



# *Federal Update*

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Federal Student Aid  
2019 WVASFAA Fall Conference*

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*October 2019*



# Regulatory Activity

# Accreditation Innovation and Other Issues

- The Accreditation and Innovation Negotiated Rulemaking Committee addressed the Secretary's recognition of accrediting agencies and related institutional eligibility issues, including:
  - Requirements for accrediting agencies in their oversight of member institutions and programs
  - Criteria used by the Secretary to recognize accrediting agencies
  - Simplification of the Department's recognition and review of accrediting agencies

# Accreditation Innovation and Other Issues

- The Department established three subcommittees that would make recommendations to the Negotiated Rulemaking Committee on:
  - Distance Learning and Innovation
  - Eligibility of faith-based entities and activities
  - TEACH Grants

# Accreditation and Innovation



**The Committee Reached Consensus On All Issues**



# June 12, 2019 Notice of Proposed Rulemaking

## Highlights of Proposed Regulations from the Accreditation and Innovation Negotiated Rulemaking Committee:

- Revise accreditation oversight process
- Revise Department's process for recognition/review of accrediting agencies
- Establish the roles and responsibilities of institutions and accrediting agencies in the teach-out process
- Establish that the Department recognizes an institution's legal authorization to operate postsecondary educational programs when it is exempt from State authorization under the State constitution or by State law as a religious institution with a religious mission

# June 12, 2019 Notice of Proposed Rulemaking

## Highlights of Proposed Regulations from the Accreditation and Innovation Negotiated Rulemaking Committee:

- Revise the State authorization requirements for institutions offering distance education or correspondence courses; and
  - ED has since reconsidered the policy of requiring documentation of a complaint process associated with distance education and has proposed this reg that eliminates the complaint documentation requirement
- Remove regs related to Byrd Honors Scholarship Program

*Department anticipates publishing final regulations by 10/31/19*

# Accreditation and Innovation

- The Department anticipates publishing additional NPRMs on the remaining topics on a later schedule:
  - Distance Learning and Educational Innovation
  - TEACH Grants/Faith-Based Issues



# 2016 State Authorization Regulations

- On 12/19/16, ED published final regulations on state authorization and distance education which, in part, required the following:
  - If an institution of higher education offers distance education or correspondence courses to students residing in a State, and the institution is not physically located in that State, the institution must document that the State (in which the student resides) has a process for reviewing and taking appropriate action on complaints against the institution by those students (or that the State in which the student resides participates in a State authorization reciprocity agreement which addresses the issue)
    - For example, members of the National Council for State Authorization Reciprocity (NC-SARA)

# 2016 State Authorization Regulations

- Originally, the 2016 state authorization regs were to become effective July 1, 2018
- ED delayed the effective date until July 1, 2020
- However, by order of the U.S. District Court for the Northern District of California, the 2016 Final Regulations *took effect on May 26, 2019*
  - July 29, 2019 Federal Register

# 2016 State Authorization Regulations

- On July 22, 2019, ED posted an electronic announcement with a series of questions and answers to help address school concerns
  - Q & As discussed the requirements of a state complaint process, California's evolving state complaint process as described in the Under Secretary's letter, student Title IV eligibility and the National Council for State Authorization Reciprocity (NC-SARA)

# Borrower Defense to Repayment (BDTR)

- On November 1, 2016, the Department published final regulations
- After a delay, these regulations became effective on October 16, 2018
  - *U.S. District Court for the District of Columbia invalidated the delay and the 2016 Borrower Defense regulations became effective*

# 2016 Borrower Defense to Repayment Regs

## March 15, 2019 – Electronic Announcement

- Federal standard for BDTR applications will be applied for borrower defense to repayment claims asserted to loans first disbursed on or after July 1, 2017
- Institutions need to notify the Secretary within specified timeframes about certain issues such as specific debts, lawsuits, 90/10 violations, stock exchange actions, accreditation probation or show-cause or loan agreement violations that occur on or after July 1, 2017
- Provided language and steps to resolve prohibited class action bans and predispute arbitration agreements
- Repayment rate warnings and financial protection disclosures guidance coming in the future

# 2016 Borrower Defense to Repayment Regs

## June 3, 2019 – Electronic Announcement

- Several Q and As pertaining to the reporting requirements outlined in the final regulations published by the Department in the *Federal Register on November 1, 2016*
- Questions discuss reporting requirements for public institutions, and types of settlements and litigation to report
- Institutions are expected to submit any necessary supplemental reporting as a result of any information included in this Q&A document *within 10 calendar days of the date that the information was posted*

# Borrower Defense to Repayment

- In 2017, the Department formed a Negotiated Rulemaking Committee to revise the 2016 Borrower Defense rules. The committee negotiated the following issues:
  - Federal Standard for BDTR
  - BDTR Process
  - Limited Aspects of Financial Responsibility and Administrative Capability
  - Pre-dispute Arbitration Agreements, Class Action Waivers, and Internal Dispute Processes
  - Closed School Discharges
  - False Certification Discharges
  - Guaranty Agency Collection Fees
  - Subsidized Usage Period Recalculation

# Borrower Defense to Repayment



- **Negotiations concluded without consensus being reached**
- Notice of Proposed Rulemaking (NPRM) was published July 31, 2018
  - The Department received **nearly 32,000 comments** in response
- Anticipate publishing final regulations before November 1, 2019



# Gainful Employment (GE)

- In 2017, a negotiated rulemaking committee was formed to consider the Gainful Employment rules
- A Notice of Proposed Rulemaking (NPRM) was published Aug. 14, 2018
- Final regulations were published July 1, 2019 rescinding GE regulations

# Rescission of Gainful Employment

- Official implementation date of the GE rescission is July 1, 2020
- Schools have the option to early implement the rescission
  - An institution that early implements the rescission must document its early implementation internally and make such documentation available upon request by the Department
    - Documentation must be signed and dated
  - Institutions that do not early implement the rule are expected to comply with current GE rules until rescission becomes effective

# Rescission of Gainful Employment

- Institutions that early implement the rescission of the GE rule will not be required to:
  - Report GE data for the 2018-2019 award year to NSLDS, which will be due October 1, 2019
  - Comply with the current requirements in 34 CFR 668.412 (d) and (e) that require institutions to include the disclosure template, or a link thereto, in their GE program promotional materials and directly distribute the disclosure template to prospective students, which became effective July 1, 2019
  - Post the GE Disclosure Template
  - Comply with the certification requirements for GE programs under 34 CFR 668.414 (E-App requirements)



# 2020-21 FAFSA® Form

# Creating a Better User Experience

Flow of fafsa.gov will be synchronized to align with myFAFSA



# Protecting Applicant Privacy



- Social Security number (SSN) will be masked by default on Login view
- Users will have option to display SSN

# Protecting Applicant Privacy

Login

**Log in to the FAFSA**


Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2021

I am the student OR  I am a parent, preparer, or student from a Freely Associated State


The student's first name ?


The student's full last name ?

The student's Social Security Number ?  
 

Show SSN

[From a Freely Associated State?](#)

The student's date of birth (mmddyyyy) ?  
 

**NEXT** 



# Tracking myFAFSA Submissions

- Internally tracking mobile app submissions beginning 10/01/19
- Later in the processing cycle, will add the transaction source to the ISIR





# myFAFSA Enhancements

- SAR will be available in myFAFSA
- SAR comments will be tailored to correspond with role in which user is logged in to the mobile app
- Will have two processing cycles available

# 2018 Tax Form Changes

FAFSA form is being updated to reflect changes in the 2018 IRS tax forms

- Eliminated references to 1040-A/EZ
- Added Schedule 1 question
- Removed exemptions questions
- Adjusted Foreign Tax return type answer response
- Combined untaxed pensions and untaxed portions of IRA distributions questions

# Elimination of 1040-A/EZ

- Type of tax return filed questions (33 and 80) modified to remove eliminated forms
- Eligible to file 1040-A or 1040-EZ questions (35 and 82) replaced with Schedule 1 question



# Schedule 1 Question

The elimination of IRS Forms 1040-A and 1040-EZ required FSA to develop a reasonable proximation for automatic zero (AZ) and simplified needs test (SNT) EFC calculations

- Questions 35 and 82 repurposed to ask whether the applicant or parent did or will file a Schedule 1 with their 2018 tax return

# IRS Changes

- Exemptions field eliminated on tax forms, therefore exemptions questions (38 and 87 on 2019-20 FAFSA form) were removed
- Addition of IRS Form 1040-NR and 1040-NR-EZ to response options for type of tax return filed questions (33 and 80)

If someone indicates they filed an IRS Form 1040 and uses IRS DRT but IRS indicates user filed IRS Form 1040NR/NR-EZ

- System treats it as a foreign tax return and therefore not eligible to have used IRS DRT
- IRS data does not get transferred
- Message displays indicating no data transferred and user must manually provide data

# IRS Changes

IRS has combined untaxed portions of IRA distributions with untaxed pensions on IRS forms

- Untaxed IRA distributions questions (44e & 92e) will now also include untaxed pensions
- “Untaxed portions of IRA distributions and pensions from IRS Form 1040 – line 4a minus line 4b.  
**Exclude rollovers.** If negative, enter a zero here.”

# 2020-2021 MyStudentData

## Availability of MyStudentData Download Guide for the 2020–21 FAFSA form – Electronic Announcement June 7, 2019

- Allows students to download processed results from their FAFSA form into a machine-readable, plain text file.
- This function is available to students with a valid FSA ID for whom a FAFSA form has been processed.



# Improvements

## Notable changes resulting from FAFSA<sup>®</sup> form public comment period

- Income tax paid – adding language to report zero if taxes paid is negative number
- Assets – adding language to exclude ABLE (Achieving a Better Life Experience) accounts from assets
- Other untaxed income – adding language that untaxed foreign income not taxed by any government should be reported as untaxed income in questions 44h and/or 92h
- Questions 29 and 30 will be modified to provide more clarity

# Improvements

## IRS Data Retrieval Tool (DRT)

- Mobile-responsive version
- Data elements retrieved

## Improving user experience

- Utilizing feedback from user experience testing, surveys and other sources to identify areas for improvement



# 2020-2021 Verification

# 2020-2021 Verification

- May 24, 2019 Federal Register
  - Outlines federal verification items and documentation requirements
- Dear Colleague Letter - GEN-19-02
  - Supplemental verification information
- July 31, 2019 Electronic Announcement
  - Suggested text for 2020-2021 verification included in App. A
  - Schools only required to use exact language for the Statement of Educational Purpose

# 2020-2021 Verification

- May 24, 2019 Federal Register
  - No verification tracking group changes
  - Includes option to use signed paper tax returns AND THEIR SCHEDULES to satisfy verification requirements under:
    - V1 or V5
    - Amended tax returns
    - IRS identity theft
  - Provides in footnotes the ability for a school to accept a signed statement that a nonfiler (or tax filer with an IRS approved extension) tried but was unable to obtain IRS verification of nonfiling (not required for dependent students)

# Changes to IRS Tax Transcript

- New IRS Tax Transcripts Redacted Data:
- Effective 9/23/18, IRS tax transcripts display a reduced number of digits/characters for SSN, EIN, account/phone #, last name, address
- *Revised IRS tax transcript is acceptable for verification*
- Filers can create “customer file numbers” when requesting transcripts via 4506T/T-EZ, Get Transcripts Online or Online by Mail
- Effective June 28, 2019, the IRS will no longer fax tax transcripts to tax filers or third-parties

# Changes to IRS Tax Transcript

- Changes to Third-Party Mailings
  - Effective July 1, 2019, option for requesting 3rd-party receipt of tax data on Form 4506, Form 4506-T and Form 4506T-EZ will no longer be available and transcripts only mailed to taxpayer
  - Schools can receive transcripts directly by participating in IRS' Income Verification Express Services [IVES] by registering for e-Services on IRS.gov



# Perkins Loans



# Perkins Loans

- Perkins Loan Program authority has expired;  
*no more loans or disbursements can be awarded*
  - [Dear Colleague Letter \(DCL\) GEN-17-10](#), published on Oct. 6, 2017
  - [Dear Colleague Letter \(DCL\) GEN-16-05](#), published on Feb. 17, 2016

# Perkins Loans

- Schools may not reimburse themselves for service cancellations
- The Consolidated Appropriations Act, 2018 (Pub. L. 115-141) appropriated funds for Fiscal Year 2018 for the Campus-Based programs, but did not allocate funds for Federal Perkins Loan service cancellation reimbursements

*Please note that the Department is continuing to look into this important issue*

# Distribution of Assets

- Section 466(a) of the HEA requires a capital distribution of the balance of the institution's Perkins Loan Fund (Distribution of Assets)
  - An Institution is required to:
    1. Return to the Department the **Federal** share of the Perkins Loan Fund through the G5 system
    2. Return to the institution the **institutional** share of the Perkins Loan Fund through the institution's own accounting processes

# Distribution of Assets

- ED has decided NOT to require a distribution of assets from the institution's Perkins Fund for the 2018–2019 Award Year
  - *Institutions are not required to return the federal share of their Perkins Fund to ED and should not remove the institutional share from their Perkins Fund and return it to their institution*
- For the October 1, 2019 FISAP and contact information, please see the *May 24, 2019 Electronic Announcement*



# R2T4 on COD

R2T4 Transition to COD (EAs)  
December 20, 2018, February 28, 2019 and March 1, 2019

# R2T4 on COD

- R2T4 migrated to COD on April 7, 2019
  - Core-functionality and calculations did not change
  - Base year for tool is 2017-18
    - Data (i.e., calculations, PDFs) is available for ten years from base-year
  - Calculations and previous information from FAA Access to CPS Online will not transfer to COD
  - Iraq and Afghanistan Service Grant included in tool calculation

# R2T4 on COD

## Available on:

- <https://cod.ed.gov>
- New sidebar - “**Tools**”
- R2T4 Home Page located under “**Tools**” drop-down
- New “Look and Feel” for R2T4 Home Page

The screenshot shows the Federal Student Aid website interface for the R2T4 tool. The header includes the Federal Student Aid logo, the text 'Common Origination & Disbursement', and the user name 'John Smith (School User)' with a 'Logout' link. A dark blue navigation bar shows the selected school as 'Johns Hopkins University'. A left sidebar contains navigation options: Person, School, Batch, Award, Services, Tools (selected), R2T4 (expanded), R2T4 Information, School Calendar Profiles, Institutional Charges Profiles, R2T4 Calculator, Student Record Management, Reports, R2T4 Training, User, and Support. The main content area is titled 'R2T4' and includes a welcome message: 'Welcome to Return to Title IV (R2T4)'. Below this is a brief description of the tool's purpose and a 'More Information' link. A section titled 'General Information' contains three expandable items: 'Student's Program Information', 'Student's Withdrawal Information', and 'Student's Title IV Aid Information'. A 'Resources' section lists 'IFAP Library - Return of Title IV Aid Worksheets'. A 'Contact Customer Support' section provides the phone number '1-800-330-5947' and the hours 'Monday to Friday 8:00 a.m. to 8:00 p.m.'.

# R2T4 on COD

- R2T4 Access
  - COD School-User(s) 1 and 2 have view-only access to the R2T4 module
  - COD School-User(s) 3 - 6 have access to create profiles and calculate R2T4 records
  - Main school and additional locations have access to view R2T4 calculations, institutional, and calendar profiles



# R2T4 on COD

- R2T4 enhanced functionality
  - Ability to “override” the completed days in calculation
    - Especially useful for certain modular or non-term credit-hour situations
  - Ability to copy/modify institutional and calendar profiles within an aid year
  - User can recalculate without creating a new record
  - Reports are consolidated into one file for export
    - Search by award year(s) and Payment Period or Period of Enrollment start/end dates



# Federal Student Aid Updates and Reminders

# Compliance Reminders

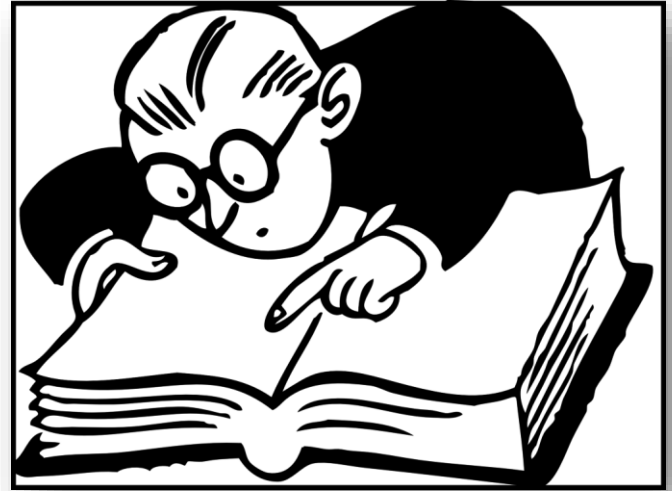
- Timely audit and financial statement submissions
  - Submitting audits and financial statements on the last day is NOT timely if the submission is rejected
  - Submission date is the date an ACCEPTABLE submission is made
- Nonprofit and public institutions that receive less than \$750K in total federal funding and are eligible for a compliance audit exemption must submit the request within six months after the end of the institution's fiscal year
  - Nonprofit institutions that get the audit exemption must still submit their financial statements (within nine months)

# Compliance Reminders

- Additional locations
  - School Participation Division wants to remind schools to properly report additional locations as required under our school eligibility requirements listed in the FSA Handbook Volume 2, Chapter 5
    - All schools are required to report (using the E-App) to the Department when adding an additional accredited and licensed location where they will be offering 50% or more of an eligible program if the school wants to disburse FSA program funds to students enrolled at that location
    - If required, schools may have to await ED's approval prior to disbursing Title IV funds

# 2019-2020 – FSA Handbook

The Department has begun publishing various volumes of the 2019-2020 FSA Handbook on IFAP



# Sequestration

## 5/30/19 – Sequestration and TIV programs

- Direct Loans Fees (1<sup>st</sup> disbursement made on or after October 1, 2019 and before October 1, 2020)
  - The loan fee for Direct Subsidized Loans and for Direct Unsubsidized Loans is **1.059%** (down from 1.062% for 18/19)
  - The loan fee for Direct PLUS Loans (for both parent borrowers and graduate and professional student borrowers) is **4.236%** (down from 4.248% for 18/19)

# Sequestration

## 5/30/19 – Sequestration and TIV programs

- TEACH Grant reduction (1<sup>st</sup> disbursement made on or after October 1, 2019 and before October 1, 2020)
  - TEACH reduction is **5.90%** (down from 6.20% for 18/19)
- Iraq and Afghanistan Service Grant (1<sup>st</sup> disbursement made on or after October 1, 2019 and before October 1, 2020)
  - Iraq and Afghanistan Service Grant reduction is **5.90%** (down from 6.20% for 18/19)

# Direct Loan Interest Rates

**5/23/19** – Interest Rates for 19/20 Direct Loans *first disbursed* between July 1, 2019 and June 30, 2020:

- Undergraduate Students - Sub and Unsub
  - **4.53%** (last year's Sub and Unsub was 5.05%)
- Graduate students – Unsubsidized Loans only
  - **6.08%** (last year's Grad Unsub – 6.60%)
- PLUS Loans (parent and grad/professional)
  - **7.08%** (last year's – 7.60%)



# Items to Avoid with Financial Aid Offers

## 4/15/19 – Electronic Announcement

- ED guidance on what schools should avoid when issuing financial aid offers:
  - Avoid calling your financial aid offer an “award” and avoid calling it a “letter”
  - Avoid issuing a financial aid offer that does not include cost of attendance
  - Avoid listing the cost of attendance without breaking it down into clear components
  - Avoid listing grant and/or scholarship aid, loans, and work-study together
  - Avoid listing student loans without clarifying the source (federal, state, institutional, or private)
  - Avoid listing Parent PLUS loans with student loans
  - Avoid issuing a financial aid offer without CRITICAL next steps
  - Avoid issuing a financial aid offer without net cost calculated

# myFAFSA Enhancements

## March 22, 2019 – Electronic Announcement

- Customize messaging based on user role – student, parent or preparer
- Users no longer instructed to provide a touch signature (manual signature using a finger on the screen) and will now have the opportunity to provide active agreement to the terms and conditions on the Agreement of Terms view
- The Social Security Number (SSN) field on the Student Identifiers view will now be masked for heightened security

# FSA ID Enhancements

## **March 20, 2019 – Electronic Announcement**

- FSA ID users will be able to log in with a *verified mobile phone number* as an alternative to a username or verified email address
- Password change only required after a security event
- Special characters in password will be optional
- Warn users when account will be locked out (limited number of attempts)

## **May 16, 2019 – Electronic Announcement (as of May 19, 2019)**

- New FSA ID users required to provide verified email address or mobile phone number (existing users prompted to provide if none exist)
- All security challenge questions will be chosen from a predetermined list
- Editable summary page

# Campus-Based Deadline Dates

## 1/24/19 – Federal Register

- A listing of the Campus-Based Program deadline dates for 2018-2019 expenditures and the 2020-2021 request including:
  - Campus-Based Reallocation Form for return of 18/19 funds and request for supplemental FWS funds for 19/20 award year (August 12, 2019)
  - 2020-2021 FISAP (October 1, 2019)
  - 2020–21 FISAP Edit Corrections (December 13, 2019)
  - Request for a waiver of the 2020–21 award year penalty for the underuse of 2018–19 award year funds (Feb. 3, 2020)
  - Request for a waiver of the FWS Community Service Expenditure Requirement for the 2020–21 award year (April 20, 2020)

# Disclosures of Foreign Gifts

- Section 117 of the Higher Education Act of 1965 (HEA), as amended, requires most institutions that participate in the Title IV student assistance programs to submit to the Secretary disclosure reports containing information about:
  - Gifts received from any foreign source;
  - Contracts with a foreign entity; and
  - Any ownership interests in or control over the institution by a foreign entity

# Disclosures of Foreign Gifts

- Foreign Gift Reporting Resources
  - Reporting requirements and timelines are discussed in [Volume 2](#) – School Eligibility and Operations of the FSA Handbook
  - Additional Q&As are discussed in [GEN-04-11](#): Reporting of Foreign Gifts, Contracts, and Relationships by Institutions

If you have questions, please reach out to your regional school participation division.



# FSA Training



# Federal Student Aid E- Training (FSA E-Training)

<https://fsatraining.ed.gov>

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## FISAP 2020-2021 Update!

Available Late Next week August 22-23

COMING SOON!



### HELP CENTER

Navigation - Information - Course Help



### FUNDAMENTALS TRAINING SERIES

Coach Fundamentals and Workshops



### NAVIGATING THIS WEBSITE

On Screen Tours

#### Federal Student Aid

Information for Financial Aid Professionals (IFAP)  
Common Origination and Disbursements (COD)  
National Student Loan Database System (NSLDS)  
Program Integrity Information  
Code of Federal Regulations  
Plug-ins and Viewers  
Financial Aid Tool Kit

#### US Department of Education

Freedom of Information Act (FOIA)  
Privacy Policy  
Site Security and Intrusion Detection  
Website Policies and Important Links  
U.S. Department of Education  
Report a Problem with this site

#### US Government

The White House Online  
Find Government Information  
U.S. Government Funds (GS)

You are not logged in. [LOGIN](#)



# 2019 Federal Student Aid Training Conference

We look forward to seeing you at the FSATC in Reno, NV  
Dec. 3 – Dec. 6, 2019 at the Reno-Sparks Convention Center.

<https://fsaconferences.ed.gov/>



# Additional Contact Information

[CODSupport@ed.gov](mailto:CODSupport@ed.gov); 800-848-0978

- Questions related to the Common Origination and Disbursement (COD) System, the Campus-Based programs, or Iraq and Afghanistan Service Grant, Pell Grant, TEACH Grant, and Direct Loan processing

[nslds@ed.gov](mailto:nslds@ed.gov); 800-999-8219

- Questions related to NSLDS functions such as student eligibility, overpayments, loan history, and enrollment reporting

[CPSSAIG@ed.gov](mailto:CPSSAIG@ed.gov); 800-330-5947

- Questions related to the Central Processing System (CPS), the Student Aid Internet Gateway (SAIG), FAA Access to CPS Online, and assistance with software products such as EDconnect and EDExpress

[edcaps.user@ed.gov](mailto:edcaps.user@ed.gov); 888-336-8930

- Questions related to G5, the Department of Education's electronic system for grants management and payments

# Training Feedback

To ensure quality training, we ask all participants to please fill out an online session evaluation

- All registrants for this session will receive an email with a link to an electronic evaluation that we ask you to complete
- This feedback tool will provide a means to educate and inform areas for improvement and support an effective process for “listening” to our customers
- To register, please go to: <https://cvent.me/XXXX>

# Ask A Fed goes online!

FSA has implemented a new resource to assist Financial Aid Administrators obtain guidance about the FSA programs. Based on the popularity and effectiveness of the Ask A Fed desk at the annual FSA Training Conference, we have instituted a similar process using email. Please send your inquiries about Title IV regulations to [AskAFed@ed.gov](mailto:AskAFed@ed.gov).



The Ask A Fed email box is staffed every business day by a team of FSA Training Officers ready to assist schools with their questions.