



NEWSLETTER

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Inside this Issue

- 1 **#Fight4FinAid Becomes Rallying Cry on Twitter**
Meet Our Clients
- 2 **Is Your Institution Ready for 2018-2019?**
2018-19 Pell Grants – Get The New Payment Charts Here
- 3 **The Upcoming Mobile FAFSA App**
Advocacy Group Asks For Feedback from Community Colleges
- 4 **Upcoming Federal Student Aid System Access Changes for Professional Users**

Achieve a Higher Standard... with HEAG!

Message from Milton

March brings its own challenges as those of us in the financial aid profession begin to transition from one award year to the next. Processing of current financial aid applications and of the coming year's financial aid applications can stretch and strain a financial aid office. HEAG is available to assist with processing and with the added benefit that our processors can assist with complex compliance issues as they arise.

~ Milton Kerstein, President



#FIGHT4FINAID BECOMES RALLYING CRY ON TWITTER

While we have been writing about and following the Higher Education Act (HEA) reauthorization for quite some time, the battle has moved to the social media arena. Led by NASFAA along with some of the regional financial aid professional organizations, those working in the financial aid field are attempting to bring attention to what Congress is thinking about doing in terms of changes to federal aid as the HEA nears a vote.

Financial Aid Awareness month was held in February; so on the last day of the month, NASFAA spearheaded a Washington D.C. event where hundreds of NASFAA members attended multiple events with congressional leaders to talk about the latest on the HEA and the proposed PROSPER Act. Members were there to not only emphasize the positives such as eliminating federal loan



origination fees and year-round Pell but to also warn those who would listen about the elimination of programs like the SEOG grant and Public Student Loan Forgiveness program and how it would have

CONTINUED ON PAGE 2

MEET OUR CLIENTS

"HEAG is the gold-plated name in financial aid support and consultation. For our campus, HEAG is a committed partner in assisting us achieve our College's vision for a student centered, professionally managed, and state of the art, financial aid operation. With the assistance of Karyn, Colleen, Jeff, and others from HEAG, mission accomplished! To this day they continue to share their expertise and industry knowledge. I can confidently recommend HEAG's team, vast experience, and services to my colleagues in search of similar assistance."

John F Dolan, Ed.D.
Vice President, Simmons College



HEAG has recently started or completed projects for the following colleges, universities and one K-8 school. Projects have ranged from interim staffing to nonstandard term programs and financial aid operations.

- Concordia University – CA
- Charles Drew University – CA
- The Gordon School (K-8 school) – RI
- Trinity College – CT
- Wheaton College – IL

#Fight4FinAid Becomes Rallying Cry on Twitter FROM PAGE 1

an impact on the students at their campuses. David Peterson, Assistant Vice Provost of Enrollment Management for the University of Cincinnati told NASFAA that the visits were a “great opportunity for those of us in the profession to get out and get to know our legislators in their environment.”



As of last check, the social media hashtag campaign had a reach of almost 200,000 users via stats offered from Keyhole. From the looks of pictures on Twitter, NASFAA members from both Colorado and North Carolina were successful in having sit-down meetings with congressional leaders of their state. A list of 59 organizations also announced their support of keeping the Pell grant program in place, if not strengthening it completely. That list can be found in the reference section below from ticas.org. The crux of the issue is stated as such in the document to Congress, “as you work towards a final spending agreement for fiscal year 2018, we urge you to likewise use the non-defense discretionary funds provided by the raising of the sequester caps in the Congressional budget agreement to maintain all Pell Grant funds in the Pell Grant program where they should be used to secure and strengthen the grant for current and future recipients.”

The fight in our field is never over and there are many wonderful higher education leaders found across the country, volunteering their time to ensure that Congress is aware of any changes made to federal law and the impacts many of us will see on the local level.

Twitter accounts you might like to follow:

@HEAG_INC
@nasfaa
@BetsyDeVosED
@chronicle
@insidehighered
@Comm_College
@FAFSA
@HBCUDigest

References:

<https://edworkforce.house.gov/prosper/>
<https://www.nasfaa.org/news-item/14596/NASFAA-Members-Express-Support-and-Concern-for-HEA-Reauthorization-Proposals-on-Capitol-Hill>
<https://www.nasfaa.org/news-item/14532/Hundreds-of-NASFAA-Members-Take-to-Capitol-Hill-to-Advocate-for-Student-Aid>
https://ticas.org/sites/default/files/fy18_appropriations_letter_feb2018.pdf

2018-19 PELL GRANTS – GET THE NEW PAYMENT CHARTS

On January 31, 2018, the Department of Education released the latest Pell grant charts for the upcoming award year. The charts are based on level funding. The 2018-2019 award year maximum Pell Grant award will remain at \$5,920 and the corresponding maximum Pell Grant eligible expected family contribution (EFC) will remain at 5328.

Via the Dear Colleague Letter from James Manning of FSA, if you have any questions regarding the 2018-2019 Federal Pell Grant Payment and Disbursement Schedules, please contact our Research and Customer Care Center (Care Center) staff. Staff members are 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 within two business days. Alternatively, you may e-mail the Care Center at fsa.customer.support@ed.gov.

IS YOUR INSTITUTION READY FOR 2018-2019?



Nationwide, institutions are gearing up for the upcoming 2018-2019 awarding season amidst the uncertainty of potentially major changes to the federal government’s student aid programs. As enrollment pressures mount, so does the pressure that Financial Aid Offices are under to provide comprehensive financial aid packages to both current and prospective students. Since financial aid administrators are also simultaneously counseling students and their families, conducting file review, and following up on missing information, they can very easily struggle to keep up with the competing demands.

HEAG offers a number of services to assist institutions during this peak period:

- Assistance with file review, verification, awarding, and loan processing.
- Automation of your school-based software in a number of key areas including:
 - Auto-packaging and Tracking
 - Self-service implementation and evaluation
 - Pell and Direct Loan management
 - Satisfactory Academic Progress (SAP)

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

Contact HEAG today at 617.928.1975 or at cking@heag.us to learn more about our services and schedule our availability.

2018-19 Pell Grants New Payment Charts & Resources

- [FSA Dear Colleague Letter Subject: 2018-2019 Federal Pell Grant Payment and Disbursement Schedules](#)
- [GEN-18-01: 2018-2019 Federal Pell Grant Payment and Disbursement Schedules, in PDF Format, 661KB, 3 Pages](#)
- [2018-2019 Federal Pell Grant Payment and Disbursement Schedules in PDF Format, 1.2MB, 8 Pages](#)
- [2018-2019 Federal Pell Grant Payment and Disbursement Schedules, in Excel Format, 132KB](#)

Related Pell Grant Blog Posts: [New Year-Round Pell: How It's Different This Time Around](#)

THE UPCOMING MOBILE FAFSA APP

Technology changes are coming to FAFSA. Here is a summary for college financial aid offices.



Department of Education to Launch FAFSA App in April

You can pay bills, access your bank accounts and of course, shop through your phone. So it's only natural that the Free Application for Federal Student Aid (FAFSA) moves to a mobile platform as well. In April of 2018, the Department of Education plans on launching a new app so students can have a streamlined, mobile process for completing the FAFSA. HEAG has written in the past (<http://heag.us/embracing-new-communication-tools/>) that 92% of students between 18-29 own a smartphone and 71% spend their time online on these devices. It makes sense that the federal government begins targeting the college aged demographic with apps of their own so students have more encouragement and functionality from devices they utilize to complete the required form.

Improving the Student Loan Experience

Developing the technology cost about \$849,000, although additional costs will be associated with the tool's rollout, the department said. "FSA prioritized a mobile tool partly in acknowledgment of how often college students use mobile devices over computers. The move also was made in response to feedback the department heard directly from customers about how FSA could improve the student loan experience", A. Wayne Johnson of FSA expressed. "Whether it was a millennial all the way up to people in their 60s, they wanted to be able to deal with this not having to sign in to a computer," he said.

Cyber Security

There are still concerns with ensuring data going through the new app is secure. In prepared remarks, Betsy Devos stated "this initiative also includes enhancing cyber security to protect personal data. This is a responsibility the Department has neglected for too long. We are making marked improvements because there are serious and ever-iterating threats."

Using the App to Make Student Loan Payments

Those in charge of technological strategies moving into the future aren't just focused on a mobile app for the FAFSA but see it as a way to begin the one-stop approach that could include making student loan payments through the app as well. The plan is by moving to a central interface, it would eliminate a student or parent that needs to log into a particular website to make a loan payment. Devos spoke again about this, "you are all well aware that Federal Student Aid -- FSA -- has one of the largest consumer loan portfolios in the country. As such, I fundamentally believe the services we deliver for our students should be on par with world-class financial firms, and that FSA should be the most trusted lender in the industry. To better serve our customers -- students -- it's imperative that we modernize our infrastructure and revamp the way we connect with them.

References:

<https://www.insidehighered.com/news/2017/11/29/education-department-unveils-new-mobile-fafsa-application>

<http://collegefinancialaidadvisors.com/a-look-ahead-at-financial-aid-in-2018/>

<https://www.ed.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aid-training-conference-financial-aid-professionals>

ADVOCACY GROUP ASKS FOR FEEDBACK FROM COMMUNITY COLLEGES

The American Association of Community Colleges (AACC), the primary advocacy group for America's community college system, has headed warnings for its member schools regarding the latest PROSPER Act which is being proposed in Congress and has asked for their help in data collection on the risk-sharing scheme.

At issue is how "Return to Title IV" calculations could potentially be altered if the legislation passes, which would lead to significant losses in revenue for schools that



have high dropout rates such as community colleges. As an example, if a student currently finishes 49% of a term, the college is able to keep 49% of the earned federal aid. The PROSPER Act calls for that figure to be reduced to 25%. The new formula would not be advantageous for any higher ed institution, but community colleges would feel the greatest impact due to the type of student that enrolls there which often leads to higher withdrawal rates than private institutions.

Also, the PROSPER Act also calls to eliminate the current provision that allows students who withdraw to retain half of their Pell Grant disbursement, no matter when they leave college. The bill would authorize colleges to require students to pay back up to 10 percent of the amount they owe if they withdraw prior to the end of the term. The bill states that it is not intended to supersede institutional refund policies.

AACC would like to advocate Congress on behalf of the 1200 schools and 12 million students they represent, to see that the new law will have a significant impact on collected tuition revenue. To do that, we are also providing you with the form and email addresses. Here is the link for any school that is willing to share their data with AACC. <https://fs30.formsite.com/jmillsaacncheedu/risksharing/index.html>.

They have also offered up direct contact information for those that may have further questions via AACC's David Baime, dbaime@aacc.nche.edu, and Jolanta Juszkiewicz, jjuszkiewicz@aacc.nche.edu.

References:

<http://www.ccdaily.com/2018/01/washington-watch-risk-sharing-plan-extremely-costly-colleges/>

<https://www.aacc.nche.edu/about-us/>

<https://www.insidehighered.com/news/2017/11/30/us-house-committee-leaks-summary-broad-plan-reauthorizing-higher-education-act>

UPCOMING FEDERAL STUDENT AID SYSTEM ACCESS CHANGES FOR PROFESSIONAL USERS

On March 18, 2018, we will implement several changes that will impact financial aid professional users of systems and websites behind Federal Student Aid's Access and Identity Management System (AIMS). These changes include new password requirements, updates to the deactivation process for FSA User IDs and Two Factor Authentication (TFA) tokens, and a new look and feel for the AIMS web pages.

AIMS provides the authentication process for many Federal Student Aid systems, allowing an authorized user to log in once with an FSA User ID, password, and TFA token security code and then access multiple systems during one active session. The systems and websites that are behind AIMS are the Common Origination and Disbursement (COD) Web Site, Electronic Cohort Default Rate Appeals (eCDR Appeals), Experimental Sites, eZ-Audit Datamart, FAA Access to CPS Online, National Student Loan Data System (NSLDS) Professional Access, Student Aid Internet Gateway (SAIG) Enrollment, and the EDconnect software.

In the sections below, we provide more detail about the following topics:

- New Password Requirements
- Deactivation of FSA User ID and TFA Token after 90 Days of Inactivity
- Updated Look and Feel of AIMS Web Pages
- Browser Information Reminder
- Contact Information

New Password Requirements

Beginning March 18, 2018, new password requirements will be implemented for users accessing systems behind AIMS. The new requirements will take effect immediately for any new user who is establishing an FSA User ID and password for the first time. A user with an existing FSA User ID and password will be prompted to create a password that meets the new requirements the next time the user performs a password change or password reset.

A new password must meet the following criteria:

- Minimum length of 12 characters;
- Contain at least one uppercase (A-Z) and one lowercase (a-z) letter;
- Contain at least one number (0-9);
- Contain at least one special character (! @ # \$ % & *);
- May not match or resemble the user's first name, last name, login name, or any Federal Student Aid system name.

Help text and error messages, if appropriate, will provide the user with additional guidance on the new password requirements.

Deactivation of FSA User ID and TFA Token after 90 Days of Inactivity

Additionally, beginning March 18, 2018, we will deactivate any FSA User ID that is inactive for 90 calendar days, including any FSA User ID that has not been used in the 90 calendar days prior to implementation of this change (i.e., since December 19, 2017). The user's TFA token—either the

physical device or the "soft token" app—will also be deactivated. The number of days of inactivity is unique to every user and it will be immediately reset to zero whenever the user logs in to any system behind AIMS.

In order to reactivate the FSA User ID, the user must call the customer service center of the system behind AIMS that the user needs to access. The user will be required to answer additional security questions to validate his or her identity and reactivate the account. After completion of this process, the reactivated FSA User ID will be available for immediate use.

A deactivated TFA token must be restored for use by calling the TFA Support Center (refer to the "Contact Information" section at the end of this announcement for more information).

Note: At 180 calendar days of inactivity, the user's TFA token will be removed from his or her account. The user will need to register the token again, or register a new token.

To avoid the deactivation of an FSA User ID or TFA token due to a 90-day period of inactivity, a user must simply log in to any system behind AIMS before 90 days have passed.

Updated Look and Feel of AIMS Web Pages

We are updating the look and feel of the user interface for AIMS, including the login, edit account, FSA User ID registration, and TFA Portal web pages. The design changes are consistent with other Federal Student Aid websites, and do not impact functionality on the pages.

Browser Information Reminder

As we continue to implement enhancements to our systems and websites, we would like to remind users that many older and/or unsupported web browsers (e.g., Internet Explorer 8, 9, and 10) may have issues with connections to Federal Student Aid websites, now that our websites have implemented HSTS (HTTP Strict Transport Security). As we described in an October 31, 2016 Electronic Announcement, implementation of HSTS is an important component of Federal Student Aid's transition to secure internet connections. To prevent receiving error messages, users should ensure they have access to Internet Explorer 11 or above with Compatibility View Settings disabled, or the current version of other web browsers (Chrome, Firefox, Safari, etc.).

Contact Information

We appreciate the assistance of all Federal Student Aid system users as we implement these system access changes.

If you have questions about password requirements or how to reinstate an FSA User ID that has been deactivated, contact the customer service center for the specific system or website you need to access. Service center contact information is available on the IFAP website's Service Centers for Schools page or is provided on the specific website.

If you have questions about your TFA token, contact the TFA Support Center at 1-800-330-5947, option 2 (TDD/TTY 1-800-511-5806) or by email at TFASupport@ed.gov.

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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