SCASSA
State-designated College Access and Student Success Agencies

To: VFA Team
United States Department of Education

From: Chief Executive Officers of Agencies Indicated Below

Date: July 29, 2011

The undersigned State-designated College Access and Student Success Agencies (SCASSAs) currently operate as separate guaranty agencies in the Federal Family Education Loan Program in addition to performing multiple other functions designed to promote college access and completion.

We propose to provide needed services to Federal Title IV student aid programs under Voluntary Flexible Agreements to be negotiated with the Department of Education as included agencies in an association to be known as the SCASSA Consortium. Therefore, we collectively submit this proposal to the Secretary of the Department of Education in response to the "Notice inviting guaranty agencies to submit proposals to participate in a Voluntary Flexible Agreement" published in the Federal Register May 31, 2011.

We appreciate the invitation of the Secretary to collaborate in innovative ways to enhance our common future and be active participants in fulfilling President Obama's goals for a stronger America. We look forward to further discussion during the review process.

Contact information for each agency is also provided below, on a separate page.

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Voluntary Flexible Agreement Proposal for State-Designated College Access and Student Success Agencies

July 29, 2011

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Introduction and Overview

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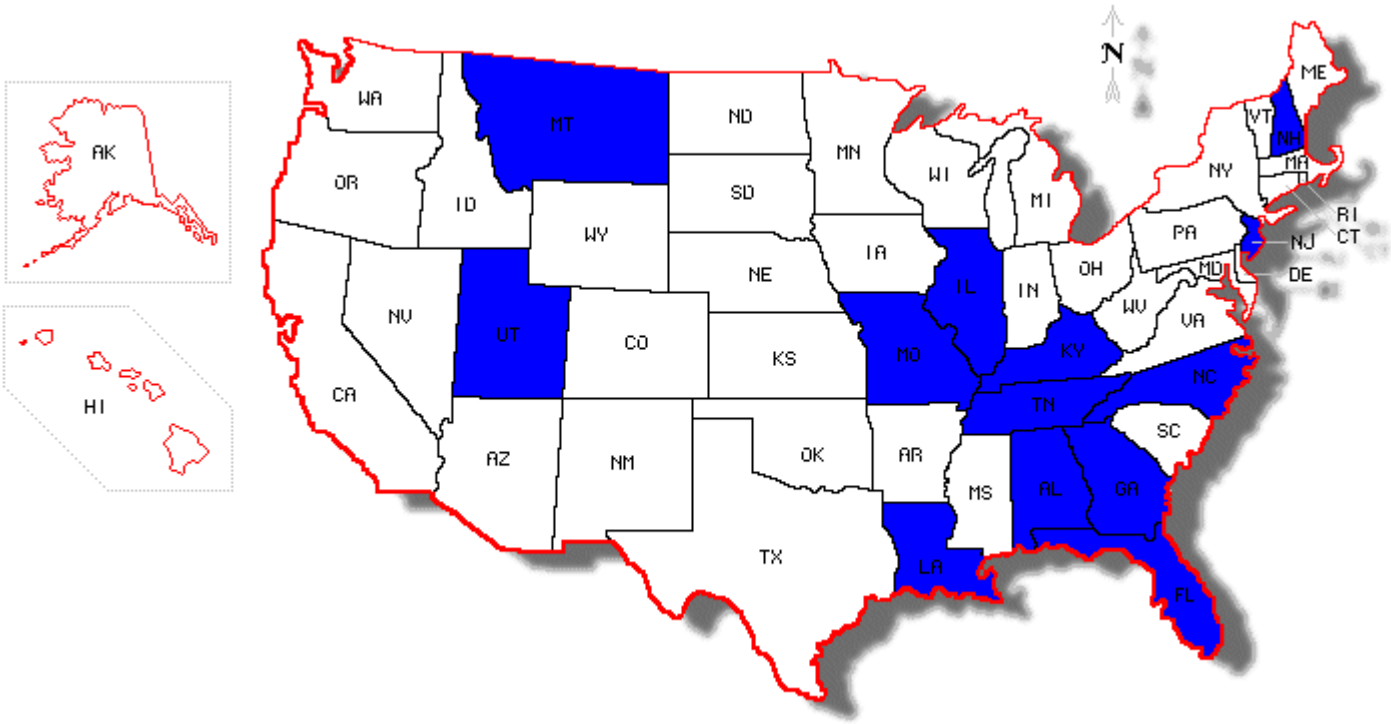
The state-designated guaranty agencies listed below collectively submit this proposal to the Secretary of the Department of Education (the Secretary) as a joint proposal in response to the "*Notice inviting guaranty agencies to submit proposals to participate in a Voluntary Flexible Agreement*" published in the Federal Register May 31, 2011.

- Florida Department of Education – OSFA
- Georgia Higher Education Assistance Corporation
- Illinois Student Assistance Commission
- Kentucky Higher Education Assistance Authority (with Alabama)
- Louisiana Student Financial Assistance Commission
- Missouri Department of Higher Education
- Montana Guaranteed Student Loan Program
- New Hampshire Higher Education Assistance Foundation
- New Jersey Higher Education Assistance Authority
- North Carolina State Education Assistance Authority
- Tennessee Student Assistance Corporation
- Utah Higher Education Assistance Authority



A Consortium of State-designated College Access and Student Success Agencies (SCASSA)

The agencies listed above serve as guaranty agencies under the Federal Family Education Loan (FFEL) program as authorized under 20 USC §1078. The agencies appreciate the opportunity to respond collectively to the Secretary's Voluntary Flexible Agreement (VFA) Notice and believe there is great benefit to this innovative approach. Accordingly, these agencies plan to constitute themselves as a consortium of state-designated agencies (the Consortium) to collaborate and garner collective expertise, experience, and resources to serve students, families, and schools within their designated state borders. The Consortium will assist stakeholders with planning and accessing resources to attend and pay for college and provide appropriate professional training for educators who interact with students and families. Under the proposal, each member of the Consortium will operate as a State-designated College Access and Student Success Agency (SCASSA).

Mission and Purpose

Since the passage of the Student Aid and Fiscal Responsibility Act (SAFRA), Congress has encouraged the Secretary of Education to authorize contracts with state-designated agencies, such as the SCASSA members, for a broad range of constituent services. This VFA proposal will ensure that the Consortium's constituents receive customized programs, content, and services from local not-for-profit (NFP) or public state agencies with longstanding public missions. The interests of the SCASSA members are those of their constituents and the taxpayers, not motivated by for-profit business models.

It is also the Consortium's belief that "one size fits all" national materials and services may not align with the public policy and regional needs of a particular state. In addition to fulfilling current FFEL program responsibilities, proposed SCASSA services will utilize the Consortium's 45-year history of providing high quality, localized and state-centered services. This includes:

- early awareness and mentoring for students as they plan for higher education
- college preparation and financial literacy education for students and families
- college access, outreach, and FAFSA completion programs
- information on how to pay for college through grants, savings, and borrowing
- comprehensive training, technical assistance and oversight reviews for schools
- delinquency aversion and default prevention for borrowers
- effective default resolution and recovery efforts

Furthermore, unlike remote nationally focused guarantors, SCASSAs put "boots on the ground," for which there is no substitute, to serve the needs of state and local constituents. Students need these services now more than ever as the United States strives to fulfill President Obama's goal to dramatically increase the college completion rate over the next decade and maintain a qualified and competitive workforce in the global economy. This proposal will leverage state resources to accomplish this laudable national agenda. Indeed, a

key component of this proposal is the delivery of critical student and school services through existing state-based guarantors. To that end, streamlining the delivery of student and school services based on state designations will enable the U.S. Department of Education (the Department) to realize lowered costs by eliminating redundant service providers. In turn, those savings can be reinvested through SCASSAs to begin expanding student and school services for current and future participants in the Direct Loan program.

Combined with programs to work with borrowers subsequent to leaving college, it is clear that SCASSAs are extraordinarily well positioned to implement "cradle to career and beyond" services for students and families in their states. SCASSAs represent the single point where information about federal and state aid converges to provide a full picture of higher education for students, families and schools. The Consortium offers this proposal in response to the Secretary's much-appreciated invitation for creativity and innovation.

The Consortium Model

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- Benefits
- Governance
- Escrow Account
- Common Platform
- Legacy Default Portfolio
- Expanded Services

Benefits

Consortium members and the Office of Federal Student Aid (FSA) can work together in creating innovative approaches for managing the outstanding FFEL program portfolio and new roles to support federal loans and other financial aid services. The Consortium's approach will provide numerous benefits to:

- *Students and families*-localized services offer a single trusted resource for support and information on saving, preparing, paying for and accessing a college education
- *Schools*-by maintaining support for essential services provided through existing relationships
- *States*-through the continued support of resources to support or administer state grants, scholarships, and other student assistance programs (529 college savings plans, etc.). State grants and scholarships offered by Consortium states totaled over $3.7 billion in the most recent report from the National Association of State Student Grant and Aid Programs (NASSGAP).
- *The U.S. Department of Education Office of Federal Student Aid (representing federal taxpayers)*-by providing a common set of procedures and pricing for state-based services on federal loans, managed through the existing VFA process
- *Participating SCASSAs*-by enabling efficiency and innovation through access to shared resources and collaborative efforts

The initial Consortium members represent 29.44% of the United States population, as counted in the 2010 census apportionment table, across geographically diverse regions of the country. Other SCASSAs may want to join the Consortium later to provide services in their own state-designated service areas and on behalf of the Consortium. Participating SCASSAs would not expect to provide services in states with no designated SCASSA; nor would Consortium members expect other agencies outside our designated state service areas to provide services within the Consortium's territory.

The model proposed in the following pages is expandable to all SCASSAs who share the common goal of providing customized, local one-stop services within a national program in a cost-efficient and productive manner. The proposal intends to restore the best aspects of the

original vision of a federal and state partnership; national in scope yet close to the customer, combining the best comprehensive information available about both federal and state opportunities.

Governance

The Consortium will be member-operated under a set of guidelines that will establish common rules, procedures and fees pursuant to the provisions of the complementary VFAs agreed upon with FSA. The Consortium will assist each SCASSA member in establishing its VFA with FSA to assure that all member agreements with FSA are complementary. Thus, to FSA, the Consortium may be seen as a common unit operating under individual VFA agreements. FSA will be able to interact with the Consortium as a group in establishing services and fees, simplifying the administrative burden of establishing the VFAs and requiring less ongoing oversight of each separate entity, except as may be desired by FSA.

As Consortium members, SCASSAs will retain individual identities as well as their governance structures. Each will operate independently while using common platform solutions to enhance services and operational efficiency. This structure gives each entity the ability to continue to manage its internal operations and to preserve state-designated priorities by providing other state-based services as necessary. SCASSAs will share their borrowers with other members of the Consortium for services they are not performing under the VFAs but will retain the individual guarantee for loans coming from their own portfolios. Where possible, the Consortium will leverage the tools that individual SCASSAs are able to use within their states. Members of the Consortium will provide valuable services for other members, leveraging their respective state powers to increase the effectiveness and efficiency of default prevention and recovery. As outlined in the Secretary's Notice, no member will pay another member for providing these services.

Escrow Account

Under the VFA, participating SCASSAs will escrow their FFELP Federal Fund to FSA in exchange for payment to lenders for approved default claims and [redacted] reinsurance for the guaranty agency to be paid directly by FSA. [redacted]

[redacted] Platform

The SCASSA Consortium will provide services through a common IT system and infrastructure, the Common Platform, for all members to use. Features of the Common Platform include:

- Technologies and services provided by a vendor team highly experienced in supporting student financial services.
- Leveraged and lowered unit costs of operations. While each Consortium member will contract individually with the platform provider, work will be provided at common unit prices and contract terms.
- Access to the best commercial off-the-shelf applications, new application development, and the deployment of open system tools and technologies.
- Usage of telephony, IVRs, auto-dialers, web portals, social networking, and mailing and fulfillment services. All can be branded to the individual SCASSA while being provided at leveraged unit costs through multi-client solutions.
- Multi-use data integrity and security for each member as well as separate name branding.
- Compliance with the Federal Information Security Management Act of 2002 (FISMA). Consortium members will be able to become FISMA compliant more cost-effectively by allowing each to establish a smaller localized information security boundary.
- Opportunities to experiment with different communication methods and select the approaches that work best for each market (social media, applications, web, email, letters, phone, etc.).

The Common Platform will be developed or acquired on an expedited basis once a firm commitment to move forward with the SCASSA Consortium proposal is made between FSA and each participating SCASSA. Consortium partners will share the cost of establishing the platform and achieving FISMA compliance, combining their collective experience in selecting and structuring the platform. As the Common Platform is deployed, SCASSA members may use existing systems to provide their required services under the VFA.

Performance Metrics

The SCASSA Consortium will identify and create certain performance metrics to measure and evaluate effectiveness and success in the various responsibility Areas. Where possible, the individual agencies within the Consortium will use measures that are currently in place for these purposes, such as those used for measuring performances of contractors or state required performance indicators. Where feasible, however, the Consortium will identify independent organizations with such capabilities to measure those areas not currently measured.

An example of such an organization is Mapping Your Future. Because data is collected during the counseling process, information can be collected to track the impact of counseling and determine the effectiveness of the counseling programs. The data may also be used in combination with other sources of information in longitudinal studies of student college completion and success. Mapping Your Future has a cadre of counseling types and resources through which pre- and post-testing can be done to analyze attitudes and behaviors of both high school and college students, thus providing measures for both Areas II and III.

Legacy Default Portfolio

Once the VFAs are established and the Common Platform is deployed, all loans that become delinquent and thus need Area II services under the VFA Notice will be pooled and serviced by the Area II SCASSAs. Loans that default after the date of the VFA will be placed onto the Common Platform and serviced only by agencies performing under Area I. Initially, however, each SCASSA will continue to perform collection duties on its Legacy Default Portfolio – FFEL program loans that have defaulted before the VFA agreements are executed. There are many sound reasons to maintain the Legacy Default Portfolio in this manner as the VFA is launched:

1. Agencies performing resolution activities on their previously defaulted loans do not have a perceived or actual conflict of interest when performing aversion or prevention activities on non-defaulted loans as part of the Consortium. Only loans already in default at the time the VFA is established become part of the Legacy Default Portfolio.

2. Significant legal and contractual structures exist for the collection of these loans. To move them to a new structure would result in a loss to the taxpayer. For example:

    a. This approach will benefit borrowers in default who have already been contacted by the guaranty agency and may have made, or are in the process of making, repayment arrangements. To switch to a new agency would be confusing to many of these borrowers. Their familiarity with the current guarantor is a positive factor in debt recovery efforts.

    b. Not only would disruption of the Legacy Default Portfolio be confusing for borrowers, especially those already in repayment where it is likely some loss would result, but it would also pose a major issue for employers submitting payments under Administrative Wage Garnishment arrangements.

    c. Some accounts, including borrowers who have been successfully sued in state courts and who have outstanding judgments in a state, will likely be held in the Legacy Default Portfolio for the long term. It is important to preserve the current legal standing of loans that have defaulted prior to the establishment of the VFA and to assure that change would not nullify the value of existing judgments.

The current guarantor, however, may elect to move any selected loan accounts from its Legacy Default Portfolio to the Consortium SCASSAs who are specializing in default resolution activities under Area I. Most loans, with exceptions noted above, will likely transition from the current guarantor's Legacy Default Portfolio into the portfolio of the Consortium. The transition will be a function of the performance and legal or contractual status of the defaulted loan with the current agency, including the time it will take to move significant volume of defaulted loans to a new system with full FISMA compliance.

Expanded Services

In order to provide optimal assistance to borrowers and to generate savings for the taxpayer, the Consortium seeks to expand the role of the SCASSAs in these services beyond the current FFELP portfolio. Specifically:

1. Add FFEL program "Put" loans to the pool. These loans often involve borrowers with loans "split" among an original lender or servicer, the "Put" servicer, and a Direct Loan servicer. It is vital to assist these split loan borrowers and provide them with full and coordinated services in all Areas. "Put" loans can be added to the pool in cases where the original guarantor is a member of the Consortium or where the borrower is a resident of a state served by a participating SCASSA not obtaining guarantor services under any other VFA.

   Adding these loans is also essential to fostering improved repayment of outstanding debt by borrowers who currently have no assistance from a guarantor on their "Put" loan. To date, no outside party operates on behalf of these borrowers, and the repayment status and cohort default rates for these borrowers illustrate the need for a remedy. State powers can be helpful in locating these borrowers and helping establish repayment arrangements or collections when repayment arrangements cannot be concluded in a satisfactory manner. Please refer to Areas I and II for more detail on available state powers.

   A recent study by the *Institute for Higher Education Policy* indicates that for every defaulted borrower there are two or more who fall behind but do not default. This provides clear evidence that a borrower advocate, such as a SCASSA, can appropriately offer interventions that reduce defaults and their associated costs to the borrowers and to the taxpayers.

2. To ensure the best possible coordinated services for all borrowers in Areas I and II, especially "split" borrowers, there must be a path for participating SCASSAs to add Direct Loans to the groups serviced. The existing VFA authority, being creatively used by the Secretary, could be expanded to cover support of other Title IV Federal student assistance programs, including Direct Loan services under 20 U.S.C. §1087f contract authority. The Consortium's reading of this authority is permissive and explicitly seeks to include guaranty agencies. The statute requires the Secretary to give special consideration to state agencies with a history of high-quality performance to provide services for institutions of higher education within their state – to the extent practicable and consistent with the purposes of the Direct Loan program. 20 U.S.C. §1087f(a)(2).

   The federal government will benefit from the Secretary's existing VFA authority to accomplish this contractual authority under 20 U.S.C. §1087f(a)(2) to help borrowers find a path to appropriate repayment arrangements. With this added volume, the Consortium can offer these services at a discounted price and the taxpayer will gain an efficient mechanism for vigorous collection of defaulted loan obligations at less cost

than is currently being incurred by FSA. Through coordinated efforts with Title IV Additional Servicers (TIVAS) and NFP servicers, SCASSAs will enhance the work of these servicers. As experienced borrower advocates, SCASSAs can return real value to both taxpayers and borrowers under the Direct Loan program by averting defaults and collecting on defaulted Direct Loan debt.

Current contracts with servicers arguably incent more concentration on issues for borrowers early in the repayment stream. Intervention by the SCASSAs later in the process to perform default prevention activities should prove helpful to the servicers. The Consortium's interventions are designed to be complementary to the efforts of the servicer and will help move delinquent borrowers back to "on-time" status. These efforts provide a second voice to impress upon the borrower the seriousness of the issue as well as a knowledgeable party to perform an advocacy role on behalf of the borrower. The effect of this complementary approach can result in savings for FSA and the taxpayer.

At the same time, SCASSAs will offer good value to the borrowers and the federal government by preventing ruined borrower credit and the negative consequences of default. In our modeling, this will be a revenue-enhancer for FSA, adding volume to the portfolio to produce discounted pricing, while preventing defaults and collecting on unpaid debt to the federal government. The Consortium is eager to explore other ways in which our state powers might enhance the collection of this debt as well.

The Consortium will accomplish FSA's objectives to ensure the responsibilities of the FFEL program are fulfilled while protecting the federal fiscal interest. Through mentoring efforts, the Consortium offers qualitative improvements to the financial lives of borrowers of other federal loans and helps them to establish good financial records and credit histories. SCASSAs also offer savings to the taxpayer through increased default aversion activities, reduced defaults, and vigorous default resolution efforts at a lower cost. The Consortium views these services not as added expenses for FSA, but instead as value-added mechanisms for cost-savings and enhanced quality in all federal loan programs. It is our expectation that the proposed approach will provide a stable transition for each agency and its employees to the Consortium plan, provide a more effective collection of debt for FSA, and enable good staging as the Common Platform ramp-up begins.

SCASSA Service Areas

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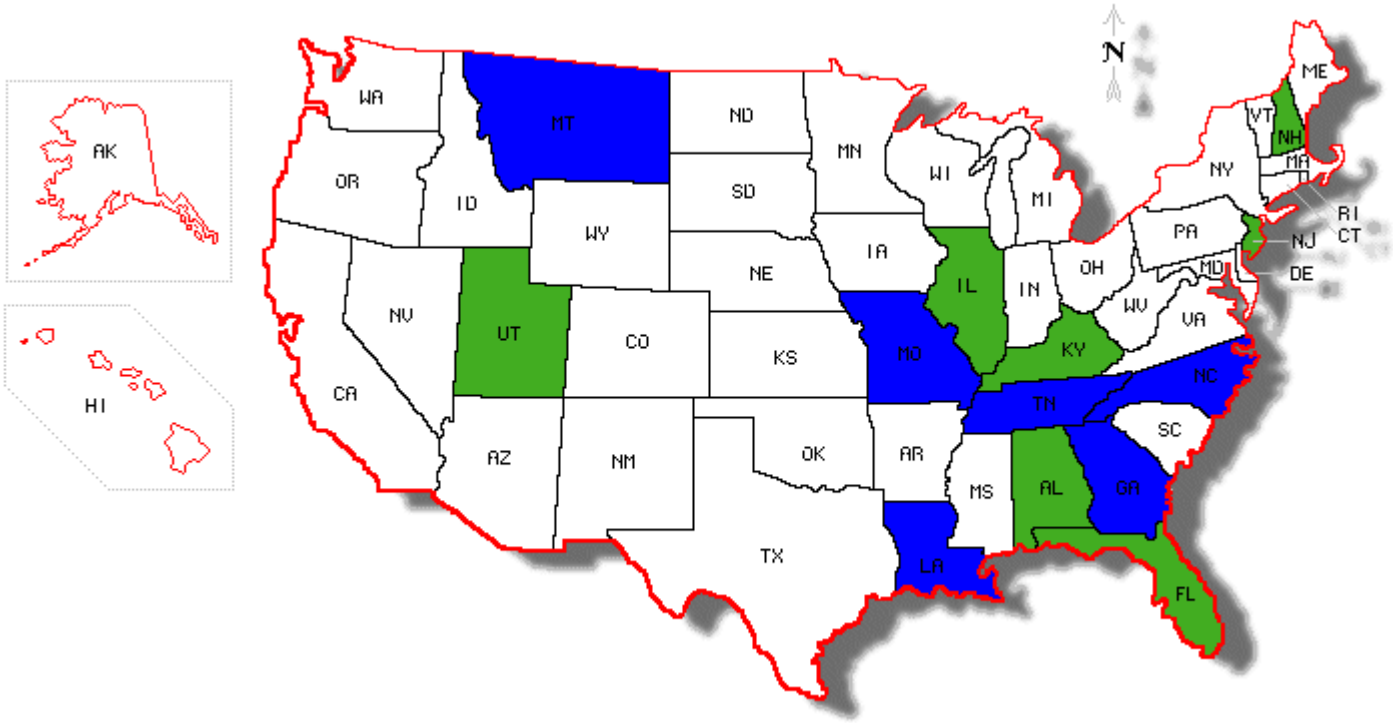
Under the Consortium model, certain SCASSAs will perform services in Area I and others in Area II. All SCASSAs will perform services in Area III and IV, as proposed under the Common Review Initiative. These services are described more fully below, in sections related to each of the designated Areas.

Area I – Lender Claims Review, Lender Claims Payment and Collections (Default Resolution and Recovery)

The SCASSAs listed below will assume responsibilities for lender claims review, authorization of payment of approved claims, and collections of defaulted federal student loan obligations on behalf of the Consortium. Upon establishment of the VFA and the Common Platform, these SCASSAs will perform all claims review and collection activities for newly defaulted loans in the portfolio for any member of the Consortium.

- Florida Department of Education – OSFA
- Illinois Student Assistance Commission
- Kentucky Higher Education Assistance Authority (with Alabama)
- New Hampshire Higher Education Assistance Foundation
- New Jersey Higher Education Assistance Authority
- Utah Higher Education Assistance Authority



Objectives

1. To ensure lender due diligence and administer the claims process accurately and uniformly.
2. To maximize repayment of defaulted loans by a variety of means, encouraging rehabilitations, credit repair and reinstatement of Title IV financial aid eligibility.
3. To take vigorous action, using a range of tools available, to enforce collection of debt when borrower assistance efforts are unsuccessful.

Activities: Effective Resolution of Defaulted Loans

Through the Consortium approach, SCASSAs possess significant experience, as well as state resources and powers, to enhance FFEL program default resolution and benefit all federal loan programs. Resources and powers vary from state to state but include controls over career licensure, state litigation and garnishment opportunities, and termination of employment for state employees with defaulted loans. State resources such as labor commissions, revenue departments wage data access, and departments of motor vehicles records will be utilized. Working together, the sum of these state powers will be greater than that of individual agencies through cooperation in locating borrowers, understanding employment situations and capabilities for repayment and tailoring a default resolution approach. These state resources and powers cannot be assigned to other entities and are not available to private collectors. A Consortium working together, however, can leverage these resources and powers to improve services and efficiency to the Department and taxpayers for all FFEL program loans, including "Put" loans, as well as FDSL program loans. The Consortium believes that the use of VFA authority to modify the work of SCASSAs in the FFEL program can also be readily utilized in conjunction with the Secretary's contracting authority for services in the Direct Loan program, as set forth in 20 U.S.C. §1087.

To achieve lender due diligence, claim review procedures will be developed jointly and applied by the participating SCASSAs to all loans, regardless of which SCASSA holds the guarantee. Area I SCASSAs will work with borrowers to resolve defaults after the default claim is filed by the lender but before the authorizing payment of the claim is made by FSA. They will encourage prompt rehabilitation of defaulted loans by contacting borrowers with information and counseling on the process.

Select Consortium members will also assist defaulted borrowers with repayment options, including reasonable and affordable payments, consolidation of their loans, and other measures. Activities will include counseling defaulted borrowers in writing and by telephone on the importance of repayment to restore credit ratings and pursue additional educational opportunities.

Performance Measures

Metrics for measuring the success of the first objective will include comparison of the approval and rejection rates for specific lenders against national averages. More important will be the review of the process on a periodic basis by the Department in order to assure that the Consortium complies with all regulatory requirements.

Metrics for measuring the success of objectives 2 and 3 will include outputs, such as the number of borrower contacts, and outcomes, including comparisons of rehabilitation rates, recovery rates and subrogation rates, both within the Consortium and among national averages. Comparisons within the Consortium will be used to determine allocation of loan volume among SCASSAs in future years, so that the system rewards those members who perform above average and reduces the role of those who perform below average. The comparison with national averages should take into account the characteristics of the underlying portfolio, for example the proportion of "at risk" students based upon underlying school default rates, etc. Together FSA and the Consortium will develop fair and objective measures of the success of the default resolution and recovery efforts.

The Consortium seeks to build upon FSA's successful model with the TIVAS and avoid any appearance of conflict of interest. Consequently, other than using state powers to assist Consortium members in performing default resolution and recovery through borrower location and other means described above, no SCASSAs performing Area I functions will perform any default prevention activities on loans becoming delinquent after the establishment date of the Consortium approach, as indicated in the VFA.

Loans newly defaulted after the establishment of the VFAs will be managed through the Common Platform and serviced by the appropriate SCASSA. Initial assignment of volume will be made to preserve revenue neutrality for each member of the Consortium; in subsequent years, however, the model will increase the volume of new loans for those agencies performing above the average and reduce the volume of new loans for those agencies performing below the average for the Consortium as a whole.

SCASSAs handling collections on the Common Platform on behalf of the Consortium will obtain all available state powers possessed by their Consortium partners, when requested. Among these powers, as indicated earlier, are:

- assistance in determining the location of borrowers whose addresses are not known
- state income tax refund seizures
- assistance in administrative wage garnishment
- ability to offset lottery winnings
- ability to seize occupational and business licenses
- ability to withhold college transcripts

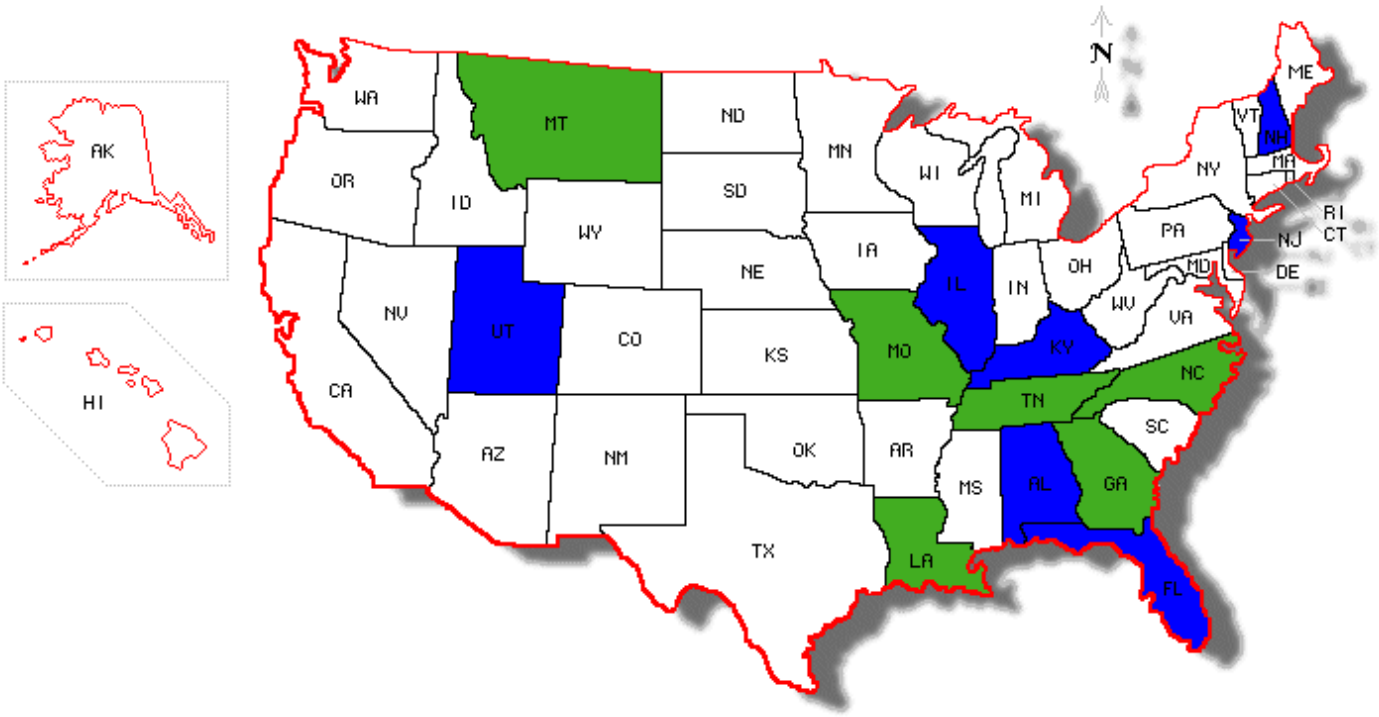
State powers vary from state to state, but in a Consortium, the members will be able to maximize the different powers and resources available to each of them, based upon the residency of the borrower. Additionally, claims such as Teacher Loan Forgiveness, disability,

and bankruptcy reviews can be enhanced by the greater familiarity of local agencies with schools, physicians, and courts within their state-designated service areas.

Area II - Delinquency and Default Prevention Management

The SCASSAs listed below will assume responsibility for conducting and managing efforts to curtail delinquency, and to avert and prevent defaults on behalf of the Consortium. These SCASSAs, upon establishment of the VFA and the Common Platform, will perform all default aversion and prevention activities for delinquent loans in the portfolio for any member of the Consortium.

- Georgia Higher Education Assistance Corporation
- Louisiana Student Financial Assistance Commission
- Missouri Department of Higher Education
- Montana Guaranteed Student Loan Program
- North Carolina State Education Assistance Authority
- Tennessee Student Assistance Corporation



Objectives

1. To prevent delinquency by working with lenders and borrowers throughout the cycle of borrowing and repayment.
2. To avert default of delinquent loans by contacting and counseling FFEL program borrowers, including "Put" loan borrowers, who are 60 days past due on a payment.
3. To avert default of delinquent loans by contacting and counseling Direct Loan program borrowers at the appropriate point in delinquency.
4. To assure that borrowers are provided accurate and timely information on all deferment, forbearance, and repayment options available.

Activities: Delinquency Prevention and Default Aversion

SCASSAs responsible for services in Area II will provide counseling and intervention to borrowers through a variety of methods, including telephone, e-mail, and written contact, mediating conferences between the borrower and the lender, as well as the use of broad information distribution. Communication will be executed throughout the cycle of borrowing and repayment and will continue until the loan is paid in full or Area I services are required. These activities are intended to prevent delinquency in advance of repayment and averting default in the event a loan does become delinquent. Activities associated with loan servicing, such as individualized default aversion and delinquency prevention counseling, will be performed in parallel with those offered by lenders and servicers in the FFEL program, as well as by entities under contract with FSA to service federally held loans.

Similar complementary and expanded services are needed to help students avoid the negative consequences of default and to protect the taxpayer's interest in all federal loan programs. Some SCASSAs will also utilize special knowledge from working with delinquent borrowers to perform default aversion activities, assist borrowers in bringing their loans out of delinquency and repairing their credit. The Consortium believes this will result in targeted reductions in delinquencies and defaults in all federally held loans, including FFEL program “Put” and Federal Direct Student Loans (FDSL). This will result in significant savings to the Department in collection costs and write-offs.

The Congressional Budget Office found in 2005 that the subsidy costs on defaults in the Federal Direct program amount to 14.6% of the loan amount in default. This excludes the very real costs of collection of the loans, which was estimated at an average of 16% in the same study, in addition to social, educational, and economic losses. In January 2011, the New America Foundation indicated agreement with the 16% average costs of collection and pointed out that the time it takes to collect is also a cost to the federal taxpayer. This implies that the overall cost of default on a Federal Direct Loan is over 30% of its face value.

Postsecondary institutions have reported that loans that were “Put” to the Department are performing worse than regular FFEL program loans. The three-year cohort default rate for “Put” loans is reported to be 75% - 82% higher; the two-year rate between 28% - 42% higher.

Confusion about responsible servicers, late-payment borrowers ineligible for the conduit or "Put" transfer, and lack of advocacy powers from the guarantor are just a few of the reasons for such a high failure rate. The federal taxpayer can expect significant savings if defaults can be prevented through the actions of SCASSAs.

Consortium members will work closely with FSA in designing an effective program of intervention on behalf of Direct Loan borrowers. For example, Direct Loan borrowers who are a certain number of days past due would be added to the portfolio so that a borrower advocate, a role played by the guarantor under the FFEL program, can assist in averting defaults. This will save the borrower from damaged credit and the taxpayer from the costs of default. This intervention should come at the point in the contracts with TIVAS and NFPs where the payment to the servicer becomes insufficient to promote additional aggressive servicer intervention. The Consortium believes this aversion assistance can be helpful to servicers in moving borrowers back toward an on-time repayment status, not as a means of eliminating the default aversion efforts on seriously past due loans. It is a means of offering valuable outside assistance, analogous to the assistance guaranty agencies provide under the FFEL program, at a point in the life of the loan when such expert and local assistance is beneficial in protecting the federal fiscal interest.

All Consortium SCASSAs, including those who are handling default resolution activities for the Consortium, will work with schools in their respective service areas to perform general default loan counseling and other work in a manner that will not employ use of personally identifiable information about students. The SCASSAs in Area I states are in a better position to work with their own schools, with which they have strong existing relationships, to provide education about effective entrance and exit counseling than are Area II SCASSAs from other states. Each SCASSA can provide these institution-based services in its own service area as part of Area III overall outreach to schools. However, efforts aimed at preventing specific individual borrowers from becoming delinquent or entering default will be performed on the Common Platform and only by the SCASSAs designated to work on the prevention efforts of the Consortium. The critical distinction does not blur the line between Areas I and II, but instead takes full advantage of existing relationships, credibility and experience that a SCASSA has with the schools in its service area.

Performance Measures

Consortium members will work closely with FSA in developing measures of the success of the default aversion effort. Metrics for measuring the success of delinquency prevention will be based on outputs, including the number of contacts with borrowers and lenders, and outcomes, including portfolio loan repayment and default rates. Metrics for measuring the success of default aversion will be based on success in avoiding and preventing default.

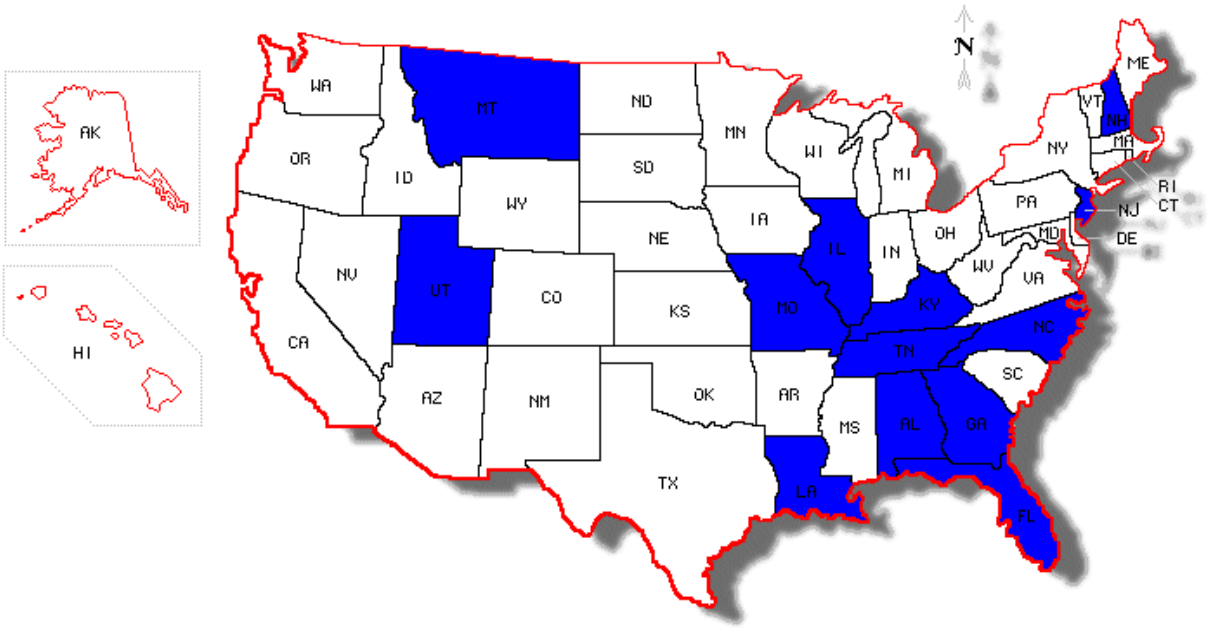
All FFEL program loans, including "Put" loans, which are delinquent by 60 days after the establishment of the VFAs, will be managed through the Common Platform and serviced solely by the appropriate SCASSAs performing Area II for the Consortium. Initial assignment of

volume will be based upon revenue neutrality within the Consortium; in subsequent years, however, volumes of new loans will increase for those agencies performing above the average and reduce for those agencies performing below the average for the Consortium as a whole. SCASSAs handling prevention duties on the Common Platform on behalf of the Consortium will, at their request, obtain all available state powers possessed by their Consortium partners, as indicated above.

Area III – Community Outreach, Financial Literacy and Debt Management, School Training and Assistance, and School Oversight

All SCASSAs participating in the Consortium will perform community outreach, financial literacy education, debt management, school training and assistance, and school oversight responsibilities (collectively termed Outreach Services), and thus be responsible for Area III in their designated state service areas. Please refer to the Appendix for specific State Outreach Summaries that illustrate the array of current activities and services among our members.

- Florida Department of Education – OSFA
- Georgia Higher Education Assistance Corporation
- Illinois Student Assistance Commission
- Kentucky Higher Education Assistance Authority (with Alabama)
- Louisiana Student Financial Assistance Commission
- Missouri Department of Higher Education
- Montana Guaranteed Student Loan Program
- New Hampshire Higher Education Assistance Foundation
- New Jersey Higher Education Assistance Authority
- North Carolina State Education Assistance Authority
- Tennessee Student Assistance Corporation
- Utah Higher Education Assistance Authority



Objectives

1. Promote college access and success.
2. Ensure students are prepared for college and career through financial literacy education.
3. Create, enhance, and maintain state infrastructures that help students understand the importance of higher education.
4. Help students plan, apply and pay for college.
5. Place special emphasis on "at-risk" students, such as low-income and first-generation college students.

The implementation of these objectives will vary from state to state in keeping with the needs of its residents. For example, Montana may place an emphasis on Native American access while North Carolina may emphasize access for members of the military. The scope of the Outreach Services may also vary by state in each SCASSA's designated service area, as individual SCASSAs are able to leverage supplemental resources from state and local entities as well as other partner organizations. Working in collaboration, the Consortium SCASSAs will seek best practices in all Outreach Services, learning from the experience of each other and adapting the group's expertise to local situations as appropriate.

Consortium members represent service areas that are quite diverse, as previously indicated, and the outreach activities of one SCASSA may not always be relevant to another. Recognizing, however, that services developed communally can be customized to meet localized needs, the Consortium will pool resources to develop the most effective communications tools that each SCASSA can adapt to achieve its objectives. Many Consortium members already offer substantial web portals to their state residents that contain many tools to help students plan, apply, and pay for college. The Consortium will examine the various tools currently in use, pick those that offer the most promise, and enhance them to create new tools for all to customize with their own state service area. An example would be a financial aid calculator, designed to accept minimal input from students and return estimates of expected federal and state aid. Similar approaches will be employed on financial literacy education and other areas of common interest.

Under this plan, the Consortium expects each member to tailor its outreach services to local needs. The costs of performing Outreach Services vary widely from SCASSA to SCASSA, based upon their respective constituent needs, state policy decisions, size and nature of populations served, availability of partners within respective states with a capacity to share costs of existing state infrastructures, and other local factors and considerations. The Consortium seeks a partnership with the Department to provide localized and customized one-stop shopping for both federal and state information by agencies trusted within state-designated service areas.

Effective Outreach Services provide federal and state information to assist families in making informed decisions on planning and paying for education and training beyond high school. Access to federal and state aid programs, and college access, completion and success are

shared federal and state responsibilities and priorities; the Consortium proposes that the cost of providing those services be shared between the SCASSAs and FSA. The federal portion of the partnership includes modest payments based on state populations under 45 years of age, President Obama's primary target of increased college access and completion efforts, and on Federal Direct Loan volume in each state. This will help gauge specific outreach efforts directed toward increasing borrower understanding and financial literacy.

Activity: Preparing for College

SCASSAs will assist students and families to prepare for college in a variety of ways over a great length of time - from elementary school through high school graduation and beyond. Programs offered by SCASSAs include:

- helping young people understand career opportunities and the education required to sustain them
- providing educational resources about specific courses to prepare for college and career
- advising students to select colleges appropriate to their ambitions and talents
- helping families save to meet the expenses of higher education
- communicating with families the importance of college and the availability of financial aid options

Activity: Paying for College and Financial Literacy Education

SCASSAs will perform various educational services to help students and their families make the best decisions to pay for higher education. Offered to students in elementary, middle, high school and on into adulthood for nontraditional students, this includes:

- how to be successful in school
- financial literacy
- awareness of options to pay for college
- minimizing borrowing
- proactively preventing future delinquency and default

SCASSAs will also provide assistance on how to choose a program of postsecondary education that does not leave the student in worse condition than before entering, with high debt and few skills.

Financial literacy efforts must begin before a student becomes a borrower. Students and families will be educated on the complex consumer economics of higher education through mentoring programs beginning at least as early as the 9th grade. Preventing default begins with educating families about the college planning and preparation process. Only when families understand the relationship between career interests, academic rigor, college costs and future earning potential, can they make responsible choices with an eye toward return on investment. This type of information cannot be provided sufficiently simply through fine print in brochures and passive web content. Particularly for families without prior college-going

experience, one-on-one mentoring allows for more comprehensive and individualized guidance. Throughout students' college education, SCASSA services will continue to promote financial literacy, encourage college completion, and last until any college indebtedness has been satisfied.

SCASSAs will best determine the right techniques for communicating with regional audiences and engaging local resources; however, information on both state and federal student aid programs will be included to give students a comprehensive picture specific to their own situations. A SCASSA will be able to establish early relationships with individual students and families and become the trusted "go-to" resource for information on paying for college.

Each SCASSA is committed to maintaining and expanding these Outreach Services. Many already provide internet portals and are responsible for financing these services. It is vital that these services not only continue to be available, local and specific, but also enhanced in years ahead. The intent of this proposal is to obtain federal participation in funding, not to secure total funding from the federal government. These efforts should be partnerships between states and the federal government, providing students and families with one-stop shopping for comprehensive information.

Activity: School Oversight and Training

SCASSAs will continue to assist FSA with monitoring schools, ensuring the compliance of laws and regulations for student aid programs, and confirming effective performance. Historically, SCASSAs have educated schools and financial aid administrators on aid program requirements and assisted them with improving performance for student services and compliance. Additionally, SCASSAs will provide training and outreach to secondary and middle school counselors concerning how their students can best plan, apply, and pay for college.

Activity: School Support

Under the FFEL program, colleges relied heavily on guaranty agencies for a variety of services which the SCASSAs seek to continue. The need for these services was underscored in a recent survey conducted by the National Association of Student Financial Aid Administrators (NASFAA), which found that 90% of financial aid administrators have insufficient resources available to provide critical student services, including student loan repayment counseling. Two out of three financial aid administrators said their office was facing a "moderate" or "severe" resource shortage and nearly 90% of those administrators reported that the shortage affected their ability to counsel students. NASFAA further found that some 80% of those facing shortages believe that it will be long-term.

Accordingly, Consortium member SCASSAs will work with schools in their respective states to encourage low default rates by providing localized counseling and support services for their distinctive student and borrower populations. SCASSAs will serve as intermediaries between

schools and multiple servicers under contract with FSA for loan servicing, relieving schools of the additional burden of maintaining relationships with many different servicers.

Performance Measures

The Consortium will develop a common framework for measuring outputs and outcomes. Outputs will include:

- numbers of student contacts
- numbers of students who complete financial literacy education
- numbers of high school and college counselors and financial aid administrators trained
- numbers of FAFSAs filed
- numbers of Pell Grant recipients

These output measures are in fact highly significant: counting the numbers of students who receive information is a sound measure of overall effectiveness and efficiency of delivery. The Consortium also acknowledges that output measures alone can be insufficient indicators of overall effectiveness of Outreach Services. Outcomes will include:

- numbers of students who establish accounts on a SCASSA web portals
- those who use the portal to accomplish a number of activities:
    - career exploration
    - high school and college planning
    - test preparation
    - application for college admission
    - financial literacy education
    - obtaining financial aid information
    - many others

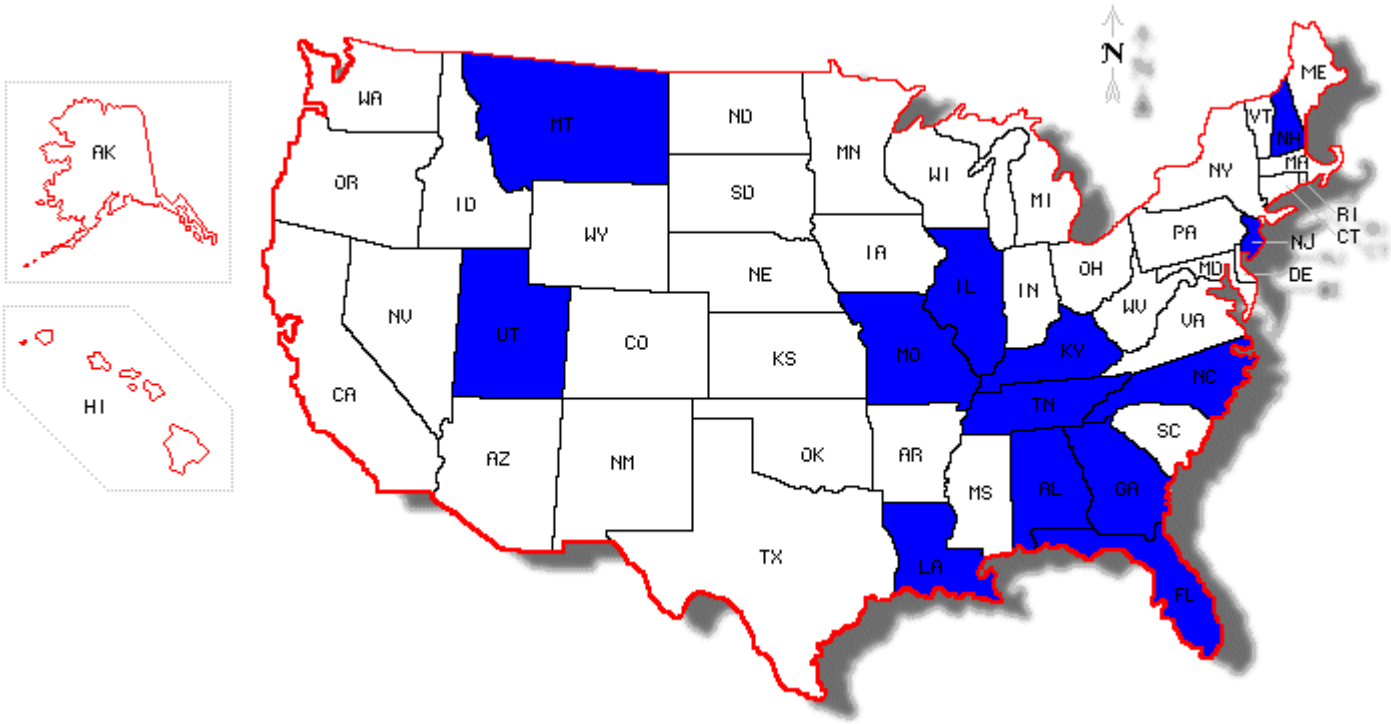
These activities will vary from SCASSA to SCASSA, depending on what services each elects to include in its Outreach Services portfolio. Some participating SCASSAs may also perform market awareness studies to target specific communications to inform at risk students, perhaps using minority status, geographic diversity, socio-economic status, and other variables that are important to the state service area.

Other measures might be developed in common, including, for example, changes to the college-going rate within twelve months of high school graduation (College Participation Rate), numbers of non-traditional adult students entering college, and percentages of those completing financial literacy education who achieve a sufficient score on the exit examination. Each SCASSA will develop standards of outputs and outcomes which it might reasonably expect to attain, given the wide diversity of the participants in the Consortium.

Area IV

The Consortium encourages FSA to maintain the current Common Review Initiative (CRI) to meet the objectives of Area IV. All SCASSAs will participate in CRI.

- Florida Department of Education – OSFA
- Georgia Higher Education Assistance Corporation
- Illinois Student Assistance Commission
- Kentucky Higher Education Assistance Authority (with Alabama)
- Louisiana Student Financial Assistance Commission
- Missouri Department of Higher Education
- Montana Guaranteed Student Loan Program
- New Hampshire Higher Education Assistance Foundation
- New Jersey Higher Education Assistance Authority
- North Carolina State Education Assistance Authority
- Tennessee Student Assistance Corporation
- Utah Higher Education Assistance Authority



Objectives

1. To assure that lenders and servicers are performing their functions in compliance with all regulations.
2. That borrowers find lenders and servicers adhering to all the rights pertaining to their loans.

Activities: Lender & Servicer Oversight

The Consortium encourages FSA to adopt the Common Review Initiative (CRI) - a system for guaranty agencies to fulfill their lender and lender servicer oversight responsibilities set forth in 34 CFR 682.410(c)(1)(i). Currently 32 guaranty agencies participate in the CRI. This VFA application proposes continuation of the CRI structure, which provides the most effective and efficient means to conduct lender and servicer oversight, and for all SCASSAs to participate.

CRI embodies the principles FSA is attempting to accomplish though the VFA initiative: scale, efficiency and avoidance of potential conflicts. The VFA Notice encourages guarantors to establish consortia; CRI is a pre-existing consortium of guarantors. CRI was initiated in January 2004, following interim approval by FSA, and has been continually improved since then. It was approved on an ongoing basis on December 21, 2007, at which time FSA found that the process satisfies guaranty agencies' obligations to review lenders and servicers.

Teams of individuals from multiple guaranty agencies conduct CRI reviews; no single agency is responsible for the review, thus eliminating the potential for conflicts of interest. Initially, there is a desk audit conducted by a CRI work team followed by an onsite review. The size of the team conducting the desk audit varies depending upon the size of the review and the number of Lender IDs involved. There are always six individuals from different agencies on the on-site team. Individual guarantors do not supervise these reviews, the governing body, CRI Council, does. All reports are subject to review by a quality assurance team and are provided to FSA for review. As the FFEL program evolves and loan servicing becomes more concentrated at a reduced number of servicers, there is an opportunity to make the process even more efficient by focusing reviews at the servicer level. Consideration could be given to improving this enhancement through the VFA initiative.

Performance Measures

FSA officials are actively involved in the administration of CRI through the monthly calls of the CRI Council. FSA has the opportunity to request changes in the scope of CRI reviews, as it did recently when it requested that CRI begin reviewing compliance with the Department's Lender Reporting System (LaRS). The Department had previously conducted these reviews directly but decided it best to delegate this responsibility. Formal review of LaRS began with the 2010-2011 biennium, but CRI was also asked to assist FSA with the 2008-2009 review and reconciliation. FSA has worked with the CRI Council in developing mutually agreeable measures of CRI effectiveness.

The Consortium recognizes that the VFA Notice states that if a guaranty agency assumes responsibility for Area I, claims review, lender claims payment, and collections, it may not assume responsibility for lender and servicer oversight. However, the structure of CRI fully addresses concerns about potential conflicts of interest while providing the most efficient oversight to protect the interests of the Department and the taxpayer. As stated, FSA has been and will remain fully involved in setting the CRI agenda and its procedures. All CRI reviewers undertake a detailed training program; through this and other work, they have demonstrated competency in lender and servicer oversight. FSA staff is also invited to all training sessions. The Consortium believes the high level of statutory and regulatory requirement awareness by lenders and servicers is partly attributable to the sophistication of the current CRI process.

In 2007, FSA indicated that CRI reduces the review redundancy and improves the quality of reviews. The Consortium questions whether replacing CRI with another process will continue these goals. This is particularly true given that the Consortium assumes that not all guaranty agencies will be subject to this VFA. Unless the Consortium is authorized to continue the collaborative CRI initiative, reviews will again be conducted in the old, redundant way. Therefore, the Consortium proposes that each VFA, including this Consortium, include provisions allowing continuation of the Common Review Initiative.

Currently, out-of-pocket costs of CRI reviews are shared among the guaranty agencies. Each agency also funds administrative and other indirect costs. There are no dedicated revenues for performing lender and servicer reviews; costs are funded from general revenues. Assuming that the oversight proposal to utilize the existing CRI arrangement is accepted by FSA, the Consortium does not envision any added charges for completion of this function per the financial model; the cost can be absorbed by the SCASSAs who perform Area IV services.

The Consortium requests one modification to current CRI procedures. Currently, only lenders whose loans are guaranteed by three or more guaranty agencies are involved in CRI. The Consortium serves some lenders who have fewer than three guaranty agencies. The Consortium requests that the SCASSAs in our Consortium collectively perform reviews, using CRI procedures, for these lenders.

Financial Model

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As indicated above, the Consortium anticipates that this proposal will improve services by creating economies of scale, enhance default prevention and enable lower unit costs on collection activities. By sharing various state powers to locate borrowers to prevent default or collect on defaulted loan obligations, the SCASSA Consortium can enhance both prevention and recovery in ways that go beyond what any individual state can accomplish alone.

Our proposed financial model is built upon the concept of cost-neutrality for FSA. We are modeling a number of different fees for different services, which in total are designed to be cost-neutral for FSA and revenue-neutral for SCASSAs in the Consortium. The financial model is based on a range of rates for the comprehensive array of services to be provided and would serve as the basis for further discussions with FSA.

Within the Consortium, the initial allocation of servicing volume of Area I and Area II duties will be based on revenue-neutrality for individual members and assume that each performs at the average for the group as a whole. There are incentives for good performance: those who perform above the group average will gain revenue while those who underperform will lose revenue; the costs to FSA will be neutral. In order to enhance performance further by providing incentives, new allocation of volume among both the Area I and Area II SCASSAs will be annually increased or reduced based upon their relative performance within the Consortium. The intent for this allocation system is to incent all SCASSAs to perform to the best of their abilities and, when combined with oversight from FSA, to enhance the performance of the Consortium. Again, these incentives are internal to the Consortium and cost-neutral to FSA. However, to the extent that the incentives successfully raise the average performance, FSA and taxpayers will gain.

The proposed fees to be paid by FSA to each SCASSA are generally described below. The fees are interrelated; the model works when revenues from all sources are combined to achieve revenue-neutrality.

1. *A Business Operations Fee* - recognizing that there will be ongoing and significant operational outlays required for agencies to fulfill their federal obligations, even as the overall FFEL program portfolio declines, and further recognizing that many of the services expected of SCASSAs in the future will go significantly beyond the FFEL program. This payment will help assure good operational capacity for each SCASSA going forward, will help each to meet its obligations as guarantors in the FFEL program and to provide the broad array of access and success services outlined in the Federal Register Notice. This fee is in recognition of the many general costs of doing business, including general agency administration and reporting according to the requirements of FSA. All guarantees will remain under the auspices of the SCASSA holding the

guaranty currently, which will facilitate and make responsibilities for reporting clear. Additional costs include, but are not limited to, ombudsman services, FISMA compliance and lender and servicer reviews under the Common Review Initiative. The Consortium proposes the annual Business Operations Fee be calculated per SCASSA based upon the total federal portfolio of loans, FFEL program and Direct Loans, that are for borrowers from each state with a designated SCASSA.

2. *Fees for Area I Services* – modeled on the current rates that FSA is paying to private collection contractors under the Direct Loan program. These rates are below current rates paid to guarantors, reflecting the efficiencies gained by the Common Platform. We propose the rates for both the Legacy Default Portfolio and new defaulted loans in the Consortium be based on a percentage of loan recoveries. The rates would range from [redacted] depending on the category of the loan recovery or repayment.

3. *Fee for Area II Services* - modeled after the current Default Aversion Request fee and set higher than current payments. This higher fee is offset by reductions elsewhere that result in cost-neutrality for FSA and is an explicit recognition that prevention should be incented to avoid future costs of collection both to the taxpayer in direct costs and to society as a whole in foregone social, educational, and economic opportunity.

4. *Fee for Area III Services* - based on data that reflects the relative burden for each SCASSA, with a minimum amount set to enable smaller SCASSAs to operate effectively. The fees are based upon two objective standards that provide good indicators of the need for Area III services in a state. These standards are the annual Federal Direct Loan volume at participating colleges and universities in each state of designation and the population under 45 years of age as reported in U.S. Census data.

Based on a state and federal cost-sharing approach, each SCASSA will perform these services only in its state-designated service area and federal payment will cover only a portion of its costs. The federal share of the payment is to recognize the federal interest in ensuring that good quality information is available to Direct Loan borrowers, as well as in the overall college access and success initiatives of the respective states. The balance of Outreach Services expense in each state will be a SCASSA responsibility, either through state funding or in collaboration with education partners in its designated service area.

Fees for Area III services described above reflect total SCASSA fees for community outreach, financial literacy and debt management education, and school training activities. Additionally, the Consortium proposes that SCASSAs assist FSA in performing school audits and reviews within our state-designated service areas, gaining efficiencies in combining the reviews with those done for state programs. Schools would have fewer but more extensive reviews and FSA would increase its ability to perform reviews. This additional assistance could be contracted, at an additional cost based on the number and scope of reviews and services desired, with any Consortium member interested in providing the services on behalf of FSA.

Conclusion

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Participating agencies in the proposed Consortium appreciate the opportunity to work with FSA to create a local services model inside a national program. We believe, through the newly proposed VFA process, that FSA has provided an excellent opportunity to build a bright future together to enhance the federal loan programs, increase access to and completion of college, and maintain a local infrastructure dedicated to opportunities for higher education. In summary, we seek to:

- Establish a Consortium of state-designated guaranty agencies who will execute complementary VFAs to provide a new cooperative service model designed to address responsibility areas identified by FSA. SCASSAs have longstanding records of high quality, localized and state-centered services that add significant value to a national program by providing their residents with one-stop shopping for both federal and state information and resources.
- Utilize a FISMA-compliant and common technology platform to spread system development and maintenance costs among a large group of SCASSAs.
- Retain each individual SCASSA's guarantee on loans with the associated reporting responsibilities. Consortium members will develop reporting mechanisms to assure FSA receives timely and complete information as required, including NSLDS reporting.
- Include services for:
    - the underlying FFELP portfolios of all participating agencies
    - "Put" FFELP loans that were originally guaranteed by a participating agency or where the borrower currently resides in one of the states of service of the Consortium
    - Default prevention and collection of Direct Loans, using the specific contract authority of 20 U.S.C. §1087f within the VFA mechanism, which the Consortium believes will both conform to the intent of Congress and serve students and taxpayers well
- Escrow the Federal Fund of each participating agency and work with FSA to fund claim payments to lenders once approved by the Consortium member.
- Service the Legacy Default Portfolio by the original guarantor until such time as the loans are assigned by the original guarantor to the Consortium or subrogated to FSA due to nonperformance.
- Perform all services requested in the Federal Register Notice, with the appropriate divisions between SCASSAs of resolution and prevention on new delinquencies and defaults.
    - SCASSAs in Florida, Kentucky, Illinois, New Hampshire, New Jersey, and Utah will perform services in Area I.

  - SCASSAs in Georgia, Louisiana, Missouri, Montana, North Carolina, and Tennessee will perform services in Area II.
  - All participating SCASSAs will perform services in Area III in their state-designated service areas.
  - All participating SCASSAs will perform, under the Common Review Initiative, services in Area IV.
- Work with FSA to establish appropriate measures of success in each of the Areas and provide data that enables FSA to determine payment to each agency for the services it provides.
  - Fees for the various services are outlined in the financial model and result in lower unit costs for existing services and overall cost-neutrality for FSA. These fees fit into four main areas: Default Resolution, Prevention, Outreach, and Fixed Operations. The fees are calculated to achieve cost neutrality compared to current revenues for the participating agencies and to save funds for FSA by offering broader services to students and institutions. The Consortium believes that this proposal will enhance the existing programs and result in greater effectiveness, efficiency and productivity.

All SCASSAs submitting this proposal express appreciation to the Secretary for the innovation in developing the Notice in the Federal Register and look forward to working closely with FSA to achieve this vision. The Consortium believes that, working closely with the Department, we can assist in fulfilling the mission of creating a better-educated and more competitive America.

Appendix

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1. Samples of state outreach activity summaries

Florida
Georgia
Illinois
Kentucky
Louisiana
Missouri
Montana
New Hampshire
New Jersey
North Carolina
Tennessee
Utah

Florida Department of Education
Office of Student Financial Assistance (OSFA)
Outreach Activities

Description/Background:

The Florida Department of Education, Office of Student Financial Assistance (OSFA) has served as a state guarantor for more than 30 years. Throughout years of service as a guaranty agency, OSFA has proactively adapted its outreach program to meet students and families "where they are" in effort to promote access to higher education. From rural areas in the Panhandle to urban areas such as Miami, OSFA provides stellar outreach and education in innovative formats to meet the needs of students, schools, and community-based organizations based in those geographic locations.

OSFA's Outreach Team promotes United States Department of Education (USDOE) and other federal resources as part of our educational strategy. Resources promoted include: www.studentaid.ed.gov, www.fafsa.gov, Federal Student Aid Handbook, FAFSA Training, National Training for Counselors and Mentors (http://www.fsa4counselors.ed.gov/clcf/NT4CMindex.html), Information for Financial Aid Professionals updates, NSLDS training, Pell Grant training, Direct Lending information, Public Service Loan Forgiveness, Money for College, www.mymoney.gov, www.ftc.gov, and policy updates and regulatory guidance.

OSFA offers a comprehensive debt management program called "Navigating Your Financial Future" (NyFF). Through web-based content and printed consumables, OSFA's Outreach Team provides up-to-date information 24/7 and stays apprised of: upcoming legislative changes, effective modes of communication to reach students, and longitudinal studies of student financial behaviors. This proactive stance allows OSFA to adjust our outreach program to provide the most effective outreach activities.

All NyFF products and services are provided free of charge and are designed to provide proper interpretation of complex regulations and complicated processes. Through the NyFF program, students gain a clear vision of the steps required to establish a healthy financial future.

OSFA's Outreach Team serves as a point of contact for students, institutions, and community-based organizations. Valuable information is conveyed through our on-campus presentations, online presentations, NyFF website, and free print materials. The Outreach Team consists of eight individuals who collectively have an extensive background in student loan rights and responsibilities, Title IV regulatory requirements, financial literacy, adult education, counseling, public speaking, and marketing.

OSFA's existing debt management program, dedicated Outreach Team, positive relationship with postsecondary institutions, secondary schools, and community-based organizations constitutes a savings to USDOE, and if selected for the Voluntary Flexible Agreement, we will expand the scope of our web-based services to other interested states who currently do not have such resources available.

Specific Objectives:

1. Maintain a regionally based Outreach Team whose primary responsibilities are to provide:

- Postsecondary outreach and education (financial aid office staff, student government associations, student success courses, targeted borrower assistance and counseling with a primary focus on first time borrowers, first generation students, early withdrawals)
- Secondary outreach and education (high schools, guidance counselors)

- Community outreach and education (workforce programs, YMCA, homeless shelters, libraries, recovery programs, youth programs, foster care programs, Take Stock in Children programs)
- Financial literacy materials in written and web-based formats which includes the oversight of content management for site pages and components; coordination of designing and printing consumables for participants; and maintaining a consistent level of "consumable" inventory for schools and organizations to order free of charge for their students/clients.
- In depth training for counselors and mentors of students preparing to enter postsecondary education
- Default prevention and management plan assistance to postsecondary institutions
- Training to postsecondary institutions to ensure compliance with Title IV student aid requirements
- Policy and procedure guidance for institutions

2. Ensure ongoing staff development opportunities for the Outreach Team via:
   - USDOE webinars and training
   - Current research documentation regarding student financial behavior trends
   - National Association of Student Financial Aid Administrators (NASFAA) membership and training
   - National Council of Higher Education Loan Programs (NCHELP) membership and training
   - Mapping Your Future sponsorship
   - Network and training opportunities through Florida's Workforce Innovation division, Department of Education's Adult Education division, and other community-based organizations

Activities:

Outreach and Education Activities

- In person and online workshops are currently available for the following topics:
  - Career Planning*
  - Delinquent Borrower Counseling
  - Defaulted Borrower Counseling
  - Entrance Counseling
  - Exit Counseling
  - Financial Aid*
  - Financial Literacy
  - Grace Period Counseling
  - Managing Your Budget
  - Managing Your Credit*
  - (National Student Loan Database System (NSLDS) Tutorial
  - Preparing for College (online version slated for completion – October 2011)
  - Repayment of Your Student Loan Debt
  - School and Life Management*

Institutions can request additional topics or customize these topics to their specific population. Topics marked with an * are also currently available in an audio format. The other topics are slated for completion no later than December 2011.

OSFA Outreach Representatives are also available to host NyFF Resource Tables and provide group or individual counseling to students who have questions regarding their pursuit of higher education.

Financial Literacy Materials

- NyFF Financial literacy materials are available in both written and web-based formats for the following topics:
    - Bookmark (promote OSFA's Entrance/Exit Counseling website)
    - Bookmark (promote NyFF's Online Counseling website)
    - Career Planning brochure
    - Evaluating Financial Aid Award Letters
    - Financial Aid brochure
    - Managing Your Budget brochure
    - Managing Your Credit brochure
    - NASFAA's Cash for College brochure
    - NyFF Posters (promote NyFF topics and NyFF website)
    - OSFA Certification Form (identifies students rights and responsibilities for the Entrance/Exit Counseling)
    - Private Student Loan Awareness (Understanding the cost of borrowing)
    - Private Student Loan Awareness (A guide to responsible borrowing)
    - Repayment of Your Student Loan Debt brochure
    - Repayment Quick Reference Guide
    - School and Life Management brochure
    - Searching for Scholarships
    - Stay, Stop or Drop brochure
- OSFA State Scholarship and Grant materials are available in printable formats for the following topics:
    - Money for College – Florida Scholarships and Grants brochure
    - Florida Bright Futures Scholarship Program Initial Eligibility brochure (available in both English and Spanish)
    - Florida Need-based Scholarships & Grants brochure
    - Florida Bright Futures Scholarship Program Renewal Eligibility brochure
    - State Scholarships for Military Families/Florida Scholarships for Children & Spouses of Deceased or Disabled Veterans & Servicemembers
    - No Application = No Award Ever!
    - Plan Ahead – Financial Assistance – State Grants & Scholarships
    - Shift into Gear – Seniors Apply Now! http://www.floridastudentfinancialaid.org/SSFAD/home/uamain.htm
- OSFA also supports "Mapping Your Future," a national collaborative, public-service, nonprofit organization providing career, college, financial aid, and financial literacy information and services for students, families, and schools. As a designated state guarantor, OSFA's sponsorship allows MYF to waive annual membership fees for Florida schools so they may access MYF's products and services for free.

Provide training for counselors and mentors

- OSFA provides free training and support through the National Training for Counselors and Mentors (NT4CM) initiative for any individual who advises students and their families on how to fund education beyond high school. Professional trainers provide comprehensive up-to-date information regarding federal and state student aid programs, scholarship searches, and financial aid fraud. Workshops are available in person, via webinar, or via self-study and afford

participants the opportunity to learn how to access free resources such as fact sheets, brochures, and PowerPoint presentations to help them help their students.

- OSFA provides free State Scholarship and Grants training and support to secondary institutions for the following topics:
    - Financial Aid
    - Searching for Scholarships
    - Life After High School (debt management)
- OSFA provides free State Scholarship and Grants training and support to postsecondary institutions for the following topics:
    - Overview of State Programs Website & Resources
    - Florida Bright Futures Scholarship Program & Scholarships for Children/Spouses of Deceased or Disabled Veterans and Servicemembers (CSDDV)
    - Florida Student Assistance Grant Program (FSAG) OR Florida Public Postsecondary Career Education Student Assistance Grant Program (FSAG-CE)
    - Florida Work Experience Program (FWEP) & Florida Resident Access Grant Program (FRAG)
    - State Student Financial Aid Database (SSFAD) Reporting
        - Training Manuals for Self –Study for each session are also available online

Provide default prevention and management plan assistance to postsecondary institutions

- OSFA's Online Reporting

Provide training to postsecondary institutions

- Gainful employment regulatory guidance
- Pell Grants
- Public Service Loan Forgiveness
- Repayment of Your Student Loan Debt
- Financial Literacy initiatives
- NyFF Overview

Respond to policy and procedure questions

- OSFA's Policy Manager and Legal Counsel assist the Outreach Team with guidance pertaining to regulatory compliance when necessary

Outreach Efforts Conducted Through the Georgia Student Finance Commission/Georgia Higher Education Assistance Corporation

The mission of the Commission and the Corporation are to "promote and increase access to education beyond high school for Georgians." In pursuing this mission, the Commission and the Corporation work together to provide a significant amount of direct information and support to Georgia's students, counselors, and teachers in the areas of career exploration and planning and education and financial aid planning. Key resources and mechanisms used to provide these services include the GAcollege411.org portal and our field-based outreach staff.

GACollege411.org

The GAcollege411.org portal was established in February of 2005. The portal was originally designed with the intention of helping students plan, apply and pay for college. After four years of successful growth in usage, in July of 2009, GAcollege411 was enhanced to include additional content for middle schools and adults, as well as enhanced career exploration tools.

The portal is designed to provide account holders with information and useable functionality around four major requirements of college and career success – Career Exploration and Planning, High School Planning, College Planning, and Financial Aid Planning. Portal users can create and maintain a personal portfolio on the site, improving its usefulness as an ongoing planning tool for college and career success and creating a "cradle to career" record of the user's exploration and activity on the site. The following key elements within each planning area are available on the site:

- Career Exploration and Planning
    - "Learn About Yourself" – contains 6 interest inventories and career assessments. The 6 assessments assist users in determining their interests, work values, transferable skills and more. During the 12 months ending June 30, 2011, more than 152,000 GAcollege411 middle and high school account holders took advantage of these inventories and assessments.
    - Explore Careers – allows users to explore more than 1300 O-NET careers through a variety of methods: by name, by topic, salary or skills, by career cluster, or by Georgia's HOT careers. Each career is linked to one of 11 high school education Pathways established by the Georgia Department of Education. More than 102,000 accounts have saved at least one career to their portfolio on GAcollege411 and more than 65,000 accounts have at least 3 careers saved to their portfolio.

- Get A Job – assist users with writing a resume, creating a cover letter, creating a thank you letter, and job interview practice. During the 12 months ending June 30, 2012, more than 6,200 student account holders utilized this feature.

- High School Planning
  - "Your Plan of Study" – allows a student to create a plan for middle school and high school courses that they can submit for counselor/advisor and parental approval. Students who have chosen a career pathway can have the high school plan for that pathway automatically loaded as his or her plan of study. Every Georgia high school student is now required by law to have a high school graduation plan – The GAcollege411 "Your Plan of Study" module is the tool most schools have selected to support this requirement.
  - High School Planning Timeline- helps users to plan for the events that need to be accomplished during each year of high school.
  - Succeeding in High School – contains advice on getting and staying in school and includes some homework helper websites.

- College Planning
  - Prepare for College – information on preparing for college and choosing the right courses to meet college requirements.
  - Test Prep – contains free test preparation tools for the ACT, SAT and GRE as well as a vocabulary builder. In addition, contains links to Georgia specific test prep information.
  - Explore Postsecondary Schools – allows the user to search for postsecondary schools in Georgia and across the United States. More than 86,000 account holders have saved at least one postsecondary institution to their portfolio on GAcollege411 with more than 28,000 account holders having saved at least three colleges to their portfolio.
  - Explore Programs and Majors – allows users to search by program or major and match those up to colleges offering those programs.
  - Applications and Transcripts – allows students to apply to colleges in Georgia and out of state, and send high school transcripts to colleges in Georgia. During the 12 months ending June 30, 2011 almost 90,000 high school transcripts were sent electronically to colleges through GAcollege411 and more than 218,000 admissions applications were submitted to colleges and universities.

- Financial Aid Planning
    - Georgia's HOPE Program – information about Georgia's HOPE program and other Georgia scholarship and grant programs.
    - Financial Aid 101 – contains information on all types of financial aid and navigating the financial aid process.
    - Financial Aid Calculators – calculators provided to help estimate the EFC, college savings, student loan payments, student loans over projected earnings and consolidation loans.
    - Scholarship Finder – allows users to search a national database of available scholarships.
    - Financial Aid Applications – provides a direct link to Georgia's state specific financial aid applications, FAFSA Transfer Module (allows information contained in the users account to be transferred to the FAFSA), links to other program applications and information.

During the 12 months ending June 30, 2011, the site received more than 600 million "hits" with 3.8 million site visits lasting 10 minutes or longer. During that same period, more than 981,000 new accounts were created. Today, more than 2 million Georgians have a GAcollege411 account.

GAcollege411 is an important tool for many counselors and teachers in Georgia schools. The GAcollege411 portal includes a professional center that provides counselors and teachers with significant resources to support their efforts. These include the ability to review the student's individual profile, reports to monitor a school's usage of GAcollege411, the ability to send transcripts electronically to colleges, lesson plans that can be utilized in the classroom and the ability to customize GAcollege411 for their school.

Hands-On Support for Students, Counselors, and Teachers

Field-based outreach staff are employed to provide guidance, instruction, and support to middle and high school students, teachers, and counselors throughout the school year. During FY2011, the staff conducted more than 1,600 college planning and financial aid advisement events at high schools, middle schools and community organization events, reaching 700 unique high schools and 500 unique middle schools. On average the staff annually visits 80% of all the public and private middle and high schools in Georgia. During the 12 months ending June 30, 2011, staff interacted with more than 95,000 students, parents and middle school and high school counselors. Outreach staff also conducted more than 75 training sessions for counselors across the state on the financial aid process and how to utilize the resources available through GAcollege411.

GAcollege411 and our outreach staff are also an important part of the state's *College Access Challenge Grant* efforts. The GAcollege411 portal is used as the main source to complete college applications for "Apply to College Week" in November, during which students from participating high schools receive personal and individualized guidance and support in applying to college through the site. Our staff serve on the "Apply to College Week" state coordinating committee and work along with hundreds of volunteers in local schools during the event. Our staff also coordinate the state's *College Goal Sunday* (CGS) activities and participate in the events with local volunteers. GAcollege411 will also very soon house the state's postsecondary transfer articulation portal so that students with existing college credit can determine how and where those credits can be transferred within the state. Short term plans for the portal include roll-out of new financial literacy education resources, from self-paced online study to curriculum for in-class presentation. Resources available to students and teachers will include pre- and post-course assessments and a budgeting planner.

The *College Illinois Corps* Model

Overview

The College Illinois Corps is an 87 member group of recent college graduates employed by the Illinois Student Assistance Commission (ISAC) to act as near-peer mentors to high school-aged students – and younger – as they prepare to make academic, college, and career choices. The ultimate goal of the mentors and the program is to help students and their families make the most well-informed decisions possible about postsecondary paths and the requisite preparation. Through early intervention with unbiased, accurate, and comprehensive information about college and career preparation, it is expected that students will make choices that result in greater success, better return on investment, and increased economic productivity and stability for the student, the community and the state.

Theory

The Corps is a community-based grass roots outreach program, the guiding principles and practices of which have been based on the diffusion model of innovation. Using two definitions advanced by Everett M. Rogers, first, that "an innovation is an idea, practice or object that is perceived as new by the individual or other unit of adoption" and then, that "diffusion is the process by which an innovation is communicated through certain channels over time among the members of a social system," the Corps members view their work as assisting students from communities with low rates of postsecondary attainment to explore and adopt the 'innovation' of the deliberate pursuit of a college education. Use of the diffusion model, which can be most often observed in public health campaigns, requires a high level of homogeneity between the mentor and mentee. As such, every effort is made to recruit Corps members who are first generation college students from Illinois and from the community to which they will be assigned. Corps mentors are deployed throughout the state, with two mentors assigned to each of the 39 community college districts (the program is not affiliated with the community college system). Six Corps members are assigned to Chicago, and their work is directed through a partnership between ISAC and the Chicago Public Schools. Each mentor becomes an on-the-ground resident of the community to which they have been assigned. In addition, at capacity, ISAC also employs three Corps members to work within the agency's call center so that it is always possible to reach a near-peer mentor.

Method

Unlike many college outreach models, the Corps members do not spend 100% of their time working in high schools. Corps members spend 50% of their time working in the highest need high schools in their district and 50% of their time in other community-based organizations and locations. For example, Corps members have conducted outreach within faith-based organizations, at libraries, youth social centers, cultural and sporting events, and food pantries and soup kitchens. This division of efforts is constructed primarily to better reach individuals who, because they do not consider themselves college-bound, consistently resist college planning services and messaging within a school setting. In addition, a community-wide effort also reaches the adults who support the students within the target audience as well as those adults who are themselves in need of college and career planning assistance.

College Illinois Corps members are recruited during their last semester of college and hired immediately after graduation. Each Corps member signs a two-year service contract with a salary of $25K per year. Corps members receive medical benefits, an equipment stipend, travel reimbursement, and an educational award upon completion of their service commitment. Corps members are field employees who work in schools, from home, and at office spaces donated within the community. Their work is comprised of: large scale presentations for students and parents; small group workshops; one-on-one advising; long-term mentoring; and college-access marketing. Prior to being deployed into the community, Corps members participate in an intensive residential summer training program focusing on the social, academic, and financial barriers to postsecondary education.

Impact

During the 2010-11 school year, Corps members reached 156,000 people, provided one-on-one assistance to almost 12,000 students, and had on-going mentoring relationships with almost 8000 students. The primary tools employed by the College Illinois Corps members are the ISAC-sponsored college-planning web-portal WhatsNextIllinois.org, and the messaging, collateral, website, and playbook made available to Illinois through the KnowHow2GO network and campaign.

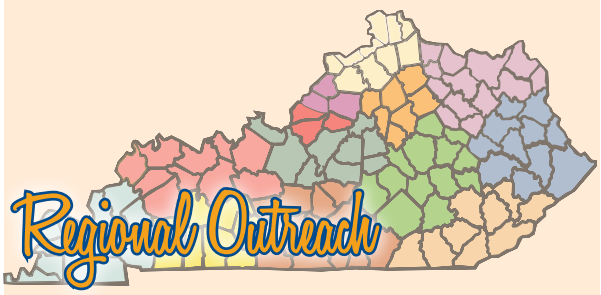
Outreach Services Provided in Kentucky by KHEAA

Kentucky Higher Education Assistance Authority

KHEAA provides a comprehensive array of outreach services in Kentucky. Those services are funded by a combination of federal and agency sources, including grants. These services include:

College Info Road Show

KHEAA's mobile classroom visits middle schools, high schools, adult education centers, public libraries and other sites, providing college access and financial aid planning services directly to students and families in their own communities. The Road Show uses state-of-the art technology to connect students with the information they need to research, pursue and succeed in a variety of postsecondary options.



Regional Outreach

Thirteen outreach counselors provide intensive and frequent emphasis and support to students, parents, counselors, adult learners and other community contacts. Regional counselors participate in career fairs, college nights, financial aid/financial literacy workshops and other events; disseminate KHEAA publications; assist students and families and adults returning to school in completion of the FAFSA; participate in media interviews; and make personal, on-site visits to numerous community partners in each area able to assist KHEAA in providing information about higher education opportunities. The First-Year Survival Guide (working title), an interactive presentation, is being developed to walk graduating high school seniors and college freshmen through what they can expect as they prepare, arrive and thrive on a college campus.

Age-Appropriate Publications

KHEAA produces a variety of age-appropriate publications designed to provide students, parents and college access mentors with the timely information needed at each grade level. Students are also able to request individualized College Cost and Planning Reports to help them make informed financial decisions about their high education options. These reports use family income and asset information to provide students and families with personalized examples of their estimated financial aid packages at up to six nationwide schools of their choice. A new publication is being developed to accompany our new First-Year Survival Guide presentation.

kheaa.com Website

KHEAA's website supplies information to students and families to help them plan, prepare, and pay for higher education. The site is used by students in grades 6-12, parents, college students, adult students, school and career counselors, college access partners, financial aid administrators and others. Through our collaboration with the Kentucky Department of Education and Career Cruising, private school students, home-schooled students and adults returning to school have access to the electronic counseling resources of the Individual Learning Plan to plan their classes to prepare for college and future careers, explore career options, build résumés, document important scholastic and extracurricular achievements and community involvement, view assessments results, set career and life goals and more. To help make kheaa.com even more interactive, we plan to retain the services of student ambassadors who will regularly post online articles about their journeys as they prepare for, attend and/or return to higher education.

Personalized College Planning, Customer Care and FAFSA Completion Services

Trained customer service representatives help high school and adult students through the college admissions and financial aid processes. Call center advisors provide families with detailed information and are also available to help them interpret the results of their individual College Cost and Planning Reports.

Financial Aid Tips of the Month/Money Tips for Students

KHEAA prepares/records/produces newspaper articles and radio public service announcements on financial literacy and financial aid topics. Articles are time-sensitive, designed to make students and families aware of when, during the financial aid and admissions cycles, they should be performing certain tasks. Updates and videos are posted to our Facebook and Twitter pages.

Newsletters

Targeted newsletters are sent periodically throughout the academic year to middle and high school counselors, adult education providers, TRIO and GEAR UP personnel, social service offices and others. Time-sensitive newsletters are sent to parents and students beginning in the 9th grade through high school and to recent high school graduates on planning, applying and paying for education beyond high school. The newsletters are targeted based on where the students are in the planning process and include every Kentucky family with a high school student.

College Coaches

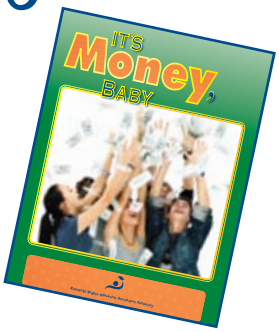
KHEAA participates in the collaborative Kentucky College Coaches Program, which places current and recent college graduates in high schools as "near peer" college mentors. These college coaches work collectively with whole school populations and one-on-one with targeted students to provide direct assistance with tutoring and test preparation, college exploration, essay writing and application guidance, and completion of the FAFSA form and College Cost and Planning Reports.

Kentucky Department of Education Advising Toolkit

KHEAA is working with the Kentucky Department of Education to incorporate college planning and financial aid information and resources into the state's unified Advising Toolkit, designed to provide educators and administrators with a comprehensive curriculum framework of activities and resources that can be used in their programs.

Financial Literacy

Publication



KHEAA created and distributes its primary financial literacy publication, *It's Money, Baby*. The publication has received excellent reviews by institutions and students, as well as organizations committed to providing financial literacy information.

Videos

KHEAA maintains a series of financial literacy videos that are available on the college access website described above.

Smart Phone/Tablet Application

KHEAA is creating a smart phone/tablet application that will have financial literacy tips and videos available on smart phones and tablets.

Presentations/Webinars/ Video Conferencing

KHEAA provides financial literacy training via webinars to school and college staff who conduct financial literacy presentations. KHEAA also conducts financial literacy presentations at high schools and colleges for students in person and via video conferencing/webinars.

Social Media

In order to increase public awareness of college planning tools and financial aid resources, educate citizens on the importance of and the attainability of education beyond high school and positively affect the college-going and completion rates in the Commonwealth, KHEAA's social media plan includes a presence on both Facebook and Twitter.

Facebook

Typical postings are all KHEAA news releases and monthly tips, plus information from the Council on Postsecondary Education, the Kentucky Department of Education, the Governor's Office and other state and federal agencies (including colleges and universities) with information relevant to Kentucky students and their parents, adult learners, college access providers and others.

Twitter

Twitter posts typically include a website link for more information from other websites, photos or news stories. KHEAA's Twitter feed is auto-populated from our Facebook page and is a driving force in sharing our information with diverse audiences.

Outreach Outcomes and Measurements of Success

Kentucky's poverty level for individuals (17.0%) and families (13.2%) ranks 7th and 9th highest among all states in the nation[1]. This environment breeds a social culture that does not often see the value of higher education, which poses unique challenges in our outreach efforts.

As we look at our achievements and challenges in the college access arena, it is important to note that KHEAA, by virtue of its mission to provide resources to all Kentuckians, uses a "wholesale approach" to reaching out to students across the Commonwealth. Unlike groups utilizing a "retail" approach, we do not provide programs and services to a particular cohort or subgroup of students whose specific activities can be tracked. Rather, we develop services designed to leverage the resources of statewide and community-based partners currently serving all students. These services include career planning and financial aid training for school counselors and local college access providers, as well as state and federal partners affiliated with Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) and the TRIO program for students who are first-generation, eligible for financial aid or disabled.

Measuring the effect of KHEAA's outreach activities is essential as we strategically plan to better help students access and succeed in their chosen path to higher education. KHEAA is using the following indicators to measure the success of our outreach programs:

Postsecondary Enrollment

Full-time undergraduate enrollment in Kentucky continues to show significant year-to-year increases while part-time undergraduate enrollment in Kentucky appears to have leveled off in recent years. KHEAA has continued its intensive and broad-scale outreach efforts. These activities have taken on even greater importance amidst the current prolonged economic downturn as more individuals come to realize postsecondary education is one vehicle that will move them toward more gainful employment. The five-year rate of increase in enrollment for first-time, full-time students was 17.1% between 2005 and 2009. The rate of increase in 12-month unduplicated headcount enrollment posted a similar statistic at 17.2%[2].

[1]U.S. Census Bureau, Current Population Survey, 2010 Annual Social and Economic Supplement, POV46: Poverty Status by State: 2009, accessed 04Jan2011, http://www.census.gov/hhes/www/cpstables/032010/pov/new46_100125_07.htm
[2]Integrated Postsecondary Education Data System (IPEDS).

College Participation by Age 19

According to a September 2008 report from Postsecondary Education Opportunity, Kentucky ranked 12th among all states in the improvement of college participation rates by age 19. In 1986, Kentucky lagged behind the national average (26.2%) at 24.1%. In 2008, Kentucky college enrollment by age 19 had risen to 41.8%, ranking 36th among states.

College Participation by Low-Income Students

The overall national rate of low-income students participating in college declined by 2.0% from FY 1993 to FY 2008 according to an August 2009 report from Postsecondary Education Opportunity. However, Kentucky's rate of low-income students participating in college improved 1.4%, making its improvement 12th in the nation. The Commonwealth's ranking improved from 40th to 37th during this timeframe.

Adults Enrolling in College

Kentucky is making significant improvement in the number and proportion of adults seeking, enrolling, and succeeding in higher education. Educational attainment of adults in Kentucky has ranked among the worst in the nation but has shown real gains in recent years. Fall enrollment data reported by the Integrated Postsecondary Education Data System of the National Center for Education Statistics shows the number of adults (age 25 and older) who enrolled at undergraduate postsecondary institutions in Kentucky slightly exceeded 52,000 in the early 1990s and decreased by 13% throughout the remainder of the decade, to a low of 45,300 in 1999. Over the next 10 years, undergraduate adult enrollment steadily and consistently increased by 90% to a record high of over 86,000 students in the fall of 2009, comprising fully one-third of Kentucky's undergraduate student body. Just in the last five years, Kentucky postsecondary students age 25 and over attending school in-state increased by 27%.

College Aspirations

The Commonwealth does not currently survey all of its students to track whether they believe postsecondary education is a viable option; however, the increase in college enrollment and the number of FAFSAs filed imply that aspirations have improved. To help measure the effectiveness of its outreach programs on college aspiration rates, KHEAA continuously utilizes an empirically-based survey of high school students. Outreach staff administers the anonymous survey to students immediately before and after each college planning and student financial aid workshop. Results continue to be very encouraging and indicate that KHEAA's outreach activities are altering participants' attitudes and expectations toward postsecondary education. Participants are more likely to be aware of the student aid programs and services available to Kentuckians and, as a result, are more likely to be confident in their ability to meet the financial obligations that coincide with pursuing higher education.

Students Applying for Financial Aid

Along with enrollment increases, KHEAA experienced a 16.7% increase over the last two years in the number of students who applied for student financial aid by submitting a FAFSA[3]. Postsecondary education costs in Kentucky have mirrored those nationally and over the last decade have increased substantially[4], increasing the already significant financial stress on all students. KHEAA's aggressive outreach promoting the personal and individual advantages of postsecondary education, in combination with its financial literacy campaign for current and prospective college students, has contributed to the fact that more students are pursuing postsecondary education even in the face of significant financial hardship.

[3]Academic years 2008-2009 through 2010-2011.
[4]Between academic years 2005-2006 and 2009-2010, according to the Kentucky Council on Postsecondary Education, tuition and fees increased 37.5% at Kentucky public 4-year universities and 45.4% and public 2-year colleges. Total cost of attendance increased 28.3% at Kentucky private 4-year colleges and universities (IPEDS) over the same period.

Use of KHEAA's Online College Planning Website

Kheaa.com is the agency's one-stop higher education website. Students and parents, adult learners, members of the military and veterans, borrowers, financial aid professionals and counselors, community partners and college access providers can make use of this web portal. Users can explore careers, research school characteristics and demographics, consider distance and online learning options, and learn about the resources available to pay for college and access helpful newsletters and publications. This interactive site combines the trusted resources of KHEAA with the functionality of the former GoHigherKY.org website, which transitioned into kheaa.com on July 1, 200. During the prior six years, 2,372,323 college planning sessions were conducted on GoHigherKY.org, electronically engaging students in a meaningful and cost-effective way. During FY2010, there were 26,803 accounts created, 274,083 college planning sessions and 2,202,815 page views, providing valuable college planning material to Kentucky students.

Demand and Eligibility for KHEAA's Need-Based Grants

Increased aspirations have led to dramatic increases in enrollments in Kentucky's postsecondary education system despite tuition and fee increases that have averaged in excess of 10% per year for the last decade at public institutions. This has led to very significant increase in demand on the state's need-based student aid programs. Because the total number of students applying for aid has surged, costs of education have increased and federal financial aid eligibility criteria have been expanded making more students eligible for aid. KHEAA's need-based grants are oversubscribed by more than 190% in 2009-2010, meaning insufficient funds were available to assist eligible students.

In addition, users of electronic resources will register behind a secure sign-on, allowing KHEAA to capture their personal information and track their enrollment, progress and success through the National Student Clearinghouse's StudentTracker service.

The correlations between KHEAA's outreach activities, postsecondary enrollment and completion of the Free Application for Federal Student Aid (FAFSA) are strong and appear durable over time.

KHEAA continues to strive to find new, creative, and engaging ways to provide prospective students of all ages and their families with the necessary tools to enable them to make informed decisions which will increase the probability that they will be successful in reaching their postsecondary educational goals.

Additionally, KHEAA is equipping middle and high school counselors, adult education providers, and other community contacts with supplementary resources they need to more effectively engage the populations they serve.

Community Outreach, Financial Literacy & Debt Management, School Training & Assistance and School Oversight

Louisiana Student Financial Assistance Commission

LASFAC's mission is "To Be Louisiana's First Choice in College Access". To that end, the agency added an executive position, Assistant Executive Director for Outreach and Marketing, in 2009 to direct these efforts statewide. LASFAC's outreach efforts have concentrated on college knowledge and the LA START savings program at the elementary and middle school levels and preparation, information, access and success at the high school level. Louisiana has greatly expanded its postsecondary school options over the past decade, which has opened many additional opportunities for students in associate, paraprofessional, certificate, skill and technical training programs. Working with the Board of Elementary and Secondary Education (K-12) and the Board of Regents (higher education), LASFAC is the information bridge to ensure students are capable of "crossing over" from one side successfully to the other with financial literacy training, FAFSA assistance, scholarship searches, student loan information and many more services.

As administrator of the state's 529 College Savings Plan and merit and need-based financial assistance programs, LASFAC provides extensive information through publications, websites, a call center, and school oversight services on all federal and state financial assistance programs. Since FFELP originations ended, LASFAC staff has transformed its School Lender and Services staff to concentrate more deeply on financial literacy and development, producing age-appropriate instruction and materials for elementary and middle school audiences. LASFAC is also currently engaged in production of LAConnect, an interactive Web-based college access portal for middle and high school students.

Specific Objectives, Activities, and Accomplishments

LASFAC, through its administrative arm, the Louisiana Office of Student Financial Assistance (LOSFA), provides comprehensive college access and outreach activities to emphasize that postsecondary education is truly accessible to all Louisiana students, and educates students, parents, counselors and community partners about preparing, planning and paying for college. During 2010-11, LOSFA conducted college access outreach events around the state that were attended by more than 83,000 Louisiana high school students, middle school students and parents. These events, which detailed the variety of available state and federal financial assistance programs, were conducted at 244 public and non-public high schools, 65 middle schools and GEAR UP camps, 10 faith-based organizations, and 63 general public venues (e.g. libraries, civic organizations).

LOSFA conducted and/or attended 30 training workshops for more than 2,000 high school/middle school guidance counselors at 9 locations in 2010-11. Each year, LOSFA conducts high school counselor workshops across Louisiana in partnership with financial aid professionals to ensure counselors have the latest information about state and federal aid programs.

LOSFA is also the statewide coordinator of Louisiana's *College Goal Sunday* program, which is administered in conjunction with the Louisiana Association of Student Financial Aid Administrators (LASFAA) and designed to help Louisiana's college-bound students and their families - particularly low-income and first-generation college-bound students – understand the aid process and complete the FAFSA. In 2010-11, LOSFA conducted *College Goal Sunda y* events at 14 locations around the state, through which participating financial aid administrators assisted more than 800 families with completion and filing of the FAFSA.

LOSFA provided college access and financial aid counseling to nearly 51,000 helpline callers and more than 2,000 constituents via email in 2010-11. Additionally, throughout each year, LOSFA produces and distributes numerous publications, brochures, bulletins, newsletters and posters explaining the student financial assistance programs available to Louisiana students. LOSFA also maintains an agency website, osfa.la.gov, which offers a wide selection of useful financial aid information. As state administrator of the College Access Challenge Grant, LASFAC/LOSFA will launch a comprehensive new interactive Web-based portal, LAConnect (louisianaconnect.org), in October 2011. LAConnect will include the following college access and career readiness services for all Louisiana students:

- capability to create and track a five-year plan beginning in the 8th grade as required by the Louisiana Board of Elementary and Secondary Education.
- scholarship searches, financial aid information and student loan resources and tracking.
- access to college applications.
- financial literacy resources.
- internship matches and information about state and national job market trends.

Perhaps LOSFA's most original activity is its annual Trailblazer program, a unique approach to training high school students about financial aid. The program includes a comprehensive three-day training workshop on a college campus for the purpose of educating select high school juniors about the college admission process and how to obtain financial assistance for college. Upon return to their high school campus and under the supervision of the school counselor, the 'Trailblazers' are expected to use every opportunity to share their knowledge of financial aid with their peers.

LOSFA's financial literacy services include student education on budgeting, credit cards, debt management, default prevention, and scholarship retention, as well as professional development and default prevention strategies for college aid officers. In 2010-11, LOSFA conducted more than 70 financial literacy presentations that were attended by more than 8,000 high school and college students around the state. Additionally, LOSFA's FLY (Financial Literacy for You) Team partnered with Big Buddy Baton Rouge's Wordplay Teen Writing Project to produce the FLY Statewide High School Spring 2011 Tour. The Wordplay project builds literary culture and community among diverse teens through poetry workshops, spoken word events, publications and educator resources. The FLY spring 2011 tour was a dynamic theatrical presentation that used poetry, music and drama to communicate the importance of being financially literate and fiscally responsible. Due to the FLY tour's success and "rave reviews," the performance was conducted at the National College Access Network (NCAN) regional meeting in New Orleans and the *College Goal Sunday* Best Practices Forum in San Antonio, Texas, and will be featured at the NCAN national conference in St. Louis fall 2011.

LOSFA's audit/compliance staff has a state and federal mission to review secondary and postsecondary institutions for compliance with federal and state laws and regulations. Over 80 institutions are audited annually with a compliance rate at or above 90 percent.

Missouri Department of Higher Education

OUTREACH SERVICES

Planning and Paying for College

For many years, the Missouri Department of Higher Education's outreach services have helped Missouri students realize their dreams of obtaining a postsecondary education. Examples of MDHE's high school outreach activities include:

Events

Planning and Paying or College Workshops – The MDHE offers customized Planning and Paying for College workshops to students and their families throughout the state, primarily at high schools, but also at Career Centers and community organizations.

College Fairs – The MDHE participates in the Missouri Associate of Collegiate Admission Counselors' college fairs throughout the state of Missouri.

Social Media Activities – The MDHE provides outreach services via social media outlets through a college access effort known as Journey to College. The MDHE is also currently exploring the possibility of extending to the brand new Google+ network, which is currently in limited field release.

FAFSA Frenzy- The purpose of this program is to increase on-time FAFSA completion rates, especially with audiences that are traditionally underserved within the United States postsecondary education system, such as low-income, non-white or mixed race, and first-generation students.

Publications

College Portfolio – An expandable, tabbed portfolio that allows students to organize college and financial aid documents in one place.

Journey to College test survival kits – Packed with information specifically for high school students who are planning to attend college. Also includes items for students to use during ACT, SAT, or GED testing: pencil sharpener, #2 pencil, tissues, and lip balm.

Never Too Early – A guide to planning for college from kindergarten to senior year.

Online MDHE – An overview of the MDHE website highlighting the features most useful to students and families planning and paying for college.

Preparing For College – A 7x4 inch magnet for high school seniors, featuring an academic year calendar of college and financial aid timelines.

The Source – A comprehensive guide designed to serve as the premier go-to resource for students in search of federal and state grants, scholarships, loans, and assistance completing the FAFSA.

Monthly Student Reminder – An electronic newsletter produced and distributed 12 times each year for students, parents, and any Missouri citizen interested in receiving monthly reminders and helpful hints about preparing for college.

Financial Literacy and Debt Minimization

The MDHE engages in many important financial literacy efforts, including:

Default Prevention Grant Program – The MDHE established a Default Prevention Grant program in 2001. Since then, the MDHE has helped as many as 43 postsecondary institutions implement and sustain debt management programs, financial literacy workshops, student success and retention efforts, and default prevention activities.

Financial Literacy Workshops – The MDHE began offering debt minimization, default prevention, and financial literacy presentations more than a decade ago to postsecondary students.

Publications

Planning for Financial Success – A handy calendar for students heading off to college, complete with financial literacy and money management tips.

Smart About Spending – An expandable, tabbed portfolio equipped with color-coded stair-stepped tabs, which include loose-leaf sheets covering four financial literacy competency areas defined by the Missouri Department of Elementary and Secondary Education.

School Training

The MDHE offers free, in-person workshops, webinars, and pre-recorded webcasts for Missouri's financial aid community, high school counselors, and other college access professionals, including:

Default Prevention Day – A half-day training to deliver the latest trends used to encourage students to graduate from college with less debt, in addition to exploring ways in which institutions can help lower their cohort default rates.

Fall Workshops – One-day, regional trainings in four locations around the state designed to inform financial aid personnel, high school counselors, and other college access professionals with the latest information to help best serve college-bound high school students and/or current postsecondary students.

Spring Beginner Training – A one-hour webinar designed for financial aid newcomers, providing a high-level overview of financial aid processes and covering both federal and state programs.

Webinars and More – Web-based tutorials that provide clear and concise explanations of programs and processes for Missouri professionals and students.

MDHE™
Missouri Department of Higher Education
Building Missouri's future... by degrees®

Montana Guaranteed Student Loan Program

The mission of the Montana Guaranteed Student Loan Program (MGSLP) is to improve access for Montanans to postsecondary education. As a program within the Office of the Commissioner of Higher Education, MGSLP administers various state and regent mandated grant and scholarship programs including: the MUS Honor Scholarship, Montana Tuition Assistance Program (MTAP), Montana Higher Education Grants (MHEG), State Work Study, Quality Educator Loan Forgiveness, and the Governor's Postsecondary Scholarship Program (Best and Brightest). MGSLP also administers the federally funded guaranteed student loan program which includes providing default prevention, debt management and financial literacy services to Montana students and borrowers. MGSLP also provides financial aid training and assistance to campuses of the Montana University System, community colleges and private and tribal colleges.

Delinquency and Default Prevention and Management

GSL has capitalized on its status as a program within the Montana University System and the Office of Commissioner of Higher Education to **coordinate default management at system campuses and to contact student borrowers to provide default prevention, loan counseling and debt management services on behalf of the campuses.**

GSL has active Memorandums of Understanding with all Montana University System campuses, the three private schools in Montana, the three community colleges and the one tribal school that participates in the federal loan program which allow for GSL to provide default prevention services and default management services for PUT and DL loans. The initial efforts will focus on split borrowers who may have FFELP loans, PUT loans and DL loans. Long-term focus is to provide default prevention services to borrowers and Montana schools going forward, regardless of the loan program that compare with what has historically been provided in FFELP by GSL.

GSL staff trains financial aid office staff on how to access their delinquent borrower reports for both PUT and DL loans from ED sites. Schools access reports and then submit the reports to GSL via a secure drop box process on GSL website by the 15th of each month. Student data is placed in secure data base developed by GSL and used for contacting of borrowers.

GSL capitalizes on its expertise in default prevention, exemplified by the lowest cohort default rate and lowest trigger rate in the nation for FY 2008, and contacts student borrowers through the same processes it used in FFELP rather than untrained campus financial aid staff attempting to counsel borrowers on loan and financial issues. If FFELP loans are in deferment or forbearance, GSL will send deferment or forbearance to federal loan servicer that is servicing PUT or DL loans.

GSL provides reports to schools detailing activities and will assist schools in developing default management plans when necessary.

Outreach

Financial Planning Based Outreach

Getmoneysmarts.org website provides financial literacy, college preparatory and budgetary information. In addition, a semester based budgeting tool aims to improve financial management skills, limit student loan borrowing, and improve retention and completion rates in Montana by reducing the number of students who drop out due to financial issues. Also, includes links to loan locaters for students with loans in various places to decrease technical defaults.

Dollars and Sense curriculum is financial management based information, used alone or in conjunction with getmoneysmarts.org. The curriculum improves students' money management skills, debt management skills and budgeting abilities.

On-site training to targeted group of at-risk students as identified by school partners. On-site classes conducted by MGSLP using *Dollars and Sense* as a basis for curriculum with instruction on how to build budgets and use getmoneysmarts.org.

College Access and Completion - Student Focused Outreach

Development and maintenance of student/parent portion of Montana University System website. The website is designed to improve access to higher education, particularly two-year education and matching students with the degree at the most accessible, convenient and least costly school to meet their needs so as to limit borrowing. The site will also provide information on preparing for college, financial aid availability, applying for college, applying for financial aid, maintaining eligibility for aid while in-school, college costs and improving retention and completion. Social networking will also be used to get information to students.

Outreach to over 11,000 high school students each year, providing information on financial aid availability and applying for aid through high school visits and through partnership in the Montana Post-Secondary Education Opportunities Council tours.

Counseling of current college students to improve financial and academic decisions with the intent of increasing retention and completion.

Outreach to non-traditional students through partnerships with other state agencies that service displaced workers and others in need of retraining.

Outreach to underserved populations through partnership with statewide TRiO programs. Provide financial literacy in-person and web training with *Dollars and Sense* and www.getmoneysmarts.org to TRiO and Education Talent Search students with special emphasis on challenges of financing higher education.

School and Professional Based Training

Training of High School Counselors on financial aid and college access issues. As state scholarship administrator GSL already has relationships with these counselors and provides training on administration of state aid and federal financial aid.

Training of financial aid office personnel and coordination of student aid. As part of the Montana University System and Office of the Commissioner of Higher Education, GSL has the standing and the expertise to train financial aid office personnel and to coordinate financial aid administration. GSL has historically provided an annual financial aid directors' retreat to discuss aid issues in Montana and additionally convenes and chairs the statewide financial aid task force, aimed to develop best practices and to develop, set and monitor financial aid policy goals throughout the system

Compliance/Program reviews of MUS financial aid offices. GSL conducts program review and compliance reviews of Montana University System financial aid offices that receive state financial aid funds. In addition, MGSLP incorporates student loan compliance and best practices as part of the review process. These reviews assist financial aid offices with maintaining compliance for state and federal programs and identify areas that need improvement within the system offices. MGSLP staff members possess expertise from years of experience completing FFELP program reviews and could easily incorporate DL compliance reviews into the review process.

Examples of Cradle to Career Activities:
North Carolina State Education Assistance Authority

College Foundation of North Carolina

The following is a sample of activity areas; it is intended to be illustrative and is not comprehensive.

	Elementary Students	Middle School Students	High School Students	College Students	Adult Learners	Families
Career Exploration:						
Interest inventories, matching interests to careers Learning style and personality assessments	✓	✓	✓	✓	✓	✓
Career cluster and job descriptions, including salary, educational requirements, and working conditions		✓	✓	✓	✓	✓
"Paws in Jobland" web-based game to explore careers with the aid of a cartoon dog named Paws	✓					
Tools and information for creating resumes and preparing for an interview			✓	✓	✓	✓
Financial Literacy Education:						
Debt management publications and tools such as loan payment calculators and a salary-loan repayment calculator			✓	✓	✓	✓
"Fat Cat", age-appropriate financial education provided with assistance of the NC State Employees' Credit Union	✓	✓				✓
Multi-media financial education courses, with assessments, exercises and tools			✓	✓	✓	✓
Individualized budget and loan counseling integrated with community college student financial literacy course				✓	✓	
Course and Activity Planning:						
Online and textbook curriculum for NC educators to use in classrooms; outcomes aligned with NC Standard Course of Study	✓	✓	✓	✓	✓	

	Elementary Students	Middle School Students	High School Students	College Students	Adult Learners	Families
Timeline with steps to follow for high school and college planning		✓	✓	✓	✓	✓
Plan and track high school courses for graduation and comparison with college entrance requirements Track extracurricular activities		✓	✓		✓	✓
School counselors can monitor students' activity and progress		✓	✓			
College Exploration:						
College profiles and virtual tours		✓	✓	✓	✓	✓
College matching assistant and tools for comparing schools		✓	✓	✓	✓	✓
College Application:						
Test preparation (college entrance test preparation for ACT, SAT and GRE and a vocabulary builder)			✓	✓	✓	
Online system for applying to North Carolina colleges and universities; saved courses and activities can feed into applications completed through online service			✓	✓	✓	
Send high school transcripts electronically			✓	✓	✓	
Annual College Application Week emphasizes college going and encourages high school seniors, especially first generation, to apply			✓	✓	✓	
College redirection service April 1-August 31 for students not yet admitted to college			✓	✓	✓	
College Credit and Transfer:						
List of online learning opportunities for college credit			✓	✓	✓	✓
Transfer navigator: planner for transfer students with college articulation agreement information			✓	✓	✓	✓

	Elementary Students	Middle School Students	High School Students	College Students	Adult Learners	Families
Financial Aid:						
Financial aid process overview and specific information on ways to pay for college, including saving, scholarships, grants, loans, and work-study		✓	✓	✓	✓	✓
Annual statewide FAFSA Day in February to help students and parents complete the FAFSA			✓	✓	✓	✓
Scholarship search and state scholarships application tool			✓	✓	✓	✓
Financial aid estimator calculator helps determine amounts of state and federal grant students may receive under current formulas and guides them to other aid available on NC campuses			✓	✓	✓	✓
Saving for College:						
NC 529 College Savings Program: college savings system and service					✓	✓
Broad Outreach:						
Regional representatives located in state's seven telephone area codes provide college access workshops, presentations and training sessions for school and community groups	✓	✓	✓	✓	✓	✓
Call center handles email and phone requests for information and individual questions on careers, planning, applying and paying for college		✓	✓	✓	✓	✓
Targeted Outreach:						
Services in Spanish for Latino families, including publications, Web resources, email and toll-free phone support and presentations	✓	✓	✓	✓	✓	✓
Information for current and former military and their dependents, including benefits, military transcripts, and military-specific initiatives at colleges	✓	✓	✓	✓	✓	✓

COMMUNITY IMPACT CONTINUUM OF K-16 SERVICES & PROGRAMS

PROUD TO BRING NEW HAMPSHIRE THE BEST COLLEGE ACCESS PROGRAMS & EVENTS

High School

DESTINATION COLLEGE℠
The Organizations' signature annual event for over 1,000 high school juniors and their parents.

NH93 SCHOLARSHIP SEARCH
Database of local scholarship opportunities for NH students.

ASK JOE COLLEGE
Blog designed to answer college life, planning, admissions, funding and career exploration questions from HS students.

STAR
Encourages NH foster youth to pursue higher education.

IAMCOLLEGEBOUND.ORG
Provides HS low-and middle-income students and their parents with the inspiration, information and planning support to pursue education beyond high school.

FILE-A-FAFSA DAYS
Expert NHHEAF college counselors provide free assistance filing the Free Application for Federal Student Aid (FAFSA) and other financial aid forms.

START HERE GO FURTHER FEDERAL STUDENT AID

Middle School

DISCOVER U
An interactive, campus-based early college awareness program for 8th graders.

ARE YOU SMARTER THAN A 12TH GRADER?
A fun, quiz format presentation, modeled after the popular television show, to engage middle school students on topics such as high school course selection, academic enrichment and college and career planning.

NEW HAMPSHIRE COLLEGE CLUB
Educational, fun and interactive site that promotes early college awareness to NH students.

1.888.7.GRADUATE
TOLL FREE COLLEGE HOTLINE

COLLEGE PLANNING LIBRARY
FREE ONE-ON-ONE COUNSELING

OUTREACH PRESENTATIONS
OVER 30,000 ATTENDEES

I'M GOING TO COLLEGE MONTH
Statewide early college awareness campaign which includes educational visits to classrooms featuring our expert presenters and College Planning Bear mascot.

NH RESIDENTS FIND US ON facebook twitter

College & Adult

COLLEGE EQUALS OPPORTUNITY (CEO)
Annual scholarship opportunity for outstanding NH resident college student leaders.

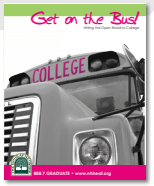
TAKE IT TO THE BANK
Monthly scholarship opportunity for NH residents enrolled in postsecondary education.

CAMPAIGN FOR FINANCIAL EDUCATION
NHHEAF's series of financial literacy workshops offered in partnership with various non-profit organizations.

CONNECTING THE PIECES
Presentation and guide to help students plan for graduate education.

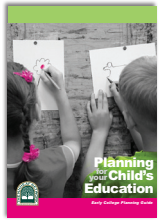
RETURNING TO LEARNING
Presentation and guide to support adults looking to pursue their first degree beyond high school.

Kindergarten & Elementary



GET ON THE BUS
A classroom and guide program designed to get 5th grade students on the road that leads to college.

EARLY COLLEGE PLANNING
Designed especially to give NH parents guidance on preparing for their children's future educational goals.



I CAN SAVE
In partnership with the NH Jump$tart Coalition, college counselors deliver classroom programs for NH 2nd graders about spending, saving and sharing.

New Jersey Higher Education Student Assistance Authority
Student Outreach Services

Mission Statement

To provide students and families with the financial and informational resources for students to pursue their education beyond high school.

The New Jersey Higher Education Student Assistance Authority provides a wide array of outreach services, which include:

Toll Free Hotline

Call agents assist over 500,000 callers per year on a variety of financial aid questions such as:

- information about schools, colleges and universities in New Jersey
- assistance on completing the FAFSA
- general information regarding state & federal scholarships, grants and loan programs
- college and career planning
- bilingual hotline and website

Outreach Counselors

HESAA is the lead state authority on student aid matters and is committed to getting the word out about the affordability and accessibility of a college education. On a daily basis, our Outreach Counselors conduct a variety of presentations to student groups, community organizations, and schools throughout the state. In conjunction with the State Commission on Higher Education, HESAA conducts GEAR Up Workshops targeting students in elementary, middle and high schools to ensure that students realize that college can be a part of their future.

High School Counselor Workshops

Annually, HESAA conducts a series of one-day workshops around the state to train counselors on the financial aid process and any changes to state and federal program regulations. Over 800 high school counselors attend these workshops.

Financial Aid Nights

HESAA conducts Financial Aid 101 presentations at high schools throughout the state providing information to hundreds of students, parents and counselors encouraging post secondary enrollment while providing financial aid assistance.

Real Money 101

This financial literacy curriculum is designed to educate students on the principles of money management. Taught by HESAA and State licensed credit counseling agencies, the topics include managing credit card debt, budgeting, disciplined saving, and the responsibilities of borrowing money.

College Goal Sunday

In partnership with the New Jersey Association of State Financial Aid Administrators (NJASFAA), HESAA brings this nationwide initiative to the Garden State. College Goal Sunday is designed to assist low income and first generation college bound families in completing their FAFSA.

Financial Aid Publications

HESAA produces a number of financial aid publications outlining higher education opportunities within the State of New Jersey and how to pay for college. These include detailed information on applying to federal and State financial aid programs, planning for college, financial literacy training and other materials targeted to both parents and students

TSAC offers financial literacy education for postsecondary institutions, students, and families. The program begins by offering basic financial literacy education to students beginning the freshman year of high school and continuing through college and beyond. The program is customized to help students build a strong foundation of fiscal competency and responsibility and consists of the following three key elements:

- Interactive website and training modules
- Traditional financial awareness literature
- Specialized personal financial training

The financial literacy website offers pertinent information for college undergraduates and graduates. By focusing on relevant topics, students are able to quickly access information to assist in their decision making process. Complete with entertaining and informative quizzes, interactive budgeting tools, calculators, and helpful links, the website provides necessary resources for all students. The Computer Based Training (CBT) modules are an integral part of the website, where students create an account and test their knowledge of Money Management, Loan Repayment, Credit Cards, Credit Reports, and Identity Theft.

The financial literacy education package allows financial aid administrators to retrieve tracking reports which allows them to examine their students' progression rate of learning. TSAC is currently evaluating expansion of this function to allow high school counselors to use these training opportunities.

TSAC's online financial literacy is matched with traditional literature designed to supplement the efforts of the website. The curriculum is designed to motivate students to learn more about the financial topics offered. Postsecondary institutions are able to provide this information easily to all incoming students and parents. Additionally, we offer specialized in-person professional financial training to students to complement the website and more traditional literature. This program includes on-site training with printed materials and web-based counseling. The training material allows teaching in a traditional classroom setting or on a one-on-one basis. TSAC is able to tailor this program to meet the needs of colleges and universities and the students attending those institutions.

In addition to the above, TSAC has expanded and modified the outreach programs to address the needs of primary and secondary schools using age appropriate financial literacy concepts and strategies. TSAC has 13 employees located across seven regions of the state who are responsible for outreach activities. During the 2010 fiscal year 127 visits were made to middle schools, 928 to high schools, 288 postsecondary institutions, and 477 visits to various community organizations. In addition, TSAC Outreach received over 46,000 telephone calls and conducted over 1,700 live chats. Representatives attended over 176 college fairs, 70 FAFSA nights, and coordinated College Goal Sunday activities for the state.

uheaa®

UTAH HIGHER EDUCATION
ASSISTANCE AUTHORITY

UHEAA...

is a subsidiary of the Utah State Board of Regents and administers Utah's federal and state student financial aid programs.

OUR MISSION...

is to assist Utah's students and their families save, plan and prepare, and pay for college, with a special emphasis on serving low-income, first generation, and ethnic minority students.

UHEAA administers the following federal and state financial aid programs:

- Utah's Loan Guarantee Program, part of the U.S. Department of Education's Federal Family Education Loan Program (FFELP)
- Utah State Board of Regents Loan Purchase Program, holder and servicer of more than $1.8 Billion in FFELP loans
- Utah Centennial Opportunity Program for Education (UCOPE), a need based grant program funded by the state.
- Leveraging Educational Assistance Partnership (LEAP)
- Merit-based loan and scholarship programs, the Terrell H. Bell Teaching Incentive Loan Program, the New Century Scholarship Program and the Regent's Scholarship Program.

- UHEAA administers Utah's online career and education information system called UtahFutures.org. UtahFutures.org is a collaboration of UHEAA, the Utah System of Higher Education, Utah's public education agency, and Utah's workforce and employment agencies.

- UHEAA produces publications for counselors, students and parents, such as the "***Student Guide to Utah's Colleges and Universities,***" the "***Educational Opportunities Guide***," and "***Are You Ready for College?***"

- UHEAA organizes training and mentoring events and produces presentations and education materials on financial literacy, the Free Application for Federal Student Aid (FAFSA), college access and completion.

- UHEAA also sponsors free statewide use of the National Student Loan Clearinghouse ***StudentTracker*** program and Mapping Your Future's™ online college entrance and exit counseling programs.

Utah Higher Education Assistance Authority
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