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Message from Milton

Welcome to 2011! It is so hard to believe that another new year has started and so have the many challenges of administering financial aid funds. For those of you who attended the Fall FSA conference, all those changes were clearly spelled out for us. Many of you have started to look at your policies and procedures to accommodate the regulatory changes expected in 2011 and 2012. Although financial aid administration can be challenging, always remember you have great colleagues and professional associations willing to help.

~ Milton Kerstein, President

DEPARTMENT OF EDUCATION ESTABLISHES NEW STUDENT AID RULES TO PROTECT BORROWERS AND TAXPAYERS

By Justin Hamilton, ed.gov

October 28, 2010

The Obama administration today released a broad set of rules to strengthen federal student aid programs at for-profit, nonprofit and public institutions by protecting students from aggressive or misleading recruiting practices, providing consumers with better information about the effectiveness of career college and training programs, and ensuring that only eligible students or programs receive aid.

"These new rules will help ensure that students are getting from schools what they pay for: solid preparation for a good job," Secretary of Education Arne Duncan said.

Students at for-profit institutions represent 11 percent of all higher education students, 26 percent of all student loans and 43 percent of all loan defaulters. The median federal student loan debt carried by students earning associate degrees at for-profit institutions was \$14,000, while the majority of students at community colleges do not borrow. More than a quarter of for-profit institutions receive 80 percent of their revenues from taxpayer financed federal student aid.

This rapid growth of enrollment, debt load, and default rates at for-profit institutions in recent years prompted the Obama administration to embark on an 18-month negotiation with the higher education community over new regulations, which was required by Congress. During the negotiation, the Department worked with stakeholders to develop a set of proposals around 14 specific issues (outlined below) that strengthen the integrity of the federal student aid program and ensure that taxpayer funds are used appropriately. The regulations, published today in two parts, follow that year-long process and will go into effect on July 1, 2011. They address 13 of the 14 issues in their entirety, and partially address the 14th issue, which involves the definition of "gainful employment."

The Department received over 1,200 comments on the proposed regulations published today. The comments were carefully considered and led to 82 thoughtful revisions in the proposal including: giving institutions additional time to put in place systems required by the regulations; clarifying institutions' flexibility in the way they define a credit hour; and clarifying exemptions for religious institutions.

"I'd like to thank everyone who worked with the Department during the public comment period.

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We made thoughtful changes based on the comments we received. These changes help us fashion the best regulation possible to protect the interest of students and taxpayers,” Secretary Duncan said.

After receiving over 90,000 comments during the public comment period on the Department’s gainful employment proposals dealing with a program’s eligibility to receive federal student aid, the Department announced plans in September to change the publication date of these final regulations from November 1 to early 2011. This will still allow the Department to publish final regulations in time for them to go into effect on or around July 1, 2012, as originally planned. The Department is taking additional time to hold several meetings with interested parties (see list) over the coming weeks, as well as public hearings on November 4th and November 5th. These meetings will give people the opportunity to clarify the comments they’ve submitted and respond to questions from Department officials.

“We continue to be thoughtful as we move forward with finalizing new gainful employment eligibility rules,” said Secretary Duncan. “We’re taking additional time to analyze all the feedback we’ve received to help us strike the right balance between holding these programs accountable to protect students and taxpayers from abuse and making sure we keep whole those programs that are doing a good job,” Duncan continued.

Summary of New Final Regulations on Program Integrity

Holding Programs Accountable for Preparing Students for Gainful Employment

- **Graduation Rate and Job Placement Disclosures:** This rule would require proprietary institutions of higher education and postsecondary vocational institutions to provide prospective students with each eligible program’s graduation and job placement rates, and require that colleges provide the Department with information that will allow the determination of student debt levels and incomes after program completion.
- **Approval of Additional Programs:** The Department’s proposed regulations on gainful employment would create a two-part measurement to determine a program’s ability to participate in federal student aid programs. The proposed measurement is based on loan repayment rates and debt to income ratios and requires at least four years of repayment history, and three years of employment history to properly calculate the data.

If institutions that have a poor track record in preparing students for gainful employment create a large number of new programs, or restructure existing programs, this could allow them to game the system and circumvent the proposed regulations in advance of their publication because the Department would lack sufficient data to measure their effectiveness for several years. To prevent potential abuse, the Department is proposing that institutions give notice when introducing a new program. If the Department has concerns,

institutions will be asked to formally apply for new program approval based on several factors including whether the number of additional educational programs being added is inconsistent with the institution’s historic program offerings, growth, and operations. The Department expects that very few new programs will be subject to this type of approval.

Protecting consumers from misleading or overly aggressive recruiting practices, and clarifying state oversight responsibilities. The regulation strengthens three current requirements that are designed to protect students and taxpayers:

- **Misrepresentation:** During public hearings and negotiated rulemaking sessions, the Department heard numerous complaints from students enrolled in programs in which they felt misled on what was and was not being offered, the way programs could be paid for, and their job prospects upon completion. To protect consumers, the regulations strengthen the Department’s authority to take action against institutions engaging in deceptive advertising, marketing, and sales practices.
- **Incentive Compensation:** The Department heard reports of aggressive recruiting practices resulting in students being encouraged to take out loans they could not afford or enroll in programs where they were either unqualified or could not succeed. Though current laws prohibit schools from compensating admissions recruiters based solely on success in securing student enrollment, provisions known as “safe harbors” allowed this questionable practice. The regulations remove all the “safe harbor” provisions.
- **State Authorization:** State authorization is required by the Higher Education Act for a postsecondary institution to participate in federal student aid and other federal funding programs. Some states have failed to establish how they approve and monitor postsecondary programs. The regulations clarify, for federal program purposes, the minimum a state must do to meet this important responsibility to protect students, including for schools that offer distance or correspondence education.

Ensuring that only eligible students receive federal funds. Generally students are eligible for aid only if they have a high school diploma or pass an “ability to benefit” test, and only if their academic standing is satisfactory. Today’s final rule will help more qualified students receive aid while strengthening protections against fraud:

- **High School Diploma:** The proliferation of high school diploma mills has called the validity of some secondary school credentials into question. The regulation requires institutions to develop and follow procedures to evaluate the validity of a student’s high school diploma if the institution or the Secretary has reason to believe that the diploma is not valid or was not obtained from an entity that provides secondary school education.

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- **College Credits:** The regulations extend eligibility for federal student aid to students without high school diplomas after they successfully complete six credits of college work, or the equivalent amount of coursework. This implements a provision that was included in the Higher Education Opportunity Act of 2008.
- **Ability To Benefit (ATB):** The Department is responsible for approving ATB test materials developed by testing companies. To improve its oversight of how ATB tests are administered, the regulation revises test approval procedures and criteria, including those related to tests for speakers of other languages and persons with disabilities.
- **Satisfactory Academic Progress:** Every institution is required to have a policy to ensure that all of its students are achieving satisfactory academic progress. Audits and institutional program reviews have uncovered policies that provide federal financial aid to students who do not meet institutions' academic standards. The regulations require a structured and consistent approach to evaluating a student's academic work, while continuing to provide flexibility to institutions in establishing their policies.
- **Verification:** Each year, millions of students are required to confirm the information on their Free Application for Federal Student Aid (FAFSA). The regulation reforms this process to reduce burdens on students and colleges, better identify fraud, and take advantage of the increased use of the FAFSA simplification efforts that have increased the use of Internal Revenue Service data. To allow more time for institutions to prepare, the effective date of this provision will be delayed until July 1, 2012.

Clarifying the courses that are eligible for federal aid, and the amount of aid that is appropriate.

- **Credit Hour:** Credit hours are the metric used by the Department to measure eligibility for federal funding. Currently there is no standard definition for a credit hour, which has led to reports of institutions awarding more credits—and awarding students more college aid—than deserved. To address this issue, the regulations define a credit hour and establish procedures for accrediting agencies to determine whether an institution's assignment of a credit hour is acceptable. Recognizing that "seat time" is not the goal, the final rule allows for equivalent measurement of learning outcomes. It also clarifies that a credit hour is defined solely for federal program purposes, allowing institutions to set their own standards for academic purposes.
- **Written Arrangement:** A postsecondary institution is allowed to deliver a portion of another institution's educational program through a written arrangement. Problems have surfaced when the two institutions are controlled by the same entity or do not meet certain participation requirements. The regulation limits the amount of a program that can be provided by a school in an arrangement, prohibits arrangements

with ineligible institutions that have had their federal student aid participation revoked, and expands information that an institution must disclose to a student enrolled in a program affected by the arrangement.

- **Retaking Coursework:** Currently students who repeat coursework generally cannot have the course they repeat count towards the calculation of a full-time course load in a term-based program if previously passed. The regulations expand the definition of full-time student by allowing such courses to count in most cases for one repetition without regard to whether the student previously passed it.
- **Determining When a Student Has Withdrawn:** Currently, loopholes complicate the measure of how much federal funding must be paid back if a student drops out of a program measured in credit hours. The regulations eliminate loopholes and clarify the calculation of returning federal funds to the Department by defining when a student is considered to have withdrawn from a program. It also clarifies the circumstances under which an institution is required to take attendance for the purpose of calculating a return of federal funds.
- **Disbursing Federal Student Aid Funds:** As it stands now, many students are not receiving their federal student aid funds in enough time to obtain their books and before the start of school. The regulations ensure that the neediest students -- Pell grant recipients -- can acquire books and supplies by the seventh day of their payment period.
- **Gainful Employment:** In order to provide students and families with better information about the value of programs subject to the requirement they lead to gainful employment in recognized occupations, institutions are required to report information about students who start and complete a program. This information includes costs, debt levels, graduation rates, and placement rates.

Additional information on the Department's negotiated rulemaking efforts may be found on the web at: <http://www2.ed.gov/policy/highered/reg/hearulemaking/2009/negreg-summerfall.html>.

A list of groups that have met or plan to meet with Department staff to further explain their written comments regarding the NPRM on gainful employment is available. See "Meetings on Gainful Employment" at <http://www.ed.gov/policy/highered/reg/hearulemaking/2009/integrity.html>.

Release of 2010-2011 Free Application for Federal Student Aid (FAFSA) is now available.

Go to www.federalstudentaid.ed.gov

FY 2009 DRAFT COHORT DEFAULT RATES DISTRIBUTED FEBRUARY 14, 2011

By Katrina Turner, Director, Operations Performance Division, Federal Student Aid

On the morning of Monday, February 14, 2011, we distributed the FY 2009 Draft Cohort Default Rate notification packages to all eligible domestic and foreign schools. In this announcement, we provide information about our distribution of the draft rates and the begin dates for challenging the draft rates.

Distribution of FY 2009 Draft Cohort Default Rates

For both eligible domestic and foreign schools enrolled in the Electronic Cohort Default Rate (eCDR) process, we sent FY 2009 Draft Cohort Default Rate and accompanying documentation via the Student Aid Internet Gateway (SAIG). This information was sent to the SAIG mailbox for the destination point designated by the school. Each eCDR package contained the following information:

- Cover Letter (message class SHDRLROP)
- Reader-Friendly Loan Record Detail Report (message class SHCDRRROP)
- Extract-Type Loan Record Detail Report (message class SHCDREOP)

We did not send eCDR notification packages to any school not enrolled in eCDR. These schools may download their cohort default rates and accompanying Loan Record Detail Reports from the National Student Loan Data System (NSLDS) via the NSLDS Professional Access Web site.

We also sent a Network Message (message class MESSAGTB) to each school's SAIG mailbox that provides instructions for downloading, viewing, and printing the eCDR files. If a technical problem caused by the Department of Education (the Department) results in an inability to access the data, schools have **five business days from the receipt of the eCDR notification package** to notify Operations Performance Division at the e-mail address given below.

Any school that did not have a borrower in repayment, during the current or any of the past cohort default rate periods, will not receive a FY 2009 draft cohort default rate notification package. These schools are considered to have no cohort default rate data and no cohort default rate.

Begin Dates for Challenging FY 2009 Draft Cohort Default Rates

The time period for challenging a school's FY 2009 Draft Cohort Default Rate under 34 C.F.R Part 668, Subpart M begins on Wednesday, February 23, 2011 for all schools.

Beginning with the FY 2009 Draft period, all Incorrect Data Challenges (IDC) must be made through the eCDR Appeals application. Participation Rate Index Challenges (PRI) will continue to be submitted via hard copy. As a reminder,

CAN PETE REPEAT? - CHANGES TO REGULATIONS REGARDING REPEATED COURSEWORK AND FEDERAL AID ELIGIBILITY

By Stacey Musulin and Vivian Castelli

This article is reprinted with permission from the authors and was initially printed in the January edition of the CAPFAA newsletter.

Currently, when determining enrollment status for financial aid eligibility, a repeated course may only be counted IF the student will receive credit for the course in addition to any credits previously earned. For example, students who fail a class (i.e., do not receive credit for a said course) may repeat the class and have the repeated class and its credits/ clock hours count toward the determination of full-time, ¾-time, ½-time, or less-than-1/2-time status. However, a student who has already passed and received credit for a class may not currently repeat the class without additional credit given (e.g., to receive a better grade) and have these credits/ hours count toward financial aid eligibility.

Effective July 1, 2011, the above stipulation that repeated classes may only count towards aid eligibility if they result in additional credit will change (see Federal Register Part 668.2 Student Assistance General Provisions - Retaking Coursework). Courses previously passed (i.e., credit was already granted) may be repeated and counted towards Federal aid eligibility, though this may only occur once. In other words, the student does NOT need to receive additional credit for the repeated class, but may only repeat the previously-passed class once.

An example: Peter Perfectionist would like to improve his GPA by retaking Calculus. He received a B- and 3 credits for the class last fall, but his college allows students to re-take classes to receive a better grade. The minimum requirement for Peter's degree is a C or better. If he takes the class again in fall 2011, after the new regulations take effect, the credits from this class may be counted towards determining his eligibility for Pell, SEOG, Stafford loans, etc. Having previously passed the course, Peter would not be allowed to take the class a third time and have it count towards Title IV aid eligibility.

Note that these new rules do NOT require schools to allow students to repeat classes, they only mandate that IF schools allow students to re-take courses previously passed, that these repeated courses count toward Title IV eligibility, but only once. It is important to clarify that there is no limit to the number of times a student may receive aid for repeating classes for which s/he failed to receive credit.

An exception to the new rule will be repetitions of previously passed courses mandated by school policy due to students failing other course work. In other words, if the school requires a student to re-take a class for which s/he already

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NET PRICE CALCULATOR REQUIREMENT, DEADLINE IS OCTOBER 29, 2011

In accordance with the Higher Education Opportunity Act of 2008 (HEOA), by October 29, 2011, each postsecondary institution in the United States that participates in Title IV federal student aid programs must post a net price calculator on its website that uses institutional data to provide estimated net price information to current and prospective students and their families based on a student's individual circumstances. The net price calculator is required for all Title IV institutions that enroll full-time, first-time degree- or certificate-seeking undergraduate students.

Institutions may meet this requirement by using the U.S. Department of Education's Net Price Calculator template or by developing their own customized calculator that includes, at a minimum, the same elements as the Department's template.

U.S. Department of Education Net Price Calculator Template

To assist institutions in meeting the net price calculator requirement, the National Center for Education Statistics (NCES), in cooperation with the Office of Postsecondary Education (OPE) and IT Innovative Solutions Corp., has designed and developed a fully functional net price calculator available to all Title IV postsecondary institutions for use on their institutional websites.

Institutions that choose to use the Department's template may access it by clicking on this link: <http://npc.inovas.net/institution>

Minimum Required Elements

Institutions that choose to customize or build their own net price calculator must include, at a minimum, the following input and output elements:

Input elements must include:

- Data elements to approximate the student's Estimated Family Contribution (EFC), such as income, number in family, and dependency status or factors that estimate dependency status*

**An institution may use either Federal Methodology or Institutional Methodology to approximate the student's EFC.*

Output elements must include:

- Estimated total price of attendance;
- Estimated tuition and fees;
- Estimated room and board;
- Estimated books and supplies;
- Estimated other expenses (personal expenses, transportation, etc.);
- Estimated total grant aid;
- Estimated net price;
- Percent of the cohort (full-time, first-time students) that received grant aid; and
- Caveats and disclaimers, as indicated in the HEOA.

The FSA Fall Conference 2010 was held in Orlando, Florida from Nov 30-Dec 3, 2010.

Couldn't attend? No worries!

The link to the page below contains links to video recordings of each of the sessions held at the 2010 Federal Student Aid Conference

<http://client.blueskybroadcast.com/fsa/2010/index.html>

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eCDR Appeals is a web-based application that allows schools to electronically submit certain challenge and adjustment requests during the specified timeframes. The application also allows data managers (guaranty agency or Federal Loan Servicer) and Federal Student Aid personnel to electronically view and respond to these challenge/adjustment requests. The application tracks the entire life cycle of each request from the time the case is submitted until the time a decision is made and the case is closed.

With this release of eCDR Appeals (Release 3.2), school users will now have access to a table listing all adjustments for which a data manager has requested additional information. This table will be included in the school's Current Status Report, available by selecting the Report tab. This report was created based on feedback from the hands-on session at the Federal Student Aid conference.

Contact Information

For additional information regarding the school cohort default rate calculation or the challenge processes, please refer to the Cohort Default Rate Guide at <http://www.ifap.ed.gov/DefaultManagement/finalcdrg.html>.

For specific information regarding eCDR Appeals, please visit the eCDR Appeals Web site, where you will also find the User Guides for each of the challenge and adjustment processes, as well as a User Guide for the registration process. Additionally, you will find links to recordings of eCDR Appeals demonstration sessions to assist first-time users.

You may also contact us by e-mailing fsa.schools.default.management@ed.gov or by calling the Operations Performance Division Hotline at 202/377-4259.

2011-2012 FEDERAL PELL GRANT PAYMENT AND DISBURSEMENT SCHEDULES

Attached are both PDF and Excel versions of the Payment and Disbursement Schedules for determining Federal Pell Grant awards for the 2011-2012 Award Year—July 1, 2011 through June 30, 2012—for full-time, three-quarter-time, half-time, and less-than-half-time students. All 2011-2012 Federal Pell Grant awards must be based on the attached schedules.

We are continuing our recent practice, due to the additional cells needed to support the extended eligible Expected Family Contributions (EFC), of presenting the PDF version in two parts for each of the schedules (full-time, three-quarter-time, half-time, and less-than-half-time).

The maximum Federal Pell Grant award for the 2011-2012 Award Year is \$5,550, the same as the 2010-2011 Award Year. The maximum Pell eligible EFC is 5273 with a minimum award for a full-time student of \$555. These amounts were established in the manner described in the paragraphs below. It is important to note that although the maximum and minimum awards are unchanged from 2010-2011, you must use the attached schedules for 2011-2012 because the award amounts for certain cells have changed.

On December 22, 2010, President Obama signed the Continuing Appropriations Amendments, 2011 (P.L. 111-322), that appropriated funds to establish the maximum Federal Pell Grant award for the 2011-2012 Award Year at \$4,860, the same maximum award that was established by the 2010-2011 appropriations act. Additionally, the College Cost Reduction and Access Act (CCRAA) (P.L. 110-84) provides for an automatic increase to the appropriated Federal Pell Grant maximum award for the 2011-2012 Award Year of \$690, resulting in a 2011-2012 maximum award of \$5,550.

Together, the Higher Education Opportunity Act (P.L. 110-315) and the Health Care and Education Reconciliation Act of 2010 (P.L. 111-152) modified the determination of the minimum Federal Pell Grant award. For 2011-2012, the minimum award is ten percent of the total maximum award, or \$555. However, students who are eligible for at least five percent of the total maximum (\$277) are eligible for the minimum award of \$555.

We are publishing the 2011-2012 Federal Pell Grant Payment and Disbursement Schedules by February 1 in accordance with the provisions of the Master Calendar specified in section 482 of the Higher Education Act of 1965, as amended. Nevertheless, you should be aware that P.L. 111-322 expires on March 4, 2011. That law's Pell Grant provision, or a similar measure, must be extended through September 30, 2011 in order to fund the award levels described above for all eligible students in 2011-2012. If subsequent 2011 appropriations legislation modifies the current maximum award for 2011-2012, we will publish revised schedules. Finally, in the coming months additional legislation will be needed to provide the Federal Pell Grant Program with

sufficient funding in the future. The President's Fiscal Year 2012 Budget will be released in the next few weeks.

We appreciate your continued support in making Federal Pell Grant assistance available to students. If you have any questions regarding the enclosed 2011-2012 Federal Pell Grant Payment and Disbursement Schedules, please contact our Research and Customer Care Center staff. Staff is available Monday through Friday between the hours of 9:00 AM and 5:00 PM (Eastern Time) at 1-800-433-7327. After hours calls will be accepted by an automated voice response system. Callers leaving their names and phone numbers will receive a return call the next business day. Alternatively, you may FAX an inquiry to the Research and Customer Care Center at (202) 275-5532, or e-mail the Care Center at fsa.customer.support@ed.gov.

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received credit because the student failed other coursework, these repeated courses may NOT count towards Title IV aid eligibility.

An example: Harry Hapless attends a program in which coursework is taken in strict sequence. His school has a policy that if students do not pass all courses in a semester, they must repeat the entire semester's schedule. Harry passes 2 of his classes, but fails the other two, and therefore must repeat all four classes in fall 2011 whether he wants to or not. Only the credits/ clock hours for the two classes Harry failed may be used toward federal aid eligibility next fall.

The issue of Satisfactory Academic Progress (SAP) was also discussed in the new regulations. A repeated course (along with the original attempt) must be counted toward maximum time frame & completion rate. In other words, if a student does NOT receive additional credit, the repetition may count toward total credits attempted in a semester, but NOT toward the total number completed. This is where students may fall into SAP troubles if they repeat a significant number of classes for which they already received credit.

For additional information please read:

- Federal Register, Part 668.2: <http://www.federalregister.gov/articles/2010/10/29/2010-26531/program-integrity-issues#h-40>
- NASFAA News, October 29, 2010: http://www.nasfaa.org/Main/Original_Content/Format/2010/Final_Program_Integrity_Rules_Repeated_Coursework.aspx (Note: This article is password-protected for NASFAA members only)

DIRECT LOAN CLOSEOUT INFORMATION FOR 2009-2010 PROGRAM YEAR

*By William Leith, Service Director, Program Management,
Federal Student Aid*

The Direct Loan closeout deadline for the 2009-2010 Program Year is **Friday, July 29, 2011**. This is the last processing day of the program year, so all school data must be received and accepted by this date in order to be included in a school's final Ending Cash Balance for the year. **Note:** Exceptions to the last processing day of the program year may be made on a case-by-case basis, if the school's processing period extends beyond the closeout deadline. Schools falling within this category must request extended processing by contacting the Common Origination and Disbursement (COD) School Relations Center at the number provided below.

To be considered successfully closed out, the school must-

- Have an Ending Cash Balance of \$0 and Total Net Unbooked Disbursements of \$0, as reflected on the School Account Statement (SAS), and
- Complete the Balance Confirmation form on the COD Web site.

As part of the closeout process, we will send ongoing notices via Zero Balance or Remaining Balance e-mails. In addition, we will distribute a Notification/Warning Letter via e-mail to schools in May 2011. This letter will go to the Financial Aid Administrator and President at each school that has not confirmed closeout on the COD Web site (including any schools with a zero balance). It will serve as a reminder to finish processing and confirm closeout before the final deadline. After the closeout deadline, schools with remaining balances will be billed.

A school must be aware of its closeout status even if its Direct Loan processing is handled by a third party servicer. We encourage each school to communicate regularly with your third party servicer to ensure closeout is completed. **It is the school's responsibility to ensure that it finishes processing and confirms closeout on time.**

As a reminder, reconciliation is performed on a monthly basis, and the final

closeout stage should begin no later than the last award end date at the school for a given program and year. A key factor to an easy reconciliation and closeout is staying on top of the process. We encourage schools to review the following information:

- Compare internal student accounts and Business Office/Bursar records with Financial Aid Office records and resolve any discrepancies.
- Ensure that all drawdowns and refunds of cash are accounted for and applied to the correct program year.
- Ensure that all batches have been sent to and accepted by the COD System, all disbursements and adjustments are accurately reflected on the COD System, and all responses are imported into the school's system.
- Ensure that all unbooked loans are booked or inactivated (reduced to \$0).
- Resolve all outstanding rejected records.
- Return all refunds of cash to us.
- Request any remaining funds owed to the school based on actual disbursements accepted by the COD System.

There are numerous tools available to assist schools in reconciliation and closeout efforts. These tools are as follows:

- School Account Statement (SAS)
- 30-Day Warning Report
- Pending Disbursement Listing
- Funded Disbursement Listing (Pushed Cash schools only)
- G5 Web Site and Reports
- COD Web site (particularly the School Summary Financial Information, Funding Information, Cash Activity, and Refunds of Cash screens)
- DL Tools software/SAS Compare Program
- Customer Service Representative/Reconciliation Specialist Assistance

Contact Information

We appreciate your cooperation as we work to close out the 2009-2010 Direct Loan Program Year. If you have questions about this bulletin or need assistance with closeout, contact the COD School Relations Center at 800/848-0978. You may also e-mail CODSupport@acs-inc.com.

About The Higher Education Assistance Group

The Higher Education Assistance Group, Inc. is a comprehensive higher education consulting and financial aid consulting group located in Wellesley, Massachusetts. In operation since 1989 initially as a financial aid consulting firm, we have since grown and expanded to represent all areas of student services management. We continue to advance and evolve to meet the needs of our school clients. The Group provides exceptional administrative and professional management services to all student service fields, including Admissions, Financial Aid, Continuing Education, Bursar and Registrar offices at two and four year institutions, both public and proprietary. The Group's highly qualified team of consultants has spent decades in the field providing administrators with the tools, knowledge and support necessary to complete institutional objectives. We pride ourselves on assisting post secondary institutions to meet challenges such as program regulatory compliance, organizational structure, staffing needs, and technological support.