



# NEWSLETTER

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

### Message from Milton

Happy Fall. Of course Fall means processing and pressure as you try to meet the needs of both your students and your administration. We are here to help even it is just to offer some support. If the ever changing Title IV environment is creating challenges for you and your staff, please call or email us at HEAG. We are looking forward to hearing from you.

~ Milton Kerstein, President



## HEAG ~ GROWING TO SERVE YOU

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



**Barbara Winchell** has worked in higher education for 17 years with 16 of those years specifically in financial aid. Prior to arriving at HEAG in November of 2017, she was the System Director of Program Operations - Financial Aid at Lone Star College

System in Houston, TX, managing aid for 83,000 students. From 2011-2016, she was the Director of Financial Aid at Mount Saint Mary in Newburgh, NY. She also worked at the Culinary Institute of America in Hyde Park and Syracuse University, in New York State. She holds a Bachelor's degree in Finance from Marist College, a Masters in Business Administration from Mount Saint Mary College and is currently working towards a lifetime goal of a doctorate in education.

**Roxanne Dumas** began her career in Financial Aid in 2001 at Boston University as an Assistant Director. After leaving BU in 2007, she has spent the last 10 years as a Director of Financial Aid at both private and state institutions including Emmanuel College, Wheelock College, and Massachusetts Bay Community College. She has worked with a variety of software systems including Datatel, Peoplesoft, Jenzabar and most extensively with PowerFAIDS. Her PowerFAIDS expertise includes daily operations, communications, system set-up, reporting, and process management. Roxanne currently serves on the executive council for the Massachusetts Association of Student Financial Aid Administrators (MASFAA) and



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## 2018-2019 FAFSA CHANGES: IRS TAX DATA AND SECURING PERSONAL INFORMATION

For financial aid administrators, verifying tax data can be a tedious process. Modifications to the 2018-2019 FAFSA should be a welcome change.

### IRS Data Retrieval Tool (DRT)

First and probably the most important, is the return of the IRS Data Retrieval Tool (DRT) for families to potentially download their income information directly into the FAFSA. The DRT functionality had suffered a seven-month hiatus. A big change as opposed to years past with the DRT, is the tax data will no longer be visible to the person completing

### TECH TALK CORNER

the FAFSA. The figures will be encrypted which is one more crucial step to helping prevent identity theft. Potential hackers can no longer simply create an account with known personal identifiers of an unsuspecting user and grab the income data displayed on the screen.

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## TechTalk Corner: 2018-2019 FAFSA Changes: IRS Tax Data and Securing Personal Information

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Another new feature, after logging in for the first time, the user will be presented a screen in which they must accept terms of agreement with the legal ramifications explained for those attempting to access a file that does not belong to them. "Any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State. If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel."



### Keep 2016 W-2s and 1099s Handy

A good tip for those families completing this year's FAFSA is to have their W-2s and 1099s handy from 2016 because while a large majority of the data is going to transfer in from the federal tax return, the family is still required to answer questions about wages and retirement account contributions. Also, if there was a roll-over transaction in the tax year, the family will be required to answer questions regarding whether the full amount was rolled over or not.

### Request Tax Transcripts Via Phone, Fax or Mail

For those that have issues or flat out refuse to use the IRS data retrieval tool, they may have difficulty requesting the 2016 tax transcript online if the school asks for it. Because the IRS has had issues with identity theft in the past, the IRS has been hesitant to offer up the online service once again to new users. Families will need to request tax transcripts via the 4506-T form which can be faxed/mailed or by calling the IRS directly, until this service is offered again.

### Added Level of Security

Finally, another level of security added this year is that the FAFSA user will get a letter mailed to them, letting them know that their tax data was utilized to complete the form, in case there may be identify theft involved. The FAFSA process continues to improve each year and the federal government has taken some key steps to ensure personal data is kept more secure.

For verification purposes, financial aid administrators will be happiest to see the DRT service is available once again, leading to less required collection of tax documents at the school level. And if you find your school needs help with verification, contact us to see how HEAG's premier remote verification service, VERIFY, and our financial aid consultants can help.

### Sources:

<https://www.accountingtoday.com/news/irs-still-grappling-with-e-services-delay-after-equifax-contract-suspension>

<https://www.edvisors.com/blog/irs-data-retrieval-tool-returns-for-the-2018-2019-fafsa/>

<https://studentaid.ed.gov/sa/about/announcements/irs-drt-unavailable#irsdrt-changes>

## FEDERAL EDUCATION DIVISION MAY BE SHRINKING

The largest division of the Department of Education may soon no longer hold



that title if some of the workers there accept an employment proposition extended to them. Some of the Office of Federal Student Aid's (OFSA) 1300 employees have been offered buyouts, although the exact amount of potential employees impacted has yet to be made clear. The packages extended include early retirement as well as voluntary leave. Labeled as a "separation incentive", the amounts include a lump sum payment up to \$25,000 that is subject to taxes. Employees who accept the offer cannot work for the federal government again for five years or they would be required to pay back the buyout that was received.

OFSA is responsible for many aspects that education professionals such as college financial aid administrators and auditors utilize to function in their daily roles. Areas the branch oversees include the Information for Financial Aid Professional (IFAP) website along with student-centric sites like the federal landing page for Direct Loans. With less help available within the division, some industry watchdogs worry that certain aspects that OFSA oversees could suffer in the long run due to the lack of employee resources.

The Trump administration signed an executive order in March that included eliminating certain aspects of federal agencies that were deemed unnecessary as a cost saving measure. "Within 180 days of the date of this order, the head of each agency shall submit to the Director a proposed plan to reorganize the agency, if appropriate, in order to improve the efficiency, effectiveness, and accountability of that agency." Time will tell how many federal ED employees within OFSA accept the offer and how that will impact college financial aid offices.

### References:

[https://www.washingtonpost.com/news/grade-point/wp/2017/10/27/devos-offers-buyouts-to-shrink-education-department-workforce/?utm\\_term=.e9de86bd5c45](https://www.washingtonpost.com/news/grade-point/wp/2017/10/27/devos-offers-buyouts-to-shrink-education-department-workforce/?utm_term=.e9de86bd5c45)

<http://www.abc2news.com/newsy/education-dept-to-shrink-office-of-federal-student-aid-with-buyouts>

<https://www.whitehouse.gov/the-press-office/2017/03/13/presidential-executive-order-comprehensive-plan-reorganizing-executive>

I am thankful and blessed to have such a wonderful family.

~ Jane Domenico



I'm thankful that I have friends, family and my health.

~ Lisa Reichstein



# COMMUNITY COLLEGE WATCH: REMOVING BARRIERS FOR HOMELESS STUDENTS

A new amendment to the Higher Education Authorization Act was introduced in September with bi-partisan support from multiple Senators to help combat homelessness for college students. The amendment would help provide housing options for students in between terms, and improve outreach to homeless students.

Senator Rob Portman of Ohio helped create The Higher Education Access and Success for Homeless and Foster Youth Act. Mr. Portman states, "kids in foster care face an uphill battle when they pursue higher education. It is in all of our interests to help these kids who have aged out of the foster-care system or have experienced homelessness, and ensure that services for them are a priority in existing federal programs. This common-sense legislation will remove unnecessary barriers and make college more affordable for these youth."

A study surveyed tens of thousands of community college students across the country and found that about 14 percent of them were homeless and about half were housing insecure, which meant that they had missed rent payments or slept at a friend's house. By easing the verification and determination process for those who are unaccompanied by an adult, the Act removes barriers and makes going to college more practical for homeless and foster children. It clarifies that youth under the age of twenty-four who are determined to be unaccompanied or homeless are considered to be independent students, allowing them to receive the full financial aid package that they need.

#### References:

<http://www.cbronline.com/blogs/ticker/bipartisan-bill-aims-to-provide-support-for-homeless-students/120004>

<https://studybreaks.com/2017/11/02/higher-education-college-homeless-foster-students/>

I am thankful for my wonderful and supportive family. I am also thankful for the opportunities and experiences I've had both personally and professionally.

~ Colleen King



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also volunteers as a presenter doing College Financing Seminars on behalf of the Massachusetts Educational Financing Authority (MEFA) at local high schools in her community. Roxanne holds both a Bachelor's degree in Home Economics and a Master of Business Administration degree with a focus in Business Information Systems from California State University, Los Angeles.

giving  
**THANKS**

I am thankful for my wonderful wife and home we have built together, helpful co-workers and the ability to still learn something new everyday on the job.

~ Jeff Megargell



I'm thankful for the beautiful weather we had in October. Also, for my niece and nephews, and that my cat made it through her 16th year :)

Thanks.

~ Roxanne Dumas



I am thankful for sound mind, good health and the continued health of my parents, family and friends. I am so very grateful for all that I have.

Thank you,

~ Rhonda Smith





# POLICIES & PROCEDURES MANUAL: KEEPING UP TO DATE WITH CHANGES

Have you conducted an annual review of your school's financial aid policies and procedures manual yet this year? With the recent changes in FASFA filing dates, year-round Pell and potential changes to gainful employment and a host of other pending laws and regulations affecting financial aid and the administering of Title IV funds, it may seem like your manual is constantly out of date.

## Keeping It Updated Will...

### Save Time

With so many other pressing demands on financial aid administrators' time, it is easy to push updating the policies and procedures manual to the bottom of the to do list. While federal regulations mandate that institutions have written policies and procedures, a manual should be a go to resource for your financial aid staff and training tool for new department members. Keeping it up to date may actually save you time from repeatedly answering questions with answers that can be found in the manual.

### Improve Compliance

Administering financial aid consistently and systematically can help reduce errors and improve compliance. In our compliance work with colleges, the top three violations we find are repeat findings, student authorizations and FERPA violations. The procedures outlined in a manual can help ensure that all financial aid staff members are administering financial aid consistently and improve compliance.

Sharing the financial aid policies and procedures manual with other departments and individuals at the college and providing training can also help improve compliance. When a professor understands their role in Satisfactory Academic Progress and student financial aid, especially with non-standard and non-term programs, you can work together to ensure compliance with Title IV.

## Streamline Operations

Updating your policies and procedures manual will help your financial aid professionals identify how changing regulations will affect your operations. It can help to identify opportunities to streamline procedures with changes to staffing, use of technology and interaction with students and families.

Additionally, maintaining an updated policies and producers manual for your financial aid office will also streamline future audits and program reviews.

HEAG's team of financial aid consultants can offer an objective assessment of your office operations, policies and procedures. Our compliance experts work with colleges and universities throughout the country. We are up to date on changing regulations, current technology and trends in student services. We can work with your financial aid office to update your policies and procedures manual as well as provide training programs. Contact Colleen King for more information: [cking@heag.us](mailto:cking@heag.us) or 617-928-1975.



I am thankful for so many people in my life, my family and friends, good health, great weather, my new job and my golden retriever, Buttercup. Her sister, Pumpkin, is also an adorable mush. :)

~ Barbara Winchell



## 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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