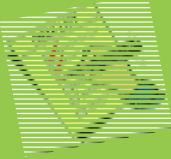


Verification

Verification



PacFAA Annual Conference

Bruce Honer, FSA Trainer | Spring 2018
U.S. Department of Education

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Proud Sponsor of
the AMERICAN MIND™

2018-19 Verification Changes Overview



2

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

2018-2019 Verification

- May 5, 2017 Federal Register and GEN-17-05
 - No changes to verification tracking groups
 - Tax extenders must now show IRS proof of extension beyond automatic 6-month extension
 - If cannot produce, must provide tax data through DRT or tax transcripts
 - *Dependent students* who are not required to file taxes do not have to provide proof of nonfiling

3

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

For Discussion Purposes Only

Verification

2018-2019 Verification

- May 5, 2017 Federal Register and GEN-17-05
 - An unexpired valid government-issued photo identification is one issued by the U.S. government, any of the 50 States, the District of Columbia, the Commonwealth of Puerto Rico, a federally recognized American Indian and Alaska Native Tribe, American Samoa, Guam, the Virgin Islands, the Commonwealth of the Northern Mariana Islands, the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau

4

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION the AMERICAN MIND™

05/05/17 Federal Register & GEN-17-05

- Reduced requirements for students selected for verification who qualify for an auto zero EFC
 - For dependent students
 - Parents'
 - AGI if the parents were tax filers
 - income earned from work if the parents were nontax filers
 - Student's high school completion status and identity/ statement of educational purpose, if applicable

5

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION the AMERICAN MIND™

05/05/17 Federal Register & GEN-17-05

- Reduced requirements for students selected for verification who qualify for an auto zero EFC
 - For independent students
 - Student's and spouse's
 - AGI, if tax filers
 - Income Earned from Work, if nontax filers
 - Student's high school completion status and identity/statement of educational purpose, if applicable
 - Number of household members

6

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION the AMERICAN MIND™

For Discussion Purposes Only

Verification

2018-19 Verification

- Amended tax return filtering question removed from 2018-19 FAFSA
- Applicant or parent can use the IRS DRT to import information from their original return
- Flag from the IRS will indicate if there is an amended tax return on file
 - IRS Request Flag 07
- School must obtain documentation for the updated information and make any necessary corrections regardless if selected for verification

7

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION | the AMERICAN MIND™

2018-2019 Verification

VI-Q10. What FAFSA/ISIR information must be verified if an institution receives an ISIR with an IRS Request Flag value of 07?

VI-A10. An IRS Request Flag with a value of 07 indicates that the applicant or parent filed an amended tax return. Therefore, if an institution receives an ISIR with an IRS Request Flag value of 07, it must contact the applicant to obtain the documentation needed to make changes to any of the FAFSA/ISIR data items that were amended, regardless of whether those items are required to be verified. [Guidance issued 12/08/2017; and applies beginning with the 2018-2019 FAFSA processing year]

8

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION | the AMERICAN MIND™

IRS DRT Changes for 2018-2019

- IRS Data Field Flags
 - NEW set of flags to help financial aid administrators know what, if any, specific information was changed once retrieved from the IRS and transferred into the FAFSA form
 - Flags provided separately for student and parent
 - Flags listed for EACH IRS-related data fields that can be transferred from the IRS
- DIFFERENT flags than the IRS Request Flags
 - 02 Request flag still means no data changed for verification purposes

9

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION | the AMERICAN MIND™

For Discussion Purposes Only

Verification

IRS DRT Changes for 2018-2019

- List of IRS Data Field Flag values:
 - Blank = IRS data not transferred from IRS (FAFSA submitted via paper or by a financial aid administrator)
 - 0 = IRS data not transferred from IRS (FAFSA not submitted via paper or by a financial aid administrator)
 - 1 = IRS data transferred from IRS – Not changed by user
 - 2 = IRS data transferred from IRS – Field changed by user prior to submission of application (only occur if IRA/Pension fields changed by user entering rollover amount)
 - 3 = IRS data transferred from the IRS – Field corrected by the user on this transaction
 - 4 = IRS data transferred from the IRS – Field corrected by the user on a previous transaction

10

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

2018-19 Verification Tracking Groups: Data Elements & Documentation



11

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

Verification Selection Groups

- V1 – Standard Verification Group
- V2 – Reserved
- V3 – Reserved
- V4 – Custom Verification Group
- V5 – Aggregate Verification Group
- V6 – Reserved



12

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

For Discussion Purposes Only

Verification

V1– Tax Filers

- Adjusted Gross Income
- U.S. Income Tax Paid
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education Credits

Documentation:

- IRS DRT;
- Tax Return Transcripts;
- Alternate documentation where allowed (e.g. amended returns, foreign returns, etc.)

13

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™ An OFFICE of the U.S. DEPARTMENT OF EDUCATION

IRS Data Retrieval Tool

IRS Request Flag	Description
Blank	IRS Data Retrieval Tool not available
00	Student/Parent was ineligible to use the IRS Data Retrieval Tool
01	Student/Parent was presented with the IRS Data Retrieval Tool and elected to use it, but did not transfer IRS data into the FAFSA
02	IRS data was transferred and was not changed
03	IRS data was transferred and changed
04	IRS data was transferred and then changed on a subsequent transaction
05	Student/Parent was presented with the IRS Data Retrieval Tool and elected not to use it
06	IRS data was transferred, but a subsequent change made the student/parent ineligible to use the IRS Data Retrieval Tool

14

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™ An OFFICE of the U.S. DEPARTMENT OF EDUCATION

IRS “Get Transcript Online”

- Allows the user to immediately receive an online PDF version of their IRS Tax Return Transcript or, if appropriate, a verification of non-filing
- New enhanced two-step, multi-factor authentication process requires:
 - access to a valid email address,
 - a text-enabled mobile phone in the user's name, and
 - specific financial account numbers (credit card number, etc.)
- During the new Get Transcript Online registration process, the IRS will send the user a one-time confirmation code via email and an authentication code via text that the user will use to finalize the Get Transcript Online registration

15 July 26, 2016 EA

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™ An OFFICE of the U.S. DEPARTMENT OF EDUCATION

For Discussion Purposes Only

Verification

Tax Filers - Extensions

- Person is required to file, but obtained **extension**, must submit:

Tax Filers Extension Documentation:

- Copy of IRS form 4868; IRS proof of extension beyond October 15 deadline;
- W-2 (or Wage and Income Transcript) for each source of employment income; and
- If self employed, a signed statement certifying the amount of AGI and U.S. income tax paid; and
- Non-Filing Letter from the IRS dated on or after October 1, 2017

When above documentation reviewed, verification is considered complete (disbursements are valid)

- School may request transcript/IRS DRT when taxes are filed; must then re-verify income information

16

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION | the AMERICAN MIND™

Amended Tax Returns

Individuals who filed an amended tax return must submit the following documents to the institution:

- an IRS Tax Return Transcript, or any other IRS tax transcript(s) that include all of the income and tax information required to be verified;
and
- a signed copy of the IRS Form 1040X that was filed with the IRS

17

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION | the AMERICAN MIND™

IRS Identity Theft

Victims of IRS tax-related identity theft must submit:

- Statement signed and dated by tax filer indicating they were victims of IRS tax-related identity theft and the IRS has been made aware of the tax-related identity theft; and
- A Tax Return DataBase View (TRDBV) transcript obtained from the IRS
 - Tax filers who cannot obtain a TRDBV transcript may instead submit another official IRS transcript or equivalent document provided by the IRS if it includes all of the income and tax information required to be verified

18

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION | the AMERICAN MIND™

For Discussion Purposes Only

Verification

V1 – Tax Non-Filers

- Income earned from work

Documentation

- Signed statement certifying the following:
 - Individual has not filed and not required to file 2016 tax return;
 - Sources of income earned from work and amounts of income from each source for tax year 2016; **and**
- Copy of IRS Form W-2 (or Wage and Income Transcript) for each source of employment income received for tax year 2016, **and**
- Verification of Non-Filing Letter from the IRS (Not Required for Dependent Student – Parents and Independent Students still required)

19

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

IRS Verification Documentation

- February 23, 2017 Electronic Announcement

- Contains a chart that outlines the verification documents that can be requested from the IRS, the IRS document or response that will result from each request, where the response will be sent, and an estimate of the time for the IRS to respond to the request
- Verification of Nonfiling (VNF)
 - IRS documents that clearly indicate IRS does not have a tax return record on file for the tax year are acceptable for VNF*
 - Includes Tax Return Transcripts/Tax Account Transcripts that indicate “no record of return filed” or “no transcript on file”
 - Includes any version of IRS Form 13873 that clearly states that the form is provided to the individual as verification of nonfiling or states the IRS has no record of a tax return*

20

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

Non-IRS Tax Filers

Income Information for Non-IRS Tax Filers

- Tax filers who filed an income tax return with a taxing authority in a **U.S. territory** (Guam, American Samoa, the U.S. Virgin Islands) or **commonwealth** (Puerto Rico and the Northern Mariana Islands) or with a **foreign central government**, must submit a copy of a transcript of their tax information
 - A signed copy of the applicable 2016 income tax return that was filed with the taxing authority is only acceptable if tax filers are unable to obtain a free copy of a transcript of their tax information

21

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

For Discussion Purposes Only

Verification

Verification Q & A

- DOC-Q28: ...Which tax authorities charge a fee to obtain this information?
- DOC-A28: The tax authorities for Guam, the Commonwealth of the Northern Mariana Islands, the Commonwealth of Puerto Rico and the U.S. Virgin Islands charge a fee to obtain tax account information. Therefore, a tax filer who filed an income tax return with these tax authorities may provide institutions with a signed copy of his or her income tax return that was filed with the relevant tax authority. ...

...A tax filer who filed an income tax return with tax authorities not mentioned above, i.e. a foreign tax authority, and who indicates that they are unable to obtain tax account information free of charge, must provide the institution with documentation that the tax authority charges a fee to obtain information, along with a signed copy of his or her income tax return that was filed with the relevant tax authority

22

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT OF EDUCATION | the AMERICAN MIND™

Non-IRS Nontax Filers*Income Information for Non-IRS Nontax Filers*

- **Residents of the Freely Associated States** (Republic of the Marshall Islands, the Republic of Palau, the Federated States of Micronesia), or a **U.S. territory or commonwealth or a foreign central government** who are not required to file an income tax return under that taxing authority's rules must submit the following:
 - a copy of their Wage and Tax Statement (or equivalent documentation) for each source of employment income and
 - a signed statement identifying all of the individual's income and taxes

23

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT OF EDUCATION | the AMERICAN MIND™

V1– All Applicants

• Number in Household & Number in College

Documentation:

- **Household size** – signed statement (name, age, relationship)
 - Not required for certain logical assumptions:
 - Dependent student household size reported is 2 and parent is unmarried or 3 if the parents are married or unmarried and living together
 - Independent student household reported is one and applicant is unmarried or two if the applicant is married
- **Number in College** – signed statement (name of household member attending at least half-time and eligible institution name)
 - Not required if reported number is one (student)

24

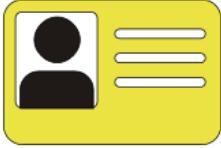
Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT OF EDUCATION | the AMERICAN MIND™

For Discussion Purposes Only

Verification

V4—Custom

- High School Completion Status
- Identity/Statement of Educational Purpose



25 Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™

High School Completion Status

Documentation:

- High school diploma; or
- Final official high school transcript showing date diploma awarded; or
- “Secondary school leaving certificate” for students who completed secondary education in foreign country and unable to get copy of high school diploma/transcript

Note: If, prior to being selected for verification, an institution already obtained HS completion status records for other purposes, the institution may rely on those records as long as it meets ED HS completion criteria

26 Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™

High School Completion Status

- For V4 and V5, if institution successfully verified and documented applicant's high school completion status for a prior award year, verification of high school completion status is not required for subsequent years
- DD Form 214 Certificate of Release or Discharge From Active Duty *may serve as* alternative documentation to verify a student's high school completion if it indicates that the individual is a high school graduate or equivalent
- An institution *may not accept* as alternative documentation an applicant's self-certification

27 Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™

For Discussion Purposes Only

Verification

High School Completion Status

In rare cases where it is impossible for a refugee, an asylee or a victim of human trafficking to obtain documentation of his or her completion of a secondary school education in a foreign country, an institution may accept self-certification from these applicants

- Q&A FHD-Q2/A2 (program integrity Q & A website under HSD)
- Required information included:
 - Proof of attempt to obtain documentation of their completion of a secondary school education in a foreign country
 - Signed/dated statement that indicates applicant completed secondary school education in a foreign country along with - name and address of foreign high school and date foreign HS diploma was awarded
 - Copy of entry status documentation showing status as a refugee, asylee, or victim of human trafficking and who entered the US after the age of 15

28 | Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION | THE AMERICAN MIND™

High School Completion Status

Documentation: Recognized equivalent of a HS diploma

- Copy of the student's General Educational Development (GED) certificate, an official GED transcript that indicates the student passed the exam, or a state-authorized HS equivalent certificate; OR
- Academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree; OR
- Student excelled academically in HS and met all criteria to be admitted into a 2-year degree program or higher

29 | Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION | THE AMERICAN MIND™

High School Completion Status

- Test transcripts of State-authorized examinations (e.g., GED test, HiSET, TASC, or other State-authorized high school equivalency examinations) are acceptable documentation of high school completion only if:
 - The official test transcript specifically indicates that a state has determined that the test results are considered by the State to meet its requirements of high school equivalency;

OR

- The official test transcript includes language that the final score is a passing score

30 | DCL – GEN-14-06 | Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION | THE AMERICAN MIND™

For Discussion Purposes Only

Verification

High School Completion Status

- Documentation: Homeschooled
 - A secondary school completion credential for home school provided for under State law;
 - OR
 - Transcript, or the equivalent, signed by the parent or guardian, that lists the secondary school courses completed by the applicant and documents the successful completion of a secondary school education

31

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT OF EDUCATION the AMERICAN MIND™

Identity/Statement of Educational Purpose

- Documentation: students that appear in person
 - Present to an institutionally authorized individual
 - A valid NON-EXPIRED U.S. government-issued photo ID; &
 - *Cannot use military IDs*
 - A signed statement of educational purpose
 - Wording provided by ED, cannot be modified
 - Maintain, an annotated copy of the identification:
 - The date documentation was received; and
 - The name of the institutionally-authorized individual that obtained the documentation

32

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT OF EDUCATION the AMERICAN MIND™

Identity/Statement of Educational Purpose

- Documentation: student unable to appear in person
- Must provide the institution—
 - Copy of valid, NON-EXPIRED U.S. government-issued photo ID
 - *Cannot use military IDs*
 - AND
 - An *original*, notarized statement of educational purpose signed by the applicant (no online notaries allowed)
 - Cannot be faxed or scanned
 - After examining *original* Statement of Educational Purpose, institution may convert it to an electronic record

33

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT OF EDUCATION the AMERICAN MIND™

For Discussion Purposes Only

Verification

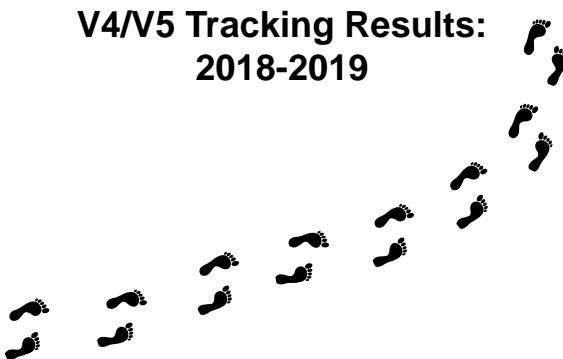
V5 – Aggregate

- High School Completion Status
- Identity/Statement of Educational Purpose
AND
- All items indicated-Tax Filer (V1)
- All items indicated-Non-Tax Filer (V1)

34

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

**V4/V5 Tracking Results:
2018-2019**



35

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

V4/V5 Tracking Results

- The V4 and V5 tracking process in FAA Access that began in the 2014-15 processing year WILL CONTINUE for 2018-2019
- Schools need to select the proper award year for which they are providing results

<https://faaaccess.ed.gov>

36

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

For Discussion Purposes Only

Verification

V4/V5 Tracking Results



FAA Access to CPS Online

Use the **Identity Verification Results** section on the FAA Access home page

Welcome to the FAA Main Menu

Select an option from the following menu... it will be necessary to provide the TGR for your Destination Point and your Federal School Code.

- **Student Issues**
View or update Student and Report (SAR) information, including the Expected Family Contribution (EFC), HEDIS information, and SAR Comments. Compare two SAR transactions for the same student using SAR Compare.
- **Application Entry**
Enter or update a new application or Correlation data and submit it to the CPS for processing.
- **FAFSA/Revised Application**
Edit or update a FAFSA/Revised Application or Correlation data and submit it to the CPS for processing.
- **Revised Application**
Restore a partially completed and saved FAFSA/Revised Application or Correlation and submit it to the CPS for processing.
- **FAFSA/Revised Application**
- **Unfiled Verification Results**
View or update records of Unfiled and High School Diploma/GED verification entries.
- **SAR**
Review SAR information.
- **Report EFC**
Review EFC information.
- **Annual FAFSA Information Request**
Analyze FAFSA information requests for the IRS. Data is used to determine what impact changes to student reported information have on the EFC and Post grants.
- **Return of Title IV Funds**
Review Title IV funds that were disbursed to the Title IV funds to calculate the amount of funds that must be returned to the Title IV programs.
- **EDS7 Student Assistance General Processor**
Process and review EDS7 applications for Title IV funds. Request and view high School FA/SA Completion data. Access to this new feature is limited to participating state agencies, local educational agencies and secondary schools enrolled in the Title IV Disbursed or Compendium Fund program.

SEARCH REPORT

State of California | Department of Education | 10/17/17

Federal Student Aid An Office of the U.S. DEPARTMENT OF EDUCATION

PROUD SPONSOR OF THE AMERICAN MIND™

V4/V5 Tracking Results

Whom to report: student for whom school received an ISIR with a Verification Tracking Group of V4 or V5 AND for whom school requested verification documentation

- Do NOT include students the school selected for verification of identity or high school completion status

When to report: 60 days following the institution's first request to the student to submit the required V4 or V5 identity and high school completion documentation

- Changes to previously submitted Identity Verification Results must be updated within 30 days

V4/V5 Tracking Results

Dropdown options for 2018-19 will be:

1. Verification completed in person, no issues found
2. Verification completed remotely, no issues found
3. Verification attempted, issues found with identity
4. Verification attempted, issues found with HS completion
5. No response from applicant or unable to locate
6. Verification attempted, issues found with both identity and HS completion

For Discussion Purposes Only

Verification

Suggested Text



40 Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™

Suggested Text

- 2018-2019 Elec. Ann. (8/16/17)
- Contains 3 appendices to assist with crafting school verification documents to gather verification data
- Appendix A – Suggested Text
 - Not required to use ED's suggested text and formats
 - **ONE EXCEPTION – must use the exact language provided in the "Statement of Educational Purpose" (Groups V4 & V5)**
- Appendix B – Table of verification items
- Appendix C – Verification tracking groups and FAFSA verifiable information

41 Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™



42 Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™

For Discussion Purposes Only

Verification

Resources

Federal Student Aid Handbook

- Application and Verification Guide – Chapter 4

Federal Registers

- May 5, 2017 (2018-2019 verification items & documentation)

Dear Colleague Letters

- GEN-17-05 (5/25/17) - 2018-19 verification items and documentation

Electronic Announcements

- August 16, 2017 (2018-19 suggested verification text)

43

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™

Resources

Program Integrity Q & A Website (Verification)

- <http://www2.ed.gov/policy/highered/reg/hearulemaking/2009/integrity-qa.html>

FSA Assessments

- <http://ifap.ed.gov/qahome/qaassessments/fsaverification.html>
 - Activity 3 – Verification Codes

Federal Regulations

- 34 C.F.R. § 668 Subpart E (668.51 – 668.61)
- 34 C.F.R. § 668.16(f)

44

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™

Department of Education Contacts

Research and Customer Care Center
800.433.7327
fsa.customer.support@ed.gov

Reach FSA
855.FSA.4FAA -- 1 number to reach 10 contact centers!

eZ-Audit	Campus Based Call Center
COD	School Eligibility Service Group
CPS/SAIG	Foreign Schools Participation Division
NSLDS	Research and Customer Care Center
G5	Netnet Total & Permanent Disability Team

45

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™

For Discussion Purposes Only

Verification

Contact Information

Contact me with follow-up questions about this session:

Bruce Honer, FSA Trainer

bruce.honer@ed.gov | (415) 486-5521



46

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION the AMERICAN MIND™

Training Feedback

To ensure quality training we ask all participants to please fill out an online session evaluation

- Go to: <http://s.zoomerang.com/s/BruceHoner>
- Evaluation form is specific to Bruce Honer
- This feedback tool will provide a means to educate and inform areas for improvement and support an effective process for "listening" to our customers
- Additional feedback about training can be directed to nancy.hoover@ed.gov; 202-377-4203

47

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION the AMERICAN MIND™

Questions?

48

Federal Student Aid | PROUD SPONSOR of
An OFFICE of the U.S. DEPARTMENT of EDUCATION the AMERICAN MIND™

For Discussion Purposes Only