

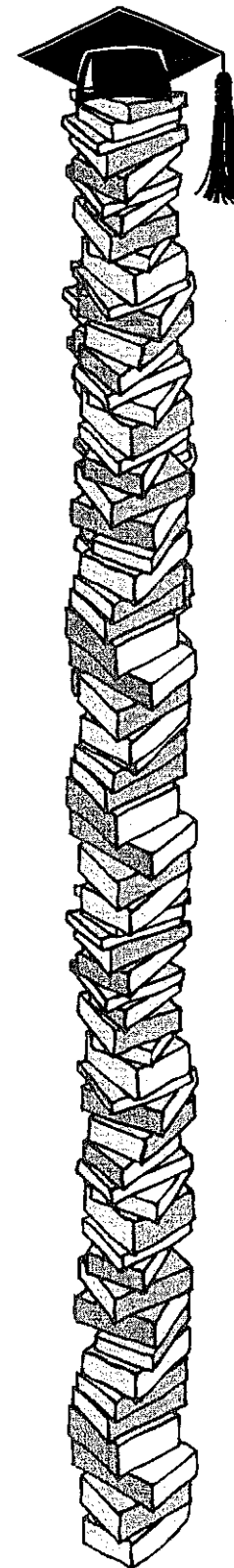


Pennsylvania Association of  
Student Financial Aid  
Administrators

# NEWSLETTER

VOLUME 35, NUMBER 3

Summer 2002



## PICTURE YOURSELF AS A VOLUNTEER



### FEATURES

- President's Letter
- Call for Council Nominations
- Spring Training & Teleconference
- Rewarding Low Default Rates
- 10 Ways to Promote Yourself
- Spotlight on Awareness Comm.
- Past President's Club
- Conference 2002 Preview
- PELA News
- Sector and Committee Reports

## 2001-02 PASFAA EXECUTIVE COUNCIL

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john\_mckenna@educaid.com

## Editor Excerpts

### 1. NEWSLETTER EDITORIAL BOARD FOR 2001-02

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Financial Aid Office  
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Kutztown, PA 19530  
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#### EDITORIAL BOARD

Brian Blackburn	Patty Hladio	Danell Schoemaker
Nancy Chalker	Jennifer Liedtka	David Smedley
Alisa DeStefano	Elizabeth McCloud	Sally Treadwell
Dana French	Kathy Myers	Sherry Youtz
Ragan Griffin	Judith Rile	

### 2. PUBLICATION SCHEDULE

Articles, position openings, meeting dates or other items can be submitted to the Editor according to the following publication schedule:

Fall 2002 issue:	articles due July 15
Winter 2003 issue:	articles due November 15
Spring 2003 issue:	articles due February 15
Summer 2003 issue:	articles due May 15

### 3. IMPORTANT MESSAGE

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

## PASFAA Potpourri

### 1. MOVING? CHANGING POSITION OR TITLE?

PASFAA membership belongs to the individual, not the institution. All changes in name, address, title, etc. should be submitted to Dana Parker, Financial Aid Office, West Chester University of PA, 138 E.O. Bull Center, West Chester, PA 19383 or dparker@wcupa.edu. The 2001-02 membership list is maintained at West Chester University of PA.

### 2. 2001-02 PASFAA COMMITTEES

Government Relations .....	Ken Grugel
Membership .....	Dana Parker
Association Governance .....	Dana Parker
Public and Professional Information .....	Suzanne Sparrow
Technology Advisory Group .....	Ginny Kopko
2002 Conference .....	Cindy Haney
Financial Aid Training .....	Randy Harmon
Financial Aid Awareness .....	Liz Rihl Lewinsky
Finance and Development .....	Ruth Cramer

### 3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Dana Parker, West Chester University of PA, for information about 2001-02 PASFAA membership.

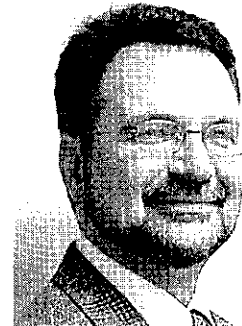
### 4. LETTERS TO THE EDITOR

Readers are invited to express their concerns about PASFAA or any financial aid related issues. Opinions, suggestions, questions, etc. are welcome. Letters must be signed. The Editorial Board reserves the right to condense or edit if necessary.

### 5. PASFAA HOME PAGE

Visit our World Wide Web site at: <http://www.pasfaa.org>  
Webmaster, Mary Miller, mmiller3@aessuccess.org or PH12038.

## LETTER FROM THE PRESIDENT



Greetings PASFAA Members:

Summer is here and my term as President is more than halfway over. I hope everyone had a good Spring term. I don't know about you, but spring was a bit more hectic than usual and there is never enough time between Spring and Summer terms. That one thing that seems universal in financial aid – we work at a fast pace, we work long hours, and we are the most misunderstood department at college. That is why I have always considered working in financial aid as a challenge.

It is important that we have people in our profession willing to give a commitment of time to help us become better in our understanding and processing of financial aid at our institutions. Leadership is key to the success of any organization and we have been very fortunate in the past to have good leadership in PASFAA. This year as a pre-conference training activity, we will provide a leadership program to help prepare future leaders of our organization. While we hope that this will provide a pool of people to fill offices and serve on committees in the future, we are in need of people to run for offices for the upcoming year. I would like to ask people to give consideration for running for office. Please complete a nomination form for yourself or someone you know. Take time to give back to PASFAA for the training and information made available to you through out the year. All it takes is a bit of your time. All expenses will be paid by PASFAA.

In other news, the Training Committee is in the process of forming committees and will be using the list of volunteers collected last year to fill vacancies. If you are interested in serving on a committee and have not been contacted by someone, please let me know. Committee openings occur throughout the year and having a pool of interested participants from which to pick ensures that each committee can continue to function with an adequate number of members.

I attended the EASFAA Conference in Boston in May and found it to be an interesting experience. This was my first EASFAA Conference, and I thought it was very similar to our PASFAA conference. EASFAA, like most organizations, also has trouble getting volunteers and has started a program to help attract new volunteers. I would continue to encourage people to volunteer and get involved in our state, regional and national organizations. Serving on a committee is a good way to start and can be a rewarding experience. I know that I have met some great people on committees that I have been on, and they serve as good contacts for issues that come up later.

I would also like to remind members to visit the PASFAA website and review the information available. The Technology Advisory Group and the Webmaster continue to work towards building our association's website into a useful tool for ourselves as well as for students, families and high school counselors. Please send Mary Miller, Webmaster, any submissions you want for consideration to be posted on the website.

Enjoy the summer and I look forward to seeing some of you at NASFAA in New Orleans. If you have any questions or concerns about issues for PASFAA, please contact me.

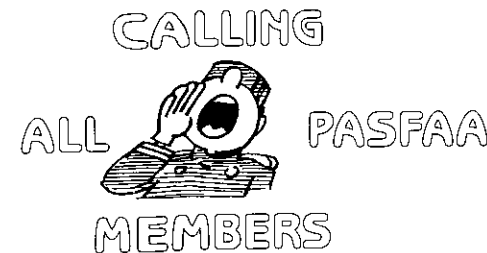
Sincerely,

A handwritten signature in cursive script that reads "Gary A. Means".

Gary A. Means  
PASFAA President

# Nominations Requested for PASFAA Awards

Submitted by  
Dana Parker  
PASFAA Past President



Nominations are now being sought for positions in PASFAA. According to our Association's by-laws, elections for the following positions will take place at the 34th annual conference, to be held at the Hershey Lodge & Convention Center, October 20-23, 2002. Positions open include President-Elect, Vice President, Treasurer, Secretary, At-Large Sector Representative, and Business Trade & Technical Sector Representative. Active members from any sector may make nominations for all positions except for the Business Trade & Technical Sector Representative, who may only be nominated by active members from that sector.

Brief job descriptions are listed below; **full job descriptions, duties and a nomination form are available on the PASFAA web site ([www.pasfaa.org](http://www.pasfaa.org))**. Nominations are due by July 31, 2002. Please consider how you can serve the Association by allowing your name to be placed in nomination and/or by nominating a colleague.

## President-Elect (Three Year Commitment)

The President-Elect shall assist the President and in all ways prepare for the Presidency, and serve as Past-President after the presidential term. The President-Elect shall serve on the Finance and Development Committee, and shall nominate:

- an Active member to serve as Annual Conference Chairperson, and
- an Active member to serve as Finance and Development Chairperson, and
- a Chairperson of the Training Committee.

## President

The President shall preside at all meetings of the Executive Council and of the Association; shall perform other duties as they pertain to the office of the President; shall be a member, ex officio, of all committees; shall submit an annual report to the Association.

## Past-President

The Immediate Past-President shall provide such assistance to the President as is appropriate and shall serve as the Chairperson of the Membership and Elections Committee. In the absence or disability of the President, the Immediate Past-President shall have all the powers and shall perform all the duties of the President.

## Vice President (Two Year Term)

The Vice President shall serve as Chairperson of the Legislation and Government Relations Committee and shall perform such other duties as are appropriate to the office.

## Treasurer (Two Year Term)

The Treasurer shall be responsible for the fiscal records of the Association and of the Executive Council, and perform such other duties appropriate to the office as the Executive Council may direct. The Treasurer shall be responsible for receiving and disbursing all monies of the Association under policies approved by the Executive Council and shall keep adequate and appropriate records of such receipts and disbursements. The Treasurer shall be ready whenever required to turn over to the Council all monies, record books, papers, vouchers, and other records pertaining to the office, and shall turn the same over to a successor when appropriate. The Treasurer shall submit an audited annual report to the Association.

## Secretary (Two Year Term)

The Secretary, or designee, shall assume the responsibility for coordinating the editing, publishing and circulation of the Association's newsletter. The Secretary, or designee, shall also notify the members of any regularly scheduled meeting at least two weeks prior to such meetings, and shall serve as Chairperson of the standing committee for Public and Professional Information. The Secretary shall be responsible for the recording of the minutes of the Executive Council and Association meetings.

## At-Large Sector Representative (Two Year Term)

The At-Large Sector Representative is nominated by, elected from, and represents the active membership and serves on the Executive Council.

## Business Trade & Technical Sector Representative (Second Year of Two Year Term)

The Business Trade & Technical Sector Representative represents the sector by making the views and concerns of its members known to the leadership of the Association and by keeping its members informed of the actions of PASFAA Council. This election is for one year, filling the remainder of a two-year term.



### PASFAA Nomination Form Due July 31, 2002

<b>President-Elect</b>	Name: _____ Institution: _____
<b>Vice President</b>	Name: _____ Institution: _____
<b>Treasurer</b>	Name: _____ Institution: _____
<b>Secretary</b>	Name: _____ Institution: _____
<b>At-Large Councilperson</b>	Name: _____ Institution: _____
<b>Business Trade &amp; Technical Councilperson</b>	Name: _____ Institution: _____

I hereby certify that I am an active member of PASFAA for the 2001-2002 administrative year. I further certify that I have discussed these nominations with the nominees indicated above and each nominee has agreed to serve the Association in the respective office, if elected.

Signature: \_\_\_\_\_ Printed Name: \_\_\_\_\_  
Institution: \_\_\_\_\_ Date: \_\_\_\_\_

Please mail or fax this form by July 31, 2002, to:

Dana C. Parker  
Financial Aid Director  
138 E.O. Bull Center  
West Chester University  
West Chester, PA 19383  
Fax: 610-436-2574

## NASFAA Introduces Standards of Excellence Modular Peer Reviews

Submitted by  
Mindy Kaplan Eline  
NASFAA

NASFAA is pleased to introduce SOE Modular Reviews, an extension of NASFAA's Standards of Excellence (SOE) Review Program. SOE is an objective, confidential peer review program that assesses an institution's delivery of financial aid. Now in its third successful year, SOE has been embraced by institutions across the country. To date, 26 institutions have undergone a full SOE review.

SOE Modular Reviews were created in direct response to the large number of institutions that face tight budgets and cannot afford a full SOE review, yet are committed to the effective and accurate administration of the student aid programs. SOE Modular Reviews allow institutions to choose which area of the aid office to review, based on their needs and budget. There are seven new SOE Modular Reviews to choose from, including:

**Standards of  
Excellence**  
Review Program

- Financial Aid Application Process
- Communications
- Human Resources & Facilities
- Technology
- Strategic Planning & Oversight
- Title IV Compliance
- Customer Service

To participate in an SOE review, complete the application form located on the SOE web site at [www.NASFAA.org/SOE.asp](http://www.NASFAA.org/SOE.asp). For questions or more information, contact Vernetta Fairly, program director, at 202-785-0453 x 141 or [fairleyv@nasfaa.org](mailto:fairleyv@nasfaa.org).

# Pennsylvania Financial Aid Training Program

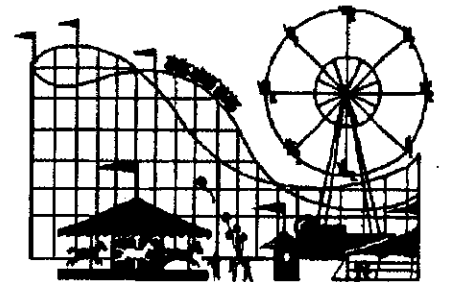
Submitted by  
Randy Harmon, Outgoing  
Chair, Training Committee

## Spring Training 2002 "Come Along for the Ride in Red, White & Blue"



Diana Sheehan (left) and Mary Ann Dudas handle the registration table at the Monroeville site.

Spring Training 2002 continued the amusement park theme adopted in 2001 and with the terrorist attacks on September 11, 2001, decided to include a patriotic theme as well. President Bush encouraged all Americans to continue to go forward with their every day lives after the attacks against this great nation of ours, and financial aid is no exception. In order for the colleges and universities to continue to turn out the educated students needed to keep our nation strong, we in the financial aid community must continue to do our jobs well and training is a big part of that job. So, for Spring Training 2002, it is fair to say that the ride continues.



Spring Training was held at the Valley Forge Hilton on April 2, with 141 PASFAA members in attendance, and again on April 10 at the Holiday Inn in Monroeville, with 163 participants taking advantage of the daylong training sessions. This year's sessions were well received with evaluation forms indicating that the sessions met or exceeded the participants' expectations.

Spring Training is designed to give up-to-the-minute information about the processes that we encounter in financial aid. The training sessions offered this year were E-Signature, Federal Tax Session I, Veteran Affairs, NSLDS Update, Federal Tax Session II, Federal Work-Study, and Survivors' Musings.

Although all of the training sessions were well attended, it is no coincidence that the three most popular training sessions were E-Signature, NSLDS Update, and Federal Tax Form Session II (Intermediate).



Jim Briggs conducts the Federal tax session.



Paul Simenson welcomes participants to the Valley Forge site.

*Three Cheers for The Red, White & Blue*

A well-deserved thanks is owed to the many presenters who volunteered their time and expertise to present these sessions. Another well deserved thanks is owed to the senior PHEAA staff members who make the day of training complete by always giving us the valuable Federal, Grant and Loan Updates.

The following individuals presented at one or both of the seminar sites:



Adele Marsh – AES/PHEAA  
 Julie Salem – Univ. of Pittsburgh-Johnstown  
 Al Burlikowski – Veterans Administration  
 Aileen Bowman – Indiana University of PA  
 Sean Porter – Nellie Mae  
 George Kordek – Veterans Administration  
 George Walter – Villanova University  
 Henry Chance – AES/PHEAA  
 Mary Beth Kelly – AES/PHEAA  
 Jane Kone – Penn State  
 MaryCay Reilly – Widener University  
 Jim Briggs – Deerwood Associates  
 Kristal Karl – Bucks Cty. Comm. College

Larry Parker – USDE Region III  
 MaryKay McCaughan – Villanova University  
 Matt Sessa – AES/PHEAA  
 Michael Sutphin – Sallie Mae  
 Pat Hayden, Veterans Administration  
 Scott Miller – AES/PHEAA  
 Sharon Murray – Chase Bank  
 Steve Angle – AES/PHEAA  
 Tom Ball – CCAC-South Campus  
 Michael Bertonaschi – Nellie Mae  
 Vali Heist – Alvernia College  
 Vincent Frank – St. Francis University

Providing training is expensive and this could not be done without the support of our sponsors. Thanks to the sponsors that helped make it possible:

Sallie Mae  
 KeyBank

Fleet  
 PNC

Citizens Bank  
 Educaid/First Union

Chase  
 Citibank

Another well-deserved thanks to everyone who helped with registration:

Beth Sylvester – Sallie Mae  
 Diana Sheehan – AES/PHEAA



Aileen Bowman, Vincent Frank and Tom Ball cover the Federal Work Study session.

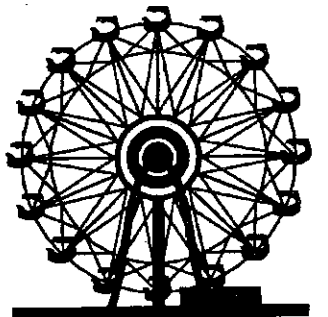


Attendees listen intently at the e-signature session.

Ed Cunningham – AES/PHEAA  
 Mary Ann Dudas – Seton Hill College  
 Michelle Schneider – Chase Bank  
 Ron Dawson – Philadelphia University  
 Stacey Vascavage – Arcadia University

Finally, a very special thanks to the Spring Training Committee:

Paul Simenson, Chair – Penn State University  
 Julianne Louttit, Co-Chair – Butler County Community College  
 Cate McIntyre – AES/PHEAA  
 Linda Pacewicz – Sallie Mae  
 Fran McKeown – Bucks County Community College



Scott Miller delivers the federal update.



Lunch and conversation during the midday break.

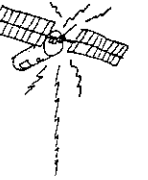
## 7th Annual Teleconference is a Streaming Success

Submitted by  
Randy Harmon  
Outgoing Training Committee Chair



The panel rehearses prior to the broadcast.

The theme for this year's teleconference was "R2T4 – The Saga Continues." The panel discussed issues relating to the Return of Title IV Funds, Common Origination and Disbursement, NPRMs, and Reauthorization. A background and legislative focus on intent of the Return of Title IV funds legislation was provided with panelists discussing how their school implemented the new policy. Discussion centered on the school's internal policies, impact on students and institutions, how involved is the school's administration, who handles the calculations, and how well the new policy works.



The live broadcast was televised via satellite to 15 host sites on March 15, 2002. The host sites included 12 sites in Pennsylvania – Clarion University, Shenango and Berks Campuses of Penn State University, Shippensburg University, Slippery Rock University, Susquehanna University, King's College, Kutztown University, Mercyhurst College, Villanova University, Westmoreland County Community College, and Widener University. There was also one site in Delaware at Delaware Technical & Community College and two sites in West Virginia – Fairmont State College and West Virginia State College.

Dana Parker, Director of Financial Aid at West Chester University, served as this year's emcee. The panel of experts consisted of:

- Larry Zaglaniczny, NASFAA Director of Congressional Affairs
- William Irwin, Director of Financial Aid, Lock Haven University
- Rachael Lohman, Director of Financial Aid, Wilkes University
- Chris Saadi, Director of Regulatory Compliance, Allentown Business School
- Scott Miller, PHEAA Director of Federal Relations



Teleconference panel (l to r): Chris Saadi, Bill Irwin, Scott Miller, Rachael Lohman, Dana Parker (emcee), and Larry Zaglaniczny.

Also, participating through video clips were:



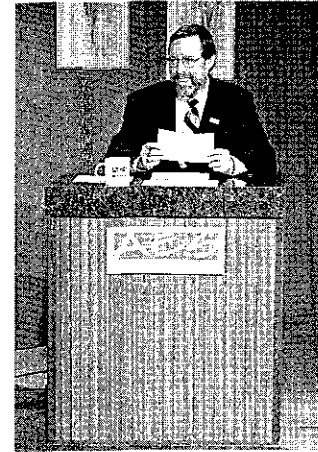
The panel shares a light moment during the teleconference.

- Helen Nunn, Director of Financial Aid, Susquehanna University
- Patty Hladio, Director of Financial Aid, Slippery Rock University
- Jean Walker, Director of Financial Aid, Butler County Community College

The teleconference aired from 9:30-11:30 am with a chat room available from 1-2 pm. Last year saw the introduction of the chat room and this year, the teleconference offered the ability for financial aid professionals to view the live broadcast right from their computers by linking onto the AES homepage at [aesSuccess.org](http://aesSuccess.org) via a process known as "streaming."

The teleconference was kept on site for one month so that anyone could check out the archive to review the broadcast on demand. Panelists answered questions from the viewing





Dana Parker serves as emcee.

audience submitted by both fax and telephone. Transcripts of the chat room and videos of the teleconference are also available. By several means of tracking, it was determined that, at the least, over 1100 people viewed the teleconference in one form or another.

It takes almost a year of preparation, hard work, and determination to put on a successful teleconference and the following Teleconference Committee members are to be acknowledged for their work:

- Cindy King, Chair – Northampton Community College
- Kim Adamson, Co-Chair – Cedar Crest College
- Bill Irwin – Lock Haven University
- Dana Suter – Penn College of Technology
- Joseph Zelasko – St. Luke's Hospital Nursing School
- Ed Cunningham – PHEAA



Panel members participate in a post-teleconference chat room.

The PFAT Committee, along with the Teleconference Committee, would like to extend a special thanks to Diana Sheehan, PHEAA, who provided invaluable support in her role as the liaison with the WITF studio staff.

## PASFAA Website Growing

*Submitted by  
Ginny Kopko  
Chair, Technology  
Advisory Group*

**MEMBERS  
ONLY!**

Our PASFAA site is busy! The web site statistics show a record-breaking number of hits for February and March 2002. The PASFAA web site has been updated with a number of links and current information. Financial Aid Administrators and PASFAA members can view some of the presentations from Spring Training and check out the Hershey Lodge, site of the 2002 Conference. We have also added a link to the PELA site that is a great resource with links to lenders and alternative loans.

Soon to come in the "Members Only" section is an on-line directory of all the PASFAA members. Currently, a PASFAA Member Data Revision Request Form is provided for members to update changes in name, title, institution, address, fax and email. This data revision form can be submitted on-line.

Our Technology Advisory Group is working to revise the Web Resource Guide that will be printed in time for the Fall Conference. We welcome any thoughts or suggestions for the 2002 revision. Please feel free to contact any committee member with your ideas or any technology needs:

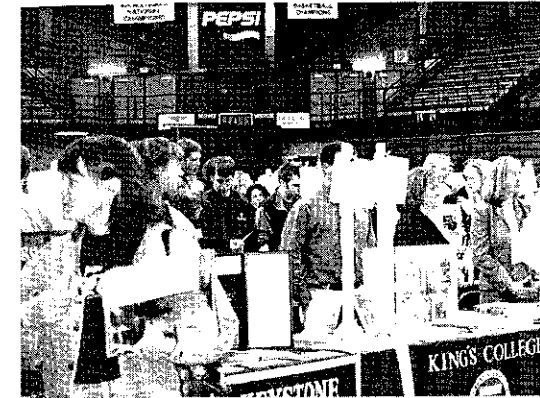
Ginny Kopko, Chair  
Ruth Brouse  
Greg Gearhart  
Mary Miller  
Vince Racculia  
Alison Sleagle  
Rick Sparks  
Dan Wray  
Chris Zuzack

Sewickley Valley Hospital School of Nursing  
AES/PHEAA  
Messiah College  
AES/PHEAA  
AES/PHEAA  
Pittsburgh Technical Institute  
University of Pittsburgh-Greensburg  
College Loan Corporation  
Indiana University of PA



## Working to Increase Financial Aid Awareness

Submitted by  
Liz Rihl Lewinsky  
Financial Aid Awareness Chair



Prospective students and their families came out for the Mainline Regional College Fair.

PASFAA was most recently represented at the PACAC Mainline Regional College Fair held at Villanova University on May 6. Attendance at the fair was strong, and students and parents truly appreciated getting their financial aid questions answered. Although our thoughts are focused on surviving the summer at this point, PASFAA volunteers are desperately needed to staff PASFAA's table at the PACAC Regional Fairs and the Philadelphia NACAC Fair for the upcoming fall semester. Fair dates and locations are as follows:

September 25	Merceyhurst College, Erie
October 9	Harrisburg Area Community College
October 14	Delaware County, Penn State-Delaware
October 15	Northampton County Community College
October 21	Monroe Campus-East Stroudsburg University
November 7	Montgomery County Community College
November 17	Philadelphia National College Fair



Although all fairs are held on weekday evenings, with the exception of the Philadelphia National College Fair, which is held during a Sunday, fair times vary and will be available at a later date. Travel expenses are covered for any volunteers. Please come represent PASFAA and share your financial aid knowledge with parents and students by spending a few hours staffing the PASFAA table! If you are interested, please email Liz Rihl Lewinsky at [lewinsky@arcadia.edu](mailto:lewinsky@arcadia.edu) with the date(s) you are available.

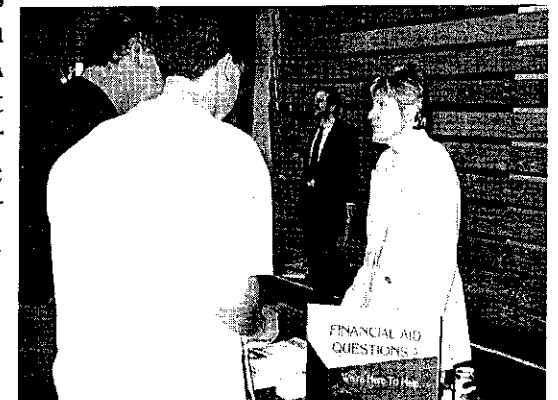


Liz Rihl Lewinsky talks to a family at the PASFAA table.



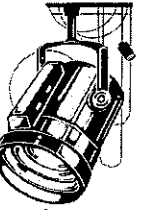
Two of PASFAA's lender partners stand ready to help families at the Mainline College Fair.

The PASFAA Financial Aid Awareness Committee will hold its next meeting in July. Due to the strong interest in the financial aid night Powerpoint presentation made available for high school counselors via the PASFAA website, and the number of requests received from high schools for the accompanying video narrative, among the topics to be discussed is creation of a central volunteers bank of PASFAA members willing to conduct financial aid nights in their community next year. More details and requests for volunteer presenters will be sent via email in August. Stay tuned!



Bonnie Behm responds to a financial aid question while covering the PASFAA table.

A different PASFAA committee will be highlighted in each issue of the Newsletter to familiarize members with the functions of each.



## The spotlight is on The Financial Aid Awareness Committee

Submitted by  
Brian Blackburn  
Newsletter Editorial Board

The Financial Aid Awareness Committee, once known for being the organizers of the PASFAA Hotline, has redefined its role in PASFAA given the hiatus of the Hotline. While always being responsible for assisting families with questions regarding financial aid, the committee's new mission is to generate a greater awareness of financial aid resources among parents, students, and high school guidance counselors.

Liz Rihl Lewinsky, the current chairperson, outlined some of the new initiatives for generating not only more awareness of resources but of PASFAA overall. One course of action will be to develop a bank of PASFAA volunteers to work with guidance counselors to do high school nights for schools who need a presenter. The bank of volunteers for 2002-2003 will be put together over the next several months. High school counselors were surveyed at the Guidance Counselor Workshops to determine how many schools already have Financial Aid Nights and to gauge the interest in having a Financial Aid Night for those schools not currently hosting one.



Families learn about financial aid from Liz Rihl Lewinsky at the PASFAA table.



In an effort to help standardize Financial Aid Night presentations for the volunteers, the Awareness Committee, in conjunction with PHEAA, has developed a PowerPoint presentation that can be downloaded from PASFAA's website. Of the counselors surveyed, 37% indicated a desire to use the PowerPoint presentation. In addition, a video narrative was created for high schools to use if they are unable to find a volunteer in their area. In September, each high school will be receiving a postcard advertising the volunteer bank and in December, schools will be mailed another postcard promoting the PowerPoint presentation. Also under development is a map on the PASFAA website to show guidance counselors how to find a presenter in their area. Volunteers will be grouped by county for ease of the search.

The Awareness Committee has also represented PASFAA at five Pennsylvania Association for College Admissions Counselors (PACAC) regional fairs and the Philadelphia national college fair. The committee also placed a half-page advertisement for PASFAA in the new PHEAA publication, My Mentor magazine, designed for high school students planning for postsecondary education.



Some of the Financial Aid Awareness Committee members pause during a planning meeting.

New ideas and perspectives are always welcome.

**Editor's Note:** The "spotlight" series of articles is intended to give readers a behind-the-scenes look at the inner workings of each committee in general. Any oversight in mentioning specific committee members is unintentional and purely accidental.

The committee meets four times a year at the PHEAA building. Current members include Liz Rihl Lewinsky (chair), Pam Bauer, Brian Blackburn, Kathryn Blaisdell, Margaret Hynosky, Keith New, and Mirtha Wilczynski.



Contact the financial aid office at the school of your choice to find out what you might be missing.



PASFAA's ad, which appears in PHEAA's new My Mentor magazine, was developed by the Financial Aid Awareness Committee.



## WASHINGTON UPDATE

### Rewarding Low Default Rates

Submitted by  
Scott Miller  
Federal Relations  
Director, PHEAA



Rep. John Boehner (R, OH) serves as Chairman of the House Committee on Education and the Workforce.

As part of the 1998 reauthorization of the Higher Education Act, Congress enacted two provisions rewarding schools that maintain low default rates. Those provisions enable schools that have default rates below 10% for each of the three most recent years for which default data is available to:

- Waive the requirement that loan disbursements for first-year, first-time borrowers be withheld for 30 days; and
- Disburse in a single installment, loan proceeds that are intended to cover a loan period that is no longer than one semester, quarter, or other applicable academic period.

**What's**



**on the Hill?**

Unfortunately, those waivers will expire on September 30, 2002, unless the Congress intervenes and extends these measures.

As of today, approximately 225 schools in Pennsylvania qualify for these waivers. By taking advantage of these waivers, schools are reducing their administrative burdens and allowing students to receive loan funds faster than they would otherwise.



It seems rare, these days, for Congress to enact provisions that provide positive incentives for schools. It is more the norm that schools are "punished" for failing to comply with legislated standards. These "low default rate" provisions provide a good example of the types of incentives that Congress could consider as part of the upcoming reauthorization process.

But, the future of these provisions remains in doubt. As of press time, Congress has not yet formally considered legislation that would extend these proposals. It is hoped that such an extension could be included in a Higher Education Technical Amendments bill that may be considered by the House and Senate this summer. If the extension is not included in the Technical Amendments bill, it would most likely have to be proposed as part of the FY 2003 Appropriations bills. One possible roadblock to passage is the additional federal cost associated with extending the provisions. Because students are receiving loan proceeds earlier, there is some cost to the federal government due to the payment of additional amounts of in-school interest. While not large, in federal terms, the amount of extra funds needed throws a potential roadblock in the way of extending these provisions.



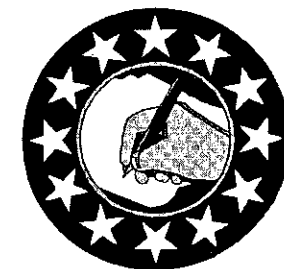
Michael Herschok, President and CEO of PHEAA, delivered letters to Congress in support of extending low default rate provisions.



Given this context, Congress will need to have a good reason to act on these extensions and will need to hear from the affected constituencies to determine that there is support for such an extension. For schools, the ball is squarely in your court. If you support extending these provisions and support the general concept of rewarding "good behavior", you should make your views known as soon as possible to your local Members of Congress and to your two Senators. In addition, it would be advisable to send letters, as well, to: the Chairman of the House Committee on Education and the Workforce, Rep. John Boehner (R, OH) and the Ranking Democrat on the Committee, Rep. George Miller (D, CA). Also, letters should be sent to the Chairman of the Senate Committee on Health, Education, Labor and Pensions, Senator Edward Kennedy (D, MA) and the Ranking Republican on the Committee, Senator Judd Gregg (R, NH). (My advice

is to fax or email your letters, given that mail to Capitol Hill can be delayed for weeks due to the measures put in place following last fall's anthrax scare.)

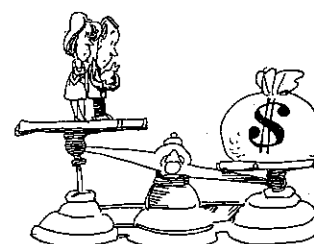
On behalf of AES/PHEAA, Michael Hershock has already delivered letters to all members of the Pennsylvania, West Virginia, and Delaware Congressional delegations and to the Education Committee leadership in the House and Senate. In his letter, Mr. Hershock stated, "AES/PHEAA believes that provisions that reward schools that properly administer federal student aid programs are good policy and should serve as models for other aspects of the Higher Education Act. It would be a shame to let these provisions expire and forsake the incentive they provide for schools to improve their administration of the federal student loan programs."



Please join AES/PHEAA in expressing your views to Congress on extending the "low default rate" provisions.

## Families Turning to Financial Aid Administrators for '529' Advice

Submitted by  
Ambrose Price  
USA Funds Services



Because of their many benefits, Qualified Tuition Programs, or "529 plans", are increasingly popular with families who are saving for their children's postsecondary education. Many families, however, are concerned about 529 plans' impact on students' eligibility to receive federal financial aid for college. Created to encourage savings for higher education, 529 plans currently exist or are in development in all 50 states and the District of Columbia. The two types of 529 plans are prepaid-tuition programs and college-savings programs.

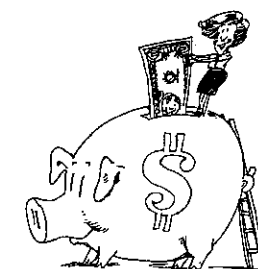
### College Savings Programs

These programs allow a plan participant to deposit money into an account for use toward a beneficiary's college expenses. For financial aid eligibility purposes, the value of a college savings program is an asset of the owner – not the beneficiary – because the owner can change the beneficiary at any time. If the account is in a parent's name, that resource is considered when calculating the parent's financial contribution. If the student holds the account, 35% of the account's value is assessed when calculating the student's contribution.

Starting in 2002, the IRS no longer considers earnings from college savings program withdrawals to be taxable income. However, ED might require the earnings to be reported in the future as untaxed income on the FAFSA.

### Prepaid Tuition Programs

This type of 529 plan gives families or friends the opportunity to purchase credits or certificates at today's tuition rate for a future tuition bill. Contributions from a prepaid tuition plan are applied to the beneficiary's higher education expenses and are included as part of a financial-aid package, either by reducing the student's cost of attendance, or by including the distribution amount as a resource and estimated financial assistance.



On the FAFSA, students should not report the investment value of prepaid tuition programs as an asset of either the holder or the beneficiary. Prepaid tuition programs do not affect students' eligibility for Pell grants. In consideration for financial aid eligibility, distributions from these programs are treated in the same manner as outside scholarships.

**PLAN**  
*For the Future*

Financial-aid administrators should refer families to a tax adviser, accountant or the IRS for additional information about 529 plans' tax implications. Another resource, IRS publication 970, "Tax Benefits for Education," is available at [www.irs.ustreas.gov/prod/forms\\_pubs/index.html](http://www.irs.ustreas.gov/prod/forms_pubs/index.html).

## EASFAA Conference

**"Steps to Success - You Can Get There From Here"**

Submitted by  
Betty Davis  
EASFAA Liaison



(l to r) Phyllis Swinson, Betty Davis, Georgia Prell, Chris Zuzack and Dave Myette, NASFAA's Chair-Elect.

The 36th annual EASFAA conference was held in Boston May 19-22, 2002. The theme of this year's conference symbolized the spirit of America and of our profession. The conference was dedicated to all students who we serve and to our colleagues for their efforts in helping students reach their dreams by providing access to higher education opportunities.



The keynote speaker, Jeff Baker, Director of the Program Development Division of Federal Student Aid, began the conference by providing an update on the reauthorization process. Jeff provided the members with what we should expect to see in the upcoming NPRM's with the hope that these issues will be reviewed and responded to as appropriate.

Sally Stroup, Assistant Secretary for Postsecondary Education provided an interesting and informative session on the Department's priorities as well as a further update on reauthorization issues. Ms. Stroup is a graduate of Indiana University of PA and in the past worked for PHEAA in many capacities, including staff attorney, senior staff attorney and senior vice president of legal services and chief counsel.

The conference provided EASFAA members with many professional opportunities as well as an opportunity to meet new friends and re-acquaint with old

ones. The conference committee worked hard at balancing a program filled with interesting and innovative sessions while still providing members with time to have some fun! As part of the conference, registered members were able to attend a baseball game at the legendary Fenway Park – including a genuine tailgate party immediately preceding (and probably proceeding) the game!



Mary Miller, PASFAA Webmaster (left) and Bob Shorb, EASFAA President.

The final morning of the conference was a further discussion through a Reauthorization panel. Presenters were Dr. Dallas Martin, President of NASFAA; Dr. Brian K. Fitzgerald, Staff Director, Advisory Committee on Student Financial Assistance; and two members of NASFAA's Reauthorization Task Force, Eileen K. O'Leary, Assistant Vice President for Finance, Stonehill College and Richard Woodland, Director of Financial Aid, Rutgers University-Camden Campus.

Pennsylvania will be the host state for the next EASFAA conference May 14-17, 2003, at the Hershey Lodge and Convention Center. Tom Dalton, of the New York Higher Education Services Corporation will serve as the conference chair.



(l to r) Chris Zuzack, Dallas Martin, NASFAA President, and Cruzita Lucero, NASFAA National Chair.



EASFAA President, Bob Shorb (far left), joins PASFAA members at the EASFAA Conference.



## Chris Zuzack Earns NASFAA's 2001 Leadership Award

Submitted by  
Mary Miller  
AES/PHEAA

NASFAA selects an individual from each regional association to be the recipient of its annual award for leadership on a state and regional level. The 2001 award for a member of the EASFAA region is PASFAA's own Chris Zuzack. Below is the text of NASFAA's National Chair, Cruzita Lucero's, presentation of the 2001 Leadership Award to Chris Zuzack:

*"NASFAA's Leadership Awards are given to individuals for their strong and consistent leadership on a regional and state level, for their untiring efforts and for their willingness to continue their contribution to the aid profession after serving in top elected positions in their regions and states. The 2001 Leadership Award recipient from EASFAA is Christine Zuzack.*

*Christine Zuzack is currently the Director of Financial Aid at Indiana University of PA. Christine has worked professionally in the financial aid community for over 20 years. She has served the Pennsylvania Association as Vice President, President, and chair of a variety of committees. In Pennsylvania, Christine worked on a number of advisory committees with PHEAA (the state agency.) This work has furthered the profession and provided service to colleagues. She has served EASFAA as secretary, vice president, and newsletter editor. In addition, she has served on several NASFAA committees and has been active in furthering the goals of the Association.*

*With Christine's history of dedication and service to her students, I am pleased to present the 2001 Leadership Award to Christine Zuzack."*

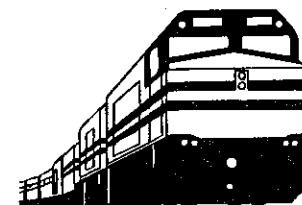


Chris Zuzack (left), is presented NASFAA's Leadership Award by NASFAA Chair, Cruzita Lucero.

## 2002 PASFAA Conference Planning Continues

**"Get on Board the PASFAA Express!"**

Submitted by  
Elizabeth McCloud  
2002 Conference Committee



All aboard the PASFAA Express! Mark your calendar for October 20-23, 2002 when the PASFAA Express makes a stop at the Hershey Lodge and Convention Center in Hershey, PA. The conference committee is hard at work planning a fun and informative conference featuring six session "tracks." Whether you are a first time traveler (novice track), feel like you helped build the railroad (experienced track), or fall somewhere in between (loan, graduate, professional development and technical tracks), there will be sessions for everyone!

This won't be just any train. The PASFAA Express comes complete with entertainment from a student a cappella group and the irreverent Capitol Steps, as well as a fun evening with the circus train. So watch for upcoming announcements and mark your calendar now to buy a ticket for October 20-23, 2002. You'll want to be sure to be on board!

For those of you who need to start planning, room rates for the Hershey Lodge and Convention Center, based on the American Plan, are single at \$211 per person, per night and double at \$144 per person, per night. Contact any of the following committee members if you have questions or suggestions:

Cindy Haney (Chair)	Montgomery County Comm. College
Joetta Bradica	Penn State College of Medicine
Nancy Chalker	Citizens Bank
Denise Coulter	Univ. of PA School of Nursing
Sheree Fetcho	California University of PA
Rick Heckman	Dickinson College
Vonnie Hunter	Indiana University of PA
Elizabeth McCloud	Elizabethtown College
Michiale Schneider	Chase Manhattan Bank
Donna Wilkoski	Bucks County Comm. College

215-641-6565	<a href="mailto:chaney@mc3.edu">chaney@mc3.edu</a>
717-531-4103	<a href="mailto:jbradica@psu.edu">jbradica@psu.edu</a>
570-735-5360	<a href="mailto:chalker.n@mellon.com">chalker.n@mellon.com</a>
215-898-8157	<a href="mailto:dcoulter@nursing.upenn.edu">dcoulter@nursing.upenn.edu</a>
724-938-4415	<a href="mailto:fetcho@cup.edu">fetcho@cup.edu</a>
717-245-1308	<a href="mailto:heckman@dickinson.edu">heckman@dickinson.edu</a>
724-357-3291	<a href="mailto:vonnie@grove.iup.edu">vonnie@grove.iup.edu</a>
717-361-1302	<a href="mailto:mcclouek@etown.edu">mcclouek@etown.edu</a>
419-478-8871	<a href="mailto:mschneider@edfirst.com">mschneider@edfirst.com</a>
215-968-8206	<a href="mailto:wilkoski@bucks.edu">wilkoski@bucks.edu</a>



The Conference Committee meet for another planning session.

Have a great summer, and we look forward to seeing you when the PASFAA Express arrives in Hershey.

# Pennsylvania Financial Aid Training Program

Submitted by  
Randy Harmon  
Outgoing Training  
Committee Chair

## Training Committee Year Comes to a Close



Incoming and outgoing chairs of training subcommittees meet to plan and share observations.

PASFAA officers or committee chairs. PASFAA Council believes that this training will help produce the type of leaders needed to continue to make the organization stronger in the years ahead.

Also, at the May meeting, the Co-Chairs took over as the new Chairpersons for the upcoming year and vacant slots in the committees were filled with volunteers who signed one of the volunteer forms. If you were not contacted yet, there are some other openings to be filled in November and other volunteer opportunities available throughout the upcoming year. Thank you to everyone who filled out a volunteer form because it makes the Chair position so much easier when you know the interest area of people looking to get involved on a committee or project. Volunteering is an extension of your professional position and an opportunity to give something back to your professional organization. If your president doesn't share these same ideas, please feel free to contact either the chair of the PFAT or one of the members of the PASFAA council and ask for some help in convincing them to reconsider their position. Letters or phone calls can be made on your behalf. You can sign up as a volunteer for PASFAA on the PASFAA web site at [www.pasfaa.org](http://www.pasfaa.org).



Incoming Training Committee chair, Donna Cerza, gets pointers from outgoing chair, Randy Harmon.



Donna Cerza (left) compares notes with Cindy King.

Thank you to everyone, especially the various chairs of the training subcommittees, who made my year as the chair of the PFAT Committee a very rewarding one. Thanks also to Diana Sheehan of PHEAA, and her assistant, Tina Reinoehl, for their help along the way. Finally, I would like to thank the members of PASFAA who always found a way to volunteer some of their precious time to our training programs. As of June 1, Donna Cerza, College Misericordia, will be the new PFAT chair and Cindy King, Northampton Community College, will be the new Co-Chair. I hope that all of you will support them as well as you did me.

## Finance & Development Committee

Submitted by  
Ruth Cramer  
Finance & Development  
Committee Chair

The Finance and Development Committee met on Tuesday, May 14 at the Dixon University Center in Harrisburg. Topics of discussion included 2002-03 budget preparation and sponsorship opportunities. Sponsor solicitation letters are scheduled to be mailed by early June, and the proposed 2002-03 budget will be presented at the June 3 PASFAA Council Meeting.

Many thanks to this year's Finance and Development Committee members for their hard work and stewardship of PASFAA's resources, and to all of this year's sponsors for the invaluable support they provide to PASFAA!





The Past President's Club recognizes the achievements of former leaders of PASFAA and appears periodically in the Newsletter.

## Past President's Club featuring Milosh Mamula, PASFAA President 1988-89

Submitted by  
Ragan Griffin  
Newsletter Editorial Board

During a career that has spanned 30 years, Milosh started out in aid at his alma mater, Earlham College in Richmond, Indiana, in the summer of 1972. In 1977, he relocated to Western PA and assumed the position of Director of Financial Aid at Allegheny College. He has also served as Director of Financial Aid at the Erie Business Center from 1992 to 1995. Over what has been a long career in the field, he has had a tremendous impact on both struggling college students and on fellow aid professionals.



Milosh Mamula

Milosh will officially retire from the profession in June of this year from his current position as Director of Financial Aid at the University of Pittsburgh at Titusville where he has worked since January of 1996. Milosh has been an active member of PASFAA over the years having served on many different committees including PAATP (the original PA Aid Administrators' Training Program) where he participated on several sub-committees and served as an instructor for the Don Raley Summer Institute. He chaired the 1979 Conference Committee and was elected Vice-President and eventually President of the Association for the 1988-89 year. A constant fixture at the Past President's table at PASFAA conferences, Milosh has also been an active member of EASFAA, NASFAA and the College Board.



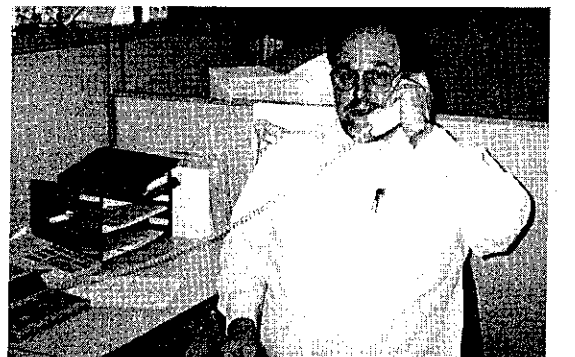
Milosh, second from right, joined fellow crooners at the 1991 PASFAA Conference.

institutional funds and must meet the majority of their students' need with federal/state funds. It is a perpetual tug of war between merit versus need-based aid that Milosh sees in a very personal manner. In fact, he is convinced that the aid community as a whole will soon have to come to terms with this dilemma and try to develop a solution to equitably distribute aid to families.

In his 30 years in aid, Milosh has observed numerous changes within the profession. For Milosh, the most significant change has been the growth of technology and its impact on how aid is awarded, how information is disseminated and how student records are maintained. According to him, "We've come a long, long way from shuffling handfuls of index cards with individual student names on them while setting up our FISAP grids. In the past, a director would design an aid package for each individual student. Now we tend to rely on PC's and external software programs to perform the calculations and award the aid. We really only deal individually now with the problem cases."

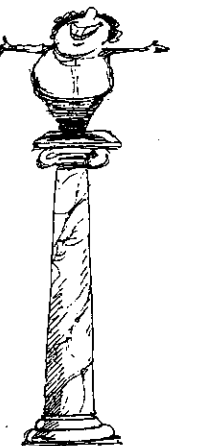
Milosh offered this advice to new aid professionals, "Flexibility is one of the most important traits you can cultivate. Financial aid officers are constantly besieged with changes to program requirements, the awarding process, etc. from the US Department of Ed right down to individual schools' administration. In order to cope with the constant influx of technical amendments, mid-year budget restrictions, etc., the successful aid officer has to show adaptability and flexibility." Milosh also mentioned that aid personnel are by nature hard-working since this is not a 9-5, "clock in, clock out" type of profession. Our personal and professional satisfaction comes from helping needy families finance a post-secondary education and helping students to succeed in meeting their educational goals.

PASFAA extends thanks to Milosh for his many years of active involvement within the organization and the field. Best wishes for a fulfilling retirement, Milosh.



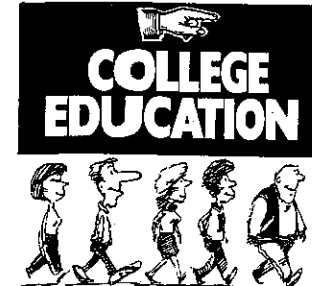
Milosh answered phones for Hotline 1999.

### SUCCESS STORY.



## MyMentor Magazine Debuts for Students Planning for Higher Education

Submitted by  
Kathy Myers  
AES/PHEAA



AES/PHEAA has created an interesting, fun – and most importantly – free information tool to better help parents and students understand higher education and how to pay for it. MyMentor Magazine is a publication for Pennsylvania students planning for higher education. The magazine was provided free to every sophomore and junior in Pennsylvania and is also available to financial aid offices for handouts and financial aid nights. (A photo of the first issue's cover appears on page 19.)

The colorful and attractive magazine was designed with teenagers in mind and provides them with ideas, hints and tools to get them prepared for education after high school. With articles focusing on important items like preparing for higher education, financial aid made simple, and a financial aid timeline, the magazine keeps students on the right track for their education and shows them there are ways to help pay for it. MyMentor Magazine goes beyond school giving students tips on how to deal with life in general with articles touching on marketing themselves, stress, and dealing with rejection. There are quizzes and video game reviews, as well, to keep the students interested.

This magazine can be a valuable resource and is available to financial aid offices free of charge through AES/PHEAA. For free copies of the magazine, please call 717-720-2509.

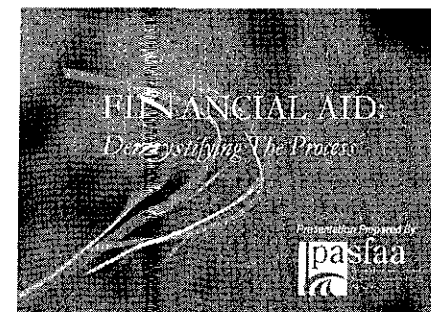
## AES/PHEAA to Provide Information Materials in Spanish

In an effort to reach more and more students striving for a higher education, AES/PHEAA is in the process of translating some of its materials into Spanish. As an example, the bilingual one-page information sheet describing how to fill out the Master Promissory Note Online is now available. For more information about this project and what will be available in the future, please call AES/PHEAA's Education Services Group at 1-800-699-2908.



## Videos Still Available

The video, "Financial Aid: Demystifying the Process," is still available to your office free-of-charge. Developed by PASFAA's Financial Aid Awareness Committee and produced jointly by PASFAA and AES/PHEAA, it describes and explains the financial aid process in great detail and in a language that is easy to understand. Hosted by Jennifer Liedtka, Lebanon Valley College, the hour-long video starts with researching the different financial aid options that are out there. It then goes on to describe the different types of aid that are available and how to apply for that aid.

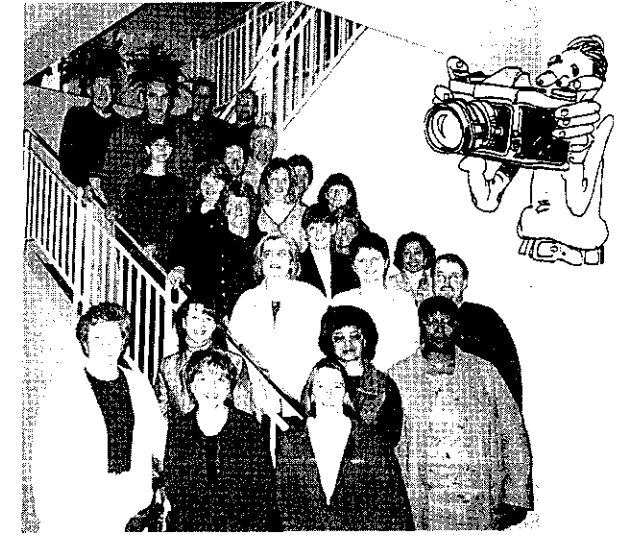


The video handles all the major concepts of financial aid as well as touches on several frequently asked questions and common problems that seem to hamper students and parents when going through the financial aid process. An example of how to compare financial award packages and tips on tax credits wraps up the presentation.



The cover of PHEAA's inaugural issue of My Mentor magazine. (Reproduced with permission.)

## We Saw You at...



The State System of Higher Education  
Financial Aid Administrators  
Spring Sector Meeting  
Heritage Hills Conference Center  
York, PA

*Share your photos of meetings and  
activities with colleagues. Send  
contributions to the Newsletter Editor.*

## Notable Quotes

"If a man empties his purse into his head, no one can take it from him. An investment in knowledge always pays the highest return."

Ben Franklin

"Men may be born free; they cannot be born wise; and it is the duty of the university to make the free wise."

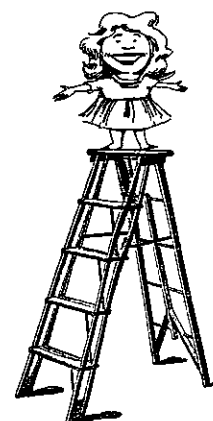
Adlai Stevenson, "What I Think"

"The function of the university is not simply to teach bread-winning, or to furnish teachers for the public schools or to be a center of polite society; it is, above all, to be the organ of that fine adjustment between real life and the growing knowledge of life, an adjustment which forms the secret of civilization."

W.E.B. DuBois, "The Souls of Black Folk," 1903

## Top 10 Less Frequently Thought of Things You Can Do to Promote Yourself

Submitted by  
Jennifer Liedtka  
Newsletter Editorial Board



We all have different aspirations within our careers, but regardless of these professional goals, we should all be doing the best job we can to promote ourselves. Think about it. We work hard. But as we're doing so, are we remembering to take care of ourselves and those around us? Regardless of how smart we are or how great the quality and quantity of our work is, if we forget to do some of the little things, we're not doing the best job we can of promoting ourselves.

In true late-night Letterman format, I propose to you the Top 10 Less Frequently Thought of Things You Can (and Should) Do to Promote Yourself. Hopefully we do many of them already, simply because they are nice things or the right things to do. But whatever the motivation, the "Top 10" will certainly set you apart AND create positive results all around. Here goes.

### #10 Find Self Confidence Through Self-Awareness

Sounds way too psychological, but read on. How well do you really know yourself? Until you can respond to this question on at least a basic level, how can you possibly promote yourself to anyone else? It comes down to knowing your strengths and weaknesses. If you feel you're not in tune with what these qualities might be, think about your performance evaluations, co-worker feedback, results of self-assessment batteries, and the role you play in your family. Looking at these types of indicators should give you an initial understanding of what you're about. Further, writing them down as a strengths and weaknesses inventory will help to add substance to the task. There's no prescribed way to do this – typing out bullet points on your computer or penning your thoughts in a journal – the most important point is that you're writing something down.



It's all pretty much common sense, but it's rare that we actually sit down and consider the idea. Our lives are so busy. When do we really take time to think about what we take from and contribute to those around us? For many of us, it's easier to examine someone's financial need than it is to examine ourselves. But understanding these things will give us a competitive edge. The confidence that comes from self-awareness is more genuine and more powerful than any we can try to find in our degrees, our titles, or our accomplishments.

### #9 Get Involved

We all have different demands in our lives, and sometimes our regular job and family are about all we can handle. Consider the rewards that come from involvement in professional and community activities. What about PASFAA? Maybe you go to the annual conference, but have you taken the next step of volunteering to do some committee work? What a perfect way to showcase those strengths or begin to overcome the weaknesses you identified about yourself. Being involved allows you to not only build your resume, but also satisfy your intrinsic need to help causes and people, improve yourself, and grow your network. It's a winning situation all around. Whatever your motivation, it can probably be satisfied by getting involved.



### #8 Smile

Do you smile at work? Monday morning's pre-coffee can be tough, but do you do it? I read once in a Dale Carnegie book, "The expression you wear on your face is more important than the clothes you wear on your back." What a way to be noticed! And what does it do? It naturally makes you more approachable (and likeable). Wouldn't you rather work with "smilers" than grouches? And have a little fun! We spend a lot of time at work. If we can't smile there, we've got problems.



### #7 Show Your Genuine Interest

Are you genuinely interested in your place of employment and the people you work with? Do you show it? This can be tough sometimes – after all, we work with many different types of people and we just aren't going to "click" with all of them. But expressed interest goes a long way. We all like when others acknowledge

us and what we're doing. Don't forget to do the same. And ask questions to further demonstrate this point. It shows your interest.



#### #6 Create Balance

One of the great mysteries of life! Are you so consumed with work that you spend nearly every waking hour there? A pretty common phenomenon in our business! While it's somewhat unavoidable at certain times of the year, be careful – your workaholic ways may do you more harm than good. Work hard – but always double and triple check yourself to be sure that some level of balance still exists for you.

#### #5 Respond Appropriately

Do nasty students and parents send you over the edge? Have you had it with your co-workers excessive talking? Can you graciously accept a compliment? Are you sometimes amazed at the things that come out of your mouth? You have to appreciate this thought from the Bible, "...but no man can tame his tongue." It sure feels like that some days. Before a response passes through your lips, think about what it is you are saying and the message it sends. Is it really appropriate? Is it really what you want the other person to hear and remember about you?

#### #4 Be Visible on Campus

There are so many opportunities here. Sporting events, concerts, speakers – the list goes on. While our workloads make it easy to isolate ourselves, our visibility also plays an important role in our ability to be the best FA person we can be. See your students in a different light, spend time with your colleagues in a stress-free setting, enjoy your campus. There's fun to be had – let yourself be part of it while you raise your visibility at the same time!



#### #3 Say Thank You

Something so simple means so much. A suggestion – keep a stack of thank you notes and stamps in your desk – that way there's no excuse. It takes literally minutes out of your day to pen a few lines of thanks when someone has given you extra help or extended a special courtesy to you. We've all come to rely on the Internet, and while an e-mail thank you is nice and often "sufficient", taking a little bit of extra effort to send a paper thank you note can sometimes make a big difference.

#### #2 Show Respect

Do people get treated with an equal amount of respect at your workplaces? No one likes being made to feel less valuable because they have a "lower" position on the organization chart. Hopefully you deliver the highest level of respect whether you're talking to a parent, the president, your secretary, or a student – they're all important people.



#### #1 Be Part of the Team

You know the saying, "There's no I in TEAM." Exactly the thought we need to carry into the workplace. There are times when you may be tempted to make yourself look good at the expense of someone else, but it's just not worth it. The team needs to succeed in order for the individual to succeed.

And there you have it folks – the Top 10 Less Frequently Thought of Things You Can Do to Promote Yourself. Give them some thought – and adopt as needed!

## Council Minutes on PASFAA Website

The newsletter will no longer carry minutes from recent Executive Council meetings. You can access the complete minutes of the April 8, 2002 meeting on the PASFAA website at [www.pasfaa.org](http://www.pasfaa.org) or by contacting the PASFAA secretary, Suzanne Sparrow, at [ssparrow@ursinus.edu](mailto:ssparrow@ursinus.edu).





## LOWER STUDENTS' COSTS. RAISE YOUR EFFECTIVENESS.

At National City, we believe in helping college students reach their educational goals. And that means helping you raise your effectiveness. That's why we offer the following products so you can lend true financial assistance:

- Zero Fee KeystoneBEST<sup>SM</sup> Stafford Loans – the lowest cost Stafford Loan in the U.S. with savings up to \$1,200 a year
- KeystonePLUS<sup>SM</sup> Loans – specifically designed for parents of undergraduate students with lower fees, rebates for on-time payments and deferred monthly payments for full-time students
- We offer families a variety of loan options for undergraduate and graduate students, full time and part time

As the seventh largest originator of student loans in the U.S. last year, we lent nearly \$120 million and served over 40,000 students and families throughout Pennsylvania. We work with the Pennsylvania Knights of Columbus and support the only loan program of its kind for Knights' members. We have also stayed on the cusp of technology by processing the first e-signature loan in Pennsylvania.

To help you find the best financial aid product available for your students, please contact one of our dedicated business development representatives. Combined, they have over 30 years of experience serving the financial aid community.

*Kerry Paoletta*  
724-982-1139  
[kerry.paoletta@nationalcity.com](mailto:kerry.paoletta@nationalcity.com)

*Dana French*  
724-929-2448  
[dfrench@stargate.net](mailto:dfrench@stargate.net)

*John Gorman*  
724-853-8097  
[john.gorman@nationalcity.com](mailto:john.gorman@nationalcity.com)

### Want more information?

Contact National City at 1-800-622-5907 or visit [studentlender.com](http://studentlender.com).

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## PELA News

Submitted by  
Kerry Paoletta  
National City



Pennsylvania Education  
Lenders Association

PELA decided to "go west" this time and held their meeting in Pittsburgh at National City. It was a very productive meeting for the membership with much discussion generated on a variety of topics. The biggest discussion item was the PELA website. We have been telling you about this site for a while, but we are finally seeing some major changes. With the help of our new webmaster, it is developing into an informative and hopefully useful site for all schools. With a live demonstration of the site, much of our meeting was spent updating, adding new pages, working out new ideas, removing bad information and making it more user-friendly. It is still in the creation stage, but you can view the changes we have already made at [www.pelalenders.org](http://www.pelalenders.org).

The alternative loan section should now be current. Contacts for the PELA membership will also be listed on the site. To better serve our schools, we will be asking for some feedback so that we can make it a better site for your use. In the next month or two, please take a few minutes to review what is out there. Give some thought to other items you would like to see us provide for you. Another new addition to the site will be a link to/from the PASFAA website. Both PASFAA and PELA have agreed to add links to each other's sites for easier access to both.

The PELA Executive Council has also been working with PACAC, and next year may bring a new college fair in Northeast PA. A tentative date has been selected, the site has been visited and preliminary contractual talks have taken place. Details will be announced when it is set.



John McKenna (second from left) conducts his last PELA meeting as President.

Looking to the PASFAA conference, the committee and a PELA session topic was chosen. The committee will work on some ideas on how we can all "Get on Board" in October.

This meeting was the last for our current officers in the positions of President, Treasurer, Secretary and Member-at-Large (unless they are re-elected). Nominations were submitted for all offices. We have more candidates to choose from at this election than we ever have since the inception of the organization. Elections will be at the next meeting so the new officers can assume their duties immediately. The next PELA meeting will be in July at Sallie Mae in Wilkes-Barre.



PELA members at the Pittsburgh meeting.



*Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2001-02 fiscal year. It is because of this support that PASFAA is thriving as an organization and able to create new initiatives for the benefit of all. We look forward to continued close work with each of these sponsors in the year to come.*

**Platinum (\$8,000 and above):** AES/PHEAA, Educaid/First Union, Fleet Bank, Key Education Resources, Mellon Bank, PNC Bank, Sallie Mae

**Gold (\$6,000 - \$7,999):** AMS Education Loan Trust, Chase Bank, Citibank Student Loan Corporation, National City

**Silver (\$4,000 - \$5,999):** M&T Bank, Nellie Mae

**Bronze (\$3,000 - \$3,999):** Bank One, Beneficial Savings Bank, CollegeCredit, Ed America, Suntrust Education Loans, Wells Fargo EFS





## STATE SYSTEM of HIGHER EDUCATION SECTOR

Submitted by  
Patty Hladio  
SSHE Sector  
Representative

It was great seeing so many of you at our sector meeting on April 24-26 at the Heritage Hills Conference Center in York. For those who were unable to attend, we had a full agenda and much discussion. Guest speakers included Mr. Kim Coons from the Educational Resources Group at the Dixon Center who updated us on the direction distance education is taking within the System. Neil Renaldi updated us on the progress of the shared administrative system (SAP) and arranged to have a demonstration of our WolffPack system by Joan Poskevich. Although there wasn't enough time to see a full demonstration, I think we all came away from the session understanding that the move to WolffPack is quickly approaching. We learned that as early as this summer, all 14 aid offices will be actively participating in decisions integral in the set-up of WolffPack as a shared system, yet one that provides opportunity for flexibility on the individual campuses.

As was mentioned during the spring meeting, there will be several offices opening this year on PASFAA Council. I encourage both new and old sector members to think about new ways to serve the association. Gary Means will be passing the gavel to Bob Thorn in October and it would be great for us to show Bob our additional support. Remember, even if serving in a PASFAA office is not your thing, there are plenty of opportunities to contribute through committee membership and leadership.

PASFAA is just around the corner and before you know it, we'll be starting another fall semester. Mark your calendars for the PASFAA conference in Hershey, October 20-23 when we'll meet again as a sector. Till then, enjoy your summer!

## BUSINESS, TRADE & TECHNICAL SECTOR

Submitted by  
Rhonda Moore  
Business, Trade  
& Technical  
Sector Representative

Since most of the offices in our sector are managed single handedly, I am sure we are all feeling the crunch of the fiscal year coming to an end. But, help is on the way!

Christine Saadi, Director of Regulatory Compliance of Allentown Business School, is looking for interested members of the B, T & T sector to assist with our biannual training to be held at the end of the year. This is a great opportunity to get involved and meet with other financial aid people who are going through the same issues and struggles that you are. She is specifically looking for someone to co-chair this event. If you are interested, please e-mail Chris at csaadi@chooseabs.com. If she does not receive any responses indicating interest in these meetings, they will be in jeopardy of being cancelled. Please show a commitment and interest in our sector by volunteering!

As the representative for the B, T & T sector of PASFAA, I am very interested in getting your feedback as to how PASFAA can be of assistance to you and your office. Please e-mail me at rmoore@mcc2000.org or call me at (215) 568-9215 ext. 314 with your suggestions. Your suggestions will be presented to PASFAA Council at the next Council meeting. Have a great summer!

## INSTITUTIONAL SUPPORT SERVICES SECTOR

Submitted by  
John McKenna  
Institutional Support  
Services Sector  
Representative

I hope that many of the Institutional Sector members have re-registered as PASFAA members for 2001-02. Please check your PASFAA registration with your organization.

Thanks to National City Bank and its staff for hosting our meeting in April in Pittsburgh. We added the Western PA location to accommodate members from the West. We will be surveying the Sector Representatives of the FAOs to determine if they would like to attend future PELA meetings. If the response is positive, we will invite the Sector Representatives, or their designee, to future meetings starting in the third quarter.

### PELA Website News

PELA Lenders were given an excellent presentation on the new look of our website. PELA representatives have been instructed to review their Alternative Loan data that will be updated quarterly. The individual lender representatives will make the necessary changes to their loan data. Whenever there is a change made to the products of a Lender organization, you will see these changes updated immediately. Your Lender representative is responsible for the accuracy of the information.

PASFAA has linked PELA to their website. We hope to have updated interest rate information added to our site so Financial Aid Administrators can review current changes in Prime, Libor, and T-Bill. You can now go to the PELA website and link directly to the lender's homepage to view all the products and services that they offer. All lender representatives will be located at one site. Send ideas on how to improve our site to PELA officers.

### Changes Within PELA

Troy Boone will be stepping down as PELA Treasurer because of added responsibilities at Gateloan. John McKenna will be leaving his post as President for the past four years to assume additional responsibilities within First Union/Educaid on a national basis. John Southwood of Educaid/First Union will be retiring in September 2002 after being in the financial aid arena for 32 years.

### And the Nominees Are:

In June, PELA will be holding the elections of new officers. The following PELA members have been nominated:  
President: Judy McKenna, Jason Van Sickle  
Treasurer: Nancy Chalker, Tony Lare  
Member-at-Large: John Gorman, Linda Pacewicz  
Secretary: Kerry Paoletta

## INSTITUTIONAL AT-LARGE SECTOR

Submitted by  
Margaret Hynosky  
Institutional At-Large  
Sector Representative

Hi to everyone in Financial Aid Land. Nothing to report from this sector. If you have any concerns or questions about PASFAA and don't know who to voice them to, let me know and I'll try to get you an answer or bring question to Council. Hope everyone has a peaceful summer!



## PUBLIC TWO-YEAR SECTOR

*Submitted by  
Mary Kosin  
Public Two-Year  
Sector Representative*

Hello everyone! I hope this article finds everyone healthy and sane (okay, one out of two is not bad!) The public two-year sector met for our spring meeting on April 18-19 in Harrisburg. The agenda was full with many timely topics such as loan processing for 2002-03, Common Origination and Disbursement (COD), PHEAA State Grant issues and many other hot topics! We spent a great deal of time discussing the issue of State grant funding for the 2002-03 and the current state of the budget and funding levels. Jan Napiltonia, from the PHEAA Data Link Staff joined us to present information on the new Fastech initiative, transfer monitoring and COD. Thank you, Jan, for attending our meeting and providing this worthwhile information. We appreciate all the assistance PHEAA staff provides during the course of the year.

Our next meeting will be November 14-15 at the Best Western in Harrisburg. If anyone is not getting information on the sector meetings, please feel free to email me at [mkosin@luzerne.edu](mailto:mkosin@luzerne.edu) and I will add you to the list. I hope to see all of you at the PASFAA conference in October.

## NURSING SECTOR

*Submitted by  
Tracey Wassel  
Nursing Sector  
Representative*

Yes, we are in full swing again! Nursing is on the rebound from the depths of our cycle. Opportunities abound for our students and graduates. If your boss hasn't installed your revolving door yet, watch out, it's coming!

I equate this time of year to a square-dance – grab your partner, round and round, do-si-do and hold onto your hat! Remember to take time for yourself at the office; a short walk with an ice cream cone or let voice mail pick up your calls for 15-20 minutes and visualize with me.

Relax... Breathe deeply... Close your eyes and visualize the beach...fine white sand, cool breeze, blue skies and even bluer water. Listen to the ocean lapping at the sand's edge.

Wasn't that wonderful? Not as good as being there, but it transforms your afternoon or morning.

Things of importance – Reauthorization. It's around the corner and I have yet to hear from you. I don't take kindly to reactive whining at meetings when you have a chance to be proactive. E-mail me your concerns and suggestions at [wasselta@msx.upmc.edu](mailto:wasselta@msx.upmc.edu). Have a safe summer and a healthy 2002-03 Academic Year.

## STATE-RELATED SECTOR

*Submitted by  
Robert Snyder  
State-Related  
Sector Representative*

Greetings to everyone in the state-related sector. By now spring classes have come to an end and everyone is busy helping students and their families with questions about student aid options for summer and the 2002-03 academic year. While we all know this is a very busy time of year in the aid profession, remember to take time to enjoy the outdoors during this beautiful time of year.

If you are not a PASFAA member, please visit the PASFAA website at [www.pasfaa.org](http://www.pasfaa.org) to learn more about the organization. A membership application can be downloaded from this website.

The fall conference will be held October 20-23 at the Hershey Lodge. Since the sharing of 'best practices' was so well received last year, we will be doing that again during our sector meeting time. If there is something that you do at your school that you are very proud of and would like to share with others in the sector, please send me a message to [rms5@psu.edu](mailto:rms5@psu.edu) or 814-863-0507.

If there are any issues you would like me to present at a future PASFAA Executive Council meeting, please contact me at the e-mail address listed above or by phone.

## PRIVATE SECTOR

*Submitted by  
M. Clarke Paine  
Private Sector  
Representative*

The major news from the private sector is the impact of the PHEAA Grant program on needy students. At my school, the projected loss of PHEAA Grant assistance to needy students is \$150,000. Several other colleges are also projecting a substantial loss of PHEAA Grant dollars to students, and I would imagine that this is the case at all of the private colleges in PA.

The Assn. of Independent Colleges and Universities of PA (AICUP) encouraged member presidents to lobby for a 5% increase in the state appropriation. Funding at the 5% level would maintain the current maximum grant that our students had last year, but would not allow any increase. The lobbying efforts have involved letters to key state legislators on the part of college presidents and financial aid offices. Colleges have also asked students and parents to communicate with their legislators on the importance of this money for needy students. If you have suggestions on effective lobbying efforts, please share them with me and I will share them with other aid officers. I can be contacted at [painemc@etown.edu](mailto:painemc@etown.edu).

I also worked with AICUP on reviewing a scholarship search engine that AICUP would "lease". This search engine would be co-branded with AICUP and be available to colleges that pay a share of the costs. Greg Gearhart of Messiah College and I reviewed the proposal and gave appropriate feedback to AICUP. It is our understanding that the vendor may make some proposal changes and then work with AICUP and some Admissions Officers to see if this would be of interest to member colleges. More details to follow as they occur.

Again, please lobby your legislatures for increases to the PHEAA Grant program so needy students do not have their grants cut. The impact is dramatic! At Elizabethtown, we estimate that 72% of our needy Grant students will have their state grant reduced. Again, I have to assume that this percentage is similar to other private colleges. Please do your part to ensure access to the education students have chosen!



## FROM THE EDITOR'S DESK

Another graduating class has marched across the stage to accept their diplomas and shake the president's hand. The class of 2002 has taken its place among the many who came before and the multitudes still to come. As they leave the university and begin the next chapter of this book we call "life," some parting thoughts come to mind.

We hope that they are filled with the knowledge and fortitude to find careers that will give them job satisfaction as well as salaries sufficient to manage their debt and save some too. We pray that the paths they choose will be filled with challenging opportunities and countless blessings. We wish them patience and compassion and a sense of balance. We hope that they will love and be truly loved in return. We hope that they will have the courage to stand up for their convictions and the smarts to know when to shut up and just listen. We wish them strength to ask questions and wisdom to make sound decisions. We wish them confidence in their abilities and the moral character to recognize what is good and right. And we hope that they will repay their student loans.

*Joan L. Holleran*  
Joan L. Holleran  
PASFAA Newsletter Editor

## PASFAA BULLETIN BOARD



### By Members

At Lebanon Valley College, **Karin Right-Nolan** has been named Executive Assistant to the President, **Jennifer Liedtka** was promoted to Director of Financial Aid, and **Vicki Cantrell** stepped into the Assistant Director of Financial Aid position.

**Ed Cunningham**, Vice President, Education Services at AES/PHEAA, was recognized for his 30 years of higher education service at the West Virginia Association of Student Financial Aid Administrators (WVASFAA) spring conference. Congratulations Ed!

**Holly Rita Kirkpatrick**, Arcadia University, has been promoted from Assistant Counselor for Enrollment Management to Enrollment Management Counselor.

**Ethel Desmarais**, formerly at Widener University, accepted the Director of Financial Aid position at Bryn Mawr College.

At Widener University, **Mary Cay Reilly** has been promoted to Director of Financial Aid from Associate Director, and **Nancy Martorano** has been promoted from Associate Director to Senior Associate Director.

**Kendra Shoemaker**, Millersville University, and Bob Feigert were married May 10 at the Couples Resort in Negril, Jamaica. Congratulations to the new Mr. and Mrs. Feigert!

California University of PA welcomes three Financial Aid Counselors: **Sheree Fetcho**, formerly at Waynesburg College, **Scott Bowman**, previously at Kent State University, and **Mary Gazal**, who was at Point Park College.

**Nancy Skobel** left financial aid at California University of PA to become the Project Director of the P.E.A.C.E. (Prevention, Education, Advocacy for Change and Empowerment) Project at Cal U. The University received a grant from the Department of Justice, Violence Against Women Office to raise awareness and educate students on sexual assault, relationship violence, and stalking.

**Linda Pacewicz**, formerly with Sallie Mae, accepted a position as Account Executive with College Credit of the College Board loan division.

**Rick Sparks**, formerly at the University of Pittsburgh-Greensburg, and **Vickie Lewis**, formerly with PHEAA, have joined PNC Bank as part of the Campus Relations Management team.



### About Members



## I thought I'd heard it all until..."

Submitted by  
Judy Viveralli  
Edinboro University of PA

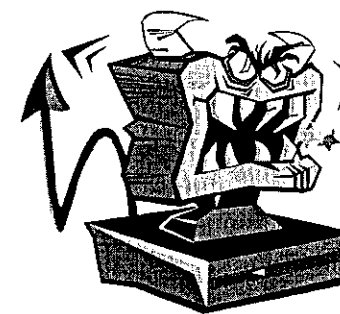
A student was discussing the verification of his file. I asked him which 1040 tax return he had completed. Did you do the "E-Z"? He replied, "It may be easy for you, but it's not for me!"

## More Computer Funnies...

Submitted by  
Dan Wray  
Funny Guy of the  
Technology Advisory Group

Seen on a screen in a financial aid office somewhere:

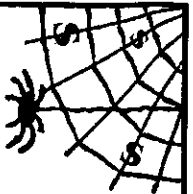
- Important deadline detected. Locking mouse and keyboard.
- C:\DOS. C:\DOS\RUN. RUN\DOS\RUN.
- <--- The information went data way --->
- Enter any 11-digit prime number to continue.
- Performing automatic upgrade. Removing old bugs. Installing new bugs. Ready.
- COFFEE.EXE Missing. Insert Cup and Press Any Key. F7 for cream, F8 for sugar.
- Please buy a better computer if you want to work faster than this.
- Developing random features. Please wait.
- Initializing Random Error Generator.
- BREAKFAST.COM Halted...Cereal Port Not Responding.
- Sorry, I don't do Windows.
- Access denied-nyah nyah nyah nyah nyah!
- Bad command or file name! Go stand in the corner!
- As a computer, I find your faith in technology amusing.
- (Seen in Alabama) Y'all reckon? (Yep/Nope).
- SENILE.COM found. Out Of Memory. Shutting down.



- Caution: RAM disk is not an installation procedure.
- There's no way I'm going to perform this function for you. Retry anyway?
- Smash forehead on keyboard to continue.
- ASCII stupid question, get a stupid ANSI
- Scheduling federal audit. Please stand by.
- E-mail returned to sender. Insufficient voltage.
- Error: Keyboard not attached. Press F1 to continue.
- 128 Megs ought to be enough for anybody, bubba.
- You want fries with that?
- Press any key to continue or any other key to quit.
- Fatal exception at NODE=365901. Please contact County Coroner to continue.



**See You in  
New Orleans  
at the NASFAA  
Conference  
July 21-24, 2002**



**VISIT THE PASFAA WEBSITE:**  
<http://www.pasfaa.org>



<b>July 9-30, 2002</b>	<b>State Grant Certification Procedures Workshops</b>
July 9	Eastern University, St. Davids
July 10	Lycoming College, Williamsport
July 17	Butler County Community College, Butler
July 18	LaRoche College, Pittsburgh
July 30	PHEAA, Harrisburg
<b>July 21-24, 2002</b>	<b>NASFAA 2002 Conference, New Orleans, LA</b>
<b>October 20-23, 2002</b>	<b>PASFAA 2002 Conference, Hershey Lodge</b>
October 19-20	Fundamentals Workshop, prior to PASFAA Conference
November 2002	High School Counselor Workshops
December 2002	Business, Trade & Technical Workshops (tentative)
May 14-17, 2003	EASFAA 2003 Conference, Hershey, PA
July 9-12, 2003	NASFAA 2003 Conference, Salt Lake City, UT
October 19-22, 2003	PASFAA 2003 Conference, Seven Springs



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