

Tina Pemberton:

We'd like to welcome you to Session No. 33, "Resources for Students." My name is Tina Pemberton, and I am joined by the marvelous Marianella Garcia, and the amazing Mindy Zeidman. And we represent Federal Student Aid's customer experience office, and we're very excited to be here today to talk to you about the resources and the tools that Federal Student Aid has available to support you when you're working with and providing outreach to students, because I'm sure just like us, a huge focus of our efforts is on spreading the word that Federal Student Aid is available for college.

We really don't wanna see someone who has an interest in a post-secondary education program not being able to pursue it because they think that there's financial issues or financial concerns, and no matter how good a job we do in administering our programs, if there's someone who could have benefited from Federal Student Aid who wasn't able to, then in some way we haven't completely done our job.

So today, Marianella's gonna walk you through some resources that we have available for students. She's also gonna talk about some resources that we have available for guidance counselors because we know that a lot of you may work with guidance counselors in your local community, and so we wanted to share some information that can support them as well.

Mindy's gonna give you the inside scoop on some changes we're making to some of the resources we have, some new resources that'll be coming as well.

Our goal for today is to have this be as interactive as possible. Because of the nature of the room, it may be hard during the session to ask questions, but we certainly welcome that. We've set as, actually, a pretty good chunk of time when we complete the presentation to answer questions that you may have. But, really, what we'd love to do is get your feedback. We'd love to hear about things that are working well, things that we can do better, even talk about best practices that are working for you. So we really want this to be more interactive and not just a one-way discussion where we're sharing information with you.

Now before we get started, we thought we would just do a little quiz to get us going and to also talk a little bit about the impact that, as well as we, have with some of the student that we reach. And so I'm gonna keep it short with just two questions, but the one deals with the materials that we provide.

We know that the publications and other materials, whether it's "Do you need money for college?" or, "FAFSA on the Web" worksheet, or master promissory notes play a key role in the work that you do with students, and so my very first question, and I'll run through it, and then I wanna do a show of hands, is "How many publications did we distribute in Fiscal Year 2011 through our distribution center, called FSA Pubs?" And your options are gonna be (a) 15 million, (b) 20 million, and, (c) 25 million.

And I also wanna mention that you guys are actually one of the largest orderers of our publications. So, Option A. Who thinks that we distributed 15 million or about 15 million publications? No one. Okay. Who thinks that we distributed maybe about 20 million publications? No? How about 25 million publication? Yep, okay. 'Cause you know you y'all order a lot.

So the answer was C. We actually in Fiscal Year 2011, filled over 52,000 orders for just about 27 million publications and other communications materials. Some of the top ordered materials were "FASFA on the Web" worksheet, and our fact sheet called, "Do You Need Money for College?"

My second quiz question is gonna be a little bit of a test to see if you were paying attention during the general session, is going to deal with our FASFAs. We place a huge emphasis on FASFA completion, and we know that if someone completes the FASFA, they are much more likely to take the next step to enroll and attend a post-secondary institution.

So our question here is, "For Award Year 2010-11, how many FASFAs were submitted?" And your options are gonna be 10 million, 20 million, or 30 million. So how many think the answer is (a) 10 million? No one. Oh, wait, no, there's one. Okay. Another one is how many think it was about 20 million? Oh, that's a pretty good number of hands. How about 30 million? Oh, another big hand.

Now I'm gonna ask assistance with those who answered B, can you re-raise your hands? No, keep 'em up. Keep 'em up. Now I want you to turn towards someone who also has their hand up, and give them a high five, 'cause you were correct.

[Laughter]

In Award Year 2010-11, we distributed over 21 million – or not

“distributed.” Excuse me. I’m still thinking of pubs. We had 21 million FASFAs submitted. For Award Year 2011-12, we’re already up to over 19 million, which is a 4.7-percent increase, so we’re continuing to see each year increases in our FASFAs. So that’s it for the quiz.

What I wanna do is now turn it over to Marianella, who’s gonna talk about some of the resources we have available to our students and guidance counselors. But before she comes up, I’m gonna embarrass her for just one moment. I’m sure folks are familiar with the publication called “Funding Education Beyond High School,” and how about a repayment publication called “Your Federal Student Loans.” Marianella is the writer that’s responsible for both publications.

[Applause]

So now I’m gonna hand it over to Marianella, who’s gonna talk about resources for students.

Marianella Garcia: Thank you, Tina.

Tina Pemberton: Mm-hmm.

Marianella Garcia: Thank you for the applause. No boos. That was good. *[Laughs]* Always open to suggestions, so if you ever have something to say about the pubs, we’re all ears, always. Okay.

Okay. Thank you, Tina.

Tina Pemberton: Yep.

Marianella Garcia: So like Tina said, we’re going to show you the resources we have for students, and we’re gonna use different scenarios. There are gonna be three for students and one for high school counselors. So first of all, why do we have this walkthrough? Well, feedback shows us that students are often confused with our website. They don’t know where to go. They don’t know which website to go, which one’s gonna give ’em the information they need, and if they’re gonna find the answer to their question quickly. It’s a lot of information about there. And because we’re the team that provides Federal Student Aid information to students, we’re the clearinghouse of that information when you have to have it all in one place.

So we want the experience for the students to be as comfortable as

possible right from the beginning. I mean, it's a lot for them to learn. It's new jargon. It's a new field, and we want them to know it from the beginning. So to simplify the experience and to make them more comfortable, we came up with these scenarios because we know that most students fall within those three type of students. And we're going to give you also a list of resources to use at each stage that they're in.

And let's see. And when they're more comfortable with the information, they become more informed consumers, they're more comfortable with the process, and they make they make the most use of the tools available, and borrow and manage aid responsibly. And the relationship with us begins early and last a long time, between 10 and 25 years, so we want to get *[laughs]* started on the right foot. And informed customer is a happy customer.

Okay. So our first scenario is a high school student and a parent, and all starts with the StudentAid.ed.gov. That's their first stop to find out all about us and everything they need to know. We lumped up the students and the parents together because they're often gonna read the same information, oftentimes, like, you know the parent is the one who reads first, and then tells the student. So the first step, is they should go here, to student aid on the Web, and here we have up-to-date information. It's super comprehensive.

We decided to put everything on the Web because it's easier for us to update it there, and print publications, if something changes, we have to go through the printing process and it's a longer process, so we decided to put everything on the Web and it's updated. If there's a change in law, it appears there. And it mirrors the student aid/financial aid cycle, and as you can see in the Calendar Year 2010, we had 19 million visits. And it's increasing every month, so I think we're on the right track there.

So in Step 2, we're still talking about the website. There are relevant sections for this type of student, the high school senior, and you're gonna see they're highlighted in red. The one they should get is "Get Money for College." Here we talk about eligibility, who can get aid, the type of aid, and we talk about the FASFA, which is the key to get there, repay their loans. Here we just wanna make them a little bit aware of what they're getting themselves into.

And we also have another service called My FASFA, and they can open an account. And this is really good for them because they can do scholarship and college searches and keep the information

there. They're offered award letters from different schools, they can save it there and compare them, and they can keep their account as long as they're in the Federal Student Aid system.

So if you need to go to the website and you're on IFAP, all you have to do is click on Student and Parent Links Application, and at the red circle at the bottom, you'll see Student Aid on the Web, and that's how you can get to our site from IFAP.

So the next step is for them to review publications. Many times, if you have a one-on-one with a student, you want to give them something in their hand, something for them to take home to a parent or to look at something later. And the three most relevant publications at this stage are the "College Preparation Checklist," and this one we recommend for everybody because it's a timeline of a to-do list. You can give to an elementary student or an adult. So this publication you'll see everywhere.

"Do You Need Money for College?" is a two-pager which the '12-'13 version is available at our table outside, at the resources table, and it's an excellent publication because it gives you a brief overview of Federal Student Aid and application process, so that's their first step.

And "Finding Your Education," this year, it's very, very short. It's only 25 pages, I think. Yeah. Well, that's short to us. It used to be at some point, 60, and then 50, and now it's 25, and we're proud of that *[laughs]*. So in that one, you'll find that it has more detailed review, from it's from beginning to end, and each section has a link to a shortcut, so we didn't leave the students with incomplete information. We told them where to go each on the website if they need more information.

Okay. The third step, so after they've been at the website, they received a publication, they talked to someone that can help them, and hopefully, they know everything about what they're getting themselves into, they have to go and complete the FASFA. And the message that we want to relay here is that the FASFA is easier than ever. It's not something they have to be intimidated about. It is online is easier than ever.

It's a customized experience. They only answer questions that are relevant to them, and it really only takes 23 minutes. That's the average time it takes them to complete it, and there's free help in all different ways. They can get it live online, help text, they can write an e-mail, they can call, so we're really there for them. And

during peak times, we're there until midnight or longer.

Okay. So we're done with high school students, and here we have the current college students. So the first step is for them to know that their loans are accumulating, and the message we want to give them here is that they should know who serves their loan, and they have to keep track of their debt. Many times when they don't see the money. They fill out this application. The money is put into the account. They don't see money. When you don't see the money, you think it's free or you don't really care how quickly it's accumulating, or you defer payment on a subsidized loan and there's interest. It capitalizes. Well, I don't need to tell you. You know the whole story.

But we want them to keep track of their debt, and the best way to do that we think is to get them to understand the terms, and this I all knew area for them. There's jargon and there's a lotta "unsubsidized, subsidized." They just really wanna get their money. They don't wanna learn about all that. It was hard to really find out what it is. So we created a separate link to the glossary, so if they wanna what you were talking about and were afraid to ask they can't get back to anybody in person to ask them, by can go to our glossary. Also, we tell them to go to NSLDS to really keep track what they owe.

Okay. And then like everyone else, we send them to our website. And the most relevant sections for this type of student, the college student is get money for college, and the "Get Money for College," we have linked to "Apply." We send them to the FASFA. And what's next while in college, things they have to keep track of an thinking about, be mindful of, and "Repay your Loans."

Here, we can we have an _____ repayment plans. We they'll them briefly what the repayment plan is, and also in detail so they can know their commitment. We also have calculators. We have calculators that can find out how much they'll be owing paying monthly, if they want to start paying interest on their unsubsidized loan, they can do that, and, again, the glossary.

So the next thing for them to do is to get more publications. And we like our publications because it's a reminder that they have to take care of something. And these are very good ones regarding their loans. First there's, "Direct Loan Basics for Students." It's just a brochure, very small. I'm sure you've seen 'em. And you can get as many as 5,000 if you want to order those. And then there's federal student loans. This publication is very, very details

and it has a lot of loan information, but it's good for the student and the parent that really want to get all the information about federal student loans that they'll probably find it all on the website as well.

Okay. They have an extra step, the college students, because they have to know about their publications, the loan repayment, their responsibilities, the website, but they also have an action item, and their action item is they have to fill out the FASFA every year. Many of them don't know that they have to. They have to learn payment repayment plans, and they have another thing to consider. If they want to go to graduate school or keep on studying, what do they have to do? It doesn't all magically happen. Although the money seems to magically get there, there's a lot of things they should take action on.

And then our third scenario is the adult student, and this is a really, really big growing crowd, and because of that, we have a new fact sheet for adult students. It's coming out in January 2012, and addresses common questions and myths. And one question we always had is that every person that we went out outreach said, "Well, I'm too old to receive Federal Student Aid. I haven't been in school for 20 years. My kid is already in school. Am I gonna take his money and not be able to get more money for me? It's selfish of me to do it." No. The one thing that we tell them is, "You can get Federal Student Aid. The one thing you have to remember, there is no age limit you can get Federal Student Aid." They're just like any other student.

And then our fourth scenario are counselors, and these are high school counselors and mentors, people at church or Boy Scouts, or anybody who wants to help somebody else find out information on going to school, and for them, we have a whole set of tools. We have tools, PowerPoint presentations, frequently asked questions. They can type a PowerPoint. They can print a PowerPoint presentation and take to a Financial Aid Night and do a presentation. We have tools for training and networking for them. Here's the FASFA demo site. The username and password are there. It hasn't changed in ages, so you can pass on this information to others and they can take advantage of it. We really grateful for those who pass on this information and help other students.

Not only that, but we do have a handbook for them. It's gonna be available online only from now on, but this publication has a bunch of handouts. There are a lot of subjects that could be described in

a simple way. They're short and sweet. They're a fact sheet. They're tear-out sheet in the publication and they can reproduce it and just hand it out. And we have all those publications and all those tear-out sheets. And StudentAid.ed.gov/pubs. And you can order all these publications over at FSApubs.gov. Not the counselors. That's only available online, but the others you can.

And for them, we also have, like I said before, we have training, and there's this program called NT4CM, and it's free training. It's a partnership with states and other organizations. And these are the participating states. If you are interested in your state participating in it, or you wanna be a trainer or you wanna participate in this in any way, do some training or pass on the word, just go to that website and you'll have all the information there.

And so we have all this information and how do we get the word out? So here, we're gonna have Mindy tell us how to get it all out there. Mindy.

Mindy Zeidman:

Thank you. I've ordered a stool so that you can see me, but then I also wore my tallest shoes, so I'm extra *[laughs]* tall now. Okay. How can you get the word out to students? We have Web banners and linking text available on StudentAid.ed.gov. And you can put these Web banners on your own websites. There's instructions on how to do that if you visit that website. And, please, don't hesitate to adapt this information to suit your needs however you wish. And the Web resources and publication are included on your handouts that you already have.

Tell students who they can contact. You can guide them to the Federal Student Aid Information Center for general information for help with the FASFA, including finding that PIN, and information about loan history. That number is 1-800-433-3243. For more serious loan issues, guide students to the ombudsman website. That's www.ombudsman.ed.gov. Please keep in mind that this is a little bit more of the last resort option for serious loan issues when other options have failed.

You can also guide them to help options on the FASFA website. There is an online help. There's an e-mail, so they can get help there as well.

Here's a list of the top questions we receive at the FSA Call Center. I'm sure they sound very familiar to you. "Is my application on file? How do I find my loan information? I forgot

my PIN. How much financial aid will I receive? My school has not received my FASFA. What do I do? How can I add a school to my FASFA?" Like I said, I'm sure these sound very familiar to you. We've also prepared a handout that has the answers to these questions. So hopefully, you can start to share that information with students and maybe they won't have to call the call center, 'cause we'll already have the answer.

Okay. Raise your hand if you've heard of the term "FOMO." Anyone at all? That's F-O-M-O. Okay. Well, it stands for Fear of Missing Out, and it's apparently a new popular term that is really on the rise because now with Facebook, it seems like all my friends and my family are always posting about all these fun things they're doing and so you just has kinda feel like you're missing out on things.

So today, I'm gonna give you the insight scoop on what Federal Student Aid has in development, and so hopefully, we can all avoid having FOMO, and learn a new term. So these are the projects we have in development. We're gonna give you the inside scoop on our project to have fewer websites. We are working on expanding our social media presence. We are developing a new professionals toolkit. And as always, we are making updates to the FASFA and also publications.

Fewer website. Federal Student Aid is not lacking in websites, and we realize this, and we truly are working to consolidate them and also make them a better experience for students. We know that starts with writing in plain language, and so we are already working on rewriting the content on our website to make sure that it's in plain language. So right now, we're working on updating all of our information, but we do know that a goal for the future is to update the transactional functionality so that students can sign in to our websites in one place.

So in the short term, we are looking at combining Students.gov, StudentAid.ed.gov, College.gov, and a few more websites. And that is in development, and we will, of course, be in touch through announcements in IFAP when that is available. So you will be hearing more about that. Just to note that Students.gov was retired in October, so we no longer need to guide students to that site.

We've been dipping our toes for a little while now, but we are now working on truly expanding our social media presence and engaging students where they are. And they are on Facebook and on Twitter and on YouTube. So for the past year, we've been

listening or monitoring what students are saying on the social media space, and taking that feedback, some good, some not so good, and making sure that we are including that in what we do moving forward with our products and services.

But as we expand the presence on social media, we do really want your help in two ways. The first way is just helping us spreading the messaging and encouraging the students you work with to engage with us. And the second way is that when you see our students and customers asking questions, or making comments, we'd love for you to weigh in with your knowledge and expertise, because you know a lot of those answers, and there gonna be a lot of questions. So we'd really appreciate that.

We are in the middle of developing a new professionals toolkit that will be offered online and will be targeted to counselors, professionals, and even FAAs. And some of the components of the toolkit include presentations, materials, fact sheets, brochures, and adaptable calendar, eBlasts and videos. We really hope you'll find this useful, but we also really wanna hear what would be useful for you, so please include that feedback in your presentation, or in your evaluation form, or we can discuss that afterwards. And this should be available in this coming summer 2012, and we will, of course, also notify you about this when it's ready.

Like every other year, you can always count on updates to the FASFA based on user feedback. So for the 2012-'13 cycle we have improved the school search functionality, and we've also redesigned the IRS data retrieval pages to help reduce confusion. The 2011 IRS data retrieval functionality will be available on February 1st, and for much more detailed info on all the FASFA updates, please attend Session No. 31.

As Tina mentioned, we know that if a student completes a FASFA, they're more likely to enroll in higher education. So given that we've been conducting what we call a FASFA completion pilot, which encourages FASFA submissions by sharing data with educational entities. So, for example, if a local school district is participating, they can actually get information to a high school counselor that will tell them that student, Bob Smith, started a FASFA, but didn't finish it, or maybe never started a FASFA.

And then that counselor can actually follow up with Bob individually to see if he needs help, and hopefully encourage FASFA completion. So we're calling this a pilot 'cause it's

currently at to 20 sites, and we are looking to expand the program because it has prove to be very successful so far. More information about that is actually gonna be available on the ED.gov website in the next few months.

We've heard your feedback, and now Federal Student Aid plans to offer shorter and more targeted publications. So, for example, your federal student loans will now be divided into several shorter publications geared towards various stages of the borrower lifecycle. We're also moving publications online into downloadable PDFs, so you can find the counselors and mentor's handbook on FSAforcounselors, and you can find fact sheets and other online publications on the StudentAid.ed.gov website.

We do really welcome your feedback and suggestions, so please, please include them in your evaluations or come talk to us about them, and we, of course, will update you as these projects are finalized and available, either on IFAP, but we also use the FSA Pubs LISTSERV, so please make sure you are signed up for that LISTSERV. You can visit the FSA resources booth in the PC lab just outside to make sure that you are on that. And tell your colleagues about this, and hopefully everyone can avoid having FOMO, or Fear of Missing Out.

So now I will turn it back to Tina for the resources summary, and move my little stool.

Tina Pemberton:

All right. Thank you, Mindy. We covered a lot of information. There's even sorta little bit more. So what we wanna do is provide you with a quick resource summary. This also ties toward the handout that you received as well.

The first one, and this is a little bit different than your handout, but this is some of the Web resources and the target audiences. What you have is the top websites that we recommend for students and for guidance counselors. We also included on the page what we call our shortcut URLs. You may, from time to time, want to point people, for instance, to the income-based repayment page on student aid on the Web, or the information page for individuals that are in the military. And rather than using the URL that's like StudentAid.ed.gov/percentageline38.whatever, we actually created the shortcut URL so it's just like StudentAid.ed.gov/IBR, and it'll take you right to that page. So we want to provide some of those shortcuts for you so that it's a easy way to point to some of the content that we have.

We also have a snapshot of our publications. On the opposite side of the resources handout is a list of the publications. It's not our all-inclusive list, but it does include the majority of the most popular ones. It also talks about our '12 and '13 publications, when they're gonna be available. Although, if you go to FSAPubs.gov, now you can preorder them, and then as they come in, they will ship.

And I'm trying to _____. And I think those were the main points. You can also get to – I think Mindy mentioned StudentAid.ed.gov/pubs. We have a number of publications and facts sheets that we don't normally print that you might find useful. Sometimes it's about "Am I dependent or independent?" is one of the fact sheets, and some other information. So I definitely recommend that you also go to StudentAid.ed.gov/pubs and take a look at some of the other resources we have available, because you might find some facts sheets that are particularly useful when you're dealing with specific student stints.

Okay. So that's it for our summary. Oh, sorry. Yes, question.

Audience: *[Inaudible comment]*

Tina Pemberton: December 18th, directly from the FASFA experts, right over there.

[Crosstalk]

Oh, I'm sorry. Would people like know what December 18th meant?

[Laughter]

That would be when is the FASFA demo site gonna be updated for the next cycle. December 18th. Okay. So that's it. Not that's it. Don't leave. What we would like to do, though, is take an opportunity to get your questions. We welcome feedback. We truly do. And we also would like to have discussion, and I am going to throw out some teaser feedback areas in case nothing comes to mind right away. Some areas where we'd like feedback, and also I'll mention that we have the evaluation form, so please feel free if there's something that you'd like to give feedback on but maybe not in a group setting, you can – we welcome you to provide that information on the evaluation form 'cause we love to hear feedback that you have.

Some areas that we would love to get info on is what resources do

we not currently provide that you'd like to have? We'd also like to know are there resources that we're currently providing that really aren't necessary. Are there ways that we can improve it? And Mindy mentioned that we're putting together some videos that will be used in our professionals toolkit, and right now, we're exploring the topics in the areas that we'd like to include within those videos because the idea is that we'd like for these to be kinda videos that can be reusable. We can use 'em, but we would certainly make them available for download and use by schools and organizations as well.

So we'd welcome feedback on that or topics that you think would be particularly relevant or important. So with that, I'm happy open up the floor to any questions. Yes.

Audience: *[Inaudible comment]*

Tina Pemberton: So a calculator for loans with different interest rates and terms.

Audience: *[Inaudible comment]*

Tina Pemberton: Pardon me?

Marianella Garcia: *[Inaudible comment]*

Tina Pemberton: Talk in the microphone.

Marianella Garcia: Are you going to the calculator and the slash repaying?

Tina Pemberton: Let me make a note. So this is where you're dealing with a student who has various loans that have different repayment terms and rates, and now do you go about –

Audience: *[Inaudible comment]*

Tina Pemberton: Mm-hmm.

Audience: *[Inaudible comment]*

Tina Pemberton: Yep. And I know there's even some consideration to also like, for instance, that special direct consolidation loan program, and **what would** be able to provide a resource that can help students when they're thinking about as the well. I know that that's something that's been talked about, so we'll make sure to take that back and see. So, thank you for that textbook.

Yes, sir.

Audience: *[Inaudible comment]*

Tina Pemberton: I think it's a little bit of both. But I think what we found is if there's – and probably the reason why we have like the FASFA completion pilot is we know that if a student is kind of pushed to take the steps to complete the FASFA, whether they may be thinking about it, but aren't sure, but if they take that step and can see that there is that potential, that takes them that extra step, where I think sometimes they think, "Oh, it's gonna be too hard. I'm not gonna get any money, anyway," or whatever.

And I think when they take that step and they can see what their options are, I think it increases the likelihood that they're gonna actually take that step. You are gonna see people throughout the FASFA who are planning on going to college, anyway. But I think we're also gonna see people who were kind of thinking about it, and when you have that push, especially when it's kind of at the local level with a guidance counselor, someone in their community, then I think that is what pushes them to take that next step.

In the back.

Female: Tina.

Tina Pemberton: Yes.

[Crosstalk]

Oh, I'm sorry. Oh, there's a Mike. All right.

Audience: Is there any plan to update the entrance and entrance counseling videos? They're kinda old and outdated, and we use them.

Tina Pemberton: Yeah. I'll speak to the entrance and entrance counseling 'cause I know we have online and then we have print and then we have the DVDs.

Audience: Right. We use all three.

Tina Pemberton: Yeah, exactly. So I did talk to the folks that are responsible for those publications, and they are gonna be updating both the online and the print. I'm checking on the timing. I think definitely the

online should be done before the July 1 timeframe, and we're checking on the timing for the print.

The videos are a little trickier because of the production time that it takes into updating those. And so that's one of the things that we are taking a look at it. I'm not sure what we're gonna be able to do, only because we are facing some of the budget constraints. This might tie into some of the thoughts around some video ideas and that sorta thing. But right now, we'll follow up with them and see and we can – 'cause there'll be updates, anyway on the what's going on with the online and the print, and we'll see if that can't be addressed as well. So at least there'll be a communication that says, "Here's what's happening with the DVD versus on the entrance and entrance counseling, too." So at least you'll know where it is.

Audience: One more question _____.

Audience: Hi. We're from a nonprofit in Chicago, and work with a lot of undocumented students. We know that undocumented students are not allowed to fill out the FASFA, but do you guys have on your website or anything, any resources where an undocumented student might be able to get money for college? Obviously, not from federal TA dollars so anything, but ...

Marianella Garcia: We don't have a section for undocumented students, but we do not tell anybody not to fill out the FASFA, because the school might use that information to give 'em other help. But, no, we don't have anything on the website on undocumented students.

Audience: But it's a good topic thing.

Marianella Garcia: Yeah. We'll write it down.

Mindy Zeidman: I have one more question over here, Tina.

Tina Pemberton: Yep.

Audience: Thanks. Just to the undocumented question, in California, there's a maldef.org. You might find some information that might help. M-A-L-D-E-F, dot-org. I actually wanted to know if there's anything you can help with preventing students from going to the other FASFA sites. We've put stuff out on tips sheets we put out every year. I talk about it at workshops, but the students that don't come or don't read, go out there on Google because they've forgotten the address, and –

Tina Pemberton: And they come up first.

Audience: And their aids ups up like \$80.00 now, and it's slow. It's very slow to get to the real FASFA. So is there anything that you guys can do in outreach to kinda target that?

Tina Pemberton: Yeah. I think we've done it with our messaging, and I think it's something that we're still continuing to look at because your point is really good. When we've been doing the new media listening, that's one of the topics that keeps coming up is people think that they're doing the FASFA and then suddenly they get to the point where there's a charge or a fee. And so I think that's one of the things we're gonna be looking at as we look forward.

It's definitely been an area that's been identified. And we've taken some steps, but I think there's definitely some room for improvement there. So appreciate you for mentioning that, 'cause that was definitely one of the areas that we're looking at because it continues to come up, particularly when we're looking at some of the conversations and some of the issues that folks are facing, and we really don't want people to pay for something that's free.

Any others? Yep.

Audience: I just had a question. It kind of links in with access. How much information, or do you guys currently have any information out there about programs like _____ programs. I know that you have the listing of the _____ programs on the website. What I'm saying is maybe a publication that could say, "Here are organizations where you can't get assistance with completing the FASFA." College Goal Sunday, **TREO**, Gear Up. Those are programs that are verifiable. They're out there and they're doing great work, but being able to link in so that people could access that information and be able to attend those events or be parts of those program.

Tina Pemberton: No, I think that's a great suggestion. One of the things that we're looking at with the new website in particular, is looking at how can we highlight events that may be happening around the local community, but I also like the idea of highlighting one of the resources. It's one of the things that we found when we were doing research with students is yes, they like information on line, but there's certain subsets of folks that want to be able to talk to someone, and they want to be able to have someone that they can – where they can address their specific situation because sometimes it can be very personal and they want to be able to have that

conversation.

I love the idea of being able to suggest it. We were actually just talking about how can we build in a tool that can help emphasize that there are resources – how can you find resources in your community? How can you get that help? And so that aligns perfectly with some of the things that we're starting to think about.

Audience: Hi. Excuse me. I just want to ask [*coughs*] sorry. I gotta cold. For more information for grade professionals.

Tina Pemberton: Yes. We have been getting when we're at the resource table and we've gotten a lot of feedback on that, so I think that's one of the things that we're really gonna need to take a close look at in the coming years because we've gotten a lot of requests for information on that particular topic. If you have specific areas of emphasis or areas that you think we'd like to call out, we certainly would welcome you to provide that feedback as well. But, yeah, we've gotten lot of feedback on that particular audience group, so we're starting to take a look at what we may be able to do for them.

Any other questions, feedback? Okay. Well, I suspect that we don't have an issue with ending early.

Mindy Zeidman: She's got a question right there.

Tina Pemberton: Wait, sorry. There's a question wait. Question. Where? Oh, there.

Audience: Thank you. I'm new to all of this, one of the things I think students need to understand I show much more time they have, how much money they have available. Have you considered on the FASFA website when students are filling out the FASFA each year, some kind of indication t says how much time or money they have available? I'm not sure if that's appropriate or not. You guys have done this a lot longer than I have. But if that's appropriate, I mean, as a freshman starting out, what's the on-time progression plan, and should they take it slow or get on with business? And I know the whole mission is about getting on with business, but I don't think some of them understand that concept, so that would be an idea.

Tina Pemberton: Right. Thank you. Oh, wait. Another one. Come on.

Audience: I'm not much of a microphone person. I'm pretty loud, but I'm not sure if this is a question that you would necessarily be able to answer, but maybe direct us into what session may be able to, but with kind of the age of our generation and the way the economy is going, do you know if there's any discussion as to whether or not they're gonna low the age for independent student status, or do you know where I'd be able to obtain that information, if there's talk?

'Cause I did hear discussions about when they classified the independent and dependent students that lowering the age from 24 because we are seeing more and more students that, especially here in Las Vegas, that they're 18 on their own, and parents aren't even in the picture. So I don't know if you can necessarily answer, but maybe you could guide us in the direction where we could obtain that information?

Tina Pemberton: I know that we don't. I'm trying to think of – we don't get that _____ FASFA, do we?

Audience: *[Inaudible comment]*

Tina Pemberton: Right.

Audience: *[Inaudible comment].*

Tina Pemberton: Okay. And in your particular – I'm putting a plug in.

Audience: *[Inaudible comment]*

Tina Pemberton: Talk to us after. Okay. And then what we can do is, and then we can see what information we can provide. So, yeah, afterwards, just stay around for a moment, and then we can talk about it.

Audience: *[Inaudible comment]*

Tina Pemberton: Any other questions? Again, we welcome you. Please do go ahead and use the evaluation form to provide feedback. If you have suggestions, ideas, thought, we welcome it. And, again, thank you. Enjoy the rest of your day.

[Applause]