzaro (R)

November 10 Midwestern I.U. # 4, Grove City  
Cindy Farrell (P) Anne Bowne (R)

November 16 Riverview I.U. #6, Shipperville  
Ragan Watson (P)

## Southeast - William Parker, Regional Director

November 16 Delaware County I.U. #25, Media  
Kathleen Lockhart (P) Anita Faust (R)

November 18 Chester County I.U. #24, Exton  
Michael Burke (P) Marykay McCaughan (R)

November 22 LaSalle University, Philadelphia  
Bonnie Lee Behm (P) Cheryl Browning (R)

## Southwest - Jim Cardinale, Regional Director

November 7 University of Pittsburgh, Greensburg  
Gary Means (P) Maryann Dudas (R)

November 8 Penn State-Fayette Campus, Uniontown  
Rob Reddy (P) Deidre Smith (R)

November 9 ARIN I.U., Indiana  
Alisa DeStefano (P) Aileen Bowman (R)

November 14 University of Pittsburgh, Johnstown  
Leanne Frech (P) Julie Salem (R)

November 16 Somerset Area Vo-Tech, Somerset  
Patricia Loughran (P) Brandi Darr (R)

November 17 Hollidaysburg Area High School, Hollidaysburg  
Betty Soergel (P) Joanne Parke-Davison (R)

November 18 C. C. of Allegheny County-North, Pittsburgh  
Christine A. Zuzack (P)

November 21 Washington & Jefferson College, Washington  
Karen Pratz (P)

November 22 C. C. of Beaver County, Monaco  
Robert Latta (P) Patty Hladio (R)

# COUNSELOR WORKSHOPS

submitted by: Christine A. Zuzack  
PASFAA President

All of the PASFAA training materials distributed to the counselors were updated this year. Last summer, the Professional Standards Training Committee had surveyed the PASFAA membership for information regarding institutional financial aid applications used and deadline dates for submission. This information was compiled and given to each of the counselors as a resource document. They also received a set of overlays from which to make transparencies for their own financial aid presentations. An updated glossary of financial aid terms was provided along with 1995-96 Need Analysis case studies.

All of the PASFAA members listed below volunteered their time and expertise as either presenter (P) or site-registrar (R) for one of the workshops. We applaud them for helping to make the 1994 Guidance Counselor Workshops a success!

## North Central - Daniel Hudock, Regional Director

- November 3 Susquehanna University, Selinsgrove  
Helen Nunn (P)
- November 4 Williamsport School of Commerce, Williamsport  
Don Shade (P)
- November 8 Bloomsburg University, Bloomsburg  
John Bieryla (P) Suzanne Sparrow (R)
- November 10 Mansfield University, Mansfield  
Christopher Vaughn (P) Karen Bloom (R)
- November 15 Towanda Senior High School, Towanda  
Hank Chance (P) Barbara Schmitt (R)
- November 18 South Hills Business School, State College  
JoAnn Bonfatto (P) Marianne Walker (R)

## South Central - Bruce Diefenderfer, Regional Director

- November 3 Central Dauphin East High School, Harrisburg  
Sally Ann McCrea (P) Carolyn Bryan (R)
- November 7 Shippensburg University, Shippensburg  
Ruth Cramer (P) Tom Moriarity (R)
- November 9 York College of Pennsylvania, York  
Lynell Shore (P) Suzanne Schlager (R)
- November 15 East Juniata High School, Cocolamus  
Ray Randall (P)
- November 29 Millersville University, Millersville  
Beverly Yager (P) Gene Wise (R)

## Northeast - Tom O'Donnell, Regional Director

- November 3 Bucks County Community College, Newtown  
Cindy Haney (P) Donna Wilkowski (R)
- November 4 Wilkes-Barre Area Vo-Tech, Wilkes-Barre  
Ellen McGuire (P)
- November 14 Albright College, Reading  
Joyce M. Ballaban (P) Joan Willertz (R)
- November 16 Colonial Northhampton, Easton  
William Stanford (P) Cate McIntyre (R)
- November 17 Lehigh County C. C., Schnecksville  
Michael Wisniewski (P) Phillis York (R)
- November 21 Marywood College, Scranton  
Rachael Lohman (P) John Hughes (R)
- November 22 Penn State, Schuylkill Campus, Schuylkill Haven  
Bill Burke (P) Joan Holleran (R)
- November 29 Westminster Theological Seminary, Philadelphia  
John Pergolin (P)

# President of the United States

For someone who works in a Financial Aid Office, long lines and impatient, irritated students unfortunately comes with the territory. What was different at Kutztown University on January 25, 1995, was that this scenario wasn't anywhere near the financial Aid Office. Rather, it played out on the athletic fields across from the Keystone Field House as thousands of shivering ticket holders waited for hours in snow squalls and biting wind hoping to be one of the lucky ones to get inside to see and hear the President of the United States.

In a visit in which the White House had given KU six short days to prepare, the President urged America to embrace education and "the rising economy will lift all individual boats." With a crowd inside the Field House of about 7000 people and another 3500 outside, the festivities began with the introduction of several dignitaries. In attendance was Education Secretary, Richard Riley and Labor Secretary, Robert Reich. They were joined by Congressman Tim Holden, State Treasurer, Catherine Baker Knoll, former Congressman, Gus Yatron, former Senator, Harris Wofford, and the Chancellor of the State System of Higher Education (SSHE), James McCormick.

Introduced by the President of Kutztown University, Dr. David McFarland, Clinton delivered an abridged version of his State of the Union Address from the night before, a promise for a new beginning and new hope for the middle class. The selection of Kutztown University for the President's visit seemed characteristically appropriate. As part of the State System of Higher Education, KU draws students from primarily middle class families, many of whom rely heavily on financial aid to assist in meeting college costs.

It was during a roundtable discussion with 13 local business leaders and educators before his speech that it was revealed what attracted Clinton to KU. Dr. Ted Hartz, Dean of the KU College of Business, said the Entrepreneur Development of Global Education (EDGE) Center was the reason the President chose Kutztown. Through the EDGE Center, both undergraduate and graduate student in the business school, form interdisciplinary teams that work with a wide scope of business problems, including development of new businesses. "It's really a community development program where we put the community and university together," said Hartz. "It's a total community effort to assist businesses," he explained. "The idea is we need a community to develop entrepreneurs and students. It's the diversity of experience they (the students) get that makes the difference for them, and the community is getting the viewpoint of some very bright people."

Clinton told the Kutztown crowd that the nation's and the region's metamorphosis from manufacturing to an "information age" economy has left many people behind. Education with an eye toward employment is the answer he said, citing Kutztown's achievements in entrepreneurship and international and minority business. "In the world we are moving into, the success of the United States as a whole will be more dependent than ever before on the success of every community to educate and develop the capacities of every person in the community. Better education . . . is the only way to raise people's incomes over the long run," Clinton declared. To meet that goal, he pressed Congress to pass his Middle Class Bill of Rights, a proposal that includes tax breaks for higher education.

As a part of his "New Covenant" theme that envisions a caring government trying to help responsible citizens, Clinton outlined three proposals to make post-high school education accessible and affordable to more Americans. From a financial aid administrator's viewpoint, each proposal generates questions and concerns.

**1. An income tax deduction of up to \$10,000 per year for families earning up to \$120,000 per year phased in for tuition and costs for college, community college, graduate school, technical school, and worker retraining.**

Is it \$10,000 per family or per child in college?

Limited to full-time enrollment? Will there be lesser amounts for less than full-time enrollment?



# Visits Kutztown University

submitted by : Joan L. Holleran  
Assistant Director of Financial Aid  
Kutztown University

Will institutions increase their costs to offset the tax credit?  
How long before implementation?  
How will this affect the school's obligations in the verification process? What documentation will be required?

**Tax credits for families with children of \$500 per child under 13. This will expand the budgets of middle class families to invest as they see fit?**

How would this be treated in the needs analysis calculation?

**2. Allow families earning up to \$100,000 per year to withdraw \$2000 tax-free from an Individual Retirement Account (IRA) for school costs (as well as buying a first home, providing for retirement, or paying medical expenses.)**

How would this be reported by the family?  
What documentation will the financial aid office need to collect?  
Potential for fraudulent enrollment (student enrolls and withdraw shortly thereafter)  
What responsibility will the financial aid office have to monitor enrollment?

**3. Combine 70 federal programs into a voucher that an individual can use for job training of his choice for up to \$2600 per year for a maximum of two years. This will help unemployed and low-income adults and youth - many of whom will not be able to benefit from the tax incentives - to find new and better jobs, learn necessary skills, and obtain skill grants and student loans through Individual Education Accounts to ensure that all Americans will have the opportunity to finance learning new skills. Repayment of these loans will be income contingent as future earnings allow.**

How will the level of financial assistance be determined?  
Will these trainees have the skills to be able to find a job comparable to their level of training?  
What is the economic impact as borrowing increases?  
What is the effect on borrowers who are in income contingent repayment?  
What is the economic impact if loans are not repaid but rather are canceled or traded for community service?

Clinton's emphasis on community service is evident in his national service plan, Americorps. By exchanging community service for financial credit for higher education (or loan repayment if already a college graduate), Clinton's plan is designed to have "young people serve our country at the grassroots level by helping people solve their problems." The President recognized a large group in the audience from the PA Service Corps (part of Americorps) and thanked them "for symbolizing what all of us have to do more of: learn and gain by serving and giving." This fledgling program will surely be closely examined as it continues to expand and grow.

Clinton's message echoed with a spirit of self-help, with a responsibility to, rather than a reliance on, government. Saying that "nothing can make a bigger difference than education," he stressed the importance of innovative educational programs. "Your job," he said, "is to support institutions like this and get all the education you can to break down the walls between business and government and education at the grassroots level." For people who work in the aid community, that sounds like music to our ears. We will wait and watch for what the next two years have to hold.

*\*Excerpts taken from the Reading Eagle/Times, the Allentown Morning Call, and the Bethlehem-Easton Express-Times. Special thanks to Diane Fegely, KU Financial Aid Loan Coordinator and KU student who volunteered to help with public relations related to the President's visit. Diane provided transcripts of Clinton's speech and press releases for use in this article.*

# PASFAA CONFERENCE 1995 UPDATE

submitted by: *Michael J. Bertonaschi*  
95 Conference Chair

Seven Springs Mountain Resort will be the sight for the 1995 PASFAA Conference from October 22-25. The conference committee has had two planning meetings and is beginning to put together a program that will "knock your socks off."

Located in the heart of the Laurel Mountains, Seven Springs has always been a favorite place among members to get away after living through another insane summer of packaging and the beginning of another academic year. The beautiful surroundings and exquisite cuisine will be enjoyed by all.

The conference committee is committed to providing the members with four days full of education, enlightenment and, for those who are completely stressed out, lively entertainment.

Please take a moment to contact one of the committee members listed below if you have any ideas that might help us in putting together the program for the conference. We are particularly interested in ideas for Graduate School and Proprietary School sessions as well as minority financial aid issues. It would also be helpful to hear from those members who have been in financial aid for many years and are looking for sessions to fit your needs. Please contact one of the following members as soon as possible with your thoughts:

Michael J. Bertonaschi, Chair	La Roche College	(412) 367-9256	cg01535
Norma J. Groover	Mellon Bank Education Loan Division	(412) 236-4488	bk01280
Frances C. McKeown	Bucks County Community College	(215) 968-8204	cg00514
Michael D. Price	Saint Francis College	(814) 472-3010	cg00115
Julie A. Salem	University of Pittsburgh at Johnstown	(814)269-7045	cg00462
James V. Zuzack	Slippery Rock University	(412) 738-2044	cg00351

For those of us who must begin now to beg your boss for a sufficient FY96 travel budget, here are the hotel rates for the conference:

\$ 130.00 per person, per night, single occupancy  
\$ 105.00 per person, per night, double occupancy  
\$ 94.00 per person, per night triple/quad occupancy

\* The rates include the Full American Plan which includes dinners, breakfasts, and lunches. The plan begins with dinner the day of arrival and ends with lunch the day of departure.

\*The rates also include gratuities for the food service personnel and all taxes.

For anyone planning to arrive early either on Friday or Saturday, the Hotel will offer European rate that includes lodging only (no meals). The European rate will be:

\$ 73.00 per person, per night, single occupancy  
\$ 51.00 per person, per night, double occupancy  
\$ 41.00 per person, per night, triple/quad occupancy

\*These rates are subject to the 6% sales tax.

**BEGIN MAKING YOUR PLANS NOW TO JOIN US AT SEVEN SPRINGS !!!!!**

## Employment Opening

The College of Graduate Studies at Thomas Jefferson University has an immediate opening for Coordinator of Financial Aid to serve its growing Ph.D. and M.S. programs in the biomedical sciences. Responsibilities will include processing financial aid applications and determining student need, financial aid counseling, administering loan and grant funds, and coordination tuition billing. Requirements include a bachelor's degree, minimum of two years of student financial aid experience, and strong computer skills. Knowledge of the SARS system and Macintosh computers is preferred.

The salary is commensurate with experience. Qualified applicants should send resume including salary history to PMG-003, **Thomas Jefferson University**, 102 Martin Building, 201 South 11th Street, Philadelphia, PA 19107.

## Employment Opening

Financial Aid Counselor/Veterans Affairs Coordinator. Bachelor's degree minimum of two years experience in financial aid. Experience in computerized financial aid systems, extensive knowledge of Federal and State financial regulations and procedures, and strong interpersonal skills required. Annual salary: \$26, 132 plus excellent benefits. Send resume, letter of application, and the names, addresses and telephone numbers of three references by March 20, 1995 to: Dawn Y. MacIntire, Employment Manager, Human Resources, **East Stroudsburg University**, East Stroudsburg, PA 18301.

ESU is an AA/EEO employer M/F/H/V. A Pennsylvania State System of Higher Education University.

## REVIEW OF NATIONAL AID DIRECTORS' SALARIES REVISITED FROM 1985 TO 1994

*submitted by: Kenneth E. Grugel  
Clarion University of Pennsylvania*

This article describes the average increase in financial aid directors' salaries from the 1984-85 school year through 1993-94 and compares them to the annual rate of inflation by type of institution. All salaries are national in scope and do not reflect any particular geographic location, degree attainment, or gender of the salary listed.

The median salary for directors of financial aid at colleges and universities for the 1993-94 academic year was \$42,300, a 4.4% increase from the previous year. However, the annual rate of inflation for 1993 was 3.6%, thus a slight gain in spendable dollars was realized by almost all sectors of aid administrators.

As can be noted from the chart, the largest percentage in salary gain is still the 1989-90 school year when the average increase was 8.4% coupled with an inflation rate of only 4.8%.

Directors of financial aid earn the highest salaries at doctoral degree granting institutions and earn the least at baccalaureate degree granting schools. Two year institutions are making a comeback from a net loss during 1991-92.

How does your institution compare with similar colleagues? Some directors may be able to use these statistics as a good defense for a raise, others will quite probably toss them away.

**MEDIAN SALARIES OF COLLEGE AND UNIVERSITY FINANCIAL AID DIRECTORS, 1985-86 TO 1993-94**

YEAR	ANNUAL INFLATION RATE	ALL INSTITUTIONS		DOCTORAL		COMPREHENSIVE		BACCALAUREATE		TWO-YEAR	
1984-85	4.3%	\$27,328									
1985-86	3.6%	\$29,639	+ 7.8%					\$25,570		\$28,889	
1986-87	1.9%	\$30,899	+ 4.3%					\$27,300	+ 6.8%	\$30,009	+ 3.9%
1987-88	3.6%	\$32,232	+ 4.3%					\$28,140	+ 3.1%	\$32,000	+ 6.6%
1988-89	4.1%	\$34,032	+ 5.6%	\$48,908		\$38,208		\$29,326	+ 4.2%	\$32,437	+ 1.4%
1989-90	4.8%	\$36,897	+ 8.4%	\$51,108	+ 4.5%	\$41,200	+ 7.8%	\$31,800	+ 8.4%	\$35,306	+ 8.8%
1990-91	5.4%	\$38,256	+ 3.7%	\$53,000	+ 3.7%	\$42,670	+ 3.6%	\$32,635	+ 2.6%	\$36,770	+ 4.1%
1991-92	3.6%	\$39,264	+ 2.6%	\$54,832	+ 3.5%	\$42,673	+ .007%	\$34,167	+ 4.7%	\$36,593	-.0048%
1992-93	2.7%	\$40,500	+ 3.1%	\$56,035	+ 2.2%	\$44,193	+ 3.6%	\$35,933	+ 5.2%	\$38,786	+ 5.9%
1993-94	2.9%	\$42,300	+ 4.4%	\$58,461	+ 4.3%	\$45,874	+ 3.8%	\$37,000	+ 2.9%	\$39,963	+ 3.0%

**Source:** The Chronicle of Higher Education annual Fact File:  
Median Salaries of College and University Administrators.  
Economic Report of the President, 1991.

*(For all statistically challenged individuals . . . the median is the "mid-point" of all #'s in a specific group . . . 1/2 higher 1/2 Lower. Do not confuse median with the mean which is the average of all #'s in a specific group)*

## RESPONDING TO NPRMs

submitted by: *Donald S. Shade*  
*PASFAA Vice-President*

With the flurry of activity coming out of Washington these days, financial aid officers can very easily become overwhelmed. After wading through all the NPRMs, final regulations, Dear Colleague Letters, and various newsletters, the temptation is to throw both hands up in the air and call it quits.

All too often, we come to believe that our voice does not matter. We stop making time to address the issues which affect our lives, and in doing so we give up our right and our opportunity to participate in the governing process. The importance of our participation in the legislative and rulemaking processes can not be overstated. It remains critically important that we ALL take the time to provide legislators and the Department of Education with feedback on issues of importance to us, especially proposed regulations. Use the following guidance to help you as you prepare your responses to NPRMs.

### **TAKE TIME TO READ THE NPRM AS THOROUGHLY AS POSSIBLE.**

The important thing is to NOT put it aside until later. If you wait, your pile of reading material will grow by leaps and bounds. At the very least, scan the contents to determine which sections pertain to your institution, and read those sections in more detail. Then prepare a response which addresses the impact which the proposed rules will have on you.

### **REFER TO NASFAA'S ANALYSIS OF THE NPRM**

A NASFAA analysis usually appears in the NASFAA Newsletter shortly after the NPRM is published. In this analysis, NASFAA will highlight the major issues and attempt to assess the impact on schools. This is not meant to direct or to limit your thinking or your response in any way. Rather, it is a helpful tool to help break through some of the technical language which can often make regulations so difficult to read and understand.

### **PREPARE YOUR INSTITUTIONAL RESPONSE TO THE NPRM.**

In preparing your response, it is important to remember that REGULATIONS are written to implement LAWS. When the Department of Education issues proposed regulations, it is attempting to implement a piece of legislation which has already been passed into law. Therefore, it is usually not appropriate to suggest REGULATORY changes which would require a change in the law. In stating your position, it may be entirely appropriate to question the Department's INTERPRETATION of the law. However, you should keep in mind that suggestions for legislative changes should be directed to your Congressional representatives.

In your response, it is very important that you clearly indicate what impact the proposed regulations will have on your institution and your students. This will give you the desired effect of having an impact on the "look" of the final regulations. It may be helpful to you to follow these steps:

- Address your response to the specified individual.
- Begin by citing the title and date of the regulation to which you are responding.
- Provide a brief description of your institution (size, number on aid, etc.).
- Cite the regulatory section (s) to which your comment(s) pertain.
- Provide both positive feedback and suggestions for improvement or rewording.
- Include reasons why you agree or disagree with proposed changes.

Once you have made your key points, you should close by thanking the Department of Education for the opportunity to respond. Also, you should offer to provide additional information or clarification if it is needed. Finally, be sure to submit your letter to the Department of Education by the published deadline.

### **REMEMBER TO COPY THE ASSOCIATIONS TO WHICH YOU BELONG.**

Be sure to copy NASFAA, EASFAA, and PASFAA. (Your PASFAA copy should be forwarded to the Vice President). The more each of these organizations know about your feeling on proposed changes, the better they can prepare responses on behalf of the entire association.

### **CALL A COLLEAGUE AND ENCOURAGE HIM/HER TO RESPOND**

While it's true that a single response can make a difference, it's also true that there is strength in numbers. The Department of Education is genuinely interested in hearing from aid officers on regulatory issues, especially NPRMs. Therefore, it is important that we not only respond ourselves, but also we encourage others to respond. A variety of responses to a particular issue will give the Department a broad view of how the aid community feels, and ultimately should result in more effective regulations.

SO, take a deep breath, pick up your highlighter, Advil, and Tums, and DIG IN!

Remember - your voice DOES make a difference

## **GOVERNMENT RELATIONS COMMITTEE UPDATE**

*submitted by: Donald S. Shade  
PASFAA Vice President*

### **STUDENT LOAN FORUM TO BE HELD**

PASFAA is sponsoring a student loan forum to be held on Tuesday, April 4, 1995 at Dickinson College in Carlisle. Lenders, servicers, financial aid officers, and students are invited to attend. Registration information has already been mailed to all PASFAA members. The forum will run from 10:00 am to 3:00 pm.

Please note that this forum is NOT designed as an opportunity for FFELP participants to "pitch their services". Rather, its purpose is to provide an opportunity for openly expressing concerns about the current FFELP programs and for exchanging ideas and comments aimed at making improvements in the administration of the loan programs and the delivery of funds to students.

A panel consisting of aid officers, lenders, services, and PHEAA staff has been selected to moderate the discussion. The panel will NOT be making any formal presentation of materials or information. While some structure has been built into the day's events, we are hopeful the form will be a lively discussion involving the whole audience. Keep in mind that student involvement would be especially beneficial, so feel free to bring a student or two along with you. After all, the STUDENT is the benefactor (or the victim) of what is good (or not so good) with FFELP.

### **SPRE REVISITED**

The Pennsylvania Department of Education (PDE) is continuing to move forward with SPRE requirements. Draft regulations were circulated publicly, and the comment period has now expired. PDE will review comments and develop final regulations for release in the coming months.

In the meantime, PDE's Complaint System Advisory Committee is finishing its work in developing guidelines and procedures for SPRE's handling of complaints. The first draft of these guidelines will be sent to College Presidents in the near future. While PDE does not feel that aid offices (in most cases) will become involved in SPRE complaints, the Department does encourage PASFAA members to avail themselves of the opportunity to review and comment on these guidelines. Therefore, you may want to notify your President's Office of your interest in reviewing this information once it's received.

## **FOUR-YEAR PRIVATES MEET**

submitted by: Cate McIntyre  
Allentown College

The four year private sector met at Dickinson College on December 9, 1994. The meeting was well attended and proved to be very informative. Guest speakers included Dr. Brian Mitchell, Richard Miller and Mary Beth Kelly.

Various topics were covered, with the morning session consisting of an overview/update from CICU/PICURC representatives. Dr. Mitchell covered the following topics:

1. The CICU sponsored Tuition Payment Plan will offer life benefit coverage for the 1995-1996 academic year.
2. Volunteers were sought for a task force on the implications for Direct Lending.
3. Volunteers were sought for the SAGE Scholars Program - a pre-pay tuition plan for the private sector.

Mr. Miller discussed the many research functions of CICU/PICURC such as the Freshmen Admissions and Financial Aid Survey, the Financial Analysis and Trend Study and the Undergraduate Student Financial Aid Survey, to name a few. He also provided a simulation model for the Pennsylvania State Grant Program. This model's main purpose is to measure the financial implications of different policy initiatives.

Mary Beth Kelly from PHEAA updated the group on the part-time state grant program.

Any issues of importance to the four private sector should be communicated to Cate McIntyre at Allentown College. The address is as follows.:

Office of Financial Aid, Allentown College, 2755 Station Avenue, Center Valley, PA 18034-9568, Terminal ID# cg00005, (610) 282-1100 X1208, Fax (610) 282-2254.

## **SAGE SCHOLARS PROGRAM WHAT DO YOU THINK?**

At the December 9th meeting of the Four-Year Private Sector at Dickinson College, Dr. Brian Mitchell from CICU shared with the group a newly developed program entitled the SAGE Scholars Program (Student Aid through Guaranteed Earnings) for private institutions in Pennsylvania. I have presented highlights of the proposed program for the private sector to review. Please contact me if you have any comments. I would like to hear from you.

### **BENEFITS**

#### **COLLEGE**

- Recapture of discount dollars
- Extensive marketing
- Early identification of potential students
- Earlier commitment by students resulting in earlier filling of classes
- Better prepared students

#### **FAMILY**

- "No-Need" scholarships to any participating college
- College information
- Additional discounts to:
  - SAT Prep Programs
  - Summer Camps
  - Tutoring Programs
- Computerized college selection analysis
- Family financial needs analysis
- Automatic life insurance feature

### **HIGHLIGHTS**

A new tuition finance program that helps colleges:

- Receive real dollars to recapture tuition discount dollars
- Recruit better prepared, economically viable students
- Gain earlier access to potential students
- Enhance their marketing strategy

## TRAINING: KEY TO SUCCESS & PROFESSIONAL DEVELOPMENT - Part 3

*submitted by: Diana Miller  
PHEAA/PAATP Specialist*

The Fall and Winter '94 issues of the PASFAA Newsletter included articles which explained "What is PAATP?" and "How to become a PAATP volunteer?"; this article will focus on the planning, scheduling and development of a PAATP workshop series.

The PAATP Calendar of Events is mailed in August and identifies the workshops that are scheduled for the program year. In reality, preparation for the workshops begin many months earlier.

The planning of a new program years starts with the May meeting of Planning & Program Development Committee (P&PDC). Preparations for this meeting require at least six months or more. First of all, the survey completed by PASFAA members at the Fall PASFAA Conference is used as a tool to guide current year training as well as being the basis for the upcoming year. Second, the presenter and participant evaluations and reports are reviewed. Third, invitations are mailed in January to establish the list of committee and faculty volunteers and finally, a list of workshops that are scheduled annually or biannually is developed. All of these items must be in place in order to establish the workshops and goals of the upcoming program year. Recently appointed P&PDC members are invited to a two-day meeting of the committee and an outline is developed of the workshops which will be scheduled for the upcoming program year. Both the general purpose and goals are identified which provide guidance for the individual workshop planning committees.

A selection of at least six workshop series are scheduled and each P&PDC member elects to chair a workshop series. The list of volunteers is reviewed for experience, sector and geographic representation in order to ensure a well rounded committee/faculty group for each workshop series. A scheduled "window" of two weeks is selected for each series. Regional Directors begin the selection and scheduling of workshop sites.

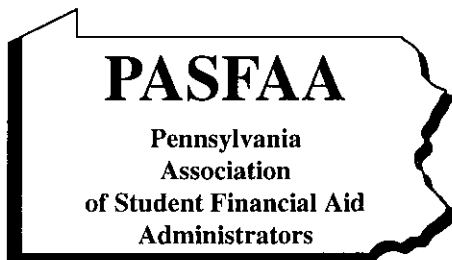
An initial workshop committee/faculty meeting begins with an overall discussion on the purpose of the workshop; what training needs are indicated; and how the committee feels these needs will be best met. Once this is established, writing assignments are made and a second meeting is scheduled. At the second meeting, the draft form of the syllabus and additional training materials are reviewed. Updates are made or assigned, as needed, and final materials are submitted to be reproduced. Faculty members volunteer to present at each workshop site.

Invitations are mailed and the process continues for individual workshop series; however, PAATP may have as many as three other workshop series in different stages of development. This cycle continues for each series and our program year ends with the annual summer institutes. Even though this is the end of the scheduled workshops, data is still gathered and entered for several weeks into the new program year for reports, and as the foundation for the next cycle.

PAATP invites you to complete the recently mailed application and join us for a very interesting 1995-96 training year; you may be surprised at how much you enjoy it and what you learn along the way.



April, 95	PHEAA Remote Time Sharing Service Seminars, sites TBA
April 7, 95	PAATP Common Interests Workshops, Monroeville
April 11, 95	PAATP Common Interests Workshops, Nanticoke
April 12, 95	PAATP Common Interests Workshops, Mechanicsburg
April 18, 95	PAATP Common Interests Workshops, King of Prussia
May 7-10,95	EASFAA Conference, Burlington, VT
June 12-14, 95	Summer Institute-Intermediate FAO, Carlisle, PA
June 12-16, 95	Summer Institute-New FAO, Carlisle, PA
July, 95	State Grant Certification Workshops, sites TBA
July 9-12, 95	NASFAA Conference, San Antonio, TX
July 26-29, 95	National Conference on Student Retention, New York, NY
October 22-25, 95	PASFAA Conference, Seven Springs, PA
November, 95	Support Staff Workshops, sites TBA
July 14-17, 96	NASFAA Conference, Denver, CO
July 13-16, 97	NASFAA Conference, Philadelphia, PA



## Albright College

Financial Aid Office  
Reading, PA 19612