



# NEWSLETTER

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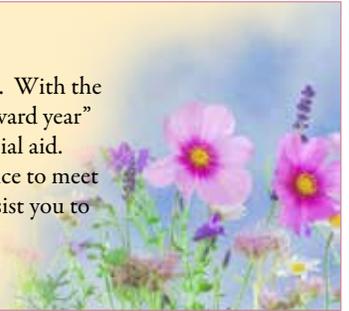
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*Achieve a Higher Standard... with HEAG!*

## Message from Milton

Spring is here! As is the approach of the end of another award year. With the advent of Early FAFSA and Prior Prior Year, the "end of another award year" becomes just another challenge in the ongoing processing of financial aid. Now more than ever, financial aid offices may need outside assistance to meet some of these day to day demands. HEAG, as always, is here to assist you to meet your compliance and processing obligations. Happy Spring!

~ Milton Kerstein, President



## HEAG ~ GROWING TO SERVE YOU

HEAG is pleased to announce the following additions to our consultant team...



**Eileen Tucker** joined HEAG in February after having served 22 years at Saint Joseph's University in Philadelphia. She started out in a clerical position, worked her way through the ranks in various student service offices, and was a member of the Enrollment Management Team for 16 years (14 as the Director of Financial Assistance). Her track record includes, student billing, Veteran's administration, financial aid leveraging, ensuring a top student experience, full compliance with Title IV Regulations, and has initiated technical and process improvements. Eileen is proficient in Ellucian Banner as well as all Department of Education software systems. Finally, she graduated from Saint Joseph's University, with a B.S. in Management, an M.B.A., and, most recently, a M.S. in Organizational Leadership and Development.

**Maegan Wright** recently joined HEAG this winter. Maegan entered financial aid in 2005 at Berklee College of Music after leaving the non-profit world. At Berklee, Maegan began as Senior Administrative Assistant and worked her way up into an Assistant Director role. After leaving Berklee, Maegan joined Fisher College as their Associate Director of Financial Aid. In this role, she managed the Direct Loan and Pell Grant programs, certified Private Loans, and completed need analysis and certification. In addition, she was responsible for the maintenance of the PowerFAIDS system, including the creation of reports and selections sets, and the daily import and exports of SAIG. Maegan received her MA degree in Higher Education Administration from Northeastern University.



## HEAG'S ANNUAL STAFF TRAINING

On Tuesday, January 31st, 2017, the Higher Education Assistance Group held their annual training session for consultants and directors. It was an informative day with topics ranging from changes to the 2017-18 verification process to quality assurance and client service tips. This year's featured presenters included a trainer from the federal government along with special guests from Massachusetts' Office of Student Financial Assistance (OSFA).



HEAG President, Milton Kerstein, kicked off the program with a look back on 2016 and HEAG's growing list of school clients from across the country. Next up was Executive Director, Colleen King, who walked us through what HEAG is doing to help keep

our clients up to date on developments in financial aid news. You can follow us on [Twitter @HEAG\\_INC](#) and [LinkedIn](#) and subscribe to our email to receive blog posts and newsletters. Then Karyn Wright-Moore, VP of Compliance and Quality Assurance,

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**HEAG's Annual Staff Training**

**FROM PAGE 1**

and consultants, Sarah Fevig and Joshua Bordis, shared stories from the field. They reviewed feedback from HEAG's clients and led lively discussions on how we can continually improve and enhance the service we provide our clients.

The day then shifted focus as we welcomed Zachary Goodwin, Training Officer with the Office of Federal Student Aid who was making his second visit to HEAG's annual training event. Mr. Goodwin provided a quick overview of the transition to prior-prior year FAFSA information, changes to the 2017-18 verification process and new FAFSA comment codes that require resolution because of the use of 2015 tax information by families. Notable changes included the loss of the V6 verification group for 2017-18, how to report and track the V4/V5 groups and the brand new requirement of "non-filer statements" for anyone selected for verification that did not file federal taxes.

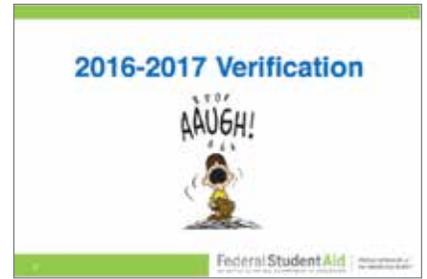
To end the day, a three member team from OSFA consisting of Clantha McCurdy, Senior Deputy Commissioner, Robert Brun, Senior Associate Commissioner and Alison Connolly, Senior Associate Director of Student Loan Programs, treated the employees on hand to a ton of facts and figures on MA state financial aid programs.



Clantha McCurdy began the presentation by going over some interesting details that only OSFA can provide. Did you know that over 350,000 FAFSA's are submitted from Massachusetts residents each year to attend college? Or that \$102M is available in FY17 from state appropriations for financial aid programs and another \$55M in tuition waivers? The team was educated on the numerous scholarship programs that are available to students, including some that are portable to schools outside of MA that cover the gap between other awards and are meant to replace potential student

loan debt. Foster grants, education grants for particular programs and tuition waivers rounded out the topics Mrs. McCurdy covered.

Next up, Allison Connolly spoke regarding the MA No Interest Loan (NIL) that is run solely by OSFA. The consultants learned not only about statistics regarding the program but also how to navigate the state's NIL website. For the award year 2015-16, almost 2500 students benefited from nearly \$6 million in dollars disbursed from the NIL program. The FAFSA deadline this year for the NIL was March 17th, 2017 with an Expected Family Contribution up to 15,000 in order to qualify. Students must be full time, maintaining Satisfactory Academic Progress and not in default on other education loans. NIL promissory notes will be available in August for 2017-2018.



Ending the state presentation was Robert Brun, who focused on the largest of the state offered programs, MASSGrant. Again, some of the state's statistics were shared with the team and those on hand learned that while FAFSA submissions are down from a peak in 2012-13, MASSGrant still provided help to over 51,000 students in the Commonwealth to the tune of \$42M. 58% of those students receiving MASSGrant funds had an Expected Family Contribution range between 0-200. It was good to learn that a large majority of the state's neediest students were receiving help, with almost half of that pie going to the state's community college system.

The evening concluded with dinner as the presenters joined us for further discussion and knowledge sharing. The consultants in attendance can all agree that annual trainings are absolutely necessary to stay on top of the ever evolving regulations in the financial industry and thank all of those that presented so we can continue giving our clients top-notch service.

"I went to a small, private college, but yet we were lucky enough to secure Robin Roberts as our commencement speaker. At the time, she was a contributor to Good Morning America and an anchor at ESPN. Her speech focused on female empowerment in the workplace and how to position yourself to succeed. Truly unforgettable."



~ Colleen King

"I have attended two graduations where the valedictorian talked about being a first-generation college graduate in their family. It's amazing that students who believe in themselves can achieve such a great feat!"



~ Jeff Megargell

"My favorite memory of commencement was to see a mother enjoying every graduation of her three sons. The brothers looked almost like triplets and they all majored in the same field. I loved to watch them during their spring performances; they were so talented and worked so hard to achieve their dreams. I don't think there was one person in our office that didn't get to work with this family. Despite all the struggles, mom always found a way to make sure the bill was paid and, if she couldn't, she would seek our help."



~ Judy Henderson



# 7 PRINCIPLES OF GREAT SERVICE

By Joshua Bordis

*Joshua Bordis, Senior Financial Aid Consultant and Systems Analyst with HEAG, has been writing a series of blog posts on customer service. Visit our website to read his previous posts focused on figuring out if your college is providing great service to students and how to instill in the culture of your institution that commitment to great service. In this installment, Josh addresses what actually makes great service.*

As I previously mentioned, customer service is in the eye of the beholder. That means as an employee, you may believe you provided great service to a student but the student may believe differently. Each person involved in an interaction could have a subjectively different view of what happened. However, there are some guidelines that I will provide which will tilt the table in the favor of the college in any dispute about whether or not great service was provided. Here are my 7 principles of providing great service.

## 1 Greet all students and respond promptly to inquiries

Some companies have what I call a 10/5 rule. Smile at all students within 10 feet of you. Make eye contact and smile. Verbally acknowledge all students within 5 feet of you. “Hi, how are you?” It doesn’t have to be an offer for assistance, but you may also say “can I help you with anything?” The simple act of saying “hello” will make you seem friendly and attentive.

When it comes to electronic means of communication, the parts that don’t involve talking may be more important than what you say. Answer all calls within 3 rings, if possible. Answer all emails within 24 hours (48 hours during busy periods). Start all emails with “Dear” and close with “Sincerely.” We live in a civilized society where greetings and acknowledging people is important to making them feel comfortable. During a customer service transaction, the student should never be the first person to speak.

## 2 Listen and care

Your employee may be the first person to talk, but the most important part of providing great service is listening to your students. Use active listening techniques. Pay attention to questions being asked without interrupting. Make eye contact whenever possible. Concentrate on trying to help the student not controlling the conversation.

Sometimes a customer service transaction may take a long time. During busy periods, there might be a line of people waiting for you to finish talking with a student. Focus on the person in front of you and not on getting to the next person. Give everyone as much time as they need. If there are too many people, call a teammate for assistance, if possible. For people waiting in line, use 3 people waiting as a benchmark for when help is needed. For phone conversations, if your phone queue is 5 deep, ask for help, depending on your industry and staffing.

## 3 Be professional, positive, and service oriented

Smile when speaking with students even when you’re talking to someone on the phone. Smiling can change your tone to one that is more pleasant for the student. Say “please” and “thank you!” Ask if you can put someone on hold or transfer them. Don’t just do it without letting them know. It is rude to your teammate and student to cold transfer a call. Exceed the customer’s expectations by providing an efficient and pleasant experience.

## 4 Provide accurate and complete information

If you don’t know the answer or aren’t totally sure, ask a teammate. Don’t guess! If you have to take a phone number down and get back to someone when you have the right answer, do it. Don’t give out partial or wrong information. Try to anticipate questions that aren’t being asked. Check a student’s file when possible. Nothing will make a student more annoyed than coming back and saying “but I was here and nobody told me that.”

Provide each step the student needs to take. If there are more than 3 steps, summarize them at the end or direct the student to a checklist. Don’t confuse the student by discussing different options and then not reiterating the preferred choice at the end of the conversation.

## 5 Take ownership and follow through

Don’t bounce a student around from person to person or office to office. You get 1 transfer and if you try to transfer someone a second time, they will be annoyed even if you shouldn’t have been transferred the person in the first place because the student’s specific needs are not something you can help with. Offer to contact the correct office for the student. See the problem through from beginning to resolution, whenever possible. Don’t pass the buck!

Manage your student’s expectations about how and when you are going to help them and then meet those expectations. If you say something will take 3 days, do it in 3 days. If it will take 5 days, don’t say it will take 3 days. If you say you will do something by the end of the day and you do it, the student will be happy. If you say you will do the same thing within 3 days and do it, the student will be happy. If you say you will do the same thing by the end of the day and it takes you 3 days, the student will NOT be happy. It isn’t the length of time it will take. It is the expectation to the student of when it will be done that determines whether or not the student was served well.

## 6 Empower the student to be self-sufficient whenever possible

Educate the student on where the answers can be found so that the student doesn’t have to rely on you every time they have a questions. Utilize the internet to provide the student with links to finding information. Use resources and checklists created by your institution, if appropriate. If you believe the student would be able to service themselves if information readily available was better, tell your supervisor. Tell your marketing department. Give feedback about your website to the appropriate department. You cannot be at the beck and call of every customer 24/7.

## 7 Ask to close the conversation

If everything seems resolved to you, ask the student if they are happy with the resolution. Ask “does that make sense,” “do you need anything else,” “is there anything else I can help you with” or “is that the resolution you were hoping for?” You will be surprised by how many more questions you receive and how satisfied a student will be once ALL of the questions are answered. Short of having a student fill out a feedback card or survey after every transaction, this is the only other way you can make sure every student is satisfied.

Feel free to adopt my 7 principles of providing great service for your institution! After all, we are all customers of some other company. How would you want to be treated when you are a customer? Would you want to be treated according to the 7 principles above? I sure do! Good luck and thanks for reading!

# GAINFUL EMPLOYMENT DATES PUSHED BACK FOR ELIGIBLE SCHOOLS AND PROGRAMS

Schools which have eligible programs, usually considered “career training,” that are required to report gainful employment (GE) information got some unexpected news on March 6th. The original deadline for submitting the GE alternate earnings appeal for a program to get a passing rating to the Department of Education was March 10th, 2017 which the Obama administration had firmly set. Under the Trump administration, that date has now been pushed back to July 1st, 2017. Also, the due date for the latest GE templates was April 3rd, 2017 which has also been pushed back to July 1st.



The revised timeframe will allow institutions the chance to prove they were unfairly assessed under rules requiring that graduates’ loan payments do not exceed 20% of their discretionary income or 8% of their total earnings. The Department states “this action is taken to allow the Department to further review the GE regulations and their implementation.” As the Department of Education’s inspector general, Kathleen Tighe, testified before a House committee, the purpose of gainful employment is to help weed out “poor performing programs, and it really is designed to protect students but also to protect taxpayers whose investment, the amount of money we spend in federal education money is enormous, and we want that money to be well spent.”

Congressional Republicans have signaled that the Trump administration may be leaning towards scaling back gainful employment rules as a whole although nothing yet has been officially announced. Some schools have even sued the Secretary of Education, claiming that the current rules are unfair for certain careers such as barbers and acupuncturists. Former Republican Congressman, Steve Gunderson, now head of the trade association, Career Education Colleges and Universities, has praised the news. Gunderson “said he recently met with top Education Department officials to push for the delay and to argue that the gainful employment regulations, which also apply to career-training programs in public and nonprofit schools, should cover all majors or be eliminated entirely.”

HEAG will continue to bring you the latest information on the requirements for gainful employment reporting your institution may be required to perform. If you need assistance with any part of the process, please email [cking@heag.us](mailto:cking@heag.us).

Sources:

<https://www.insidehighered.com/quicktakes/2017/03/07/delay-gainful-employment-deadlines>

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“After my college graduation I went to see my grandfather a few years later and saw that he had the program from the graduation. He had separated from my grandmother and didn’t want to cause a disturbance by coming there. I didn’t know until later that he had attended and watched me march in for the ceremony.”



~ Lisa Reichstein

“A commencement memory I will never forget as an aid administrator occurred at my first financial aid position. A student speaker made a point to thank me for helping him secure financial aid. Without the assistance, achieving his dream would not have been possible. These are the moments I love my job.”



~ Jane Domenico

## TECH TALK CORNER



Technology in financial aid affects several metrics within your office. It can affect touches of a student’s file, it can affect time to complete verification, but it can also affect a student’s ability and ease with which they can complete the financial aid process. Is your school or office inadvertently causing reduced enrollment by not embracing new technology? Here are a few tips for assessing technology needs:

**1) Become a student** – Use your down time to complete the financial aid process from the perspective of a student. Complete a FAFSA, turn in paperwork, use your student portal, and see your aid “disburse” in the same way your students do. Does the process seem easy to complete and understand or are there inefficiencies and confusion along the way?

**2) Create a contest** – Put a flier in the dining hall and challenge your students to return that piece of paper to the financial aid office without dropping it off at the front desk. How do they do it? Does a student in 2017 have the ability to send a fax from anywhere on campus?

**3) Track the data** – Find out how long it takes a student to complete a file from start to finish. How long does it take your office to review it? Making changes to your processes doesn’t help if you don’t know how it helped. Convincing the college that investing in your office is easier when you have data to track how it benefits the college. Faster review times can mean more time for you to spend talking with student and families. Quicker turnaround times means disbursements can be done sooner.

Remember that everything your office does is a process and every single process can be done more efficiently with the right tool!

# COMMUNITY COLLEGE WATCH

## April Is Financial Literacy Month

With recent reports highlighting the struggles community college students face to make ends meet, financial literacy is critical for our students, our schools and our communities. HEAG will be posting resources and news throughout April for Financial Literacy Month. Follow HEAG in April for more #financialliteracy tips that you can share with your students. The sooner students understand the concept of monthly budgeting, the sooner you may see improvements in your student loan default rates.



Does your community college have a Financial Literacy website? Here are a few examples:

- [Hopkinsville Community College](#)
- [Alvin Community College](#)
- [Westchester Community College](#)
- [Anaka-Ramsey Community College](#)

Here are some engaging financial literacy quizzes and games you can share with your students:

- [Can you ace this financial literacy quiz?](#)
- [Play financial football!](#)
- [CashCourse – Your Real-Life Money Guide](#)

# ASSISTING STUDENTS THROUGH THE IRS DRT OUTAGE

Nationwide, institutions and their students are being impacted by the current outage of the IRS Data Retrieval Tool. The outage, now expected to continue until the start of next FAFSA season, was in response to security concerns. It has now been reported that there is a confirmed security breach in which the personal information of up to 100,000 financial aid applicants may have been hacked. While the Department is working to notify affected applicants, both NASFAA and the National Governor's Association are urging the Department to resolve the outage and mitigate the effects of this outage on students and their families.

**HEAG offers a number of third-party services to assist institutions during this unique period.**

As enrollment pressures mount, so does the pressure that Financial Aid Offices are under to complete verification and file preview in order to provide comprehensive financial aid packages, as well as enhanced advising to both current and prospective students. The inability to utilize the DRT tool has become another hurdle for administrators and students alike to overcome in the process to obtain financial aid. As an administrator, it is important to educate your students and families, that although DRT is not an option, it is not the only option for completing the application for federal student aid. Spending additional time advising, as well as providing flexibility to deadlines for submitting documents will certainly provide students with peace of mind in navigating the process.



As the financial aid staff continues balancing the competing demands of student services, please keep in mind, HEAG offers a number of third-party services to assist institutions during this unique period:

- VERIFY(SM) – HEAG's premier remote verification service.
- Onsite and remote assistance with file review, awarding, and loan processing.
- Automation of your school-based software.

Our consultants have experience with all financial aid management systems such as Banner, Datatel, PowerFAIDS, and Department of Education software, to name a few. Likewise, they are equipped to support your office onsite, or remotely.

Sources:

[https://www.washingtonpost.com/news/grade-point/wp/2017/04/06/identity-thieves-may-have-hacked-files-of-up-to-100000-financial-aid-applicants/?tid=ss\\_tw&utm\\_term=.228a1f0b0a93](https://www.washingtonpost.com/news/grade-point/wp/2017/04/06/identity-thieves-may-have-hacked-files-of-up-to-100000-financial-aid-applicants/?tid=ss_tw&utm_term=.228a1f0b0a93)

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Contact HEAG today at 617.928.1975 or at [cking@heag.us](mailto:cking@heag.us) to learn more about our services.

## 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.

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