

Photo by Deb Fritz, Mansfield University of PA

37th Annual Conference
Lancaster Host
Resort & Conference Center
October 16-19, 2005

FEATURES

- Letter from the President
- Council Nominations Due May 15
- Award Nominations Sought
- PASFAA Holds 3rd Retreat
- Give Yourself More Credit
- A Clean Credit Report
- Quiet Hero – Jack Pergolin
- Your 1st Financial Aid Presentation
- PELA News
- Sector and Committee Reports

2004-05 PASFAA EXECUTIVE COUNCIL

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Editor Excerpts

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Nancy Chalker	Kathy Myers	Sherry Youtz

2. PUBLICATION SCHEDULE

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

Summer 2005 issue:	articles due May 15
Fall 2005 issue:	articles due August 15
Winter 2006 issue:	articles due November 15
Spring 2006 issue:	articles due February 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 2004-05, the membership list is maintained by the past president at Butler County Community College.

2. 2004-05 PASFAA COMMITTEES

Finance and Development	Ron Dawson
Financial Aid Awareness	Patty Cegelka
Financial Aid Training (PFAT)	MaryKay Klara
Government Relations	Carol Handlan
Membership & Governance.....	Jean Walker
Newsletter	Joan Holleran
Technology Advisory & Electronic Initiatives	Dan Wray
2005 Conference.....	Marijo Elias

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 2004-05 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,

As I sit here this morning, writing this letter, the sun is actually shining bright in Mansfield, Pennsylvania. It almost looks like spring will be early this year. It makes me think back to the most commonly asked question when I told people that I was moving to Mansfield University, which was "Do you do realize that Mansfield is in the middle of nowhere?" And the second most commonly asked question, "Do you have any idea how much snow they get in Mansfield?" My answer to both was "yes" and "sort of," but off I went anyway, and I have to say, I have not regretted any of it! Yes, it's cold, snowy and remote, but we do have computers and phone lines, (and some cell towers, although not many!) so all of my PASFAA friends and colleagues are still just a phone call or e-mail away!



When I spoke to you at the PASFAA Conference this past October in State College, I marveled at the philanthropic, giving nature of our membership. It's easy for those of us who have been around for awhile to lose sight of that after time. We become pretty adept at what we do in our offices, rely on our colleagues less and less and over the years and just sort of forget what it was like to be a newcomer; whether it be to financial aid or just to Pennsylvania.

But in my case, as fate would have it, the same year I am serving as your president, I am also very much a newcomer to a PASSHE (Pennsylvania State System of Higher Education) school and a university environment. (Not to mention Datatel too.) It has given me quite a unique vantage point from which to view things. One minute I am putting out a small fire as PASFAA President and the next minute I am calling one of my PASSHE, or more likely Datatel colleagues, in total desperation! I go from being the "fearless leader" to the overwhelmed, confused "newbie" in the blink of an eye! And I can say, with complete certainty that the members of this organization have not changed.

Granted, I know more people now, but folks are just as friendly and willing to help today as they were to me 15 years ago. And I can assure you, it will be a long time before I forget again what it's like to be a "newbie"! So to all of you out there who are new to Pennsylvania, who are struggling with a new computer system or who are just new to financial aid, rest assured that I feel your pain. And I look forward to meeting you next October at the annual conference – be it at the First-Timer's Reception or just a session on stress relief – so that we can commiserate together! But having said all of this, remember the good news – we are all members of PASFAA which is full of giving, experienced people willing and able to show us the light!

So until next time, stay warm and stay optimistic! "Hope, like spring, blooms eternal" and after all, it looks like an early spring here in the northern territories of central Pennsylvania.

Sincerely,

A handwritten signature in black ink, appearing to read "Barbara L. Schmitt".

Barbara L. Schmitt
PASFAA President

Nominations for 2005-06 PASFAA Council Due May 15

Submitted by
Jean Walker
Past President

It is time once again when we must secure nominations from the membership for our 2005-06 elections. Since moving to a web-based voting process with an earlier notification of election results to the membership, our timeline for our nomination and voting process has been revised to the following:

- **May 15** Last date to secure nominations and biographical information from candidates.
- **July 13** Electronic voting via the PASFAA homepage will open.
- **August 1** Last day to vote.
- **August 15** Notification of election results to the membership.



Positions open for the 2005-06 membership year include President-Elect and the seven Sector Representative positions. Active members from any sector may make nominations for the President-Elect positions, but only the Active members from the respective sector may make nominations for their respective Sector Representative. A nomination form can be found at the end of this article or printed off the PASFAA web site (www.pasfaa.org). The completed nomination form must be returned to Jean Walker by May 15. Remember, you cannot nominate an individual without first obtaining his/her permission to do so. Also, the membership is reminded that **the two candidates receiving the most nominations for each office will be placed on the ballot.**

President-Elect (Four Year Commitment)

The President-Elect shall assist the President and in all ways prepare for the Presidency, and serve as Past-President after the presidential term (with one additional year either as the EASFAA representative to Council or the ATAC Liaison.) The President-Elect shall serve on the Finance and Development Committee, and shall nominate:

- An active member to serve as annual Conference chairperson, and
- An active member to serve as Finance and Development Committee chairperson, and
- An active member to serve as chairperson of the Training committee.

Sector Representative:

- Business, Trade, and Technical
- Nursing
- Pennsylvania State System of Higher Education (PASSHE)
- Private
- Public Two-Year
- State-Related
- Institutional Support Services

Length of Service: two year term

Basic Function and Responsibility

The sector representative is an officer of the Association serving as a representative for the respective membership of the Association to make the views and concerns of members of the represented sector known to the leadership of the Association and to keep sector members informed of the actions of PASFAA Executive Council.

Characteristic Duties and Responsibilities

1. Serve as a member of the Membership and Association Governance Committee.
2. Conduct sector meeting at the annual conference.
3. Arrange additional sector meetings throughout the year if warranted and desired by sector membership.
4. Submit quarterly reports for publication in each issue of the PASFAA Newsletter.
5. Submit annual report for inclusion in the Association's annual report.

PASFAA 2005 – 06 Nomination Form
Due May 15, 2005

President-Elect Name: _____ Institution: _____

Sector Representative
Business, Trade, & Technical Name: _____
Institution: _____

Nursing Name: _____
Institution: _____

PA State System of Higher Education Name: _____
Institution: _____

Private Name: _____
Institution: _____

Public Two-Year Name: _____ Institution: _____

State-Related Name: _____
Institution: _____

Institutional Support Services Name: _____
Institution: _____

I certify that I am an active member of PASFAA for the 2004-05 membership year. I further certify that I have discussed these nominations with the nominees indicated above and each nominee has agreed to serve the Association in the respective office, if elected.

Signature: _____ Printed Name: _____
Institution: _____ Date: _____

Send this form by May 15, 2005 to Jean Walker, Director of Financial Aid, Butler County Community College, PO Box 1203, Butler, PA 16003-1203 or fax to Jean at 724-287-4961.

Council Requests Nominations for PASFAA Awards

Submitted by
Jean Walker
Past President

It's that time of year again when the PASFAA Council asks the membership for nominations for PASFAA's Distinguished Service Award, Honorary Life Membership, Leadership, and Emerging Leader Award. Nominations must be received no later than May 15, 2005.

The **Distinguished Service Award** is presented to those individuals who have made significant contributions to the Association through leadership, activities, and/or research in financial aid. This award recognizes service to PASFAA over a period of time in the profession of financial aid and is not recognition for any single event or activity. The 2004 recipient was Bill Burke of the University of Scranton for his many years of service to PASFAA and the financial aid community. A committee comprised of past Distinguished Service Award recipients and the current PASFAA President will review the nominations and recommend their choice to Council for the 2005 award.



Honorary Life Membership is given to individuals who have made outstanding and sustained contributions to the financial aid profession. This honor is not necessarily awarded each year and is not restricted to PASFAA members. The 2004 recipient, Don Raley, had previously been honored by the Association when the PFAT committee renamed the Beginners' Summer Institute training in his honor.

The **Leadership Award** was created to recognize an individual or individuals who provided outstanding leadership to the Association. In 2004, there were two recipients – Mary Kosin of Luzerne County Community College and Scott Miller, Federal Relations Director for AES/PHEAA.

The **Emerging Leader Award** is given to those individuals who, within about five years of entering the financial aid profession, have demonstrated concern, service and commitment to the needs of PASFAA and its projects. Last year's recipient of this award was Sherry Proper of Allegheny College.



If you would like to nominate colleagues for any of the listed awards, submit the names by e-mail to jean.walker@bc3.edu or by mail to Jean Walker, Director of Financial Aid, Butler County Community College, PO Box 1203, Butler, PA 16003-1203. Nominations will be reviewed at the June Council meeting and awards presented at the annual conference in October.

It's Time to Volunteer for 2005-06

We know
you're
out there!



Submitted by
Dana Suter
Institutional At-Large
Sector Representative

PASFAA is a volunteer organization and its members are the foundation of the programs and services we are able to provide. Without volunteers, our Association would not be able to offer all of the benefits that PASFAA members now enjoy. Please consider sharing your time and talents this year by serving on a committee or for one of the other service opportunities available. It's rewarding, you get to meet and work alongside new colleagues, and your expenses are reimbursed.

Are you ready to get involved with PASFAA? There is an on-line form for volunteering at the PASFAA website at www.pasfaa.org. Click on On-Line Forms and then PASFAA Volunteer Form. The instructions will walk you through the process. Rank your choices in preference order. Indicate your first preference as your first choice and so on.

Detailed descriptions for each committee are also on the website. If you're not sure about your readiness and need a little extra boost of confidence, contact me or any other member of Council or the chair of the committee you are interested in and learn more about volunteering for PASFAA.

Select from these PASFAA committees:

- Conference Committee
- Government Relations Committee
- Finance and Development Committee
- Newsletter Committee
- Technology Advisory and Electronic Initiatives
- Pennsylvania Financial Aid Training Committee (PFAT) subcommittees:
 - Business, Trade, & Technical Training Workshop
 - Fundamentals Workshop
 - Counselor Workshop
 - Support Staff Workshop
 - Teleconference
 - Spring Training
 - Don Raley Institute (for beginners)
 - Financial Aid Basics (for non-financial aid personnel)
 - Intermediate Summer Institute

Please complete the volunteer form on-line by May 15, 2005. Committee chairs will be reviewing the lists of volunteers and setting up next year's committees shortly thereafter. Thank you for your willingness to help PASFAA remain a viable organization!

Calling All
Volunteers!



"Survivor" Theme for 2005 PASFAA Conference

Submitted by
Joetta Bradica
2005 Conference Committee



Begin training now for "Survivor, the FAA Challenge." Survivor is coming to the PASFAA conference at the Lancaster Host Resort and Conference Center, October 16-19, 2005. The conference committee is working hard to make this one challenge you won't want to miss.

The first challenge will be a charity golf tournament on Sunday morning. Golf enthusiasts will want to keep alert for information via e-mail and the PASFAA web site. We are looking for additional challenges (AKA sessions.) Please visit the PASFAA web site at www.pasfaa.org and submit your ideas, or email Lori Williams or Lisa McMaster. Conference registration will be done online again and we hope to utilize the PASFAA web site for conference materials and information.

We are excited to have four members of the committee who have never served on any PASFAA committee in the past as well as two who are first time conference committee volunteers. Committee members include:

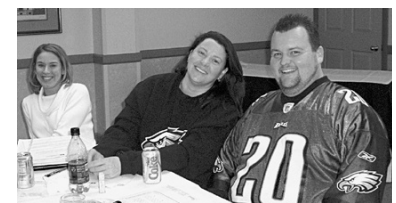
Marijo Elias (Chair)
Joetta Bradica (Chair Designee)
Brian Blackburn
Mark Carpentier
Michael DeGroft
Mary Kosin
Jennifer McLaughlin
Lisa McMaster
Douglas Vore
Lori Williams

Kings College
Penn State College of Medicine
M&T Bank Educational Lending
Wilkes University
Thaddeus Stevens College of Technology
Luzerne County Community College
Citibank
Eastern University
Montgomery County Community College
Cedar Crest College

Mark your calendars to attend tribal council, October 16-19, 2005!



The 2005 Conference Committee meets for a planning session.



Barbie Schmitt (center) and Brian Blackburn show support for their favorite team at the Super Bowl Sunday meeting.

Pennsylvania Financial Aid
Training Program

Submitted by
Marykay Klara, Chair
Financial Aid Training

Spring Training Ready to "Rock Around the Clock"

April 4, 2005: Valley Forge Hilton, King of Prussia

April 18, 2005: Pittsburgh Marriott North at Cranberry Woods



Everybody, Let's rock! Come back with us to the 50's as we "rock around the clock" at the 2005 Spring Training seminars offered by the Pennsylvania Financial Aid Training Program (PFAT). Your "Show of Shows" has been planned to address current financial aid issues that will shimmy and shake you through the next academic year. Sessions planned at press time will cover identity theft, consortia/study abroad, professional judgment, non-standard terms, early financial planning, OVR, and audit preparation. Plus, we'll have our old reliables of ESG, Federal and AES/PHEAA updates. Chairperson Paul Simensen and his committee will see you at the hop!

Don Raley Institute

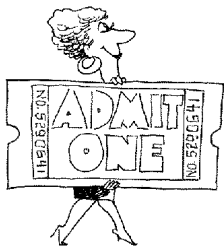
June 13-17, 2005: Dickinson College, Carlisle, PA

That's right, it's back. OK, all of you graduates out there – now is your chance to have other administrators on your staff with two years or less experience to learn as much as you did about financial aid. This weeklong "nuts and bolts" institute provides a wealth of fundamental information and graduates take home a useful comprehensive binder for future reference. We all remember the wonderful meals provided by the Dickinson Dining Service staff and the opportunity to meet others in our field. Carolyn Julian and her hard-working committee will make sure those attending receive up-to-the-minute information necessary to help beginners get off on the right foot. Registration information will follow at a later date.



Intermediate Summer Institute

June 13-15, 2005: Dickinson College, Carlisle, PA



It must be that "every other year" time again! Held biennially, this is the year for the Intermediate Summer Institute, designed for those aid administrators who already have two or more years of experience in the field. Offered in a more informal setting than the Don Raley Institute and held over the course of two and a half days, topics will include Dynamic Office Functions, Crossing Departmental Fences, Contracts and Agreements, Professional Judgment, Tax Session, Federal Update, Group Discussions, Motivational Session and USDE Updates. Brian Blackburn and his committee are putting the finishing touches on the final agenda. Be sure to pass along the word to your co-workers and watch for future registration information.



National Student Employment Week

April 10-16, 2005

Remember to recognize your student employees!

Third Retreat Looks at Future Direction of PASFAA

Submitted by
Barbara Schmitt
PASFAA President

Think of State College in December and 'snow, cold, windswept' comes to mind, but this past December 12-13, the days were sunny, warm and bright (okay, at least inside it was) as the Nittany Lion Inn played host for the third PASFAA retreat. In the spirit of the holiday season, PASFAA president, Barbara Schmitt assigned the dedicated group of recruits into subgroups with such names as wise men, elves, carolers, reindeer and snowmen. A lively brainstorming session, led by veteran retreat organizer and former PASFAA president, Georgia Prell, kicked off the retreat to determine the content of what each subgroup would review.

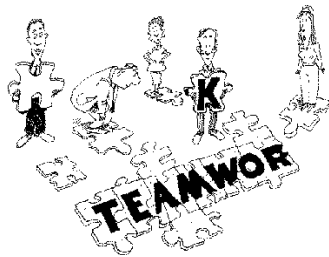


The "Wise Men" reviewed the By-Laws, Constitution and Parliamentary procedures of the association. Their proposed recommendations will go before Executive Council for approval before going out to the general membership for a vote. The "Elves" updated and began the task of completing the policies and procedures manual. "Carolers" reviewed the fiscal issues of the association and focused on increasing our contingency fund, cost saving initiatives and an increased awareness of fiscal responsibility. "Reindeer" looked at membership concerns and volunteerism within the association, specifically, mentorship efforts, training and an initiative to increase membership. And finally, the "Snowmen" put together an outline for a five year strategic plan to be completed by the end of 2005-2006.



The "Wise Men" subgroup review PASFAA's Constitution and By-Laws.

On the surface it would appear that we are very fiscally sound; however, PASFAA



does not quite meet the level of monetary reserve recommended by NASFAA. A lively discussion centering on cost-saving initiatives took place under the "Carolers" leadership of Sherry Proper, PASFAA's treasurer. One recommendation was to increase PASFAA's contingency reserve by a minimum of 3% each year toward the goal of reaching 1.5 times the operating budget (exclusive of the annual conference.) This recommendation will be taken to Executive Council for further refinement and implementation strategies. The new strategic plan will also include new cost-saving initiatives and membership goals.



Georgia Prell (left) and Barbara Schmitt led the brainstorming and wrap-up sessions.



PASFAA veterans (l to r) Bill Irwin, Rachael Lohman and Bill Burke well deserve their "Wise Men" title.

Dr. Bill Irwin and his group of "Wise Men" reviewed PASFAA's Constitution and By-Laws as well as our parliamentary procedures. This group recommendation that our current parliamentary procedures, Roberts Rules of Order, be further studied and compared with Modern Parliamentary Procedure to determine if PASFAA could be better served by an alternative method. A new sub-group will be charged to further review this recommendation. Proposed changes and amendments to the PASFAA Constitution and By-Laws will be forthcoming to the membership for review and consideration.



Breakout groups work on their assignments.

A five-year strategic plan is now under development under the guidance of "Snowmen" group leader and President-Elect Patty Hladio. This group has already proposed a revised Mission Statement to better reflect the growing technology, outreach initiatives and membership goals of our association. The strategic plan will encompass fostering and collaboration efforts with other organizations, association governance, professional development, government relations and fiscal responsibility and is expected to be completed during the 2006 calendar year. An ad-hoc committee to develop and complete the strategic plan has been formed and will be chaired by Patty Hladio.

The hardworking "Elves," led by Past President Jean Walker, banged out a revised policy and procedures manual that will go for approval before Executive Council. Consolidation and removal of redundancy were major goals for this group.



Retreat participants gather for a group photo.

Additionally, this group proposed changes to the manual that reflect current technological updates and fiscal responsibility. The manual is designed to be a "living" document that should be updated as the organization's goals and operations change.

Vice-President Carol Handlan's "Reindeer" were assigned the unenviable task of reviewing general membership concerns. This group looked at volunteerism, mentorship, training and ways to increase the association's membership. Initiatives coming from this group include a training program for newly elected officers, council members and committee chairs. This group strove to ensure that no person, elected or appointed to represent the association, will be left to learn "on the job."

An update on the initiatives evolving from the retreat will be in the next two newsletters. As our association continues to grow and progress, so will the methods that you receive these types of information. Be looking for blast e-mails and other on-line methods of notification. PASFAA has entered the 21st Century and we hope you, the membership, will enjoy this new ride!

Thanks to the following PASFAA members who participated in the retreat:

Bonnie Behm
 Brian Blackburn
 Bill Burke
 Patty Cegelka
 Donna Cerza
 Nancy Chalker
 Sheila Checkoway
 Ruth Cramer
 Marijo Elias
 Greg Gearhart
 Ken Grugel
 Carol Handlan
 Nancy Harvey
 Patty Hladio

Joan Holleran
 Margaret Hynoski
 Bill Irwin
 Meme Jeffries
 Marykay Klara
 Ginny Kopko
 Mary Kosin
 Rachael Lohman
 Elena Lubimstev
 Fran McKeown
 Jen McLaughlin
 Gary Means
 Mary Miller
 Sharon Murray

M. Clarke Paine
 Dana Parker
 Georgia Prell
 Sherry Proper
 Julie Salem
 Barbara Schmitt
 John Schodowski
 Ken Shutter
 Jean Walker
 Donna Wilkoski
 Dan Wray
 Chris Zuzack
 Jim Zuzack



Some of the retreat attendees listen to another group present their findings.

College Fair Season Coming to a Close



Financial Aid Awareness committee members (l to r) Jamie Kosh, Patty Cegelka, Mirtha Wilczynski and Ed Moyer at a December meeting.

Submitted by
 Patty Cegelka, Chair
 Financial Aid Awareness

The Financial Aid Awareness Committee has two remaining Pennsylvania Association of College Admission Counseling (PACAC) College Fairs for this spring. The Northeast Regional Fair at the Wachovia Arena at Casey Plaza in Wilkes-Barre on Tuesday, May 3 and the Mainline Regional Fair at Villanova University on Wednesday, May 4. Please contact Patty Cegelka at cegelkap2@scranton.edu if you would be willing to volunteer.

A special thank you to all the PASFAA volunteers who graciously provided financial aid information at college fairs September through December 2004 and at the Pittsburgh National College Fair in February. The volunteers were:

Joseph Alaimo
 Linda Ankney
 Tonya Anthony
 Sharon Austin
 Tom Ball
 Aileen Bowman
 Monique Boyd
 Jane Brady
 Kathy Breslin
 Michael Burke
 Jim Cardinale
 John Carns

Chris Cherry
 Melissa Crouse
 Varo Duffins
 Mary Ellen Duffy
 John Falleroni
 Karen Fox
 Gail Gray
 Linda Hebert
 Joan Holleran
 Vonnie Hunter
 Carolyn Julian
 Judy Kellum

Cindy King
 Marykay Klara
 Jamie Kosh
 Mary Kosin
 Bob Latta
 Kevin Leibach
 Michael Lewis
 Vickie Lewis
 Pat McBreen
 Patty McCarthy
 Bernard McCree
 Gary Means

Nancy Mendez
 Kyle Mosley
 David Pearlman
 Georgia Prell
 Sherry Proper
 Leslie Ramusack
 Judy Rile
 George Santucci
 Michelle Slagel



PASFAA volunteers man the financial aid table at the Pittsburgh National College Fair.



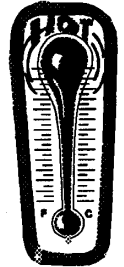
WASHINGTON UPDATE

Submitted by
Scott Miller
Federal Relations
Director, AES/PHEAA

A Budget Winter That Could Last Through Summer and Fall

On February 7, 2005, President Bush issued his Fiscal Year 2006 Budget Proposal. While some ideas were leaked prior to its official release, the entire package was filled with surprises and some very serious proposals regarding the future of a number of federal student aid programs. Student aid programs are not alone in this budget in feeling the threat of the budget axe. With the exception of most Homeland Security and Defense-related programs, the President has proposed to reduce or eliminate spending in nearly every corner of the federal budget. Just how this all plays out and to what degree is not certain at this time, but it is clear that Congress has been challenged to look deeply into the federal budget and to make some hard choices regarding the future of federal spending.

What's



on the Hill?



As expected, the President has proposed to increase the maximum Pell Grant by \$100 per year for the next five years and to completely wipe out the \$4.3 billion funding shortfall, which has made it so difficult to fund an increase in the maximum Pell Grant in recent years. To do this, the President is proposing a unique mechanism that would make the funding for these increases "mandatory" (or an entitlement), that would not be subject to the year-to-year whims of the Congressional Appropriations process. To pay for this increase, the President has proposed numerous budget savings on both the mandatory and discretionary side of the budget, including reductions in most fees received by lenders and guaranty agencies from the federal government.

Future of Perkins and TRIO/Gear-Up

Two very controversial proposals included in the President's submission involve the Perkins Loan Program and the TRIO and Gear-Up Programs. Following up on the decision of the last Congress to zero-out Federal Capital Contributions, the President has proposed to implement a plan to wind-down the Perkins revolving funds managed by postsecondary institutions and recapture the "federal share" of those revolving funds. Assistant Secretary for Postsecondary Education Sally Stroup has stated that ED has no preconceived notions about how to conduct this wind-down and is open to working with the community to develop options for calculating the federal share and the disposition of the revolving funds.



President Bush is introduced by the principal of J.E.B. Stuart H.S. in Falls Church, VA before giving remarks on high school initiatives in January.

On the early awareness side, the President is proposing to create a new High School Intervention Program "designed to meet the needs of at-risk high school students." This High School Intervention Program will subsume the role of the Gear-Up Program and two of the TRIO Programs – Upward Bound and Talent Search – which would no longer exist as separate programs. As you might imagine both the Perkins Loan and Gear-Up/TRIO Program proposals have been met with strong shouts of opposition from their respective constituencies.

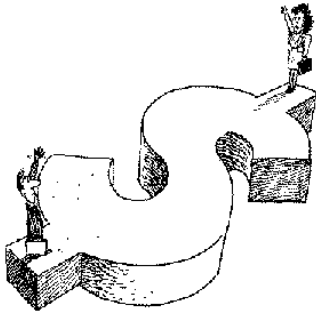
Budget Reconciliation on the Horizon?

There is no doubt that deficit reduction will be the overarching theme of the 109th Congress. It is hard to predict exactly how this will interact with the reauthorization of the Higher Education Act, which is scheduled to be addressed by this Congress. One of the biggest unanswered questions is whether Congress will adopt a Budget Resolution that requires "Budget Reconciliation." Budget Reconciliation, simply, is a directive from the Budget Committee that requires the "authorizing committees" (such as the Education and the Workforce Committee in the House) to reduce spending on "mandatory" (AKA entitlement) programs. Generally, this is a one-way street – savings are enacted by cutting benefits or fees, but no improvements are made to the programs' benefits. So, in the case of the FFEL and FDL Programs (both mandatory programs), this could mean that savings are extracted from these programs, but no funds are made available for increasing loan limits, lowering origination fees, extending repayment terms, etc. Should Reconciliation occur, there may be only minimal savings left for the committees to use in a reauthorization bill to provide increased student benefits. In effect, the rug will have been pulled out from under the reauthorization process.

This sets us up for a very busy year for higher education in Congress. Representatives John Boehner (R, OH) and Buck McKeon (R, CA) have reintroduced, with only minor modifications, their higher education reauthorization bill from the last Congress. Rep. Rob Andrews is expected to introduce shortly a bill that is similar to his effort last year to codify the proposals



President Bush, flanked by Vice President Cheney (left) and Speaker Dennis Hastert (R-IL), delivers his fourth State of the Union address at the U.S. Capitol February 2 to a joint session of Congress.



of the Coalition for Better Student Loans (representing most of the higher education and loan community.) And, a number of other bills, some re-issuances from last year and some new, are expected to be introduced in the coming weeks. Sen. Michael Enzi (R, WY) is just getting his feet wet as the new chair of the Senate Committee on Health, Education, Labor and Pensions. While he has indicated that reauthorizing the Higher Education Act will be a priority for his committee, he has not indicated any schedule for action.

may have on your students.

So, please stay tuned for further updates and remember to let your Members of Congress and Senators know your views on student aid programs and the impact that some of these proposals



Department of Education News

Putting all rumors aside, Pennsylvania's own Sally Stroup has confirmed that she has been asked to continue on as Assistant Secretary of Education. We are all very glad that Sally is staying at her post!

In January, Margaret Spellings was sworn in as President Bush's second Secretary of Education, replacing Rod Paige. Secretary Spellings was the chief architect of the President's education policies in his first term (including the No Child Left Behind Act) from her post in the White House as Assistant to the President for Domestic Policy. Secretary Spellings is expected to trumpet the theme of accountability on the elementary/secondary and postsecondary levels. She has already stated, however, that she does not support a federal role in trying to regulate the tuition and fees charged by postsecondary institutions, although she does support more "sunshine" on those costs and the expenses incurred by postsecondary institutions. It is expected that Secretary Spellings will still be very active in shaping the Administration's education agenda. We wish Secretary Spellings the best of luck as she assumes this key post.



Margaret Spellings is introduced by President Bush as the new Secretary of Education.

Government Relations Committee Watching Early Activity in New Congress

Submitted by
Carol L. Handlan
PASFAA Vice President



With the introduction of seven new bills in the first weeks of the 109th Congress, the Government Relations Committee will be following each of these bills closely and identifying quickly where we need to focus to ensure that our membership's concerns are addressed. The new bills introduced are:

- **Quality Education for All Act (S15)** – introduced by Senator Jeff Bingaman (D-NM), along with early childhood and K-12 measures, would increase Pell Grant funds and provide additional support for the federal TRIO and GEAR UP programs.
- **FED UP Higher Education Technical Amendments Act (HR508)** – reintroduced by Representative Howard "Buck" McKeon (R-CA), designed to identify and simplify regulations in the Higher Education Act (HEA).
- **The Lifelong Education Opportunity Act (S9)** – introduced by Senator Mike Enzi (R-WY), would strengthen federal education and training programs supporting lifelong learning and create a stronger link between education and the workforce.
- **Montgomery G.I. Bill Enhancement Act (S43)** – introduced by Senator Chuck Hagel (R-NE), would eliminate the current G.I. Bill's \$1,200 enrollment fee for active duty members of the military.
- **The Education Savings for Students Act (S75) and the College Savings Act (S76)** – introduced by Senator Maria Cantwell (D-WA), S75 would allow to permanently increase the maximum annual contribution permitted in Coverdell education savings and S76 would allow to permanently increase the maximum annual contribution as well and to allow a tax deduction for contributions to education savings accounts.
- **Loan Forgiveness for Head Start Teachers Act (S117)** – introduced by Senator Dianne Feinstein (D-CA), would amend the HEA to extend to certain Head Start teachers eligibility for cancellation of repayment obligations for FFEL and Direct student loans.
- **R555 (not yet named at press time)** – introduced by Representatives Dale Kildee (D-MI) and Chris Van Hollen (D-MD), would establish safeguards for the school-as-lender program.
- **College Access and Opportunity Act (HR507)** – would expand college access for low and middle-income students through reauthorization of the HEA. Chairman Boehner (R-OH) reaffirmed that his committee intends to pass "revenue-neutral" legislation.



GRC has made plans to visit legislators during a scheduled two-day trip to Washington, DC on May 24-25. Over the next three months our committee will be working diligently with Council and the membership to determine the message we will take to Capitol Hill on behalf of PASFAA.

The Government Relations Committee recently accepted, on behalf of PASFAA, the formal resolution from The House of Representatives of Pennsylvania, House Resolution Number 14, declaring January 2005 as Financial Aid Awareness Month and recognizing PASFAA for its contributions and for being one of the leading state associations in the nation. Our thanks to members of the House for this recognition, and a special thank you to Representative Roebuck for taking the lead once again this year!



We are very excited to share with you that our PASFAA brochure, *Behind the Ballot Box*, (developed by last year's Government Relations Committee) will be submitted for a 2005 NASFAA award this year. Win or lose, last year's initiative was a proud accomplishment for GRC and PASFAA, and we hope PASFAA membership will continue to utilize this valuable resource.

Finally, if you have any questions regarding legislative matters, please do not hesitate to contact a member of the GRC. We encourage PASFAA members to go to the PASFAA web site, click on Financial Aid Administrators, then click on Government Relations under Committees and then click on Meeting Minutes and Reports for the latest committee information.



Carol Handlan (left) and Wendy Mahonski display the proclamation recognizing PASFAA and declaring January as financial aid awareness month.

Technology Advisory & Electronic Initiatives Committee Moves Ahead

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

This committee is off to a very strong start, diving into several significant projects:

- The PASFAA Web Resource Guide has been reviewed and redesigned, and is ready to move into the printing stage. The committee will also produce the Guide in an electronic "Favorites"-style format for direct download to your computer from the PASFAA Website.
 - A web-based conference call service is in the works for use by PASFAA Council and others within the Association who can benefit from it. Setting up conference calls will be easy and relatively inexpensive, enabling PASFAA leaders to better accomplish tasks and minimize travel expenses.
 - The committee has created a detailed listing of PASFAA-owned equipment (3 laptops, 2 printers, and a scanner), produced a maintenance schedule for each item, and will soon complete a comprehensive replacement program to ensure that PASFAA officers have adequate hardware/software for Association business functions.
- PASFAA Spring Training attendees will see two sessions from the Technology and Electronic Initiatives Committee – one about the PASFAA website and one about SPAM. These sessions will be delivered at both the East and West Spring Training sites. A future session will be produced for PASFAA's annual conference this fall.
- A comprehensive technology survey is in the works, too. This survey will collect information regarding the systems schools use to accomplish aid-related functions, such as Need Analysis, State Grant, Loan Certification, Loan Changes, etc. Data collected from this survey will go a long way toward helping the Association to be of assistance to its members.
- At the next meeting, the committee will also consider a web-based PASFAA training module. This module would be of assistance to PASFAA members who are considering a position within the Association (i.e., scope out what the duties and responsibilities of a position are before volunteering) and to PASFAA members who are already serving (i.e., confirm that all assigned duties and responsibilities are being accomplished.)

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



Training Held for Business, Trade & Technical Schools

Submitted by
Mary Rose Tonkin, Chair
BT&T Seminar

The Pennsylvania Financial Aid Training Program presented five workshops for business, trade and technical schools throughout Pennsylvania during November and December. A total of 55 people attended the training at the following locations:

- November 30 Luzerne County Community College
- December 2 York Technical Institute
- December 3 DeVry University
- December 7 DuBois Business College
- December 9 Pittsburgh Technical Institute



Linda Pacewicz distributes training materials to attendees at the DeVry University site.



Agenda topics included:

- Policy & Procedure Manual
- PELL/COD Processing
- Verification
- Transfer Students
- Agency Information
- Privacy/FERPA
- Return to Title IV (R2T4)
- "Whale Done" Motivational Session

The seminar provided helpful information and was presented by qualified PASFAA volunteers, two at each location. The presenters were Linda Pacewicz from Chase/Bank One and Mary Rose Tonkin from Empire Beauty School at Luzerne County Community College and DeVry University; Linda Pacewicz from Chase/Bank One and Steve Helfrich from York Technical Institute at York Technical Institute; Kathleen Stein from Rosedale Technical Institute and Lori Helmick from Pittsburgh Technical Institute at Pittsburgh Technical Institute; and Karen Alderton and Stacey Miller, both from DuBois Business College, at DuBois Business College. In addition, representatives from AES were present at each location to deliver a motivational presentation entitled "Whale Done."



Erica Crotty, of the AES H.R. department, presents a motivational session, "Whale Done".

**Business, Trade &
Technical Seminar**



December, 2004

Thanks to those who participated and to the Business Trade and Technical Committee for developing the program. Committee members included:

Mary Rose Tonkin (Chair)	Empire Beauty School
Karen Alderton	DuBois Business College
Sarah Brooker	Thompson Institute
Lori Helmick	Pittsburgh Technical Institute
Cate McIntyre	AES
Linda Pacewicz	Chase/Bank One
Jessica Petrie	York Technical Institute
Kathleen Stein	Rosedale Technical Institute.
Tracy Stewart	Academy of Medical Arts & Business



Steve Helfrich covers monitoring of transfer students' financial aid history.

We Saw You at . . .



Suzanne Sparrow (right) presents her \$1000 PASFAA scholarship to Ursinus College student, Mona Singh.



Western PA Nursing Sector members at their December 3 meeting at the Warrendale Sheraton-Four Points.



PASFAA members of NEPIC (Northeastern PA Independent Colleges) met and enjoyed a holiday luncheon December 18 at the University of Scranton.

This is the third in a series recognizing the achievements and commitment of financial aid professionals whose modest dedication we gratefully acknowledge.

"Teacher, Coach, Mentor, Leader"

featuring

"Quiet Hero" Jack Pergolin

Submitted by
David R. Smedley
Newsletter Editorial Board



John "Jack" A. Pergolin

The thing that strikes you about John "Jack" A. Pergolin when you meet him is the man's innate compassion, caring, and sense of values. They are, of course, necessary staples for effective counseling, coaching, teaching, and indeed, life – yet, this should not be surprising about him because these values have been the foundations of his professional career. This is a man who believed in working tirelessly to help students – finding resources to help them finance their education, but also teaching and coaching them. This is a man who developed a financial aid office from very small beginnings, and who, as financial aid director at St. Joseph's University for many years, unfailingly followed the ritual of honoring his beliefs by attending noontime Mass. As our everyday discourse today is dominated by discussion of values, politics and ethics, it is refreshing to meet and spend time with someone who truly acts upon his beliefs in what he says and does, both personally and professionally.

I had met Mr. Pergolin (many friends and former staff still insist on the formality of title in addressing him) before on several occasions. He has always been unfailingly polite and kind, offering a warm smile and firm handshake. I had never had an opportunity to get a sense of the man until he accepted an invitation to visit me to talk about his career in financial aid administration. I wanted to learn more about a man whose name has always been associated with the goodness of this profession.

Jack Pergolin was director of financial aid at St. Joseph's University for 30 years, starting in the early 1970s, during which time the student aid profession, and SJU, grew exponentially. During his tenure, the SJU Financial Aid Office grew from being just him and a secretary to become a multi-purpose, multi-staffed financial aid office. While institutional aid did not exist when he started, the budget for that grew commensurate with the growth in his staff as Jack promoted to SJU administration the need to provide additional resources to help students. Jack Pergolin is truly a Hawk.

Teacher, Mentor and Coach

Jack takes great pride in his background as an English teacher, basketball coach and athletic director in the 1960s and early 1970s, noting that one year his team was undefeated. The opportunity to nurture, guide, and develop talent is something that motivated him, and clearly, he was successful at it. Many of his former staff, in interviews for this article, emphasized his commitment in promoting continuous improvement in all of his staff at all levels. Both Donna Speranza, assistant director of financial aid at Valley Forge Military Academy and College, and MaryKay Klara, associate director of financial aid at Villanova University, noted that they started out as secretaries in Mr. Pergolin's financial aid office and through his professional development became financial aid counselors. According to Speranza, "In 1985, I walked into the financial aid office at St. Joe's to help out as a temp and stayed there for the next fifteen years. After I earned my degree, Jack moved me into a counselor position and invited me to my first PASFAA Conference." Klara echoed similar thoughts. After doing the "11-year evening school plan," she was handed her degree on stage by Mr. Pergolin. Jack always encouraged students and staff to do all that they had to do to earn their college degree.

Leader

Jack believes that an effective leader is one who professionally develops and empowers staff, encouraging them to pursue education and giving them opportunities to attend conferences and participate in professional associations. In the course of this discussion, emphasizing the need to "walk the walk and talk the talk," he mentioned that he once ran for PASFAA President and how proud he was for that opportunity. He proudly noted that, in addition to Speranza and Klara, many of his former staff are now leading practitioners in the field – Sr. Barbara Kaufmann and Lois Roemmele at Gwynedd Mercy College, Bob Compton now retired from



Jack receives the Distinguished Service Award from PASFAA President, Bill Burke, at the 1999 PASFAA conference.



Jack is surrounded by St. Joseph's University staff in this circa 1984 photo. (l to r) Donna Speranza, Jack, Brother John McClare, MaryKay Klara and Jeanne Gearty.

Valley Forge Military College, Ray Toole at DCCC, Judy Strausser at Swarthmore College and George Walter at Villanova University. When asked what he would recommend to new people in the profession, he again stressed the need for continual learning mainly because of the constant challenges of technology facing financial aid offices today.

Jack reminisced about how the profession has changed since he took over the reigns of the SJU Financial Aid Office in the early 1970s. There was less institutional aid available. Technology, so prevalent and dominating today, existed in the form of a typewriter. Jack noted that PHEAA played a substantial role in helping schools and colleges with technology issues to help rationalize financial aid administration, specifically citing Ken Reeher, Jay Evans, Gary Smith, and Mike Kelleher.



But perhaps most importantly, Mr. Pergolin recalled the sort of camaraderie that existed between him and his colleagues. He noted that several of his area colleagues, such as John Morris at Temple University, Nick Flocco at the University of the Sciences in Philadelphia, and Vince Femia at the time at Villanova University, would get together to share ideas on how to accomplish the tasks they had to do as directors, a practice that grew into what is now known in SE Pennsylvania as the area financial aid directors' meeting. A discussion of how aid has changed since his beginning in the field included the notorious "BEOG wheel" (forerunner to the annual Pell Grant disbursement tables) and drew a hearty laugh out of Jack.

Many of his former staff emphasized that laughter was an essential staple of Mr. Pergolin's financial aid office. Jack shared an anecdote about how a student came into his office, ostensibly to ask about a Pell Grant, and asked for "Mr. Pell." Jack pointed at Ray Toole, his assistant director who did the Pell Grant processing, and said dryly, "He's over there." I knew, from previous interaction with him, that Jack could spin a good yarn. George Walter offered this:

"Jack has a great sense of humor and is always quick to share a story. One that comes immediately to mind is a day that we worked well beyond 5 p.m. and Jack came into my office to tell me that he has just met with a student who was angry that Jack had been 15 minutes late for their scheduled appointment due to the fact that he was held up at another meeting. The student's distress centered around the fact that he did not like to drive at night. What made this most amusing was that the student was applying for financial aid so that he could enroll as a part-time evening student. The story was funny enough, but Jack's deadpan delivery and signature laugh sealed it."



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

In retirement for the past several years, Mr. Pergolin serves as the director of education for the J. Wood Platt Caddie Scholarship Program. The program has provided over \$750,000 in scholarships to date for students around the country to pursue post-secondary education. It has also allowed Jack to remain connected to the profession as he seeks to continue to attend PASFAA Conferences.

Former PASFAA President George Walter said it best:

"Some people may assess their level of success on the basis of rank or public acknowledgement but, for Jack Pergolin, the measure of success has been simple – to do his best to serve God, family, friends, and the students that he has encountered. With this in mind, Jack is one of the most successful people I have ever known."

Teacher, coach, mentor, leader – the values that guided Jack Pergolin as a successful financial aid director, with a commitment to education and promoting access to higher education, and which continue to guide him everyday, are those to which we can all aspire and through which we can all succeed.



Jack joins Chuck Dees, Betty Davis and Ron Shunk at the 2003 PASFAA conference in Seven Springs.

Thanks to Donna Speranza for assistance in the preparation of this article and to Marian McGee for supplying SJU archival photos.



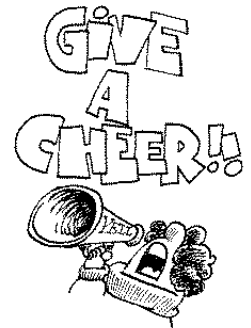
Learning to Give Yourself More Credit

Submitted by
Kimberly McCurdy
Newsletter Editorial Board

Have you ever missed the ball on something or messed up a little? Did you ever beat yourself up worse than your boss or anyone else ever could have? While you were beating yourself up inside, did you ever give yourself credit for trying and doing your best?

Assignment: List five positive things about yourself in the next ten seconds. Still thinking? This should be fairly simple, but did you ever notice that it is not always easy to praise yourself? We're all born accepting ourselves; however, as we age, we learn to doubt and criticize ourselves. Sometimes our internal dialogue gets so harsh we often become our own toughest critics.

Well it is time to give yourself the credit you deserve! If you don't believe you are great, no one else is going to believe you are great either. Design a plan for success and give yourself that confidence boost to enhance your professional or personal life! Let's get started:



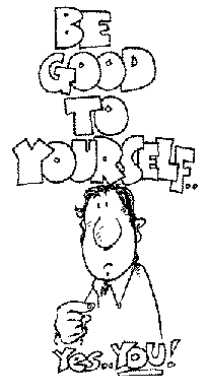
Set attainable high standards for yourself.

It may not come as a surprise to you that most of us demand more of ourselves than we do of others. We are perfectly willing to accept when others fail, when they aren't kind or they've done something they aren't proud of, but we often cannot accept those human aspects of ourselves. Trying to be perfect is a way of setting yourself up to fail. Realizing you are doing the best you can and are making the choices you feel are best at the time can lift the burden of perfection from your shoulders and allow you to be a little kinder when you haven't necessarily made the best choices.



Don't fall into the 'comparison trap.'

Judging yourself by what others have accomplished is a sure way to lower your self-acceptance, thereby becoming critical of yourself and the choices you have made. Plus, we often compare ourselves to those who aspire to less than we do or those that are most popular or the top performers. Can we only be good enough if we are better than someone else? And by comparing yourself to others, you are missing some other qualities by which you can judge your own worth; like your honesty, friendliness, caring nature, dedication, etc. Most people don't value you because you're like someone else – they value you for being you!



You can't please everyone.

Realize you can't control what other people think and feel about you and that generally what they think and feel doesn't matter in your day-to-day life. Give yourself a break from taking on the responsibility of the world and you'll be able to give yourself credit for the positive way you behave.

Talk to yourself compassionately.

Self-support takes time, practice and dedication. Imagine what a friend would say to you in a situation in which you are giving yourself a hard time. For example, if you find yourself in a situation you feel you could have performed better, a friend might say, "Everything is fine. Give yourself a break." You can use what your friend might say to reassure yourself.

You strategize about your career, so why not strategize about how to be more positive and give yourself more credit. Emphasize your strengths by giving yourself credit for everything you try. Take risks by approaching new experiences as occasions to learn rather than opportunities to win or lose. Use self-talk to counter harmful internal dialogue. Self-evaluate by focusing on how you feel about your own behaviors and actions. Face it, most of us are doing the best we can! Now remember to reward yourself through your internal dialogue and give yourself the credit you deserve!



Source information for this article was obtained at the following websites:

www.counsel.ufl.edu/selfHelp/acceptYourself.asp
www.docpotter.com/ww_self-talk.html
www.suite101.com/article.cfm/maintaining_self/84110
www.couns.uiuc.edu/Brochures/self.htm

This is the second in a series of articles geared toward educating the students and families we serve.

When a Maytag Doesn't Work Keeping Your Credit Report Clean

Submitted by
Joetta Bradica & Nancy Chalker
Newsletter Editorial Board

In today's educational arena a good credit report is as valuable as a good grade report. Our spending habits and bill paying history reflect how much of a risk a creditor deems an individual to be, and your credit report can be examined (often without your knowledge or permission) by employers, landlords, utilities, insurance companies and government officials. Many companies use credit checks in the hiring process to weed out potentially unreliable employees and even to determine raises and promotions. If you're in the military, a bad credit rating can affect your security clearance. So it's a good idea to know how a credit report works.



Your credit report comes from a credit bureau that receives consumer information from creditors and public records to update their files. Your credit report contains demographic information, credit history, information from public records and credit inquiries. A credit report provides the information for the calculation of a credit score. A bad credit history can haunt you for a long time – seven years or more. Bankruptcy information takes even longer to be deleted – 10 years.

Your credit score is from a mathematical formula based upon the information in your credit report. It is the building block of your financial future. A credit score is also known as a "FICO" score from the Fair Isaac Company which developed the statistical model used as the basis for standardized credit scoring. Credit scores are three-digit numbers ranging from 375-900. The higher the number, the better. This three-digit number determines a person's eligibility for loans and/or credit. It also impacts the interest rates and terms for loans and/or credit. A credit score of 650 or above means you are a good credit risk, a credit score of 620-650 indicates you are an average risk, and a credit score below 620 signals you are a poor credit risk. The difference between a high and low credit score could mean the difference between several percentage points in interest you could be charged on a loan – and that can add up to thousands of dollars over the life of the loan.

There are five factors that influence your credit score

- Payment history
- Current debt
- Length of credit history
- New credit accounts
- Types of credit

You can improve your credit score by following these suggestions:

- Make payments on time.
- Reduce your credit card limits.
- Keep credit card balances low.
- Close any unused credit accounts.



It is recommended that you obtain a copy of your credit report every year to check for discrepancies and resolve any issues before applying for additional credit. If you are denied credit, you have the right to a free credit report. You also have the right to contest a negative report; mistakes are fairly common. Credit reports are available on line by paying a fee or joining a service. The three major credit reporting bureaus are Equifax (www.equifax.com), Experian (www.experian.com), and TransUnion (www.transunion.com). Companies are allowed to choose which of these bureaus they want to use to determine the credit score for their products so you should check your credit report from all three.



As a means to help prevent identity theft, free annual credit reports will be available on-line. By September 1, every U.S. resident will be able to request a free credit report once every 12 months from each of the nationwide consumer credit reporting companies. More information on this free credit report initiative is available at www.annualcreditreport.com.

For students planning to attend law or medical school, it is extremely important that they maintain a clean credit report. Many will need to borrow a private loan to help finance their educational expenses. Some medical schools even require a clean credit report for admission. Increasingly, students with high credit card debts and questionable credit histories are also having trouble getting good jobs because employers are reviewing credit reports. One interviewee was asked by a major Wall Street banking firm, "How can we feel comfortable about you managing large sums of OUR money when you have had such difficulty handling your own debts?"



This is the fourth of a series of articles with helpful suggestions for the newest members of our profession.

So, You're New in Financial Aid

How to Prepare for Your First Financial Aid Presentation

Submitted by
Alisa DeStefano
Newsletter Editorial Board

"If I had known this job required giving speeches," said a financial aid colleague, "I probably wouldn't have accepted it." In her early years of financial aid, the mere thought of giving a financial aid presentation gave her heart palpitations and sweaty palms. "But now I don't sweat it when I give presentations," she said. How did she get to that point? How can you get to that point? Try these suggestions:

Shadow a Veteran

A good place to start is to observe a financial aid colleague as he or she presents a high school night. It is here that you will see first-hand the information that is important to give parents and what types of questions that are asked. Which leads us to the next point...



The Biggest Fear

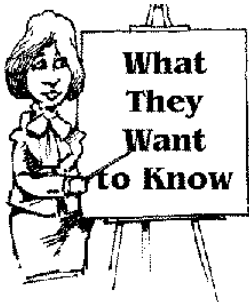
"But what if I'm asked a question I can't answer?" This is the most common fear of presenters, and the answer is someone will eventually ask a question for which you don't know the answer. You just need to be ready for it. The first year I presented at the PA Financial Aid Training Program Fundamentals Workshop I was stumped by a question within the

first 10 minutes of my presentation. I had already learned, though, how to address this type of situation. "That is a good question," I said. "And I want to give you an accurate answer. Let me investigate and get back to you." You can either offer to collect names and phone numbers after the presentation for those who want you to get back to them, or give the answer to the host of the financial aid presentation and have parents contact the host for the answer.



Don't Reinvent the Wheel

NASFAA has a PowerPoint financial aid night presentation with an accompanying script that you can utilize, even if you are not currently a member of NASFAA. It's located at www.nasfaa.org under "Counseling Tools." Also, if you know of colleagues that have presentations they have created, you can request to see their presentations, or put out a request for presentations on FINAID-L, the financial aid listserv. To subscribe to FINAID-L send an e-mail to listserv@lists.psu.edu and type this text in the body of the message: Subscribe FINAID-L (first name last name)



What Do They Really Want to Know?

Ask some financial aid colleagues what the most common questions are that parents and students ask, and then weave them into your presentation. For example, many parents ask what the income cutoff is for grant eligibility. This issue can be addressed by explaining up front that there is not a cutoff income figure; however, the EFC is determined by such factors as parent and student income and assets, family size, number in college, and age of the older parent.

It is also helpful to alert them to some common mistakes made when completing the FAFSA, such as making sure the SSN in Step One belongs to the student, not the parent, reporting total income tax and not taxes withheld, etc. A list of most common mistakes is available in the NASFAA counseling materials.

Practice, Practice, Practice

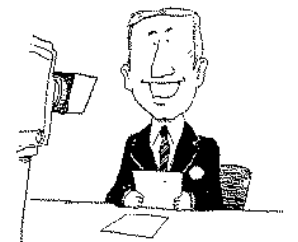
Although it is true that you know more about financial aid than the audience does, it is important that you are comfortable with the material, which increases your confidence in conveying it. After you have put your presentation together, practice it in front of a mirror or videotape it. The more you rehearse it, the more you will be prepared.

Step-by-Step

Going through the FAFSA can relieve some of the anxiety that parents feel about the application and give them an opportunity to ask questions. It also gives you something concrete to read from, taking away the anxiety of presenting. And speaking of "speaker anxiety"...

Scared to Death

One of the most common fears of Americans is public speaking. Farther down the list is the fear of death. This means that more Americans would rather die than give a speech. Yet many of us, in spite of this fear, give speeches. This is because you can learn how to





deal with nervousness and deliver a well-formulated speech. Early in my financial aid career I went to a public-speaking workshop called "Presentational Skills for Petrified Professionals." Realizing that my fears were normal and I could still work through them made such a difference in my approach to presentations. Contact your human resources office to see if such a workshop is available or look into continuing education workshops offered in your area. Books, such as *I'd Rather Die than Give a Speech* by Michael M. Klepper and Robert E. Gunther or *The Art of Public Speaking* by Stephen E. Lucas are also helpful.

In closing, keep in mind that preparation produces confidence, and practice makes perfect. The better you know your presentation information, the more comfortable you will be presenting it; and the more times you present it, the better you will be. But the main point to keep in mind is that you have information that parents and students want and need, and providing this information clearly in a way the audience can understand is one of the main keys to a good presentation.



Have you been to www.pasfaa.org lately?

Submitted by
Jean Walker
Past President

Have you been visiting the PASFAA website on a regular basis? If not, please do so soon and make it a regular habit. Why? The PASFAA website has tons of information available and has up-to-the minute news about the Association and its activities. Here's what your annual paid membership delivers via www.pasfaa.org:

- PASFAA Newsletters and Executive Council Meeting minutes are posted for review.
- Committee Chairs have been asked to post events to the calendar so visit the calendar to learn about upcoming events.
- Member profiles need to be checked to make sure your personal information is current and up-to-date. Did your title, e-mail address, phone number, fax number, etc. recently change? Access the member profile area through the Member Services tab to update your information. You will not receive blast e-mails or PASFAA mailings if you do not keep this information current.
- Are you interested in finding new employment opportunities within the aid community or do you have an open position in your office that you would like to advertise? Check out the Employment Section on the website. Employment listings are provided free of charge as a benefit of membership in PASFAA.



Past president, Jean Walker, encourages members to visit the PASFAA website often.

- If you have an announcement or an issue you would like to bring to the attention of the PASFAA membership, please contact me with the information. If it is an item suitable for distribution, it can be sent out to all PASFAA members through the listserv.
- There will not be a printed Resource Directory distributed this year since everyone has the capability of downloading and printing an updated, and current to the minute directory from the website. Instructions on how to do that can be found on the website under the Member Services tab. Please note: Adobe Acrobat Reader version 6.0 must be installed on your system.

If you experience trouble accessing something or you need help to find your way around the website, feel free to contact me. My e-mail address is jean.walker@bc3.edu or phone me at 724-287-8711, ext. 8243.

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

Submitted by
Sharon Early
Lancaster Bible College



A student enrolling for the spring semester had a credit balance, so he was given a voucher to charge books to his account. He had to withdraw, however, so being the honest soul that he is, he brought to ME all the books that he had charged to his account, thinking he had to return them to ME since I was the one who gave him the voucher. When I realized what he was doing, I choked back the laughter and sent him to the bookstore to return his books.



"Change is inevitable. Change is constant."

— Benjamin Disraeli, British Prime Minister, 1868

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This is the fifth in a series of articles for the "Compliance Corner."

Post-Withdrawal Disbursements

Submitted by
Kathy Gates
Newsletter Editorial Board

As if R2T4 wasn't bad enough, you also have to add the potential for post-withdrawal disbursements into the mix. The possibility exists that when a student withdraws from an institution that he or she may qualify for funds not already disbursed, but for which they would be eligible based on the refund calculation. But it doesn't end there as the student must reply to the school's notice of eligibility in order for the funds to be disbursed.



When the school completes a return of Title IV funds calculation and the Title IV aid disbursed for the payment period or period of enrollment is less than the amount of Title IV earned, the student may be eligible to receive a post-withdrawal disbursement. To be eligible to receive a post-withdrawal disbursement of FFELP funds, the student must qualify for a late disbursement. In some cases FFELP funds may be included as "aid that could have been disbursed" in the return of Title IV funds calculation, but the student will be ineligible to receive the funds as a post-withdrawal disbursement.

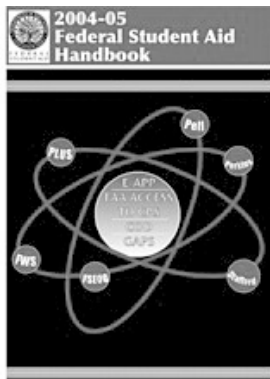


For example, a first-year, first-time undergraduate Stafford loan borrower who withdraws during the first 30 days of his or her program of study is not eligible to receive any Stafford loan funds as a post-withdrawal disbursement even though the first disbursement may have been included as "aid that could have been disbursed" in the return of Title IV funds calculation. Likewise, a student who does not complete the payment period or period of enrollment is ineligible to receive a second disbursement of a Stafford loan as a post-withdrawal disbursement if the student did not complete the period even though the second disbursement may have been included as "aid that could have been disbursed" in the return of Title IV funds calculation.

The school may credit the student's account with all or a portion of the post-withdrawal disbursement to pay outstanding charges for tuition and fees and room and board (if the student contracts with the school for room and board.) The school must have the student's or parent's authorization to use the post-withdrawal disbursement to pay other outstanding school charges. A post-withdrawal disbursement must be made from available grant funds before available loan funds. If FFEL, Direct, or Perkins loan funds are used to pay the outstanding charges, the school must notify the student, or parent in the case of a PLUS loan, that the funds were credited to the student's account. The student or parent must also be given the opportunity to cancel all or a portion of the loan in accordance with cash management regulations.



Any amount of the post-withdrawal disbursement that exceeds school charges must be offered to the student or parent no later than 30 days after the date the school determined that the student withdrew. The notice must advise the student or parent that the post-withdrawal disbursement will not be made unless a response accepting the post-withdrawal disbursement is received by the school within 14 days of the date of the school's notice. If the school receives a timely response accepting all or a portion of the post-withdrawal disbursement, the funds must be delivered to the student or parent within 120 days of the date that the school determined that the student withdrew. If the student or parent provides a late response to the school's notice, the school may make the post-withdrawal disbursement or may decline to do so. If the school declines to make the post-withdrawal disbursement, the school must notify the student or parent borrower in writing or electronically that the post-withdrawal disbursement will not be made because a timely response was not received.



For additional information about post-withdrawal disbursements, you can refer to 34 CFR 668.22(a)(3); the 2004/05 Federal Student Financial Aid Handbook, Volume 5, and the July 2004 Common Manual, Chapter 4, Subsection 4.7.A, Page 26. For additional information about cash management regulations mentioned in this article, please refer to 34 CFR 668.164 and 34 CFR 668.165.

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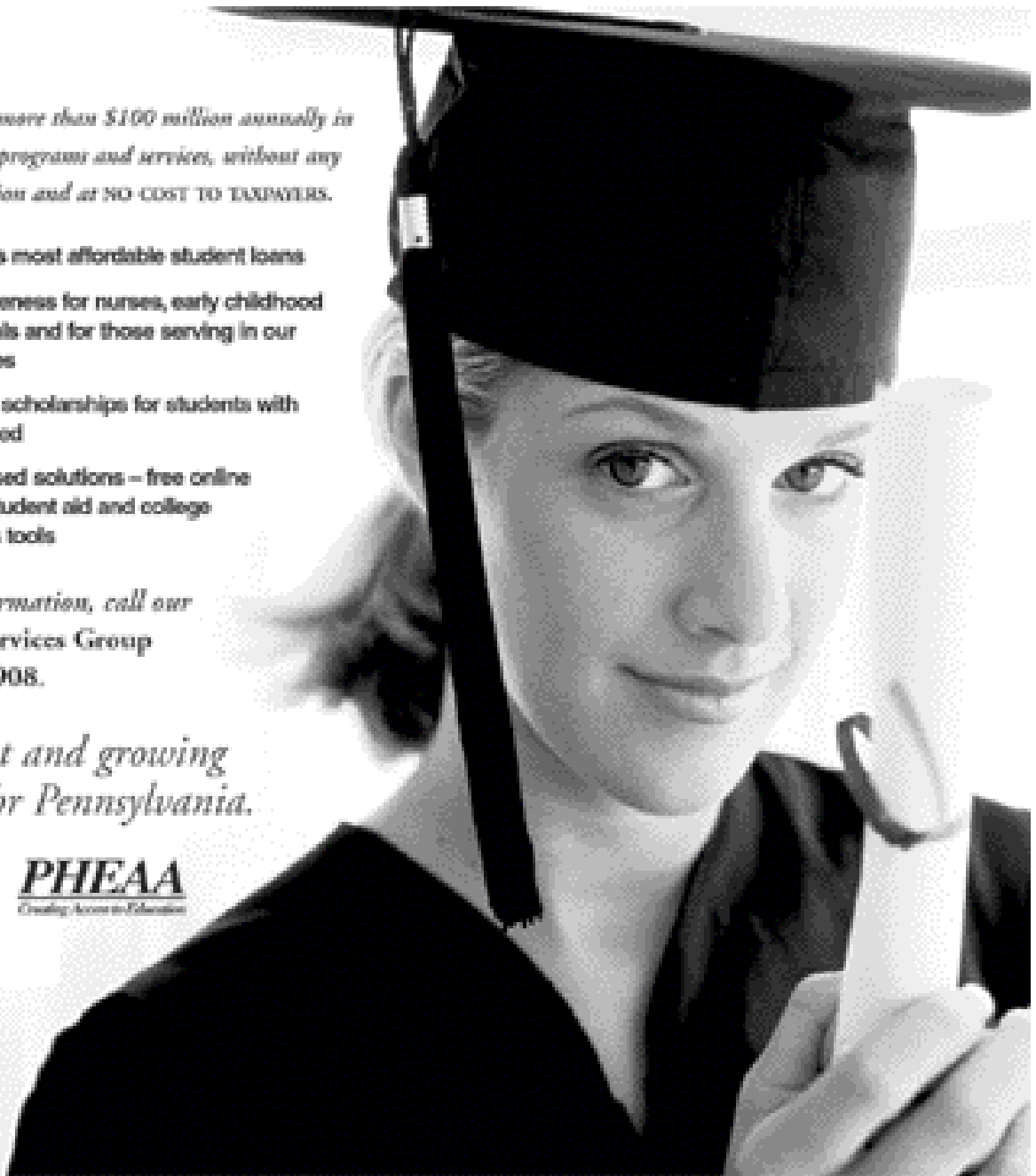
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PELA News

Submitted by
Sharon Murray
Citizens Bank

It's an exciting time to be a part of the Pennsylvania Education Lenders Association (PELA). As we approach our 10th anniversary, we have reviewed our Bylaws and Mission Statement to make sure we are best serving our membership and school colleagues.



Our website www.pelalenders.org is a great resource that we encourage you to use. If you haven't already seen what we have to offer, you may want to take a tour. The site gives you easy access to your lender partner web links as well as contact information. We highlight pertinent industry related news specific to the interests of the Pennsylvania financial aid community.



Pennsylvania Education
Lenders Association

We are looking to profile a school or financial aid professional for our next web release. If you know of someone that has made changes to their office to improve the student experience, let us know. We want to share stories that will inspire us all to make positive changes for our students.

PELA will provide two dynamic sessions for PASFAA's Spring Training. Hundreds of thousands of Americans are being impacted by the fastest growing white-collar crime, identity theft. We will discuss how identity theft occurs and how to protect yourself and your students. For even more information on identity theft, visit our website. Credit Awareness continues to be a struggle for students as they juggle studies and their social lives. PELA will look at new ways to approach this subject as well as new startling statistics. Both sessions will be available on the PELA website in early May. Any feedback on the sessions or web site is welcome and encouraged. Please email your comments to sharon.murray@citizensbank.com.



Judy McKenna (far left), PELA President, is joined by representatives from the five schools who each won a \$1000 scholarship from PELA at the 2004 PASFAA conference.

Finance & Development Committee Sees Changes Approved



Submitted by
Ron Dawson, Chair
Finance & Development

The Finance and Development Committee's main focus at this point in the year has been to review and offer to PASFAA Council some suggestions for improving the sponsorship process for 2005-06. In addition to meeting as a committee, some members also attended the January PELA meeting to hear more comments from our various sponsors.

As a result of these discussions and the ensuing proposals, PASFAA Council has approved a number of changes, among them a move from four to three levels of sponsorship. This will allow for a more effective differentiation between the sponsorship level packages, as well as lessening the number of ads in the newsletter. Approval was also given to a new pricing structure for both sponsors and vendors at the annual conference. Revisions have been made to the annual time line of the committee, primarily in the area of when sponsorship solicitation occurs. This process will now begin two months earlier, aiding the committee's work of annual budget preparation. The committee will next meet in May to review committee budget requests and to prepare the 2005-06 budget.



Thank you to the following sponsors who are providing generous support for PASFAA activities for the 2004-05 fiscal year. It is because of this support that PASFAA is thriving as an organization and able to create new initiatives for the benefit of all. We look forward to continued close work with each of these sponsors in the year to come.

Platinum (\$8,000 and Above): American Education Services, Citizens, Key Education Resources, M&T Bank Educational Lending, National City, PNC Bank

Gold (\$6,000 - \$7,999): Bank of America, Chase Education First, Citibank, Sallie Mae

Silver (\$4,000 - \$5,999): College Loan Corporation, Edamerica, Educaid/Wachovia, Nellie Mae, SunTrust Education Loans, USA Funds

Bronze (\$3,000 - \$3,999): AMS/Academic Management Services, Bank One, Beneficial Savings Bank, Collegiate Funding Services, Sovereign Bank, Student Loan Xpress, Wells Fargo Bank



STATE-RELATED SECTOR

Submitted by
Meme Jeffries
State-Related
Sector Representative

It's that time of the year again. As many of are gearing up for the packaging season, please don't forget about registering for spring training which will be online again this year. The dates to remember are April 4 on the eastern side of the state at the Valley Forge Hilton and April 18 on the western side of the state at the Pittsburgh Marriott. Please check the website, www.pasfaa.org for more information about the sessions.

It's time to secure nominations for the next State-Related Sector Representative. If you or someone in your office may be interested in becoming the next State-Related Sector Representative, please feel free to contact me for more information about the position and responsibilities. Nominations must be received by May 15 so that voting can take place over the summer.

NURSING SECTOR

Submitted by
Ginny Kopko
Nursing Sector
Representative

Happy Spring to all! Hopefully many of you are registered for Spring Training and we will be able to catch up with one another after a long winter.

The Western PA Nursing Sector met in December with a large attendance and guest speakers from AES, Veterans Administration and lenders being represented. Topics of discussion included PHEAA updates, loan processing, default management, VA benefit process and packaging methods.

A directory of all the nursing school aid administrators was distributed at the meeting. Please contact me if you would like a copy or if you know of corrections, additions or deletions. The PASFAA nursing sector member listing is also accessible in the Members Only section of the PASFAA website. I encourage all of you to visit the website for updates, conferences and training, directory information and forms.

The PASFAA Volunteer form will be posted to the site soon. Get involved! This is a great way to meet other financial aid folks and contribute to the profession. As a matter of fact, my term as nursing sector representative is nearing the end. Nominations are due by May 15. If you would like to be nominated or know of someone you would recommend, please let me know.

I will continue to e-mail the nursing sector concerning financial aid news. If you would like an update on a special subject or event, I would be happy to send out a response. As sector representative, I am here to represent you and your questions, issues and concerns are welcome. I can be reached at 412-749-7638 or at gkopko@hvhs.org.

PRIVATE SECTOR

Submitted by
Cheryl Gerber
Private Sector
Representative

Greetings! Spring has finally arrived and with it comes the new award year, so I should also say "Happy Packaging."

Hopefully you have made plans to attend PASFAA's Spring Training. In the East, the training is being held April 4 at the Valley Forge Hilton in King of Prussia. In the West, training is being held April 18 at the Pittsburgh Marriott in Cranberry. All the information about Spring Training, including online registration, is on the PASFAA website.

Information about the PASFAA volunteer process is included in this newsletter. Please consider volunteering for one of the various committees within PASFAA. Since PASFAA is a volunteer organization, its overall success depends on you and your willingness to serve the organization.

Please contact me with any concerns, issues or news that you have, or would like to share with the Private Sector or Council. My email is gerberca@westminster.edu and phone is (724) 946-6173.

BUSINESS, TRADE & TECHNICAL SECTOR

Submitted by
Stephen Helfrich
Business, Trade
& Technical
Sector Representative

Greetings to all members of the B, T & T Sector! Hopefully you had a chance to take advantage of the AES Financial Aid Services Workshops that were offered in January through April and plan to attend the Spring Training Seminars to be offered in April.

Now is the time for nominations to be considered for President-Elect and Sector Representative for Executive Council. Your Sector needs your help! It is time for someone to "step up to the plate" and run for the B,T&T Sector Representative Council position. It is important that we continue to have an individual on the Executive Council, and you could be that person. Please consider "throwing your name into the hat."

Although the biannual B,T&T workshops will not be held until 2006, now is also the time to consider volunteering to help your sector as Chair, Co-Chair, or as a committee member. Responsibilities include selecting topics and preparing materials for discussion of issue pertinent to the B,T&T sector's financial aid administrators. Please consider volunteering.

Please keep in mind that there are three "sub-sectors" that meet on a quarterly basis. This is a great way to get updates as well as to network with your fellow sector members. Please contact me by phone at (717) 757-1100 ext 356 or by email at helfs@yti.edu. I look forward to hearing from you.

INSTITUTIONAL AT-LARGE SECTOR

Submitted by
Dana R. Suter
Institutional At-Large
Sector Representative

Included in this edition of the Newsletter is information on volunteering for PASFAA committees and other service opportunities for the upcoming 2005-06 year. Please consider offering your time and talents for a PASFAA committee. All levels of expertise and experience are welcome to give committees a balanced perspective and to be sure we are meeting the needs of our members and those whom we serve. If you have any questions about volunteer opportunities in PASFAA, you can reach me at (570) 941-5925 or e-mail me at dsuter@pct.edu.

INSTITUTIONAL SUPPORT SERVICES SECTOR

Submitted by
Nancy Chalker
Institutional Support
Services Sector
Representative

Greetings to all ISS members! The most recent PASFAA Council meeting was held on February 6 (yes, Super Bowl Sunday) and 7 in Harrisburg. With three pages of agenda items, it was quite a lengthy meeting covering a wide range of topics.

First, with respect to this year's sponsorship packages, the bronze level of sponsorship will be eliminated for 2005-06. Three levels will remain – platinum, gold and silver along with the vendor level. Platinum level will be \$9000, gold will be at \$7000 and silver will be \$3500. The cost of vending will increase to \$1000. With this adjustment in sponsorship levels, the packages associated with each will be changed also.

This is also my last year as your ISS representative. This is a two-year commitment. More information on nominations for this position are in this issue of the newsletter. If you would like to serve as the ISS representative, please either nominate yourself or have someone nominate you. The deadline for nominations is May 15.

This year's Conference Committee, headed by Marijo Elias, is hard at work to make this another memorable conference. The theme for this year is "PASFAA Survivor." Much more will be done on-line this year than ever before, so make sure your e-mail address and profile with PASFAA are current.

Here are some membership statistics to pass along. As of February 3, current PASFAA membership is at 777, with 506 women, 204 men and 67 not specified. Of the 777, 540 are active members, 215 are associate and 22 are not specified.

The next PASFAA Council meeting is scheduled for April 10-11. If you have any concerns or issues, please get them to me before then. As always, you can reach me at 570-735-5360 or by email at nancy.chalker@citi-zensbank.com.

PA STATE SYSTEM of HIGHER EDUCATION SECTOR

Submitted by
Ragan Griffin
PASSHE Sector
Representative

Greetings PASSHE sector members! Spring is almost here so be sure to mark your calendars for April 28-29, the dates for our annual PASSHE Spring Sector Meeting. We will be meeting again at the Ramada Inn in State College to share our experiences, concerns and knowledge with one another in a relaxed informal atmosphere.

Lois Johnson will be in attendance to provide us with an update from the Chancellor's Office and representatives from AES/PHEAA will also be on hand to answer any questions we may have and provide us with updates on the 2005-06 processing year. Also, I would appreciate any suggestions/recommendations you may have for additional guest speakers and agenda items for the meeting. You may reach me at either (814)393-2315 or at rwatson@clarion.edu.

It is also time to start thinking of candidates for PASFAA offices. This year the President-Elect and the Sector Representative positions are open. A nomination form is included in this newsletter and is also available on-line on the PASFAA website. Nomination forms must be received by Jean Walker, Past President, no later than May 15 in order to be valid. Our sector has always been well represented in the PASFAA organization, so let's make every effort to continue this fine tradition! On a more personal note, I have truly enjoyed my tenure as your sector representative and would wholeheartedly recommend the position to anyone interested in getting involved with PASFAA.

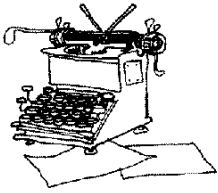
I look forward to seeing many of you at our sector meeting in April. Until then, take care and enjoy the spring weather.

PUBLIC TWO-YEAR SECTOR

Submitted by
John Schodowski
Public Two-Year
Sector Representative

Greetings all. It is that time of year when elections start to become the topic of conversations. No, we don't have to listen to empty promises from politicians. Instead, it is time for each member of PASFAA to consider running for an office and taking a more active in the organization. A great post to consider holding is public two-year sector representative. This position provides a great opportunity to network with others in the public two-year sector as well as gives you a front row seat as to the happenings with PASFAA. The members of the Executive Council are great to work with and are always willing to help.

More information about the different offices and how to nominate yourself or someone else is provided in this newsletter and can also be found on the PASFAA website. PASFAA is only as strong as each of us makes it.



From the Editor's Desk

I occasionally find out about a PASFAA member who has some interest in joining the Newsletter Committee. When I call to inquire about their interest and invite them to join, I'm often met with, "But I'm not a very good writer," or "I've never done anything like that before." Such is the case for many first-time volunteers who are a bit unsure of their skill level for membership on the various committees.

The focus of an article in this issue about giving yourself more credit seems fitting for this discussion. The nature of our jobs has prepared us to be writers, trainers, money managers, public speakers, event planners, watchdogs, troubleshooters, and so on – yet it's easy to overlook how well these skills transfer to committee membership. Give yourself some credit and take the opportunity to find the right fit for you on a committee for next year. Go to PASFAA's website and volunteer today!

Joan L. Holleran
Joan L. Holleran
PASFAA Newsletter Editor

PASFAA Bulletin Board

By
Members

Sandy Cronin, Point Park College, and husband Jeffrey, welcomed their third child, Eric Benjamin, on December 20. The new arrival weighed in at 8 lbs 1 oz and was 21" long.

Christina Marrone, University of Pittsburgh at Bradford, and husband Jim, announce the birth of their second child, Joshua Christopher, born January 16 and weighing in at 8 lbs 4 oz.

Tony LeRe, Chase Education First, and his wife Ella, welcomed their third daughter on January 18 when Sophia Bella arrived weighing in at 6 lbs 14 oz and 19-3/4 inches long.

Condolences to **Brian Blackburn**, M&T Bank, whose grandmother passed away in January.

Sharon Krahe, Gannon University, was promoted to Director of Financial Aid.

Jennifer Burns, Chatham College, had a baby boy on January 5. Aiden weighed in at 8 lbs 15 oz and was 21" long.

Keri Neidig, Moravian College, and husband Eric, welcomed their second child, Ethan Christopher, on February 10. The new baby weighed in at 7 lbs 4 oz and was 20" long.

Kristin Oberholtzer is the new financial aid administrator at Lancaster Theological Seminary.

Candice Brown joined the financial aid staff at Wilson College.

Widener University-Harrisburg Campus welcomes **Jennifer Allen** to the Financial Aid Office.

Francine Jackson is the FAA at Harrisburg University of Science and Technology.

An institution in eastern Pennsylvania since 1869, Allentown Business School has officially changed its name to **Lehigh Valley College**.

Terri Neiswonger, Grove City College, had her PASFAA newsletter article, "Auditing Your Time Leaks," reprinted in the February 14 issue of the EASFAA Quarterly Connection.

Get well wishes to **Donna Wilkoski**, Bucks County Community College, who is recovering from a broken ankle.

Jean Rines, formerly at Eastern College, is the new Assistant Director of Financial Assistance at Villanova University.

The new Associate Director of Financial Aid at Allegheny College is **Melissa Burns**, formerly at the University of Pittsburgh at Titusville.

Hope Stambaugh, formerly at Drexel, has been hired at IUP as an Assistant Director of Financial Aid.

Mark McGinnis, formerly with NextStudent, accepted a position with Student Loan Solutions in New Hampshire.

Meme Jeffries, University of Pittsburgh, and husband, Michael, announce the birth of their first child, Daniel Ryan, born March 5 and weighing in at 8 lbs 4 oz and 20-3/4" long.

About
Members

EASFAA Report

Submitted by
Gary Means
EASFAA Liaison

EASFAA Council met January 31-February 1 in Atlantic City at Bally's Park Place, the site of this year's EASFAA's conference. The conference fee is \$240 and cost per night is \$135 with 48 breakout sessions scheduled. Registration will be on line at www.easfaa.org. A pre-conference Graduate Symposium will be held May 14-15 at the same site.



On-line voting for the offices of president-elect and treasurer was held from January 27-February 9 with the results announced February 14. President Elect for 2005-06 will be Larry Chambers, Ithaca College and treasurer will be Michael McGraw, Tompkins Cortland Community College.

EASFAA 2005



Atlantic City, New Jersey
May 15-18, 2005

The top three states for membership are New York with 258, Massachusetts with 178 and Pennsylvania with 173 members. The total number of members for 2004-05 is 1147. Membership cost will remain at \$50.

Over 415 EASFAA members took part in the NASFAA Fall training which reviewed the Stafford loan process in detail. Some materials are left over from the training and will be offered for sale at a later date with cost and ordering instructions to follow. A possible spring training concerning reauthorization and the campus-based funding formula is being considered using video conferencing.

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Coming Events:

- April 2005**
April 4
April 18
Spring Training Seminars
Valley Forge Hilton, King of Prussia
Pittsburgh Marriott North at Cranberry Woods
- June 13-17, 2005**
Don Raley Institute (for New Aid Administrators), Dickinson College, Carlisle
- June 13-15, 2005**
Intermediate Summer Institute, Dickinson College, Carlisle
- May 15-18, 2005**
EASFAA 2005 Conference, Atlantic City, NJ
- July 3-6, 2005**
NASFAA 2005 Conference, New York, NY
- October 16-19, 2005**
PASFAA 2005 Conference, Lancaster Host Resort
- Oct – Dec 2005**
Oct 31 – Nov 3
Nov 29 – Dec 2
Electronic Access Conferences
Manchester Grand Hyatt, San Diego, CA
Atlanta Marriott Marquis, Atlanta, GA



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