



# FINANCIAL AID UPDATE:

## Information You Need to Know

Spring, 2016

Presented by: BCC's Financial Aid Office



# Major Financial Aid Mind-Shift: Change in Application Date & Income Year

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- Beginning for the 2017-2018 aid year, the FAFSA will be available 01-Oct-2016.
- Also beginning for the 2017-2018 aid year, the FAFSA will use Prior-Prior Year (PPY) income.
- Earlier application; earlier aid year set-up. Projection: June/July set-up instead of January/February.
- Potentially more Professional Judgments for Special Circumstances.

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU CAN SUBMIT THE FAFSA FROM	USING TAX INFORMATION FROM
July 1, 2015–June 30, 2016	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	October 1, 2017–June 30, 2019	2016

# Four New U.S. Department of Education Enforcement Units

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- **Investigations Group** — to identify potential misconduct or high-risk activity among higher education institutions and protect federal funding.
- **Borrower Defense Group** —to provide legal analysis, support and advice concerning claims of borrowers of Direct Loans. The unit will analyze claims to make determinations of injury, investigate institutions in connection with borrower defense claims and coordinate with federal and state agencies regarding those claims.
- **The Administrative Actions And Appeals Service Group (AAASG)** --to impose administrative actions such as Emergency, Termination, Limitation, Suspension or Fine actions. This group will continue to resolve appeals by program participants from final audit and final program review determinations, initiate debarment and suspension actions, and issue school revocation and denials of re-certification.
- **Clery Group** — to ensure institutions comply with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, requiring colleges and universities participating in federal financial aid programs to disclose campus crime statistics and security information.

**The creation of the new Enforcement Unit builds on steps the Obama Administration has taken over the past seven years to hold schools accountable for providing a quality education, including:**

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- Developing a wealth of consumer tools to help provide families with clear information to make a smart college choice
- Establishing gainful employment regulations to help ensure that students at career colleges don't end up with debt they cannot repay
- Creating a federal interagency taskforce to crack down on bad actors through investigations and enforcement actions
- Enforcing the ban on incentive compensation to protect students from aggressive recruiting practices
- Proposing to close the 90/10 loophole so institutions do not take advantage of service members



# NEW STUDENT COMPLAINT SYSTEM

The U.S. Department of Education (ED) is developing a centralized Student Complaint system which has been projected to be available Summer, 2016. Those wanting to file a complaint with ED will be able to go online to register a complaint. Schools will be able to view any complaints of which their institution has been identified. The following slides show screen prints of the draft complaint system. More information will be provided closer to the time this functionality launches.

# Students will have the option to register a complaint, report suspicious activity, or submit a compliment!

First screen--




1.1.1 Screenshot

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Provide Feedback My Cases FAQs

Select Form of Feedback

		
Provide Feedback	My Cases	FAQs

Select Form of Feedback

	<p><b>File a Complaint</b></p> <p>Dissatisfied with your experience in the Federal Student Aid process? File a formal complaint on behalf of you or someone else and we will work to resolve it.</p> <p>What Complaints do we handle? We handle complaints regarding applying for Federal Aid, receiving Federal Aid while in school, repaying your Federal Aid, and issues experienced during default.</p> <p>We do not handle</p> <ul style="list-style-type: none"><li>• cases involving privately issued loans.</li><li>• general inquiries.</li><li>• issues challenging the validity of federal law.</li><li>• matters that are have been litigated/arbitrated.</li></ul>	<input type="button" value="File Complaint"/>
	<p><b>Report a Suspicious Activity</b></p> <p>Have you or someone you know witnessed a suspicious activity in relation to the Federal Student Aid process? Please let us know. We will investigate your report and act accordingly.</p>	<input type="button" value="Report Suspicious Activity"/>
	<p><b>Submit a Compliment</b></p> <p>Has the Department, your school, or servicer positively impacted your Financial Aid experience? Please let us know.</p>	<input type="button" value="Submit Compliment"/>

# Students may log-in to the complaint system with their FSA ID or anonymously.

## Log-in screen--

1.2.1 Screenshot

ABOUT US ENGLISH ESPAÑOL

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[Provide FSA Formal Feedback >>](#) [File a Complaint](#)

How do you want to file your complaint?

**Log In with FSA ID**

We want to resolve your case. Logging in with your FSA ID and password is the best way to ensure that it is possible to come to a resolution ensure that our staff has the accurate information needed to address your concerns .

If you provide an FSA ID, you can

- view your case details online, including case status;
- provide supporting documentation and information to the department regarding your case online;
- receive notifications when there are updates to the status of your case;
- express a desired case resolution;
- contact the Department of Education regarding your case using your Case ID number.

**Log In**

Don't have an FSA ID?  
[Create an FSA ID](#)

**Common Questions**

[What is Income Based Repayment and am I eligible?](#)

[What should I do if I'm having trouble making my loan payment?](#)

[What is Income Based Repayment and am I eligible?](#)

[Do you and your loan servicer disagree about the balance or status of your loan?](#)

[What should I do if I'm having trouble making my loan payment?](#)

[Search for More FAQs](#)

**Continue Without FSA ID**

Rather not use your FSA ID to file your complaint? Simply provide some contact information to tell us about yourself.

If you choose to file your complaint without an FSA ID, it may make it more difficult for the Department of Education to review your case.

If you do not log in with your FSA ID and password, you will NOT have the ability to make updates to your case online or view your case status and details online.

Providing your contact information will allow the Department of Education to contact you if additional information or documentation is required to resolve your case. You will be given a Case ID number to reference your case when communicating with Department of Education support agents.

However, to ensure the Department has access to the information needed to review your case, we encourage you to log in with or create an FSA ID to file your complaint.

**Continue without FSA ID**

**Continue Anonymously**

Don't want to identify yourself? File your complaint anonymously.

Please note if you choose to file anonymously, you will not be given a case number nor have the option to hear back from FSA regarding the resolution of your case.

Your case cannot be resolved if it requires further documentation or information. You will also not be able to view your case online, or initiate contact with the Department of Education regarding your case.

If you would like to update and view your case online, be notified of the resolution to your case, or be contacted by the Department of Education if necessary, please log in with or create an FSA ID.

**Continue Anonymously**

# More Information about the Complaint System

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- The next three slides show a portion of the detailed information that will be captured.
- Although there have always been and will continue to be other avenues for students to voice a complaint, this new system is centralized and more prominent.
- ED will be able to capture more data and find patterns.
- Schools will be able to see what complaints (or compliments!) have been reported to ED.
- This information will be available to the new enforcement units to ensure accountability and program integrity.
- This complaint system is for registering feedback on veteran's benefits and other military educational assistance.



## 2.1.1 Screenshot

ABOUT US    ENGLISH/ESPAÑOL    LOGOUT

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[Provide FSA Formal Feedback >>](#) [File a Complaint](#)

Contact Information    What Happened?    Review and Submit

What is your Contact Information? ⓘ

Please provide your contact information:

First name\*:     Email\*:   
Last name\*:     Phone Number\*: (  )  -   
Country of Residency\*:     Preferred Method of Contact\*:   
State of Residency\*:     Preferred Hours of Contact: (Eastern Time) From:  To:

Who is the Complainant? ⓘ

I am filing this complaint on behalf of:

Myself  
 Someone else

Who are you Filing on Behalf of? ⓘ

Please provide the following information:

Your Relationship to Complainant\*:

Please provide the following information for the person you are submitting on behalf of:

First name\*:     Email\*:   
Last name\*:     Phone Number\*: (  )  -

Military Affiliation ⓘ

Check here if the complainant is an active member or veteran of the US Armed Forces or a dependent.

I am*: (choose one)	<input type="text"/>
Total amount of tuition paid in the last academic year?	Paid out of pocket (choose one) <input type="text"/> Paid by any government Benefit (choose one) <input type="text"/>
Education Benefits Used?*(check all that apply)	<input type="checkbox"/> None VA Education Programs (e.g. GI BILL) <input type="checkbox"/> Post 9/11 GI Bill (Ch. 33) <input type="checkbox"/> Montgomery GI Bill - Active Duty (MGIB) (CH 30) <input type="checkbox"/> Montgomery GI Bill - Selected Reserve (MGIB-SR) (CH 1606) <input type="checkbox"/> Tuition Assistance Top-Up <input type="checkbox"/> Reserve Educational Assistance Program (REAP) (CH 1607) <input type="checkbox"/> Survivors & Dependents Assistance (DEA) (CH 35) <input type="checkbox"/> Vocational Rehabilitation and Employment (VR&E) (CH 31) <input type="checkbox"/> Veterans Retraining Assistance Program (VRAP) Military Tuition Assistance (Title 10) <input type="checkbox"/> Federal Tuition Assistance (FTA) <input type="checkbox"/> State Funded Tuition Assistance (FTA) for Service members performing Active Guard and Reserve (AGR) duties <input type="checkbox"/> Military Spouse Career Advancement Accounts (MyCAA) <input type="checkbox"/> Federal Financial Aid (e.g., Federal Pell Grants, Federal Stafford Loans, Federal Perkins Loans And PLUS Loans)
Branch*: (choose one)	<input type="text"/>

### Common Questions

[What is Income Based Repayment and am I eligible?](#)

[What should I do if I'm having trouble making my loan payment?](#)

[What is Income Based Repayment and am I eligible?](#)

[Do you and your loan servicer disagree about the balance or status of your loan?](#)

[What should I do if I'm having trouble making my loan payment?](#)

[Search for More FAQs](#)

[Provide FSA Formal Feedback >>](#) [File a Complaint](#)

Contact Information    **What Happened?**    Review and Submit



Tell us what happened

In order to resolve your case and improve our processes, we need to understand your reason for interacting with the Department of Education at the time you decided to file a complaint. Even if you do not think your complaint is related to your relationship with the Department of Education, please complete the following fields to the best of your ability. Once you provide this information, you will have the opportunity to describe your complaint in detail.

Where are you within the Federal Student Aid process?

- Applying for Aid (FAFSA)** - You or your student are in the process of completing or have already completed a FAFSA.
- Receiving Aid** - After receiving an award letter from your school, you are completing the necessary loan documentation and activities needed to receive your grant, student loan, work-study, or parent loan to pursue your education.
- Repaying Aid** - You are either in your grace period, actively trying to make payments to your servicer, or in deferment or forbearance.
- In Default** - You have failed to make payments on your student loan for 270 days or more.

Which aspect of the Student Aid process led to your complaint? <sup>Ⓢ</sup>

What category is associated with your complaint? <sup>Ⓢ</sup>

What is your complaint about? <sup>Ⓢ</sup>

What led to your poor experience? <sup>Ⓢ</sup>

What website is your complaint about? <sup>Ⓢ</sup>

Who is your complaint about? <sup>Ⓢ</sup>

Please select your servicer. <sup>Ⓢ</sup>

Please select your collection agency.

What is the name of your school?

What browser were you using when you encountered your issue?

What is the name of the customer service representative with whom you were speaking?

Please provide any additional details about your case:

2200 characters remaining

What do you think would be a fair resolution to your issue?

2200 characters remaining

Would you like to hear back from us?

 Yes, I would like the Department of Education to respond to me with additional information regarding my case.

Common Questions

[What Income Based Repayment \(IBR\) am I eligible?](#)

[What should I do if I'm having trouble making my loan payment?](#)

[What is Income Based Repayment and am I eligible?](#)

[Do you and your loan servicer disagree about the balance or status of your loan?](#)

[What should I do if I'm having trouble making my loan payment?](#)

[Search for More FAQs](#)



Provide Feedback



My Cases



FAQs

[My Cases](#) >> Case Details

Case Details

Case Information

Case Number	0000002
Date Submitted	10/13/2015
Status	In Progress
Case Type	Complaint
Case Categorization	Credit Reporting -- Credit Reporting Accuracy
Issue Type	Customer Service Support
Additional Description	My Servicer's Website is really hard to navigate. I need to contact them, but I can't find any contact information on their website.
FSA Response Requested	Yes

My Contact Information

First Name	John
Last Name	Doe
Email	johndoe@email.com
Phone Number	(555) 555-5555
Preferred Method of Contact	Email
Preferred Hours of Contact	9am-5pm
Country of Residency	United States
State of Residency	NY
Relationship to Complainant	Spouse

Add Details to your Case

Please note that you should only add comments and supporting documentation to your case when requested by a Department of Education service team member who is handling your case.

Add a comment to your case:

Upload Supporting Documentation:


Complainant Information

First Name	Jane
Last Name	Doe
Email	janedoe@email.com
Phone Number	(555) 555-5555
Preferred Method of Contact	Email

Associated Documentation

Date	File Name	Size
10/15/2015	<a href="#">IRS State Tax Form.doc</a>	SMB

My Case Comments

Date	Content
10/15/2015	I am uploading my State Tax Form.
10/14/2015	Where can I go if I forgot my FSA password?
10/12/2015	How can I upload documentation?

# New Cash Management Rules – July 1, 2016

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- Schools must disburse the Title IV funds for the current payment period during that payment period.
- Exceptions: late disbursements, retroactive payments, and payments for prior-year charges for up to \$200.
- Schools may credit a student's account with Title IV funds to pay only for charges associated with the current payment period.
- Schools can no longer hold credit balances for future charges, even with authorization.
- The Opt-Out Refund option has been extended to Federal Student Loan borrowers as well as Federal Pell-eligible students. [Link to Opt-Out Refund information](http://www.bartonccc.edu/financialaid/textbooks) --  
<http://www.bartonccc.edu/financialaid/textbooks>





## Projection of Aid Paid for Funds Introduced/Revised for 2015-2016

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### Of Note:

- Peer colleges also report an inability to pay Federal Pell for juvenile facility inmates due to cumbersome application requirements.
- Barton students eligible for the new Elite scholarship received \$13,630 compared to \$7,000 they would have received under the Excel criteria.
- In particular, Barton students have benefitted from not having to prorate Pell and Winter intersession under the new Scheduled Academic Year (SAY) set-up and the Fresh Start Scholarship.

Funds	# of Students	Dollar Amt
No Pell Proration	151	\$81,597
Fresh Start	23	\$19,500
Preparatory Coursework	5	\$16,203
Barton Elite	7	\$13,630
Winter Intersession	17	\$10,831
ATB	0	\$0
Federal Pell for LJCF Inmates	0	\$0
Total:	203	\$141,761



Barton's Cohort  
Default Rates →

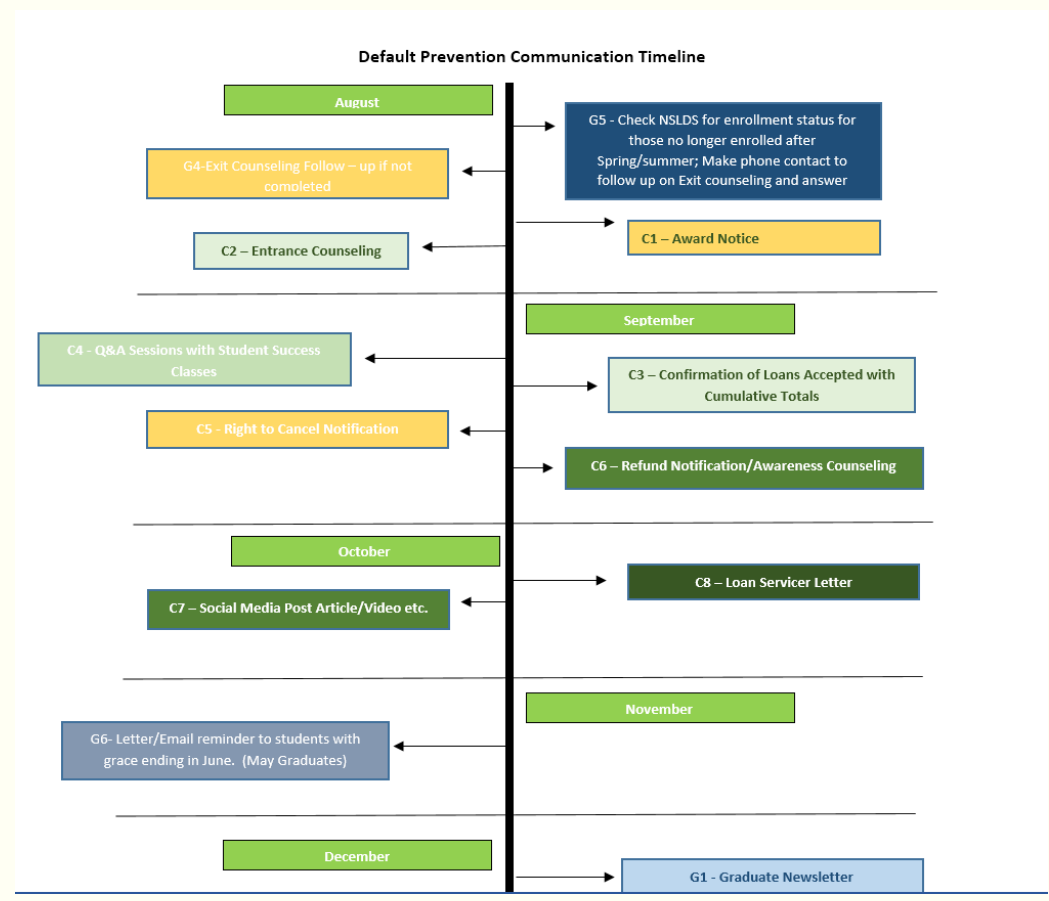
2012-13	17.20% (Official)
2013-14	15.00% (Official)
2014-15	23.10% (Official)
2015-16	16.70% (Official)
2016-17	15.70% (Draft)

# Barton's New Default Prevention Plan

Barton's in-house new default prevention plan continues to be a work in progress. The communication timeline to the right shows what communication pieces we are putting into place. Yellow actions are communications currently sent; all other colors are new communications. For a look at the full project planning, access the links below:

- <http://docs.bartonccc.edu/finaid/FA%20Documents/Default%20Communication%20Timeline.docx>
- <http://docs.bartonccc.edu/finaid/FA%20Documents/Default%20Prevention%20Plan%20-%20Summary.docx>

## Communication Timeline--



# Financial Aid Support Services for Barton Students

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## Face-to-Face (Great Bend Facilities)

- FA Director (Monday – Wednesday)
- Assistant FA Director
- FA Officers (2)
- FA Helpdesk
- Student Support Services
- Upward Bound (English and Spanish)

## Face-to-Face (EOC Facilities)

- Great Bend (Downtown)
  - ✓ Academic Advisors (2)
  - ✓ Project Director (Monday – Wednesday)
- Junction City
  - ✓ Academic Advisor (Tuesday, Thursday, Friday)
  - ✓ Project Director (Thursday)

## Face-to-Face (Ft Riley Facilities)

- EOC Academic Advisor (Monday & Wednesday)
- FA Director (Thursday)
- Ft Riley Front Office Staff (paperwork intake)

## Distance (Email, Phone, Mail, FaceTime)

- FA Director
- Assistant FA Director
- FA Officers (2)
- FA Helpdesk
- FA Program Support Officer
- Appointment PLUS (Schedule a Phone Appt)
- MappingXpress (Secure Document Upload)
- Voice Mail (Leave a message)