

Prescription for summer sanity in financial aid:

1. *Deep breath*
2. *Enjoy this moment of relaxation.*
3. *Repeat Steps 1 and 2 as often as needed.*



FEATURES

- Letter from the President
- Nominees for 2006-07 Council
- Spring Training & Teleconference
- Government Relations Visits D.C.
- New ACG & SMART Grants
- Quiet Hero - Nick Flocco
- Lessons from the Apprentice
- EASFAA Fabulous at 40
- Digital Camera Basics
- Sector and Committee Reports

2005-06 PASFAA EXECUTIVE COUNCIL

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Editor Excerpts

1. NEWSLETTER EDITORIAL BOARD FOR 2005-06

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2. PUBLICATION SCHEDULE

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

Fall 2006 issue:	articles due August 15
Winter 2007 issue:	articles due November 15
Spring 2007 issue:	articles due February 15
Summer 2007 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 Jean Walker, Financial Aid Office, Butler County Community College, PO Box 1203, College Drive, Oak Hills, Butler, PA 16003 or jean.walker@bc3.edu. For 2005-06, the membership list is maintained at Butler County Community College.

2. 2005-06 PASFAA COMMITTEES

Association Governance	Barbara Schmitt
Finance and Development	Ken Grugel
Financial Aid Awareness	Jamie Kosh
Financial Aid Training (PFAT)	Julianne Louttit
Government Relations	Mary Ellen Duffy
Membership	Barbara Schmitt
Newsletter	Joan Holleran
Strategic Planning	Patty Hladio
Technology Advisory & Electronic Initiatives	Dan Wray
2006 Conference	Joetta Bradica

3. MEMBERSHIP IN PASFAA

Subscription to the PASFAA Newsletter is included in your yearly membership fee. Contact Jean Walker, Butler County Community College, for information about 2005-06 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 www.pasfaa.org
ATAC liaison and website contact: Jean Walker at jean.walker@bc3.edu or (724) 287-8711 ext. 243.

Letter from the President



Dear PASFAA Colleagues:

It is the middle of summer, and I imagine many of you are up to your necks in paper, e-mails, phone calls, reports and appointments! I also imagine that some of you may even be saying to yourselves, "Why am I doing this while my friends across campus are leaving early to enjoy the sunshine and good weather?" But, before you succumb to thoughts of a different life, let me share with you a reason to continue on.

This year, I had the opportunity to experience our profession from the other side of the desk, and I liked what I saw. My nephew, who just graduated from high school, began his college search process last summer by visiting schools and filling out admissions applications. By late fall, my sister was in the middle of learning all she could about the various schools' financial aid programs and application processes. I experienced a new twist to the Thanksgiving holiday by helping her tackle the Profile form. Then, shortly after bringing in the New Year, I was "on call" as she filed the FAFSA on-line. And throughout the spring, we talked regularly as she reviewed and evaluated financial aid packages as my nephew made his final enrollment decision.

Throughout the process, my sister remarked repeatedly, "How do people do this when they don't have a family member in financial aid?" I must confess that each time I heard her say that, it made me want to do my job better. It made me want to stay longer at high school presentations to be sure that no parent left with an unanswered question. It made me want to seek additional sources of funding for students. It made me want to be sure our publications and website were informative and user-friendly. It made me want to foster a pleasant work environment for our staff who are so dedicated to the students and families they work with.

Because my nephew didn't apply to my institution, I couldn't control his entire financial aid process. Instead, after I helped all I could, I guided my sister to contact the aid offices of his prospective schools with any questions she had about their institutional aid programs and processes. I was very happy, but not surprised, to learn that the aid professionals were responsive, helpful, insightful and supportive.

Having gone through this personal experience, it increased my appreciation for you, my colleagues, and also for our Association. Whether your role is that of an aid officer, a lender partner, a member of our state grant and guaranty agency, or another, you do have an impact on the lives of many whether directly or indirectly.

The PASFAA Mission Statement emphasizes the importance of professional development, advocacy for access to post-secondary education, and educating the public on financial aid. Actively participating in PASFAA not only helps you in your work, but it also helps the rest of us as we work together to make higher education possible for family and strangers alike. Keep up the great work. You are appreciated!

Sincerely,

A handwritten signature in black ink that reads "Patty A. Hladio". The signature is written in a cursive, flowing style.

Patty A. Hladio
PASFAA President

2006 PASFAA Elections

Submitted by
Barbara Schmitt
Past President

REMEMBER TO VOTE

PASFAA is pleased to announce the 2006 election slate. This year the positions on the ballot include president-elect, vice president, treasurer, secretary and at-large sector representative. Thanks to all who agreed to run for PASFAA office. (Names appear in alphabetical order within each position.)

President-Elect	Dwight G. Horsey Paul M. Simenson	Millersville University of PA Pennsylvania State University
Vice-President	Mary Ellen Duffy	Albright College
Treasurer	Tonya R. Anthony Dawn M. Upton	Millersville University of PA Millersville University of PA
Secretary	Marguerite Borst	Harrisburg Area Community College - Lancaster
At-Large Sector Representative	Mary Kay Klara Paula J. Lehrberger	Villanova University Pennsylvania Academy of Fine Arts

Make Your Vote Count July 12-31

Submitted by
Barbara Schmitt
Past President



The PASFAA 2006 election will begin on July 12 and will conclude at the close of business on July 31. Final election results will be announced to the membership no later than August 15.

On the day electronic voting begins, all eligible voting members who have paid their membership dues for 2005-06 will receive an e-mail notification. The e-mail will contain notice that the on-line ballot is available and provides the URL address to access the voting portal along with the member's username and password. Please remember to read the instructions carefully. You may only vote once and **all votes are final**. There are no "do overs"!

If you experience any technical problems during this process, contact support@pasfaa.org or Jean Walker at jean.walker@bc3.edu.

Remember, PASFAA is your organization. It takes less than five minutes to vote and every vote counts! Thanks to everyone who submitted nomination forms and a special thank you to those individuals who agreed to run for office.



Have you been to **www.pasfaa.org** today?



PASFAA Election Nominees

President Elect



Dwight G. Horsey
Assistant to the VP for Student Affairs/
Director of Financial Aid
Millersville University of PA
1997 – Present

PREVIOUS EMPLOYMENT

- Millersville University
 • 2001-2003 Interim Assistant VP of Student Affairs
 • 1995-1997 Assistant Director of Financial Aid
 Franklin and Marshall College
 • 1991-1995 Associate Director of Financial Aid
 University Of Maryland, College Park
 • 1989-1991 Assistant Director For Operations, Student Aid
 Western Maryland College
 • 1988-1989 Assistant Director Of Financial Aid

EDUCATION

- M.Ed., Training and Development, Pennsylvania State University, 1996
 Bachelor of General Studies, University Of MD, College Park, 1981

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA

- PASFAA 1991-Present
 • Fundamentals Workshop Faculty
 • Intermediate Training Faculty
 • PASFAA Hotline
 • Guidance Counselor Workshop Presenter

- EASFAA 1987-Present
 • Minority Concerns Committee
 • Local Arrangements Committee

- NASFAA 1987-Present
 • 2005 Peer Reviewer Training

- PHEAA 2005-Present
 • Keystone Loan Advisory Committee

- 2006-Present College Scholarship Service Council
 2005-Present College Scholarship Foundation, Board Member
 2004-Present Gear Up Scholarship Advisory Committee
 2000-Present The College Board
 2001-2004 American College Personnel Association
 2001-2004 The College Board, Middle States Regional Council

Named Black Achiever for 2002 by Black Opinion Magazine

Millersville University of PA
 Chair, Enterprise System Planning Committee
 Chair, Information Management System Committee
 Chair, Commission on Cultural Diversity
 Chair, Campus Management Steering Committee
 Advisor, Cultural Affairs Committee
 Member, Act 101 Advisory Board
 Member, Academic Computing Advisory Council
 Member, Retention Committee

"I have worked at a variety of institutions in a number of different positions. I always saw myself as a workhorse whose job it was to get the work done. My primary focus was always in-house with only limited involvement in groups or organizations outside of the aid office. Over time, and with the help of others, I discovered that it is important to step back and look at the bigger picture. By getting involved outside of the office, I have been able to help not only the students at my institution, but also to increase the awareness of others who deal with those students.

In my current role on campus, I get to see the other side of the student's life. Money is a big part of the decision making process for them. It either provides opportunities or limits their ability to participate. I hear what is being said in the community about aid and higher education. People are looking for answers and I believe that this is a good time for both me and PASFAA to step up.

As PASFAA President, I would like to build on the work of those who have brought the organization to where it is today. I would like to find out what kinds of things the members are doing on their campuses to help with issues related to access and affordability that could lead to a best practices training session or document for use by the membership. PASFAA needs to continue to reach out to people to volunteer. In particular, to those who, like me, had only limited involvement in the past.

President Elect



Paul M. Simenson
Director for Campuses, Graduate & Professional
School Services
The Pennsylvania State University
1986 – Present

PREVIOUS EMPLOYMENT

- The Pennsylvania State University
 • 1998-2002 Associate Director for Campus Services
 • 1994-1998 Assistant Director for Campus Services
 • 1992-1994 Senior Coordinator, Commonwealth Campuses
 • 1986-1992 Coordinator, Commonwealth Campuses

EDUCATION

- M.Ed., Counselor Education, Pennsylvania State University, 1984
 B.S., Elementary & Kindergarten Education
 Pennsylvania State University, 1980

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA

- PASFAA
 • 2006 Leadership Development Committee
 • 2005 Chair, Spring Training Committee
 • 2003 Teleconference Committee
 • 2002 Co-Chair Spring Training Committee
 • 2002, 2001 Conference Presenter

PACAC (PA Assoc. of College Admissions Counselors)

- 1998-2001 PACAC Summer Institute Faculty

"Many forces exert their influences daily, pulling us in many, many directions. I believe PASFAA can serve as a leader – a collective voice for our community – allowing us to face three critical challenges:

- Maintaining leadership in curriculum development and training student aid professionals.
- Preparing our next generation of aid professionals, ensuring a welcoming, vibrant, and diverse community to serve future aid applicants.
- Expanding our role as advocates for our students' experiences on our campuses and beyond.

I ask your support by challenging you to participate with me in the work of the association so we can become more inclusive, proactive, and provide meaning to the important work we all do so tirelessly every day."



PASFAA Election Nominees

Vice President



Mary Ellen Duffy
Director of Financial Aid
Albright College
1998 – Present

PREVIOUS EMPLOYMENT

Raritan Valley Community College, Somerville, NJ
• 1986-1998 Director of Financial Aid

University of Medicine and Dentistry of NJ, Newark, NJ
• 1985-1986 Senior Financial Aid Assistant

Rutgers University, New Brunswick, NJ
• 1984-1985 Financial Aid Need Analyst

EDUCATION

• Bachelor of Arts, Economics, Rutgers University, 1984

PROFESSIONAL ACTIVITIES

Member – NASFAA, PASFAA, NJASFAA (1985-1998)

PASFAA Member since 1998
• 2005-2006 Vice-President & Chair,
Government Relations Committee

NASFAA Member since 1987

NJASFAA

• 1996-1997 Treasurer
• 1995-1996 Development/Fundraising
Committee Co-Chair
• 1995-1996 Member, Budget Committee
• 1993-1995 Secretary
• 1998-1999 Member, State Relations Committee
• 1986-1987 Member, Minority Concerns Committee

Assn. of NJ County Colleges Student Financial Aid
Administrators

• 1987-1998 Member
• 1990-1993 Secretary

“As financial aid administrators, we have many sources of information available to us – books, pamphlets, web pages, web casts, pod casts, discussion lists, and our peers. The one source I consider most valuable is my peers. The PASFAA Vice President serves as chair of the Government Relations Committee. One of the committee’s purposes is to “inform and educate the membership.” I would like to be considered for the position of Vice President so that I may have the opportunity to be involved in what I feel is the most valuable benefit of membership – the information that is shared between members.”

Secretary



Marguerite Borst
Administrative Specialist I – Financial Aid
Harrisburg Area Community College-Lancaster Campus
2004 – Present

PREVIOUS EMPLOYMENT

Albright College
• 2002-2004 Assistant Director of Financial Aid
• 1999-2002 Financial Aid Counselor
• 1996-1999 Financial Aid Assistant
• 1994-1996 Financial Aid Secretary

EDUCATION

B.S., Organizational Behavior and Applied Psychology,
Albright College, 1999

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA

PASFAA

• 2006 Fundamentals Training Committee
• 2005 Presenter, Guidance Counselor Workshop
• 2004 Fundamentals Training Committee
• 2003 Chair & Presenter, Support Staff Workshop
• 2002 Participant, Leadership Development Training
• 2001 Co-chair and presenter, Support Staff
Workshop Committee
• 2000 Guidance Counselors Workshop Committee
• 2000-2004 Presenter, Financial Aid Night Workshops

“As a volunteer-driven organization, PASFAA’s continuing success can be attributed to its active, enthusiastic membership. Over the past 12 years, I have personally benefited in professional development as well as personal growth as a participant in many of the different training programs and conferences, all staffed by PASFAA volunteers. The energy and commitment of PASFAA members is impressive and contagious, and I caught the “bug” after serving on my first training committee in 2000. Since then, I have enjoyed working alongside other volunteers on a number of training committees. The position of PASFAA Secretary provides an opportunity for me to experience a new role within the organization and renew a commitment of service to the financial aid community. I appreciate those who have expressed their confidence in me, and I am honored to be nominated as a candidate for this office



PASFAA Election Nominees

Treasurer



Tonya R. Anthony

Financial Aid Counselor/Pell Grant Coordinator
Millersville University of PA
2002 – Present

PREVIOUS EMPLOYMENT

Indiana University of Pennsylvania (IUP)
• 2001-2002 Graduate Assistant, Office of Alumni Affairs

EDUCATION

• M.A., Student Affairs in Higher Education, IUP, May 2003
• B.S., Secondary Mathematics Education with minor in Business Administration, IUP, Dec 2000

PROFESSIONAL ACTIVITIES

Member – NASFAA, PASFAA

PASFAA

- 2006 Faculty Presenter, Don Raley Institute
- 2005, 2004 Philadelphia National College Fair Volunteer
- 2005, 2003 Presenter, PASFAA Conference
- 2004, 2002 Newsletter Contributor
- 2004 Conference Committee
- 2003 Presenter, Guidance Counselor Workshop
- 2003 Faculty Presenter, Fundamentals Committee
- 2002 Participant, Fundamentals Workshop

Millersville University

- 2005-Present Advisory Council, Millersville Mentoring Alliance Program (MMAP)
- 2004-Present MMAP Mentor
- 2003-Present Advisor for Exploratory Students

2002 International Outstanding Advisor, Association of Student Advancement Programs

2001 Graduate Recipient, IUP Women's Leadership Award

"Although I have only been in financial aid as a professional for four years, I was introduced to the field very early as a student worker at IUP. It is through the experiences I was given and the knowledge shared by other professionals that sparked my interest in this field. I have found it to be very rewarding both personally and professionally. The opportunities I have had as a member of PASFAA, serving on committees, and participating in various activities have been very fulfilling. I would like the opportunity to get more involved and to give back to an association that has already given so much to me. Should I be elected as the next PASFAA Treasurer, I would strive to uphold the level of commitment and dedication necessary to help this organization remain successful."

Treasurer



Dawn M. Upton

Student Loan Coordinator
Millersville University of PA
2002 – Present

PREVIOUS EMPLOYMENT

Fulton Financial Corp/Fulton Financial Advisors
• 1995-2002 Assistant Trust Account Administrator, Charities & Foundations

Fulton Financial Corp/Fulton Bank

- 1986-1995 Student Loan Supervisor, Student Loan Processor

EDUCATION

B.A., Fine Arts, Millersville University, 1985
Certificate in Trust Administration & Investments, Bucknell University Trust Banking School

PROFESSIONAL ACTIVITIES

Member – NASFAA, PASFAA

PASFAA

- 2005 Presenter, Annual Conference
- 2002 Participant, Don Raley Institute
- 2002 Participant, Fundamentals Training
- 2002-2006 Participant, AES/PHEAA Loan Workshops

Millersville University of PA

- Financial Aid Presentations – Open House, Aim for Success, Act 101, Upward Bound
- Advisor, Exploratory Program for Undeclared Students

Boys Scouts of America

- 2003-Present Merit Badge Counselor/Instructor

Penn Manor Recreation League

- 2001-Present Girls Youth Basketball Coach

Penn Manor Youth Baseball/Softball Association

- 2005-Present Assistant Softball Coach & Pitching Coach

"I am seeking this office to offer my knowledge and skills to assist our professional association to provide the best service we can to our membership. I plan to work to provide better services during the PASFAA conference, such as being able to accept credit/debit cards for payments. Through this position, I will enhance my professional development in the field of financial aid and be able to contribute for the better of our organization."

Speak Out
VOTE!

PASFAA Election Nominees

At-Large Representative



Marykay Klara

Associate Director of Financial Assistance
Villanova University
1989 – Present

At-Large Representative



Paula J. Lehrberger

Director of Financial Aid
Pennsylvania Academy of the Fine Arts
2003 – Present

PREVIOUS EMPLOYMENT

Saint Joseph University, Philadelphia, PA
 • 1986-1989 Financial Aid Counselor
 • 1979-1986 Secretary to the Director of Financial Aid

EDUCATION

• B.S., Business Management, Saint Joseph University, 1989
 • Associate Degree, Business Management, Saint Joseph University, 1985

PROFESSIONAL ACTIVITIES

Member – NASFAA, EASFAA, PASFAA, NSEA (Nat'l Student Employ. Admin.), NEASEA (Northeast Assn of Student Employ. Admin.)

PASFAA

- 2006 Faculty, Fundamentals Committee
- 2005 PASFAA Leadership Award
- 2005 Chair, PA Financial Aid Training Program Comm. (PFAT)
- 2004 Chair-Designee, PFAT
- 2004 Chair, Spring Training Committee
- 2003 Spring Training Committee
- 2003 Support Staff Committee
- 2002 Chair, Support Staff Committee
- 2001 NACAC College Fair
- 2000 Conference Committee
- 2000 Chair, Don Raley Committee
- 1999-2000 Don Raley Committee
- 1999 PASFAA Mentor
- 1998 Chair, Financial Aid Hotline
- 1996-1997 Financial Aid Awareness Committee
- 1994-1995 Professional Development Workshop Committee
- 1994 Philadelphia Regional Coordinator, Financial Aid Hotline
- 2003-2005, 2000, 1997, 1995, 1993-1992 Presenter, Guidance Counselor Workshop
- Presenter, High School Financial Aid Nights

Villanova University

- Act 101 Advisory Board
- University Senate, Athletic Advisory Committee
- Villanova Quality Improvement (VQI) Community Committee
- 2000-2006 VQI Faculty/Staff Picnic Coordinator
- 2006 VQI Above & Beyond Award
- 2002 Work Process Improvement Award

"Having been a committee member through the years, and more recently chair of the PFAT Training Committee, I recognize the importance of recruiting valuable volunteers for our Association. For PASFAA to continue its successful and nationally recognized activities, we need the time and talents of its strong members. Ensuring that all volunteers are able to serve the Association requires efficient coordination.

I am extremely honored to have been nominated for the position of Councilperson-At-Large. My involvement with PASFAA has rewarded me with much more than service. The many friends that I have made have enriched my professional and personal growth. Often I have heard that our organization is as strong as its members. My hope is to continue to impart this on others, urging them to participate and to know the wealth that we have in our association and its membership."

PREVIOUS EMPLOYMENT

University of Houston, Houston, TX
 • 1998-2001 Associate Director of Financial Aid
 University of California, Davis School of Law, Davis, CA
 • 1995-1998 Director of Financial Aid
 Holy Names College, Oakland, CA
 • 1993-1995 Director of Financial Aid
 • 1992-1993 Assistant Director of Financial Aid
 Indiana University, Bloomington, IN
 • 1990-1991 Graduate Assistant, Office of Scholarships & Financial Aid

EDUCATION

M.S. in Ed., Counseling Psychology & College Student Personnel Administration, Indiana University, Bloomington, IN, 1991
 B.A. Psychology, University of Rochester, Rochester, NY, 1989

PROFESSIONAL ACTIVITIES

Member - NASFAA, PASFAA, TASFAA (TX, 1998-2001), CASFAA (CA, 1992-1998), WASFAA (Western Assn, 1992-1998)

PASFAA

- 2005-06, 2004-05 Teleconference Committee
- 2004 Moderator, PASFAA Conference

AES/PHEAA

- 2004 ESG OneLink Advisory Group

CASFAA

- 1997 Secretary
- 1995 Moderator, CASFAA Conference
- 1993 Conference Committee Member, Vendors and Sponsors
- 1993 CASFAA Scholarship Winner to attend WASFAA Summer Institute

AICCU (Assn of Independent California Colleges & Universities)

- 1994 Presenter, High School Counselor's Workshop

WASFAA

- 1995 Conference Committee Member, Transportation

"Like many of us in the financial aid arena, I never dreamed that I would become a professional financial aid administrator. I have always known that I wanted to do something to help others and feel a sense of satisfaction in my work. Although I am new to PASFAA, I am not new to financial aid. I have lived in many states and worked at a variety of institutions. I have always tried to be fair and equitable to my students and helpful to my colleagues. The members of PASFAA have been warm and welcoming to me and I would like the opportunity to share my skills and talents with the membership. I would also like the opportunity to increase awareness of financial aid opportunities to the students and parents of the Commonwealth. I feel that I have a unique perspective and can help to make connections between individuals with different agendas and knowledge bases. Thank you so much for considering me for PASFAA At-Large Representative."

Pack Your Bags for "PASFAA Voyage 2006"

Submitted by
Crystal Ross
2006 Conference Committee

Pack your bags and get your passports ready for the "PASFAA Voyage 2006" to be held at the Hershey Lodge October 29 through November 1, 2006. The conference committee is working hard to make this a voyage you won't want to miss.

The first excursion will start off Sunday morning with a charity golf tournament. This year's selected charity is Hope Within Community Health Center in Elizabethtown which serves financially needy residents of Dauphin and Lancaster counties who are without medical insurance by providing access to basic primary care health services. PASFAA members who are not playing golf are also asked to donate items and money to help us support this charity.



Hope Within relies on a small paid staff and is mostly run by volunteer support. They have a need for donations to help the center run its day-to-day operations such as office supplies (legal size envelopes, Post-It notes, manila file folders, stamps) and cleaning/maintenance supplies (paper towels, tissues, toilet paper, kitchen size trash bags, laundry detergent, Windex, etc). More information about the charity will be provided in the Conference Registration Packet.

A preview of other excursions during this journey includes:

Sunday – Opening Business Meeting, Caribbean Beach Party, Coffee Corner
Monday – Sector Meetings, Keynote Speaker, AES Choir, Captain's Dinner and Gala
Tuesday – Federal Update, Membership Luncheon, Costume Party, Coffee Corner
Wednesday – AES/PHEAA update, Closing Business Meeting, PASFAA Council Meeting

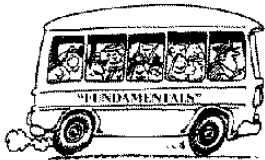
Registration for the voyage will be online in August on the PASFAA website at www.pasfaa.org. Watch for updated information in the fall PASFAA newsletter and on the PASFAA website.



The 2006 Conference Committee is packed and ready to guide you on "PASFAA Voyage 2006."

Fundamentals Training to be Held Before Conference

Submitted by
Julianne Louttit
PFATChair



PASFAA's Fundamentals Committee has put together an exciting workshop to be held October 28-29 prior to the PASFAA Conference at the Hershey Lodge. This workshop provides two half-day basic training sessions for new financial aid administrators with two years or less experience. It may also be a refresher or reinforcement session for those who attended the Don Raley Institute in June. Designed to be informal, it will offer a comprehensive overview for new aid administrators. Topics include the application process/EFC calculation, COA, packaging, verification, Pell Grant, Campus-Based aid, loan programs, (including PLUS for graduate/professional students) NSLDS, professional judgement, overawards, and record retention/reporting requirements. Those attending will receive a training manual that will include copies of the slide presentations as well as supporting materials.

We are pleased to have Ellen McGuire, Director of Financial Aid at King's College, and Marykay Klara, Associate Director of Financial Aid at Villanova University, as faculty this year.

This cooperative effort of PASFAA and American Education Services (AES) has on-line Registration at www.aessuccess.org/higher_ed/training_opp/trainingeventschedule.shtml by October 13, 2006. The cost is \$40 per person. Please feel free to contact the training staff at 1-800-699-2908 for more information.

Fundamentals is a fun as well as informative workshop. Please take advantage of the experience. PASFAA appreciates the time, talent and efforts of the PASFAA Fundamentals Committee for this year which includes:

Pauline Reedy (Chair)
Denise Coulter (Chair Designee)
Marguerite Borst

Marykay Klara
Ellen McGuire
Jennifer Palmer

Donna Speranza
Kim Wilcox



Teleconference Demonstrates "One Size Does Not Fit All"

Submitted by
Bill Burke, Chair
Teleconference Committee



Kathryn Griffith and Bill Burke review the script before the broadcast.

The PFAT 11th Teleconference, "One Size Does Not Fit All," was presented on March 10, 2006. The annual Teleconference is a cooperative effort of the Pennsylvania Association of Student Financial Aid Administrators (PASFAA) and American Education Services (AES).

This year's program presented a panel of experts to review the different models of financial aid services, the varied roles of the financial aid administrator, and the increasing demand to counsel students on debt management and options and issues relating to financing their education.

The panel consisted of George Walter, Associate Dean of Enrollment Management at Villanova University; Georgia Prell, Director of Enrollment Services at East Stroudsburg University; John Dysart, President of The Dysart Group, Inc. and Deena Engle, Assistant Vice President Default Prevention Services, AES.



George Walter discussed his experience working first as a financial aid director and presently as an enrollment manager and how student service at Villanova University was improved through better co-operation and coordination among departments through the implementation of an Enrollment Services division. Georgia Prell walked us through the process that East Stroudsburg University went through to combine several offices under a one stop shop from selecting floor tiles, working out new job positions, designing work space, and delivering better service to students. A video clip provided the viewing audience with a panoramic view of the center and a personal walk through the several service areas. John Dysart drew on his varied experience as both a financial aid director and a higher education consultant to comment on the strengths and weaknesses of the various enrollment and student service models. Deena Engle discussed the increasing role all aid professionals play with respect to advising students on debt management and personal financial counseling. She reviewed several interactive programs and counseling tools developed by AES to assist aid professionals in this area.



The panel and some of the Teleconference Committee assemble for a group shot.



George Walter responds to a question from emcee, Barbara Schmitt.

Several video clips augmented the live broadcast. Sandra Cronin, Director of Financial Aid at Point Park University, reviewed the many hats she wears to provide service to her students. Bill Hoyt, Director of Financial Aid at Consolidated School of Business, discussed the challenges faced by aid professionals at proprietary institutions and Bernard McCree, Director of Financial Aid and Registrar at Thaddeus Stevens College of Technology, explained how his institution addresses increasing student loan debt with one on one personal counseling.



Scott Miller and Carol Handlan talk about legislative issues.



The cameraman frames the shot as panelist John Dysart discusses student service models.

To cap off the program, a pre-recorded clip of Carol Handlan, former PASFAA Vice-President, reviewed the latest on the Washington scene with Scott Miller, Director of Federal Relations, AES.

Thank you to the 2006 Teleconference committee: Bill Burke (Chair), Cheryl Gerber (Chair Designee), Brenda Coughenour, Bob Heyl, Paula Lehrberger, and Chris Cherry. The committee would like to thank AES staff: Diana Sheehan, retired AES Training Manager, and Kathryn Griffith (who assumed Diana's position), Margaret Saunders, Tina Reinoehl and Bethany Yenner who pulled together our video break clip highlighting PFAT's many training opportunities.



Bob Heyl (left) joins Kathryn Griffith in the control room.

**Pennsylvania Financial Aid
Training Program**

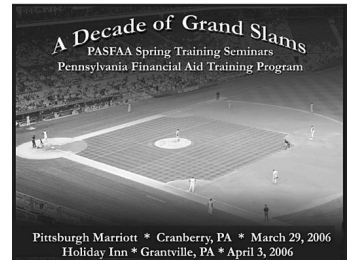
Spring Training 2006 – A Decade of Grand Slams

Submitted by
Joe Alaimo, Chair
Spring Training Committee



Spring Training for 2006 offered a wide array of topics for every sector. This year marked a new site in the east at the Holiday Inn at Grantville. A total of 170 members participated at the east site, while 152 members participated at the Pittsburgh Marriott North at Cranberry Woods in the west.

This year's program celebrated the ten year anniversary of PASFAA's Spring Training as well as a return to the popular baseball theme. Spring Training agendas from years' past as well as photos from the last 10 years were on display for participants to see. Session offerings included NCAA reporting, evaluating a preferred lender list, new bankruptcy laws, working smarter, clock hours and family loan counseling, just to name a few. The day went into extra innings with federal, state and association updates and ended with a PELA update and declaring all participants as "MVPs" for their PASFAA involvement.



Attendees in the east register upon arrival.

The 2006 Spring Training Committee would like to thank all of the presenters who offered their time and expertise:

- | | | | |
|----------------|-----------------|-------------------|--------------------|
| Stacey Adams | Mary Kosin | Sharon Murray | Stephanie Thompson |
| Jim Carideo | Michael Lewis | Clarke Paine | Sally Treadwell |
| Linda Garman | Rachael Lohman | Kerry Paoletta | Lori Williams |
| Michael Grover | Cathy Machamer | Jim Popovich | Matt Williard |
| Patty Hladio | Gary McCullough | Karin Right-Nolan | Deb Woodcock |
| Joan Holleran | Judy McKenna | Donna Sanft | Dan Wray |
| Bill Irwin | Jen McLaughlin | George Santucci | |
| Meme Jefferies | Scott Miller | Monica Schryver | |



Michael Grover covers bankruptcy at the Grantville site.



Participants in the west enjoy a break.

Also, we are grateful to our event Platinum Sponsors:
 AES/PHEAA National City Bank
 Citizens Bank PNC Bank
 Key Education Resources Sallie Mae
 M&T Bank Educational Lending



The Spring Training Committee hits a home run for this year's event.

Very special thanks to the 2006 Spring Training Committee:
 Joe Alaimo (Chair) Kathy Gates
 Sandra Cronin (Chair Designee) Connie Hake
 Ed Cunningham Kim McCurdy
 Kathy Gates

Carrie Myers
Ken Shutter



Waiting for the Federal updates to begin after lunch.



Chris Zuzack drew laughs when she put on protective gear before discussing the WAGE program.



Jocelyn Bennett (left) and Connie Bair complete their evaluation forms.



WASHINGTON UPDATE

Congress in a Holding Pattern

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA

While the second session of the 109th Congress took off with a bang in February with final passage of the Budget Reconciliation Act and its numerous higher education-related provisions, the remainder of this Congressional session has landed with a whimper. To put it simply, there just isn't much getting done these days.



Looking to November

There are numerous reasons for this lack of progress in Congress. First and foremost are the Congressional elections set for this coming November. As you may have read or heard, the political odds makers are giving the Democrats a good chance of regaining control of the U.S. House of Representatives in the next Congress. While not a slam-dunk prospect by any means, Democratic Majority Leader Nancy Pelosi (D, CA) is already making plans to implement an aggressive agenda for the first 100 days of the 110th Congress. In the Senate, the odds of Republicans losing their majority are much longer than those in the House. However, most analysts agree that Republicans will end up with fewer than the 55 Senate seats they now hold, with a 50-50 split between the parties a real possibility. (Republicans would still retain control under this scenario, as Vice President Cheney would be the tie-breaking vote.)



Democratic Majority Leader, Nancy Pelosi, (D-CA) is looking to drive the 110th Congress.

What this all means is that Republicans and Democrats are very wary of taking any action that could tip the balance of the November elections. Moving any legislation has become an arduous task. Even measures that need only Republican support in the House have proven difficult to pass. For example, the Congressional Budget Resolution was mired for many weeks in intra-party political conflict. Republicans could not agree on a package of spending caps that form the basis for the Budget Resolution. Moderates and conservatives were so far apart in their views on spending priorities that the House was prepared to proceed to work on annual spending bills without the guidance provided by a Budget Resolution. The House leadership and the chairs of the Appropriations Committees began to make the decisions that will guide the allocation of federal funds for the 2007 Federal Fiscal Year. At the last minute, the leadership of the House twisted enough arms and made enough deals with the moderate Republicans, that the Budget Resolution was approved on May 17 by a very narrow margin.

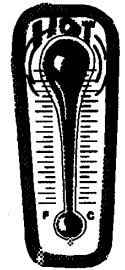
Reauthorization Stagnates

Because of these political obstacles, this becomes a year when we should lower our expectations of what Congress can accomplish. It means that it will be very difficult for Republicans and Democrats and House and Senate Members to agree on the remainder of the Higher Education Act Reauthorization. While the House has passed its version of the reauthorization bill, on a largely party-line vote, the Senate has yet to consider the measure this year and is unlikely to take up the bill unless a bi-partisan agreement is in place. Without such an agreement, the Senate leadership will be reluctant to bring the bill to the Senate floor with limited time available to finish its business this year. And, even if the Senate does consider the bill, it will not be easy for the House and Senate to reconcile the differences between their two versions of reauthorization.

So, most of our attention will be directed to the annual appropriations process. As part of its consideration of a Budget Resolution, a majority of the U.S. Senate has endorsed the concept of increasing the maximum Pell Grant. This support is going to run head-long into opposition from deficit hawks in the House of Representatives, so its fate is uncertain at best. In fact, we may once again face the prospect of a stagnant Pell Grant maximum award and small decreases in Campus-Based, TRIO, and Gear-Up funds, if an across-the-board spending reduction is once again under consideration.

This means that we will need to remind our representatives of the importance of funding these vital student financial aid programs. In this era when funding is tight and competition for a potentially shrinking federal funding pie is intensifying, we cannot afford to take for granted that our Congressional delegation knows why it is important to fund these programs. It is important that you take some time in the coming weeks to call or write your Member of Congress and your Senators to let them know what these programs mean to your campus and to your students. Your voice needs to be heard!

What's



on the Hill?

ECONOMY



President Bush remarks on the Deficit Reduction Act in a speech to the Business and Industry Association of New Hampshire in February.

Government Relations Visits Capitol Hill

Submitted by
Mary Ellen Duffy
Vice President



On May 16-17, PASFAA President Patty Hladio and Government Relations Committee members Susan Bogart, Ruth Cramer, Mary Ellen Duffy, Carol Handlan, Fran McKeown and Scott Miller traveled to Washington, DC. Scott did a magnificent job planning our itinerary and scheduling meetings with key education figures.

Our busy agenda began with dinner Tuesday evening with Brett Lief, President of NCHHELP (National Council of Higher Education Loan Programs). Brett provided insight on current hot topics in the lending community (FFEL vs. FDLP, repeal of the single holder rule, and the PLUS Loan interest rate mismatch) and shared his thoughts on what education issues may be appearing on political agendas in the coming months.



Liz Hermsen (far left) Senior Legislative Assistant for Rep. Tim Holden, listens to concerns from the group

Wednesday morning began with an early morning strategy meeting over breakfast. We set off for a private, staff-led tour of the United States Capitol, kindly arranged between Patty Hladio and Representative English's office. Our first meeting on Wednesday was with Kate Winkler, Senior Legislative Director for Representative Allyson Schwartz and with Liz Hermsen, Senior Legislative Assistant for Representative Tim Holden. Representative Schwartz's staff had some exciting suggestions for future information sharing between PASFAA and legislative staffers who are kept busy fielding phone calls from our students and parents. I hope to have more to report on this in the next issue of the newsletter.

Our second meeting was with Congressman Charlie Dent and Erin McGuire, his Legislative Assistant. We had a very good discussion with them before Congressman Dent had to run off for a vote. This meeting was followed by a hasty "lunch" from the vending machines before heading off to our next appointment.



Sally Stroup, Deputy Staff Director for the House Committee on Education and the Workforce, welcomes the PASFAA visitors.

Next up was a very animated discussion with the new Deputy Staff Director for the House Committee on Education and the Workforce (and former Assistant Secretary for Postsecondary Education), Sally Stroup. Ms. Stroup discussed loan issues as well as some very important points on the new Academic Competitiveness and SMART Grants. She challenged us as educators to make sure Pennsylvania's secondary institutions are offering academically rigorous programs so that our post-secondary students may benefit



PASFAA president Patty Hladio answers a question from Rep. Charlie Dent (R-PA).

from these new programs. She also stressed that, although we haven't seen substantive Pell Grant increases, these new programs are the best thing to happen to federal grants in recent years.

Our final meeting was with Representative John E. Peterson and his Legislative Director, Jeffrey Vorberger. Representative Peterson serves on the House Appropriations Committee and sits on its Subcommittee on Labor, Health and Human Services, Education, and Related Agencies. We had a very good exchange of ideas on the importance of higher education and the issues of affordability and access.



Rep. John Peterson greets the Government Relations Committee in his office.

During our meetings, we shared an overview of PASFAA's membership, services and relationships. We shared our PLUS Loan mismatch letter, discussed the future of Campus-Based funding, expressed our concern about the diminishing buying power of Pell Grants, and shared our alarm over growing educational debt levels. With aching feet and renewed energy over the importance of our profession, we returned to Pennsylvania.



GRC members in the Capitol Rotunda with their tour guide, Jessica, intern in Rep. English's office.



Scott Miller, Mary Ellen Duffy and Patty Hladio outside Rep. Dent's office.



Brett Lief (left), NCHHELP president, joins Scott Miller and the GRC for dinner and discussion.

This occasional series recognizes the achievements and commitment of financial aid professionals whose modest dedication we gratefully acknowledge.

"Last Man Standing"

featuring

"Quiet Hero" Nick Flocco

Submitted by
Sally Treadwell
Newsletter Editorial Board

Have you ever attended the Volunteer Luncheon at PASFAA's annual conference? Remember when towards the end, they have everyone stand and then ask people with varying years of service to starting sitting down? Well, if you've attended in recent years, you've seen Nick Flocco because Nick has, for awhile now, been the last man standing. Nick got into financial aid in 1967 and is still working today. That might qualify him for the longest continuously working director of financial aid in Pennsylvania – 39 years!

Nick, a lifelong Philadelphia-area resident, was born to second-generation Italian American parents in South Philadelphia, an area renowned for its Italian influence. He received a B.S. in Business Accounting and an MBA, along with a certificate in electronics, all from Temple University.



Nick (back row, far left) is joined by his staff of the University of the Sciences in Philadelphia.

Congratulations



(l to r) Ed Flocco (Nick's son), Bill Copperthwaite, and an unidentified friend congratulate Nick in this undated photo.

He married Clare Schwab on a steamy 104° day on July 2, 1966, immediately after he received a 10 day notice that he was being called up for active duty in the Army Reserves. While Nick was in the Reserves, Clare got them an apartment and mailed Nick the address. He put it in the bottom of his duffle bag so he'd be sure not to lose it. When Nick arrived back in Philadelphia at 30th Street Station, he got into a cab and then realized that he didn't know where to go! The cabbie, thinking that Nick had been affected by the ravages of Vietnam, told him to take all the time he needed to think of where he lived. Nick then explained the situation and proceeded to empty his duffle bag all over the cab. He finally got home.

He put his electronics training to use in his first job with RCA, who had gotten a government contract for the nose cone of the Redstone Missile, the first missile to orbit the earth. Nick was in charge of the inductive components – the coils. He laughed and says that he knows how NASA feels when they put something up into space, because you just pray that your part holds. He was actually at RCA before his military service and when he returned, things weren't the same. "They couldn't lay off someone who'd served in the military, but they could torture you to death," he claims.

So in 1967, he visited his old stomping grounds at Temple and had lunch in the cafeteria. He ran into the Associate Comptroller who said, "I've got a job for you." The Comptroller explained that they now had federal funds that needed to be returned, and they needed a man for the job in the Accounting Office. Nick wasn't very enthusiastic, but was assured that it would just be "temporary." Thirty-nine years later, Nick is still "temping."

Nick spent awhile in the Accounting Office issuing refunds, then transferred into a new department called Financial Aid. Fred Dakak was then the Director of Financial Aid, and Bill Srsic was the Assistant Director. Dakak accepted the Director's position at IUP and took the entire staff with him, except for Nick. He and Clare were devoted Eastern Pennsylvanians. George Koval then took the Director's job. Nick explains that he got excellent training from those two men. Koval went onto Penn, where he became the Associate Provost, and consulted for the College Scholarship Service. Nick asserts that both Koval and Dakak were instrumental in helping to define the first methodology, the ancestor of today's FAFSA form.

Nick agreed to become Temple's Acting Director of Financial Aid, where a three year offer turned into 13. The itch for a new challenge pointed him to Drexel University who was looking for a new Director of Financial Aid. Nick's "new challenge" at Drexel lasted another 20 years from 1980-2000. After a full score at Drexel, he thought maybe it was time to work for a smaller school, and he became the Director of Financial Aid at University of the Sciences in Philadelphia, where he remains.

When asked about his role in financial aid, and the changes he's seen during his career, Nick gets a bit philosophic. "I don't know... I like financial aid. I never had the desire to be more than a director of financial aid. I think of all the people who've moved on over the years, some were successful, and some were not." He goes on to explain just how much technology has improved the field.



University President Marvin Wachman (seated) tries out the new Pennsylvania Higher Education Assistance (PHEAA) computer terminal that opened recently in Financial Aid. He is flanked by (from left) Nicholas A. Flocco, director of financial aid; Michael Makos, senior manager, financial systems; Vice President of Academic Administration Bernard C. Watson, and Kenneth R. Reher, executive director of PHEAA.

Temple Times, May 8, 1980



NICK FLOCCO

In the beginning, there were different applications for every program – the Pell Grant, BEOG, the PHEAA Grant. There were no computer records. He laughed and said that he had individual records on literally 20,000 3" X 5" cards, all sorted by income levels and ethnicity codes. He said it took a month and a half just to complete the FISAP. Now, says Nick, "When you think about today's FISAP on-line, it takes hardly any time." He also remembers when punch cards arrived on the scene, "They were like a God-send!"

Other changes involve people – numbers and demographics. He laughs and says, "When we would meet for conferences, the problem then was do we have enough people for a meeting? It's amazing how the group has grown. Now we take up a full hotel." Also, the field was dominated by men. There were only two or three women in the early group – Jean Fazio from Villanova, Renee Saleh from Kutztown, and a woman from the University of Pittsburgh whose name has faded from memory over the years. Now the field is predominantly women.

Of course, the regulations have changed. Nick claims, "We actually used to have trouble spending the money! We had two or three hundred thousand dollars and were supposed to spend it on lower income families, but there were basically no guidelines. Can you imagine?"

When asked for names of individuals who worked for him and then went out on their own, he's almost a bit reluctant to comment. "I'm going to forget somebody, so I apologize to anybody I've missed!" But then the list starts – John Morris (Temple), Lisa Cooper (Philadelphia U.), Hermie Schlesinger (Peat Marwick,) Earl Pierce (Alfred U.) Bill Copperthwaite (in private law practice), Donna Ouellette (Penn), Bethann Cairns (Cabrini, then Penn), Helen Gourousis (Drexel), Jim Baskett (Temple, then Drexel) Jeanne Cavalieri-Grover (Chestnut Hill), and Pam Ramanathan, who still works part-time for him at USP.

When it becomes pretty obvious that this legacy begins to look like a virtual Who's Who of Financial Aid Professionals, Nick is clearly humbled, "When you've done something for most of your life, you really feel a part of it. And you hate to give it up."

The people who have worked for Nick aren't as modest where he's concerned. Lisa Cooper says, "Nick was my first boss right out of high school and he's one of the reasons why I'm still working in financial aid. He's my mentor. He's always been there and he's one of my favorite people. He's stressed like the rest of us, but doesn't show it." John Morris, Director of Financial Aid at Temple writes, "The one thing about Nick was you always got an answer or an opinion and knew where he stood on an issue. When Nick decides to retire, he will have devoted nearly 40 years to helping students. Many aid officers in the Philadelphia area will miss a friend, colleague, and mentor. For now, I enjoy our weekly conversations."

In addition to all the people he's helped, Nick has had more than a few brushes with celebrity through his work. He explains that Temple's first financial aid office shared quarters with the Black Student Union. One time they had a young prize-fighter as a keynote speaker. This was years before cell phones, and a knock came at the door. Nick opened it, only to see a young Cassius Clay at the door, inquiring if he could use the phone. For those of you who are too young to recognize the name Cassius Clay, perhaps you might recognize him after he legally changed his name to Muhammed Ali.

A few years later, Nick and Jim Baskett were walking across North Broad Street on Temple's campus to get lunch. In those days, Wilkie Buick was across the street from the University. There was a man standing on the lot, shaking hands with a swarm of people around him. Nick and Jim both thought he was a local politician, because it was near Election Day, and they went to shake his hand. It wasn't until they returned to the office that they were told that Stevie Wonder was on campus. Nick asked, "Does he have dark glasses and a ponytail?" An astonished staff assured Nick he did.

Nick then became a consultant to none other than the music group, the Spinners. The Spinners were part of the renowned "Philly Sound" with such hits as Could It Be I'm Falling in Love ? and I'll Be Around and as such, they gave college scholarships for years to kids from Philadelphia. The Spinners' management collected the applications, and Nick chose the winners. Nick even has a picture that the group faked with him where he is supposedly singing right in the middle!

Finally, Nick recounts the time when he and Frank Dutkovich, the former DFA at Duquesne University, attended a conference at the Waldorf-Astoria Hotel in New York City. The two men were descending the hotel's grand staircase, when they encountered none other than Bob Hope, walking his dog on a leash up the staircase. The dog inadvertently got the leash wrapped around Frank's legs, when a very surprised Frank exclaimed, "Bob Hope!" Without skipping a beat, Hope replied with equal enthusiasm, "Frank Dutkovich!" The amazed men realized that they had their conference nametags on.

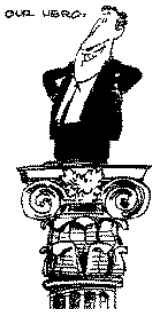
When asked what he's proudest of throughout his career, Nick says it's the people that he's helped over the years. He shares two poignant stories to illustrate what he means. "Two years ago I was walking in Center City and this very attractive woman literally crossed the street, hugged me, saying you saved my life!" She went on to explain that when



(l to r) Nick Flocco, Doug Bucher, Jack Pergolin and George Walter at the 1985 PASFAA conference at Station Square, Pittsburgh.



Nick, with his wife and Philadelphia area financial aid friends at the 1997 PASFAA conference in Pittsburgh.



she was a freshman at Temple, she went to his office and told him she had to drop out because she didn't have enough money. "You gave me the money to stay," she told him. "That made all the difference to me."

In the second story, a female college freshman worked for Nick in the Temple financial aid office a number of years ago on work/study. When she graduated, she gave Nick one of her senior pictures. For some reason, he threw it in a box. More than 20 years later, a young female student at University of the Sciences walked into his office and said that her mother worked for Nick at Temple years ago. Nick thought about it, went home, and dug the mother's photograph out of the box. He gave it to the daughter at USP. That young lady just graduated from USP this spring, and her parents visited with Nick after the ceremony. The young college graduate added, "I hope you'll be around when my kids go to college!" Nick happily rejoined, "There's absolutely no chance of that. I'll be lucky to be alive when your kids get ready to go to college!"



Nick (center) chats with Ken Grugel, Sally Treadwell, and other financial aid folks at the 2000 PASFAA conference in Lancaster.

That's quintessential Nick – self-effacing humor, downplaying his importance in the lives of others. I asked to write this article because I agree with Lisa Cooper – he's one of my favorite people, too. Nick has been more than a client to me over my entire career. He's been a mentor, almost a financial aid father figure. Just as many others who have come in contact with him over the years, I am privileged to know him. Thank you, Nick, for your 39 years spent as a quiet hero.



Nick and Clare attend a gathering for financial aid professionals in this early 1990's photo.



New Federal Grant Programs Created by the HERA of 2005

Submitted by
Mary Ellen Duffy
Vice President

If your school participates in Pell and offers an eligible education program, you must participate in the Academic Competitiveness Grant (ACG) and National Sciences and Mathematics Access to Retain Talent (SMART) Grant Programs effective July 1, 2006. The timeframe between the introduction and implementation of these programs has not given us much time to prepare, so here are some basics.

Academic Competitiveness Grant (ACG)

The ACG will be \$750 for first year students and \$1,300 for second year students with a first year cumulative GPA of at least a 3.0. In order to qualify for the ACG, the student must be eligible for a Pell Grant and have completed a rigorous secondary school program.

The US Department of Education will notify potential recipients via e-mail/letter in July 2006 with instructions on how to self-identify themselves as ACG eligible students by going to a new Web screen and answering questions on their high school programs. Students will receive new SARs informing them that follow up information will be coming from their financial aid offices. Schools will receive ISIRs with new comment codes notifying us of the student responses.

There was some concern about the definition of a first year student as being one who has not been previously enrolled. Recent guidance from the Department has made it clear that taking courses at a college while still in high school (dual enrollment) does not preclude a student from receiving an AC Grant if the student was not enrolled as a regular student in a post-secondary program.

SMART Grant

The SMART Grant will award \$4,000 to third and fourth year students. Recipients must be Pell eligible students with at least a 3.0 GPA, majoring in Computer Science, Engineering, Foreign Language, Life Sciences, Mathematics, Physical Sciences, Technology or Multidisciplinary Studies.

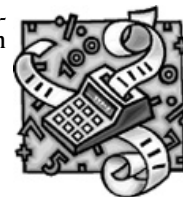
Implementation of the SMART Grant will not be as difficult as the ACG. Schools are expected to review records to identify all eligible students. Schools should have all of the information necessary to make these determinations.

Resources for more guidance:

<http://ifap.ed.gov/eannouncements/0505HERAOperationalImplGuide.html>

<http://ifap.ed.gov/dpclatters/GEN0606.html>

<http://ifap.ed.gov/presentations/HERAMod1ACCSMARTGrants.html>



Government Relations Addresses PLUS Loan Technical Error

Submitted by
Mary Ellen Duffy
Vice President

The Higher Education Reconciliation Act of 2005 (HERA) created a mismatch between the interest rates on PLUS loans made under the Federal Family Education Loan Program (FFELP) and the Ford Direct Loan Program (FDLP). Because of a technical error, the interest rate on FFELP PLUS Loans is set at 8.5% and FDLP PLUS Loans is set at 7.9% for new loans as of July 1, 2006.

In mid-May, the Government Relations Committee sent a letter under the signature of PASFAA President, Patty Hladio, and Vice President, Mary Ellen Duffy, to the entire Pennsylvania Senate and Congressional delegation expressing PASFAA's position on the confusion and counseling challenges created by the discrepancy and requesting assistance in making a technical change to even out the interest rate between the FFEL and FDL Programs. By the time this newsletter is printed, we are hopeful that this inequity has been corrected.



If you have any questions regarding legislative matters, please contact a member of the Government Relations Committee. We encourage PASFAA members to go to the PASFAA website, click on Financial Aid Administrators, then click on Meeting Minutes and Reports for the latest committee information where you will find a copy of our correspondence on the PLUS Loan interest rates mismatch.



College Fairs End While Awareness Initiatives Continue

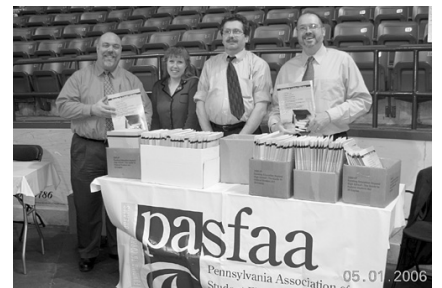
Submitted by
Jamie Kosh, Chair
Financial Aid Awareness



David Pearlman (left) and Jamie Kosh man the PASFAA table at the college fair at State College.

A huge thank you to all of the volunteers who made this season of college fairs so successful! The folders, ten tips, timelines, and memo boards were all very popular at the fairs. Students took multiple copies for their family and friends. Without your participation, PASFAA would not be able to get our materials and message to the folks who need it most – the families and students.

As our committee moves into the summer months, we are planning the final touches to the PASFAA PowerPoint presentation for aid administrators and moving forward on the junior high school presentation for guidance counselors. I am excited about these new tools that we will have at our disposal for the 2006-07 academic year. Check out the PASFAA website – you may be surprised at the resources available.



(l to r) Joe Alaimo, Ginger Kline, Ed Moyer, and David Pearlman are ready for visitors at the Wilkes-Barre college fair.



(l to r) Cheryl Browning, Michael Grossman, and Bonnie Behm provide financial aid information at the Main Line college fair.

Another project that the committee has been working on is College Goal Sunday. Other states have adopted this initiative as a way to assist their families in the completion of the FAFSA. The charge of the Financial Aid Awareness committee is purely fact finding at this point. If you have any suggestions or additional resources we could harness for additional study of this topic, please forward them to my attention.

I attended the spring meeting of the AES/PHEAA Education Access Advisory Committee on May 4 at AES/PHEAA. This is a very dynamic group of education professionals from across the Commonwealth whose mission is to review early awareness materials and exchange ideas for improving communications with students and parents. AES/PHEAA's resource, www.educationplanner.org, is something we can all use. This website offers a graduate school scholarship search (quite possibly the first in the nation) and offers assistance to students from elementary through graduate school.



Members of AES/PHEAA's Education Access Advisory Committee who attended the May 4 meeting include Vali Heist, Joan Holleran, and Jamie Kosh.

As always, if you have any suggestions for the good of the committee, feel free to contact me at jkosh@francis.edu or call me directly at (814) 472-3945.

Strategic Planning Committee Finalizing Long-Range Plan

Submitted by
Patty Hladio, Chair
Strategic Planning Committee



During the past few months, members of the Strategic Planning Committee have been working with Council members and committee chairs on the final stages of the long-range planning document. Recent activity has focused on identifying strategies that can be used by PASFAA Council and committees during the next five years to provide direction for meeting the objectives and goals of our Association.

As we bring this project to a close, I want to let you know that you have been well served by the members of the Strategic Planning Committee. Bonnie Behm, Sheila Checkoway, Vali Heist, Mary Kosin, Gary Means and Bob Snyder have been deeply committed to this project and consistently brought to the table discussion that reflected the breadth of their professional experiences and service within the Association. As a result of their contributions, I am confident that you will find this document to be a valuable tool to our Association. I look forward to sharing the Strategic Plan with you in the near future.

Technology Committee Nearing Completion of Web-Based Module

Submitted by
Dan Wray, Chair
Technology Advisory &
Electronic Initiatives Committee

Hello! Please contact any committee member if you would like to serve on the committee for the 2006-07 membership year (October 2006 through October 2007). We'd love to have you aboard. No technology experience or ability required!

Web-Based Training (WBT): The committee is creating a web-based learning environment to assist PASFAA members considering a position within the Association or who are already serving. After much research, and with the assistance of Linda Gaston of Mount Aloysius College, who evaluated NASFAA's LearnStudentAid tool, the committee is creating a PowerPoint presentation for a members-only section of the pasfaa.org website. The trainee will advance through the presentation at their own pace. A curriculum outline, computer requirements, and a user evaluation form are in the works. Look for a WBT session at this year's PASFAA conference.



Web Resource Guide: The 2006 Guide with a black and gold color scheme is at the printer. Distribution will be: Counselor Training, 2000 copies; PASFAA Conference, 600 copies; PACAC college fairs, 2400 copies; new PASFAA members, 100 copies; Summer Institutes and Fundamentals training, 150 copies. We're looking for great financial aid-related web resources to be included in the 2007 Guide (which will be printed next spring).



Digital Camera: We purchased a Nikon CoolPix L4 camera for use by the committee with the following features: 4.0 megapixels, 10 MB internal memory, 3X optical zoom, 4X digital zoom (digital zoom essentially just makes the pixels bigger which will reduce the quality of the image, while optical zoom allows you to zoom in on your subject while maintaining maximum image quality), 2.0-inch LCD screen, 640 X 480 movies, direct printing, and USB compatibility (i.e., just plug it right into your computer to download pics). The camera cost \$150. If we had needed a camera with greater resolution (up to 6 or 7 megapixels) and/or greater optical zoom capability, the price would have increased by at least \$100. For the committee's purposes, 4 megapixels and 3X optical zoom will be fine. (See Gary Means' article on basic digital camera information elsewhere in this newsletter.)

We also purchased a \$50 512 MB SD memory card, a \$10 carrying case, and rechargeable batteries with charger for about \$25. We purchased the 512 MB memory card, because the 10MB internal memory that came with the camera only stores up to 7 photos at 4.0 megapixel resolution or 16 seconds of 640 video. The additional 512 MB memory bumps those figures up to 398 photos at 4.0 megapixel resolution or more than 7 minutes of 640 video. Altogether, the camera and accessories totaled \$250.

PASFAA Website: Jean Walker is PASFAA's liaison with ATAC, the company that administers www.pasfaa.org. If you have any questions, suggestions, etc., about the website, please contact Jean or another member of this committee.

To provide input to the committee, please contact Dan Wray at 888.972.6314 (extension 2365) or dwwray@collegeloan.com.



Tech Committee members Matt Williard, Valerie Mockus, Jean Walker and Dan Wray (not pictured), at the June 9 meeting. Others joined by conference call.

President-Elect Attends 2006 NASFAA Leadership Conference

Submitted by
Mary Kosin
President Elect



On March 5-7, 2006, I had the privilege of attending the NASFAA Leadership Conference in my capacity as President-Elect of PASFAA. The NASFAA Leadership Conference is an annual invitational conference to provide incoming state and regional leaders with tools for a successful year in office. Held in Washington, DC, this year's conference attracted over 90 participants from state and regional associations to exchange ideas and share experiences. It was quite an honor to be among these very talented professionals and to learn and grow with them.

The NASFAA training staff was extremely knowledgeable and willing to offer advice and share information with us. The agenda contained time to brainstorm with colleagues in other states and regions who share the same responsibilities within their associations. There were also sessions on volunteering and mentoring, fiscal fitness and tips for our visits to Capitol Hill.

On the final day of the conference, we were encouraged to plan a meeting with a senator or representative from our area. I had the privilege of meeting with Ms. Becky Braunstein, Legislative Assistant to Representative Todd Platts (PA-19). I was joined by Thelma Ross, Director of Financial Aid at Lincoln University, who was a member of the NASFAA Leadership Training Committee responsible for this conference. This was an exciting time to visit the Hill with the recent passage of the Higher Education Reconciliation Act of 2005. Ms. Braunstein was very knowledgeable and willing to answer any questions we had concerning the Act and the state of Reauthorization.

Attending this conference gave me a fresh perspective on leadership rolls and responsibilities within our own association, and I am grateful to PASFAA's Executive Council for the opportunity to have participated.



Mary Kosin takes part in NASFAA's Leadership Conference in preparation to assume the PASFAA presidency.

Lessons from "The Apprentice"

Submitted by
Judy Rile
Newsletter Editorial Board

Reality shows are to TV today what the situation comedy was to us in the 80's and 90's. You either like them or hate them – there is no middle ground. Personally, Martha Stewart and the Donald are not among my heroes. However, I have found *The Apprentice*, and to some extent, *The Apprentice – Martha Stewart*, to be both mildly entertaining and educational. While we as financial aid officers are not hawking perfume or selling Trump Ice, there are lessons to be learned from these business "icons."



Pay attention to your client. We are in a service industry. Students and families are the client. Paying attention to their needs helps identify what resources are best suited to help them pay for tuition and books and other educational expenses. While everyone wants grants and scholarships (who doesn't want the free money?), we all know that students will also be relying on loans and self-help aid to help pay the bill. By paying attention to our client, we can help put together the financial aid package that is best for them.

Passion! When what we do becomes work or a chore, we no longer have a passion for what we do. It shows in our dealings with students and families and colleagues. When we are passionate about our job and our role in student development, it is not work but a task that is pleasurable. Having passion is a key ingredient to success. Without it, your job is just plain work.

Be creative. The rules and regulations in which we thrive make it difficult to be creative. But creativity is important in the workplace. It doesn't have to be overwhelming – simple usually does the trick. For example, use play money or the foil-wrapped chocolate coins when presenting a financial aid program. Keep them guessing.



Sell/market what you know. It's tough to sell a product that you do not like or are not familiar with. Helping out with an admissions high school visit? Learn more about the programs your institution offers before you face the questions. Have confidence in your program and product – and like the product.

Next time: Thinking outside the box, teamwork, staying focused.



Digital Cameras – the Basics

Submitted by
Gary Means, Committee Member
Technology Advisory & Electronic
Initiatives Committee

If you are like me, you just want a decent camera that takes good pictures, not real expensive, and fits in your pocket. Decide how you plan to use the camera, and let that help guide you to your choice. I like to use mine for casual pictures that I may take at a conference, and a small camera can work just fine for that. Someone who wants to take more expert pictures may want a bigger camera with more options and features. Expect to pay about \$150 for an "ok" digital camera, paying attention to how many megapixels it has.



Gary Means demonstrates inserting a memory card into his digital camera.

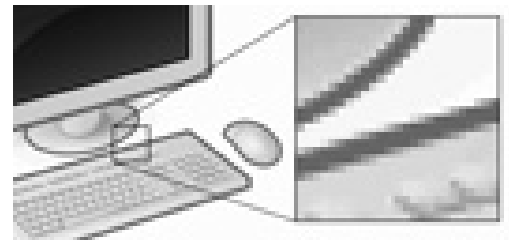
What the heck is a megapixel? A digital camera's resolution is measured in pixels, which are tiny dots of light that create an electronic image. Cameras create images composed of millions of pixels and are measured in megapixels. Simply put, the higher the resolution, the greater the detail of the image.

This actually becomes an issue when you print the pictures. A 2.0 megapixel camera can take great photos, but if you want to print them larger than 5 x 7 inches, the quality may not be as good. I currently have a 2.0 megapixel camera and it takes very good pictures. However, if you like to crop pictures with photo editing software, it is recommended that you use a 4 to 6 megapixel camera.

A lot of cameras have optical and digital zoom. You should have at least 2x optical zoom. Digital zoom is not as important and just enlarges the pixels of the image without improving detail.

A nifty thing about digital cameras is that you can review the photo immediately after you take it. An LCD screen on the back of the camera shows the picture you just took. Somebody blinked? No problem. Delete that one and try again. Some of the LCD screens are over 2 inches affording you a nice size screen to view your photos.

Finally, one of the best things about digital cameras is the number of pictures you can take. Some come with a small amount of internal memory, but you can buy digital media storage cards that hold from 50 to hundreds of pictures. Check out www.digitalcamera-hq.com for more information on digital cameras.



Enlarged area shows how pixels appear to blend together creating the perception of a smooth image.

Editor's note: Thanks to Gary Means for his frequent contributions of photos to the PASFAA newsletter.

Computer Error Haikus

Submitted by
Dan Wray
Funny Guy of the
Technology Advisory & Electronic
Initiatives Committee



Since Microsoft engineers have found it to be utterly impossible to eliminate hardware and software errors, they have decided to team with oriental poets to rewrite Windows error messages in haiku, thus turning troublesome computer errors into a more beautiful, artistic experience. (Remember, a haiku is an oriental poetry form consisting of three lines. The first line has 5 syllables, the second has 7 syllables, and the third has 5 syllables.)

Here are a few sample error messages to give you an idea of what you may see in the future:

First snow, then silence.
This thousand dollar screen dies
so beautifully.

Chaos reigns within.
Reflect, repent, and reboot.
Order shall return.

Three things are certain:
death, taxes, and lost data.
Guess which has occurred.

A file that spacious?
It might be very useful,
but now it is gone.

Windows NT crashed.
I am the Blue Screen of Death.
No one hears your screams.

Seeing my great fault
through darkening blue win-
dows,

I begin again.
The code was willing.
It considered your request,
but the chips were weak.

Printer not ready.
Could be a fatal error.
Have a pen handy?

Login incorrect.
Only perfect spellers may
enter this system.

Aborted effort:
Close all that is now open.
You ask way too much.

Errors have occurred.
We won't tell you where or why.
See if you can guess.

EASFAA "Fabulous at 40"

Submitted by
Barbara Schmitt
EASFAALiaison

EASFAA
Fabulous
at
40



(l to r) Gary Means, Jean Walker, and Bob Thorn enjoy an evening reception.

The 40th annual EASFAA conference was held May 14-17 in beautiful Burlington, VT. Sunday began with the presentation of the Life Membership Award to Senator James Jeffords and concluded with a moving address from keynote speaker, Chris Bohjalian, author of *Reading in the Digital Age*. Monday started off bright and early with breakfast and the general session, "Chicken Gumbo for the Multicultural Soul: Laughing Your Way to the Top," where EASFAA members were joined by Elliott Lewis as he shared stories from his life as a black-and-white biracial American.



Nancy Harvey (left) and Barbara Schmitt

Conference attendees could pick from several tracks of sessions depending upon interest and level of experience. There were sessions for new aid administrators, for those ready to become leaders within EASFAA or their own state associations, graduate/professional groups and professional development sessions designed to ease the mind! Tuesday evening, conference attendees, along with many of EASFAA's past Presidents, celebrated 40 years of EASFAA at the Anniversary Gala and enjoyed a performance by the Capitol Steps.



(l to r) Mary Kosin, Kathy Gates, Nancy Chalker, and Carol Handlan.



Rachael Lohman (left) and Mary Kosin present a session on Cost of Attendance.

Next year, May 20-23, 2007, plans are underway for the EASFAA conference in Niagara Falls, NY. If you have an idea for a session, please complete the Conference Session Proposal form on the EASFAA website.



At the anniversary gala, (front, l to r) Ed Cunningham, Jean Walker, Gary Means, (back, l to r) Brian Blackburn, Julie Salem, Ken Shutter, and Mary Kosin.



(l to r) Susan Murphy, Rachael Lohman, and Suzy Allen.



The current and some past EASFAA presidents gather for a group photo, including Rachael Lohman, Chris Zuzack, and Bill Irwin.



Mary Miller (left) and Jean Walker.



Dana Parker (left) and Chris Zuzack.



Notable Quotes

"Smart leaders believe only half of what they hear. Discerning leaders know which half to believe."

John C. Maxwell

"The first rule of holes: When you're in one, stop digging."

Molly Ivins, Columnist

"The measure of success is not whether you have a tough problem to deal with, but whether it is the same problem you had last year."

John Foster Dulles, Former Secretary of State

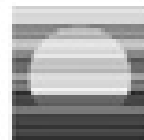
What's brilliant about Thomas Peters?



- ❖ Thomas helped a student pay her prior-year's tuition balance.
- ❖ He recommended a Student EXCEL Loan from Nellie Mae.
- ❖ The student applied, was approved, and e-signed her application at www.nelliemae.com.
- ❖ Thomas certified the loan by logging on to LoanLink at www.nelliemae.com.
- ❖ The student's account was paid, Thomas' desk was clear.

**Thomas Peters: king of counseling,
brilliant financial aid officer.**

Make Nellie Mae a chapter
in your success story.



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Be brilliant with student loans.

PELA News

Submitted by
Jim Jackson
Sallie Mae



Pennsylvania Education
Lenders Association

The Pennsylvania Educational Lenders Association met in early April for our second meeting of the year. The meeting was held in Wilkes-Barre at the Sallie Mae servicing center with our largest group to date of 19 separate lending institutions in attendance.

We discussed school reactions to our PELA presentation at Spring Training and were happy to see a tremendous showing at all of our sessions. We would like to extend a special thanks to all the presenters who volunteered their time at the event. If you missed either of our presentations on "Bankruptcy" or "How to Create a Lender List," they are going to be made available on our website at www.pelalenders.org.

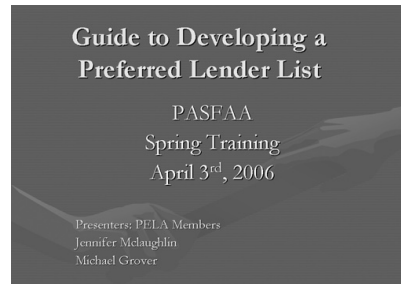


PELA also extends a special thanks to Shelly Pezzulli, from Sallie Mae's Consolidation Management Team, for presenting a consolidation refresher to the group. We thoroughly enjoyed the session and appreciated the professional guidance on some of the specific components geared around the impacts of Reauthorization and Reconciliation.



Shelly Pezzulli, Sallie Mae, discusses consolidation at the April PELA meeting.

Please be sure to reach out to your lender partners with any recommendations for the PELA session at this year's PASFAA conference.



Finance & Development Secures Sponsors for 2006-07

Submitted by
Ken Grugel, Chair
Finance & Development



The Finance and Development Committee has been busy sending out sponsorship requests in late winter and developing a budget for Council and our members in early spring which should provide us with sound fiscal footing for the year ahead. To date, our commitments for the new year are surpassing those of last year, and hopefully we will have a banner year in our fund raising efforts.

We have been active in helping develop the PASFAA Investment Policy that will be released along with the Strategic Plan later on this summer. The Committee will also explore some new ventures in the form of e-commerce to pay membership dues and sponsorship commitments.

Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2005-06 fiscal year. It is because of this support that PASFAA is thriving as an organization and able to create new initiatives for our members. We look forward to continued close work with each of these sponsors in the year to come.

Platinum (\$9,000 and Above): American Education Services, Citizens Bank, Key Education Resources, M&T Bank Educational Lending, National City, PNC Bank, Sallie Mae

Gold (\$7,000): Citibank, College Loan Corporation, Edamerica, Educaid/Wachovia, Nellie Mae, SunTrust Education Loans

Silver (\$3,500): Academic Finance Corporation, AMS/Academic Management Services, Bank of America, Bank One, Beneficial Savings Bank, Campus Door, EDFUND, First Marblehead, New Jersey Higher Education Student Assistance, Sovereign Bank, Sallie Mae Education Trust, Student Capital Corporation, Student Loan Xpress, USA Funds, Wells Fargo Bank



STATE-RELATED SECTOR

Submitted by
Bernard L. McCree
State-Related
Sector Representative

As your Sector Representative, I am available to bring your concerns as PASFAA members before the Executive Council. All of us are aware of the changes that are on the horizon, and I am certain that these changes can present some unique challenges to our specific institutions. I am available to share your concern with our sector membership via e-mail and perhaps, we can bring creative resolution to your issue. Feel free to contact me at any time.

INSTITUTIONAL SUPPORT SERVICES SECTOR

Submitted by
Lesa A. Angell
Institutional Support
Services Sector
Representative

Happy Summer Colleagues and Friends! It has been quite quiet from our sector of late, and I just want to reinforce that if you have any issues to bring to me, feel free to do so. I can be reached at lan-gell@collegeloan.com.

The April council meeting went very well and not much to report back on things affecting us directly. Kim McCurdy and Cate McIntyre are serving us well on conference committee. Joetta Bradica, our conference chair, has made sure to incorporate time for us to meet with clients both Monday and Tuesday evenings of the conference. Because the conference committee is always held to contracts signed many years previous which include meals, they worked around our issue of having no free evening to meet individually or with small groups at the conference. Many thanks to that committee for helping us in our endeavors to work with our school clients.

I hope you all received my e-mail about volunteerism and necessary forms in May so you did not miss the deadlines. Being on Council is a very eye-opening experience, and I am learning that some things that seem so simple become very complex on the association level. I hope all who have been serving on committees, especially if it is more than an annual term, that you did a volunteer form for that same committee to reinforce your interest in serving. It is these forms that help in setting up and getting new members into the association.

Have a safe and productive summer, and I am sure to be seeing you all at the conference in October at Hershey!

PRIVATE SECTOR

Submitted by
Shari L. Payne
Private Sector
Representative

It is hard to believe that summer is upon us already. I can scarcely believe that spring flew by so quickly. Before long, it will be time for the annual PASFAA conference in the fall.

With only a few months until the conference, I thought it would be a good idea to begin thinking about agenda items for our Private Sector meeting at the conference. Please send agenda requests to PASFAA President, Patty Hladio, until a new private sector representative is appointed.

For those of you who will be unable to attend this year's conference, we will make available a detailed report from the meeting. It is always well attended, so we look forward to seeing all of you there!

Best wishes for a successful summer processing season.

Editors note: Shari Payne is no longer in financial aid and relinquished her position as private sector representative.

NURSING SECTOR

Submitted by
Annmarie Weisman
Nursing Sector
Representative

Greetings to the Nursing Sector. I want to report briefly on why we did not have a sector meeting this spring as previously planned. Our sector is small, and we needed to get a reasonable number of people to attend a meeting. The few responses that I got indicating a desire to have a sector meeting in the spring did not show agreement on the time that we could hold a meeting. Many in our sector are the only financial aid staff member on their campus, so it is difficult to get away at times. Additionally, the rising cost of fuel impacted some of our members. Several schools (including my own) have faced limitations or restrictions on travel as the cost of a gallon of gas is over \$3.

Some members suggested that we not have a meeting at this time, and I had to agree that based on the above reasons, it was not the best time to meet in person.

I hope that sector members will continue to contact me with their issues so that I may take them to Council or assist them in whatever way that I can. Email me at annmarie.weisman@tuhs.temple.edu.

INSTITUTIONAL AT-LARGE SECTOR

Submitted by
Patty Hladio for
Dana Suter
Institutional At-Large
Sector Representative

Thanks to all who made the decision to complete a 2006-07 PASFAA volunteer form. Throughout the summer, the Chair-Designees for the various PASFAA committees will be reviewing the forms and creating their committees for the upcoming year. Using the volunteer forms, the chairpersons try to create committees that provide for representation from across our membership looking at factors such as sector and length of time in the profession. If the chairperson of one of the committees you selected calls to see if you are still interested in serving, we hope you'll say yes! If you aren't selected for your "first choice" committee, please remember it could be that the committee you preferred may have members serving out two or three year commitments thus leaving only a few openings this particular year. Hopefully you'll find participation in any and all of the PASFAA committees to be both rewarding and fun!

PA STATE SYSTEM of HIGHER EDUCATION SECTOR

Submitted by
Diane G. Fegely
PASSHE Sector
Representative

Hi all and have a great summer. I know we'll all be very busy but take time to smell those flowers, bask in the sunshine and enjoy the air conditioning !

The PASSHE Sector held their spring meeting on April 27-28 at the Ramada in State College. On Thursday, the 28 attendees heard updates from Lois Johnson of the Chancellor's Office on projected tuition costs, and special programs. Georgia Prell and Rebecca Ray, working with Sytec on the shared administrative systems, provided the latest updates to the group. Bill Irwin provided highlights on NASFAA's "Standards of Excellence" program. The group addressed several agenda items, such as the WAGE program, preferred lender lists, the new regs from the feds regarding Stafford loan changes and the graduate PLUS loan.

Friday, the group received updates from Ed Cunningham and Vince Racculia particularly on the new graduate PLUS program, loan consolidation updates and changes to the Keystone Extra alternative loans. Chris Zuzack brought highlights on state grants, the WAGE program and other special programs being administered through AES. Dan Weigle gave the group highlights on graduate PLUS processing and eCourier.

Please contact me with any concerns, issues or news you may have or want me to share with the sector or with PASFAA Council.

PUBLIC TWO-YEAR SECTOR

Submitted by
Cheri L. Kramer
Public Two-Year
Sector Representative

Hello fellow sector members. It was great to see all of you who attended our annual spring Public Two-Year Sector meeting held April 20-21 at HACC in Lancaster. I'd like to send a special thank you to Leanne Frech for graciously being our host.

We had special guests in attendance for the Thursday meeting, Bette Davis and Mike Fancher, colleagues from Sallie Mae. The topic, "Listening," gave sector members an opportunity to discuss communication and service and, ultimately, what we believe is better for our students. Friday, Cindy Davis from AES Compliance, had updates on Reauthorization and the Deficit Reduction Act and on the many changes that will be taking place. Koren Rinehart from ESG updated us on the changes to KeystoneBEST loan product effective with the 2006-07 academic year. She also brought us updates on OneLink along with the PA State Grant and other special programs. We thank them for making our meeting very informative.

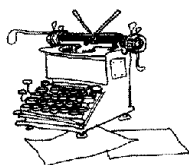
I encourage all of you to vote in July for the PASFAA offices available this year. The first year is soon coming to an end with one more year for me as your representative to Council. I am enjoying serving you and encourage you to think of stepping in when my term ends.

Mark your calendars for the 38th annual PASFAA conference at the Hershey Lodge, October 29th through November 1. Our next sector meeting will take place at the conference. If you have any topics or issues that you would like to bring up at the meeting, please contact me at kramerc@wccc-pa.edu.

BUSINESS, TRADE & TECHNICAL SECTOR

Submitted by
Kimberly A. Reilly
Business, Trade
& Technical
Sector Representative

Greetings to everyone in the Business, Trade and Technical sector! Summer means lots of activity and plenty of work for our financial aid offices around our sector. We in the BT & T sector realize that everyone is very busy and that we all have a limited amount of time available for volunteer activities. But I would like to personally encourage you to give back to your sector and your state organization by volunteering to be a regional leader for our training sessions that we are putting together. If you would be interested, please give me a call at 610-646-8651 or send me an e-mail to kreilly@uticorp.com. Thanks and have a great summer!



From the Editor's Desk

What is it like to work in your office this time of year? Is it the proverbial "zoo" with phones ringing nonstop, incoming freshmen and their parents stopping in during their orientation visit to campus hoping to renegotiate their aid packages, and the craziness of summer's aid processing in full swing? Could you possibly add just one more responsibility to your plate?

Well, the PASFAA members who have been nominated for office for 2006-07 all said "yes" when asked if they could. Elections for 2006-07 will take place July 12-31, 2006. Please show support for your PASFAA colleagues by casting your vote when the on-line voting site opens. Your vote sends a message of thanks as well as support for their willingness to take on "just one more thing," especially something as important as serving as an officer in our professional organization.

Joan L. Holleran

Joan L. Holleran
PASFAA Newsletter Editor

PASFAA Bulletin Board



By
Members

Patti McCarthy is the new director of financial aid at Indiana University of PA.

Mary Miller, has accepted the position of Vice President of the Education Services Group (ESG) at AES succeeding **Edward Cunningham**, who will fulfill new responsibilities as Senior Executive of Business Relations.

Julie Salem has been promoted to AES' Regional Manager for western Pennsylvania, and **Wendy Dunlap**, previously at Slippery Rock University, has accepted the position of Assistant Regional Manager for western Pennsylvania.

David Smedley, formerly at Valley Forge Military Academy & College and most recently at AES, is now at Gwynedd Mercy College/Center for Lifelong Learning. David is also serving on NASFAA's Research Committee and is the principal author/researcher for the NASFAA Monograph, "Completing the Common Data Set: A Guide for Financial Aid Professionals," published in May.

Ken Grugel, Clarion University of PA, is serving on NASFAA's 2005-06 Leadership Development & Professional Advancement Committee and will chair NASFAA's 2006-07 Research Committee.

Patty Hladio, Slippery Rock University of PA, was interviewed for the article, "Guiding, Inspiring and Growing New Financial Aid Leaders," in the NASFAA Student Aid Transcript, Volume 17, No. 1, 2006.

Melissa Walsh, Rosemont College, and husband, Larry, had a baby girl, Katie, on April 20. The new arrival weighed in just under 6 lbs and was 19" long.

Robert Glen is the new Financial Aid Officer at Brandywine Hospital School of Nursing.

Eastern University welcomes **Lauren Pizzo** as the new Financial Aid Director.

Martha McGuinness, formerly at Temple University, is now at Haverford College.

The new Assistant Director of Financial Aid at Johnson College is **Toshia Upshaw-Williams**.

Jamie Baltz, Lafayette College, gave birth to baby boy, Logan, on May 8. The new baby weighed in at 5 lbs, 11 oz and was 19 inches long.

Barry McCarty, Dean of Enrollment at Lafayette College, retired June 30.

Cindy Davis, AES/PHEAA, has been promoted to Director of Compliance Services.

Mike Fancher, Regional Account Executive, Sallie Mae PA, and his wife Cindy, announce the birth of baby boy, Jason, born May 5 and weighing 6 lbs, 2 oz and 20 inches long.

Jim Jackson, Regional Sales Manager, Sallie Mae PA, has been promoted to Regional Vice President for strategic campus-based opportunities for the Northeast.

Stacie Frederick, Cedar Crest College, has been promoted to Financial Aid Counselor. Also, **Laura Roberts**, who recently earned an MBA from Alvernia College, joined Cedar Crest College as a Financial Aid Counselor.

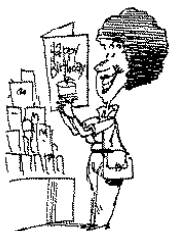
George Santucci, formerly at CCAC-Boyce, was named account executive for National City in southwestern Pennsylvania.

About
Members

Fun at Work? Yes, You Can!

Submitted by
Sherry Youtz
Newsletter Editorial Board

We've all heard about laughter and how it is good for our bodies. It can boost cardiovascular fitness and reduces levels of hormones that create stress, all of which could have positive effects on productivity. Try some of these ideas to have fun in your office.



1. Brighten the day of a friend or coworker with a surprise delivery. Some balloons, flowers or other gift item delivered to their work desk is always a good way to start or brighten someone's day.
2. At the end of a meeting try this exercise. Stand in a circle, each person can hold hands if they want. Say "HA" out loud, continuously for a full minute. Everyone should come out of the meeting with at least a big smile on their face.
3. Celebrate the anniversary of each person's hire date. Take a quick break and acknowledge the contribution of the featured employee.
4. Use voice mail to surprise someone with some unexpected fun. Brighten someone else's day with a message that conveys fun while facilitating the exchange of information.
5. Try the buddy system for new employee orientation. Assign a "buddy" who shows them around, takes them to lunch the first day and helps to get their workspace set up.
6. Have a fun suggestion box. Ask coworkers to contribute their suggestions for fun activities. Provide a prize at the end of the year for the best fun suggestion.
7. Hang a white board and use it for "Question of the Month." Questions could be something like, "What is the best movie you've seen lately?" or "If you could speak with anyone in history who would it be and why?"
8. Have a bulletin board areas set aside for humorous articles, cartoons, jokes and funny sayings. Ask coworkers to contribute to the board.
9. The most popular office toys are Koosh balls, Nerf guns, Nerf balls, Silly Putty, Frisbees, Pez dispensers, Slinky, Tinker toys, yo yos, pogo sticks and hula hoops. Be sure you have a fun office toy at your desk.
10. Add a fun section to your employee newsletter. Include things like jokes, movie or local restaurant reviews and news about what employees are doing outside of the work environment.



The Financial Aid Staff at Butler County Community College celebrate Halloween 2004.



Westmoreland County Community College Financial Aid staff wins "Best Decorated Office" during Steeler Fever.

Resource: Hemsath, Dave and Yerkes, Leslie. (1997). 301 Ways to Have Fun at Work, San Francisco, CA: Berrett-Koehler Publishers.



Ed Cunningham discusses AES updates at the PASSHE sector meeting April 28.



2005-06 PASFAA officers, sector representatives, and committee chairs at the April 24 meeting.



Public Two-Year sector members meet April 20-21 at HACC-Lancaster.

Coming Events:

July 5-8, 2006

NASFAA 2006 Conference, Seattle, WA

July 2006

State Grant Certification Procedures Workshops

- July 12 Cabrini College, Radnor
- July 13 Cedar Crest College, Allentown
- July 17 Mt. Aloysius College, Cresson
- July 19 University of Scranton, Scranton
- July 27 AFS/PHEAA, Harrisburg

August – October

AFS Fall Workshops

- August 22 AFS/PHEAA, Harrisburg (Lender Workshop)
- September 19 Holiday Inn Harrisburg-Hershey, Grantville
- September 20 Hilton Scranton & Conference Center, Scranton
- September 28 University of Pittsburgh, Greensburg
- September 29 Blair County Convention Center, Altoona
- October 4 Ambassador Banquet & Convention Center, Erie
- October 5 Pittsburgh Marriott North at Granberry Woods
- October 11 Best Western Country Cupboard Inn, Lewisburg
- October 12 Holiday Inn Lehigh Valley, Fogelsville
- October 18 Hilton Valley Forge, King of Prussia

Oct 29 – Nov 1, 2006

PASFAA 2006 Conference, Hershey Lodge

- Oct 28-29 Fundamentals Workshop, prior to PASFAA Conference
- Leadership Development Training, Hershey Lodge

Oct – Dec 2006

Electronic Access Conferences

- Oct 30 – Nov 2 Royal Pacific Resort, Orlando, FL
- Nov 28 – Dec 1 Paris Las Vegas, Las Vegas, NV

November 2006

Counselor Workshops

December 2006

Business, Trade & Technical Workshop



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