THE CCCSFAAA REPORT

California Community College Student Financial Aid Administrators Association SUMMER 2012

Solano In The House!

Get Your Free App!

Solano kicked off their big two-day Financial Aid Awareness event on May 1st & 2nd. It was all about the Free App. and SAP. We closed down our office each day from 10-2 and had a fully-functioning financial aid celebration at the Student Center. Students had to go to at least one of our many stations in order to receive pizza, popcorn, drinks & candy, and other handouts, surprises, including the Icanaffordcollege goods! We had a fully functioning lab which allowed students the opportunity to fill out the free app., ask questions, get one-on-one assistance, hand in paperwork, fill out a BOGFW, as well as join in the fun. We had music, SAP presentations, and allowed students to hand in paperwork.

Students were required to fill out an evaluation which had questions and feedback comments. The event was a big success, and we received tons of positive comments from students, staff, faculty, and administration. One of the greatest comments from a student's evaluation was...Can you do this everyday and feed us pizza too?? The marketing was all about the Free App. and SAP and the logo: It's Not Too Late! Staff wore t-shirts that had the Free App on them, so we were easily identified for all students to be served. Looking forward to this event again next year.

"It Takes A Great Team To Pull Off A Great Event For Students!"
Robin Darcangelo

Region 2 Update

Mendocino College:

Things are really changing at Mendocino College. Our President, Kathy Lehner has accepted a position at College of the Redwoods. We have a new Interim, Roe Darnell, formerly of Yosemite CCD. The VP of Education and Student Services and Acting Dean of Student Services is moving to Shasta. The Registrar is retiring August 30th and two of Jacques four FA Techs are retiring-one in late July and the other in August. Jacque was able to negotiate hiring one of the replacement techs now to begin training. The new tech is a former work study student, so at least she knows some of the language to start.

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The rest of the update is the struggle to figure out how to do an AB-540 fee waiver for a term instead of the year and how to field all the questions about the 600% Pell.

Folsom Lake College:
The all Directors training was extremely beneficial and informational. A big thanks to all organizers, trainers, and participants. You guys are great.
They are working on technical aspects of importing the data into our system and being able to batch send custom letters that reflect the student's actual Pell usage with a float in field so we don't have to manually send letters to each student with their actual usage rate.

Lake Tahoe Community College:
Lake Tahoe Community College will begin implementation of Datatel with summer registration in two weeks, so they are busy developing and testing new processes and procedures. To date (we're a quarter school, so numbers are still increasing), our FAFSA applications are up 17% from last year.

American River College:
Welcome Chad Funk to Financial Aid. He is the new Interim Financial Aid Supervisor at ARC.

Sierra College:
Rachel Rosenthal VP of instruction is leaving Sierra College and going to Folsom Lake College as President.

Yvonne Glashan
Region 2 Representative

Getting Your Hands DRT-Y: Reflections on Year Two of the FAFSA and the IRS Data Retrieval Tool

Linda Peckham, Senior Training Strategist, Great Lakes Higher Education Corporation and Affiliates

When Norman Caito first learned of the requirement that aid applicants pull their IRS data into their 2012-13 FAFSA data online, he was encouraged. "I was thrilled with the concept that I'd be able to review accurate application data early in the awarding cycle," said Caito, Director of Financial Aid Operations and Services at the University of San Francisco, "At USF, verification of application data is critical to our mission of getting the right funds to the right students."

The process is enabled by the Data Retrieval Tool (DRT), which was designed to pull actual tax return data into the FAFSA to make it easier on families to complete the application—and to ease the verification process for aid administrators. Although the DRT was available in the 2011-12 application cycle, it was not mandatory. Effective with the 2012-13 processing cycle, the Department of Education adjusted the verification requirements to include that certain elements from the FAFSA could only be verified with DRT data, or through the use of an official IRS tax transcript submitted by the applicant.

Caito and other aid executives have learned the hard way that the regulation may have had the best of intentions—to simplify verification processes and reduce potential financial aid fraud—but its implementation has been challenging. Successful adoption of the process has required patience and out-of-the-box thinking, as well as some labor-intensive work-arounds when families are unable to successfully transfer their IRS data to the FAFSA.

Leslie Limper, Director of Financial Aid at Reed College, shares Caito's observations. "Verification is very important here at Reed, so we communicated the new information about the DRT to families early and encouraged them to use it."

Limper discovered that most families in her applicant pool followed their instructions faithfully and were happy to comply with the new process. However, continued snags between the IRS, the Central Processing System, and sometimes even the U.S. Postal Service resulted in process failures and lag times that have impacted aid offices' ability to review and verify information in a timely manner. Limper adds: "The things we found out about how to really make this process work, we learned on our own. As a result, we've been adjusting our processes and dates all year long to accommodate families and the processing challenges we've encountered."

Susan Fischer, Director of Student Financial Aid at the University of Wisconsin-Madison, says the new process has presented a new "balancing act between administrative burden and good customer service to families." Her team spent many hours revising processing and verification requirements at the beginning of the year to ensure that their office could meet processing deadlines and help families with the new approach. "We are dancing as fast as we can," says Fischer, who cautions fellow aid administrators to find the most efficient way to verify data and disburse aid prior to the academic year.

According to Caito, Limper, and Fischer, some of the most common problems that families encounter with the DRT include:

- IRS data not being available for transfer within the 2-3 calendar days that had been promised (thus FAFSA pro cessing was delayed).
- Delays in receiving IRS transcripts when requested because of address match issues.
- DRT or transcripts not being available to those who owed money to the IRS for 2011.
- Delays in the availability of either the DRT or the transcript request for taxpayers who filed towards the end of the cycle in April.

To reduce some of the administrative burden caused by

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processing delays, the Department of Education recently adjusted its guidance to allow schools to use paper tax returns to verify data for filers "who have unsuccessfully attempted to use the DRT or obtain a transcript" until July 15th. But many schools are continuing to ask families to use the tool or the transcript anyway. "The process is here to stay and we'd rather have families stay on this path whenever possible," says Heather McDonnell, Associate Dean of Financial Aid and Admissions at Sarah Lawrence College.

Thinking ahead to next year, aid colleagues suggest the following tips to help better prepare your applicants for the DRT or transcript request process:

- Clearly explain the DRT process to parents on your initial verification document or institutional application and ask them to "check off" which process they intend to use (DRT, transcript request, or non-tax filer status). Use this data to help track application results in your FAMS system and send targeted follow-up messages to families as needed.
- Remind parents that the DRT or transcript request process works faster if they file their tax returns electronically, rather than by paper.
- Inform joint tax filers that the IRS will only recognize data transfer requests from the filer whose name is first on the tax return and/or whose IRS PIN is being used to identifythe IRS record. As an example, if the mother is helping the student file the FAFSA, but is not listed first on the parental joint tax return, and attempts to access and complete the IRS data transfer site, the IRS will neither recognize nor approve the data transfer.
- Remind families that although FAFSA guidance indicates that the DRT or the transcript should be available around three weeks after they have filed, this timeframe is extended towards the end of the federal tax deadline in April. If FAFSA filers wait until April to file their returns, they can expect that the DRT or transcript request will take up to six weeks to process.
- Explain that when requesting a paper transcript, the filer's mail address must exactly match what the IRS system has on file. In cases where the postal service has abbreviated addresses or the filer has moved, the IRS may delay sending out a transcript until the issue is resolved.

CCCSFAAA Needs You!

By Sherrie Padilla

One of my last responsibilities as CCCSFAAA past-president is to secure a slate of nominees for elections for the 2013 CCCSFAAA board. The call for nominees will be out soon and I encourage you to run for an officer position on the CCCSFAAA board. I will never be able to quantify the return on investment I have received in my years on the CCCSFAAA board. And although it is difficult to let go, it is my time to move on and make room for other great leaders to step into CCCSFAAA's leadership positions.

If you have considered running for office, now is the time! We all need to push out of our comfort zones and take on new and exciting responsibilities. Even though it is scary, it is also exhilarating! I have several motivational sayings on the walls in my office. This one by Joan W. Blos helped me when I was trying to decide if I wanted to run for CCCSFAAA office, "So one thing I want to say about life is don't be scared and don't hang back, but most of all, don't waste it."

When the call for CCCSFAAA nominations comes out, seriously consider running for office. Life is too short to hang back and let great opportunities to experience new things pass you by!

Public Service Loan Forgiveness

As indicated in the Dear Colleague Letter published on January 31, 2012, the U.S. Department of Education has chosen FedLoan Servicing as the sole federal servicer responsible for monitoring and tracking the eligibility for all Public Service Loan Forgiveness (PSLF) borrowers.

The school team at FedLoan Servicing is committed to providing accurate and comprehensive PSLF program details to you and your office. We want to ensure that you fully understand the process.

Here's a brief overview of the PSLF program requirements:

1. BORROW - Have Eligible Loan Type(s) ANY Direct Loan - Subsidized/Unsubsidized Stafford, PLUS, Consolidation

   NOTE: If your borrower's federal loans are not Direct Loans, they may be able to consolidate and qualify. Only payments made on the Direct Consolidation Loan will count toward their required 120 monthly payments.

2. WORK - Maintain a Full-Time Employment Status While Working for a Qualifying Public Service Organization

   For more details on identifying qualifying public service organizations, visit MyFedLoan.org/PSLF. Unsure if an employer qualifies? Contact the employer to find out.

3. REPAY - Make 120 Qualifying Payments under an Eligible Repayment Plan

If you'd like to learn more, FedLoan Servicing is conducting online training sessions focused on the requirements of PSLF, the borrower process, and the experience you and your office can expect with FedLoan Servicing. Register today at MyFedLoan.org/Training.

For additional information about Public Service Loan Forgiveness with FedLoan Servicing, you can also visit MyFedLoan.org/PSLF or contact your sector representative. We understand you have questions and we are ready to assist!

Freedom of Choice

At Higher One, not only do we deliver financial disbursements to students quickly and safely but they choose how they'd like to receive their funds. We're all about giving students choices. Just ask Sarah and Mickey…

"The benefits for me are that I have the options of opening up a new checking account with the card or I can put my refund money right into my own banking account."

Sarah,
Southern New Hampshire University

"By letting me decide how I wanted my refund, Higher One allowed me to be in control of my educational experience."

Mickey,
Valencia College

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Get by with a little help from FAFSA!

Submitted by: College of the Canyons, Valencia, CA

Nothing in life is FREE, unless you are a student at College of the Canyons this past week! Students left College of the Canyons with FREE donuts, coffee, nachos, popcorn and more importantly the knowledge of how to apply for financial aid. Saving the best for last, we had students complete surveys on their financial aid knowledge and in return they got to spin our prize wheel where everyone was a winner!

Trying to grab the attention of busy students, our Financial Aid team passed out goodies while answering Financial Aid questions. With a different theme each day, we varied the start time of each event, in order to reach our early morning students and our students who start their day later in the afternoon!

Financial Aid Awareness Week was celebrated successfully with over 850 items given out to students over the week! Here at College of the Canyons we are hoping for a RUSH of students still applying for the 2011-2012 school year! Better late than never!

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What Qualifies a Student as 'Withdrawn'?

Submitted by: John Blaine, Account Executive USA Funds

The USA Funds Ask PolicySM team receives many questions about how to determine if a student is withdrawn from all classes. There often is some confusion as to what "withdrawn" means for financial aid purposes. Why is understanding the concept of "withdrawn" important for financial aid professionals? If a student withdraws from all classes, you must perform a Return of Title IV Funds calculation to determine the amount of aid the student earned prior to withdrawing. If a student has not withdrawn, but only has changed enrollment status, you don't need to perform a return calculation — but you may need to recalculate the student's aid.

Withdrawn

For financial aid purposes, a student is considered to have withdrawn if that student meets any of these criteria:

- Completes the school's official withdrawal process.
- Does not complete the official withdrawal process, but no longer is attending any classes.
- Fails to receive a single passing grade in any course attempted during the period, unless the school can document the student's attendance through the end of that period.

Not withdrawn

On the other hand, a student is not considered to have withdrawn if that student meets any of these criteria:

- Is on an approved leave of absence.
- Is attending at least one class.
- Drops out of a module during a term, but advises at — or near — the time of dropping out of the module that the student will re-enroll in a subsequent module during that same term and in the same program of study.
- Completes one or more terms in a period of enrollment but fails to return to class after a break between terms.

More information

Want more information about what criteria to use in determining whether a student has withdrawn? The USA Funds University archived webcasts and materials contain Return of Title IV Funds resources that address the issue. And, as always, contact USA Funds Ask Policy for federal financial aid policy answers by visiting www.usafunds.org/AskPolicy to submit your question and receive an answer, generally within a business day.

Region X update

San Diego Mesa College has hired Ilina Krashennaya as a Student Services Assistant. Ilina previously worked with the Outreach Dept at Los Angeles Pierce College.

Imperial Valley College has Victor Jaime as their new President. Victor is a former Director of Financial Aid at Imperial Valley College.

Janis Magno, another former Director of Financial Aid at Imperial Valley College is retiring effective June 30.

There is a new Imperial Valley University Partnership program which will allow Imperial Valley College (IVC) students to concurrently enroll at IVC and the Calexico campus of San Diego State University (SDSU) to earn a Bachelor's degree. Lisa Seals, Director of Financial Aid at IVC has met with Craig Yamamoto, Director of Financial Aid at SDSU and his staff to discuss coordination of financial aid processing.

San Diego City College, San Diego Mesa College and San Diego Miramar College have been approved to participate in one of the U.S. Department of Education's Experimental Site initiatives as part of a consortium of the San Diego Community College District (SDCCD). The three colleges will participate in Experiment 6 which deals with the over borrowing of unsubsidized loans.

In the experiment, the three colleges will eliminate or reduce unsubsidized loan borrowing for the following group of students:

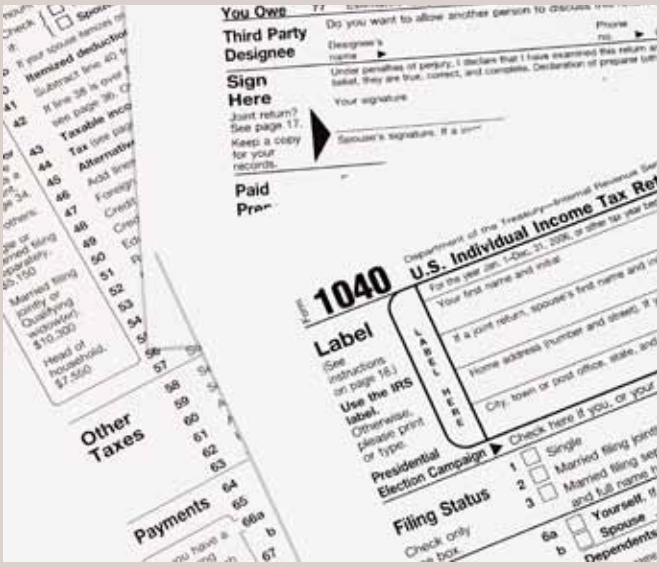
- Students in the first year of their program or major. First year is defined as completing 24 units or less of degree applicable units in the current program or major as outlined in the official educational plan.
- Second year students who are not making Satisfactory Academic Progress based on their completion rate and cumulative GPA and who are later approved on appeal.
- Second year students who are eligible for an unsubsidized loan will have their loan disbursements prorated based on their enrollment level for each term. For example, students enrolled in 6 units will only receive 1/2 of their loan amount for that term.

Submitted by Gregory Sanchez, San Diego City College Region X rep

Sample Tax Documents Assist with Verification

USA Funds® has created a set of sample 2011 tax documents — Form 1040EZ, Form 1040A and Form 1040 — to assist with completing the verification process. The forms are available on the USA Funds website at www.usafunds.org/Consumer/TaxReturnTranscriptComparison.pdf.

Because the data provided on tax transcripts does not include tax return line item numbers that match the 1040 forms, using a tax return transcript to perform verification can become a complex process that requires a significant amount of time and effort. The USA Funds sample 2011 tax documents help cross-reference information on the different documents.



Register for a USA Funds University spring workshop at http://events.usafunds.org to learn to use the Internal Revenue Service Data Retrieval Tool and transcripts to assist with verification. Or, or submit a question about using tax transcripts during verification to USA Funds Ask Policy℠ at www.usafunds.org/AskPolicy.

Submitted by: John Blaine, Account Executive USA Funds

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