

# BREAKOUT SESSION LMS #4

From Announcements to Regulations: Finding Answers Using FSA Resources

Sara Vancil

U.S. Department of Education

2022 Virtual FSA Training Conference for Financial Aid Professionals

# AGENDA

---

1. Federal Student Aid Handbook
2. Dear Colleague Letters
3. Electronic Announcements
4. Federal Register
5. Electronic Code of Federal Regulations (eCFR)
6. Operational Guides
7. CPS Web Application Demo System

# AGENDA

---

- 8. FSA Assessments
- 9. FSA Data Center
- 10. Financial Aid Toolkit for Counselors
- 11. FSA Training Resources
- 12. Knowledge Center Help Center
- 13. Knowledge Center Subscription

# FEDERAL STUDENT AID HANDBOOK



# FSA HANDBOOK

---

- Application and Verification Guide
- Volume 1: Student Eligibility
- Volume 2: School Eligibility and Operations
- Volume 3: Calculating Awards and Packaging
- Volume 4: Processing Aid and Managing FSA Funds
- Volume 5: Withdrawals and the Return of Title IV Funds
- Volume 6: The Campus-Based Programs
- Appendices

[fsapartners.ed.gov/knowledge-center](https://fsapartners.ed.gov/knowledge-center)

# VIDEO DEMONSTRATION



# FSA HANDBOOK SEARCH

---

- Mother and stepfather listed on the FAFSA® form (student lived with them more in the past 12 months)
- Father and stepmother not listed on the FAFSA® form
- ***Can stepfather apply for a parent PLUS Loan? Can stepmother apply?***



# VIDEO DEMONSTRATION





# DEAR COLLEAGUE LETTERS



# DEAR COLLEAGUE LETTERS (DCL)

---

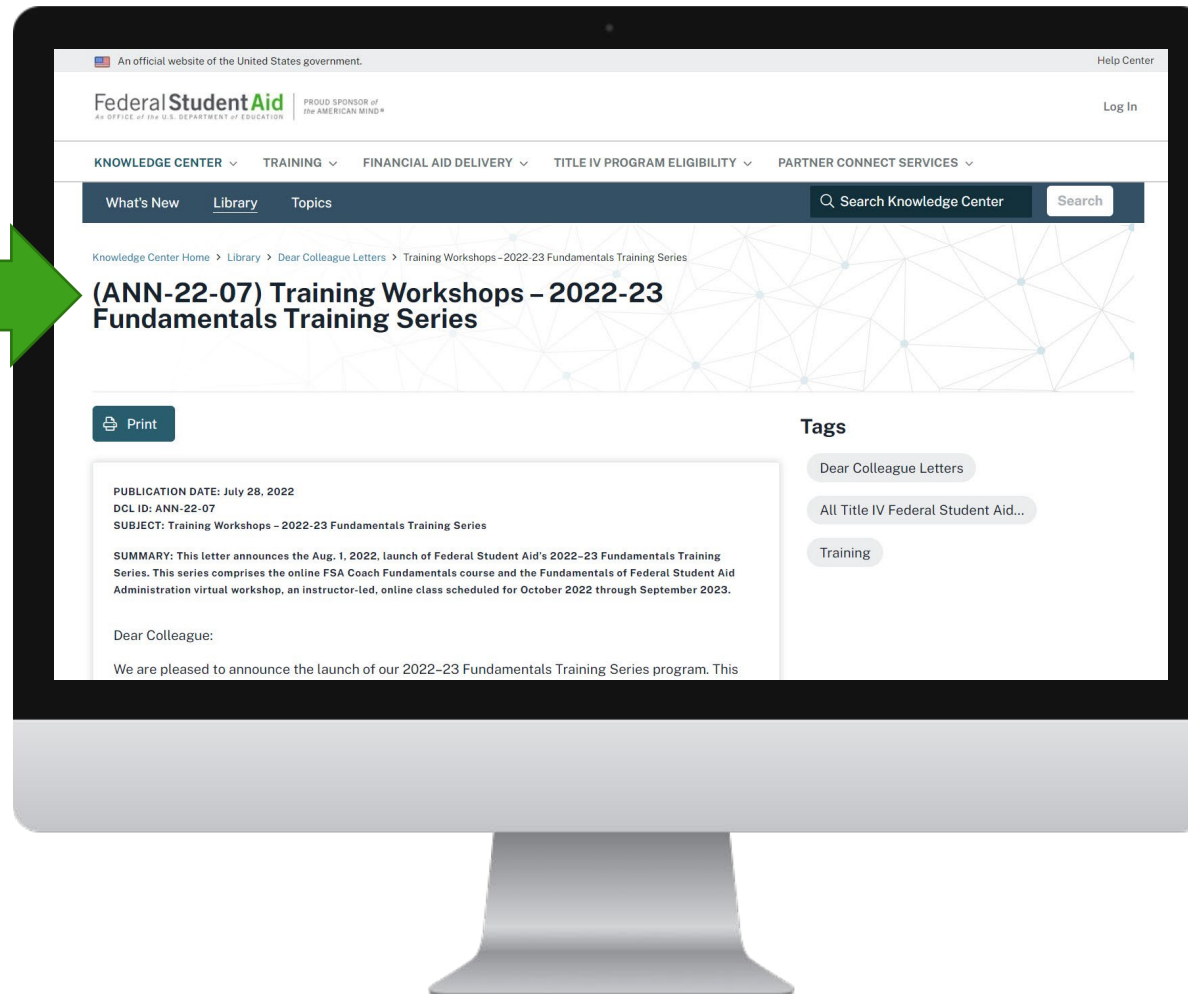
## TYPES OF DCLs

- ANN: training announcements
- GEN: general guidance

## DCL ID

- Type
- Year
- Sequence

# DCL ID EXAMPLE



# DCL SEARCH

---

## GEN-15-06

- Resource for loan counseling requirements and flexibilities
- Let's find it on the Knowledge Center!



# VIDEO DEMONSTRATION



Comment Code	SAR Comment Text Definition	Mobile eSAR Comment Text Definition	Notes/ Changes	Reason for Comment	C Code	Reject Code	Action Needed
030	The Selective Service reported that you have not registered with them. If you are female or were born before 1960, registration is not required. Otherwise, if you are not yet registered, are male, and are 18 through 25 years of age, to receive aid you must do one of the following: (1) answer "Male" to Item 21 and "Register Me" to Item 22 on this SAR, (2) complete a Selective Service registration form at your local post office, or (3) register online at <a href="https://sss.gov">https://sss.gov</a> . If you believe you have already registered or are exempt, please check the Selective Service Web site at <a href="https://sss.gov">https://sss.gov</a> , select "registration info" and then "Who Must Register?". If you have documentation proving an exemption, submit it to your school to save time. Contact the Selective Service at 847-688-6888 only after reviewing the SSS Web site information.	The Selective Service reported that you have not registered with them. If you are female or are not 18 through 25 years of age, registration is not required. To register for Selective Service, you must: (1) answer "Male" to Item 21 and "Register Me" to Item 22 on this SAR, (2) complete a Selective Service registration form at your local post office, or (3) register online. If you believe you have already registered or are exempt, check the Selective Service <a href="#">Web site</a> .	Updated the mobile comment text and the Action Needed resolution.	Selective Service Match Flag = N (registration status not confirmed)  The applicant is not in the Selective Service database	Y		No resolution required. See <a href="#">Dear Colleague Letter GEN-21-04</a> for additional information.
031	We have forwarded your name to Selective Service for registration, as you requested.	We have forwarded your name to Selective Service for registration, as you requested.		Selective Service Registration Flag = Y (registration completed) Registration conducted			No resolution required.  The student's information was forwarded to Selective Service for registration as requested on the application or SAR.
032	The number you have reported for your parents' number of family members is significantly different than the number you reported on your FAFSA last year. Review Item 72 and make a correction if necessary.	Your parents' number of family members is significantly different than the number on your FAFSA last year. Review Item 72 and make a correction if necessary.		Cross year edit – parents' number of family members			

# VIDEO DEMONSTRATION



# ELECTRONIC ANNOUNCEMENTS





# ELECTRONIC ANNOUNCEMENTS (EA)

---

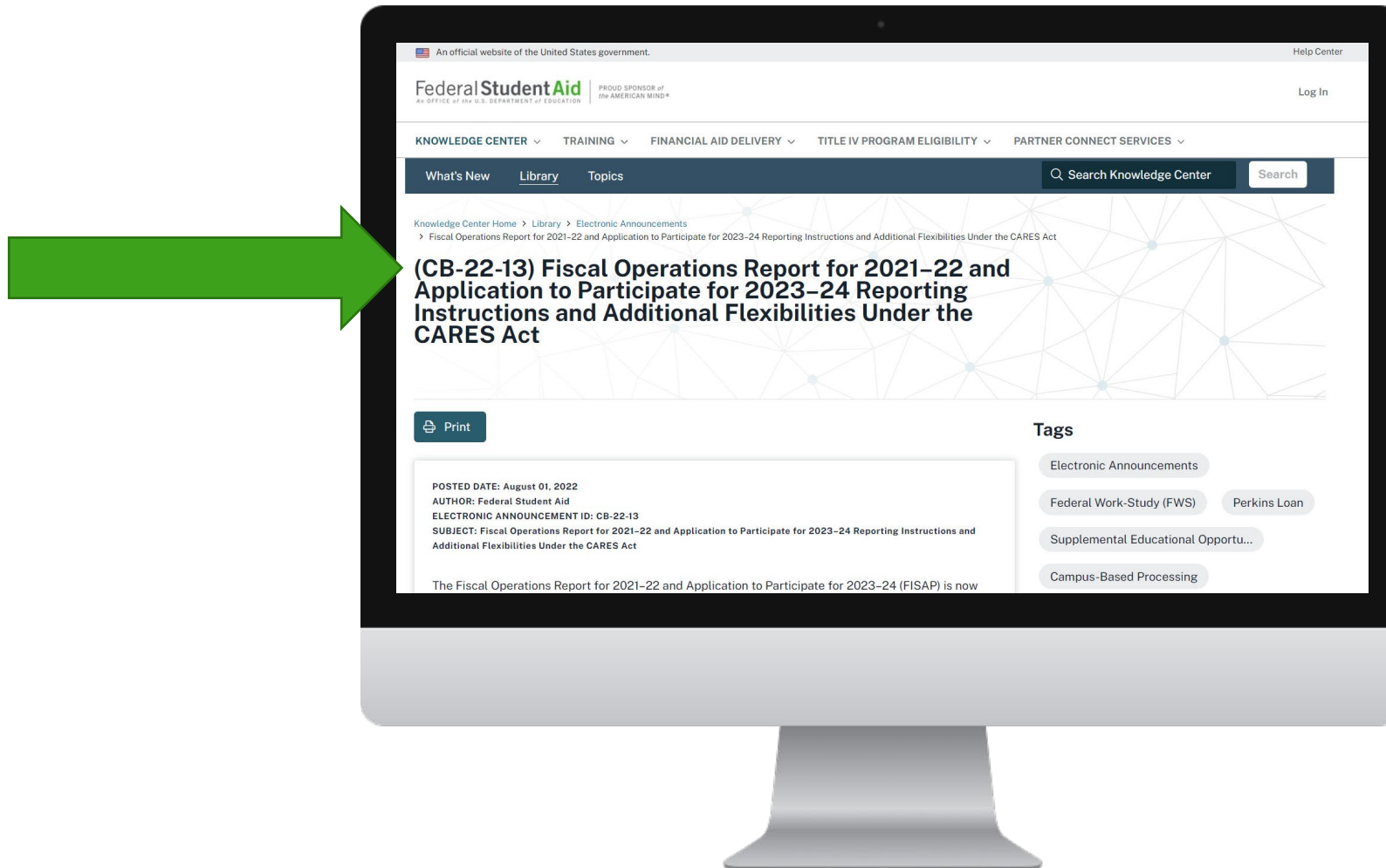
## EXAMPLES OF EAs

- Annual announcements
- Notifications about release of annual reference materials
- Operational guidance

## EA ID

- Type
- Year
- Sequence

# EA ID EXAMPLE



# EAs RELEASED ANNUALLY

---



**LOAN  
INTEREST  
RATES**



**LOAN  
ORIGINATION  
FEES**



**COHORT  
DEFAULT  
RATES**

# VIDEO DEMONSTRATION



# FEDERAL REGISTER



# REGULATORY PROCESS

---



## HIGHER EDUCATION ACT OF 1965

- Federal student aid programs authorized by *Title IV* of the *HEA*
- Regulations provide detail on implementation of the law



## NEGOTIATED RULEMAKING

- Participants try to reach consensus
- Notice of Proposed Rulemaking (NPRM)



## FINAL REGULATIONS

- ED reviews public comments on NPRM
- Issues final regulations



## MASTER CALENDAR

- Regs published by Nov 1 go into effect on following July 1
- Early implementation may be allowed

# FEDERAL REGISTER

## FEDERAL GOVERNMENT'S OFFICIAL JOURNAL

- NPRMs
- Final Regulations
- Other notices


**FEDERAL REGISTER**  
The Daily Journal of the United States Government



[Home](#)
[Sections](#)
[Browse](#)
[Search](#)
[Reader Aids](#)
[My FR](#)

0 [Sign in](#) [Sign up](#)


**Education Department**

[Subscribe](#)

The Department of Education was established by the Department of Education Organization Act (Pub. L. 96-88) of October 17, 1979.

The U.S. Department of Education is the agency of the federal government that establishes policy for, administers and coordinates most federal assistance to education. It assists the president in executing his education policies for the nation and in implementing laws enacted by Congress. The Department's mission is to serve America's students—to promote student achievement and preparation for global competitiveness by fostering educational excellence and ensuring equal access.

**Agency URL:** <http://www.ed.gov/>  
**Sub-agency:** [National Assessment Governing Board](#)

**Search Agency**


12,766 documents

R

PR

N

**On this Page**

- Documents on Public Inspection
- Significant Documents
- Recently Published Documents

PENDING  
PUBLICATION

**Documents on Public Inspection**

Showing 1-1 of 1 result

# VIDEO DEMONSTRATION





# ANNUAL NOTICES

---

Comment requests, deadline dates, notices of hearings, and other announcements

FEDERAL  
NEED  
ANALYSIS  
METHODOLOGY



AWARD  
YEAR  
DEADLINE  
DATES



VERIFICATION  
REQUIREMENTS  
AND  
ACCEPTABLE  
DOCUMENTATION



# VIDEO DEMONSTRATION



# ELECTRONIC CODE OF FEDERAL REGULATIONS



# CODE OF FEDERAL REGULATIONS

## REGULATIONS ARE PUBLISHED IN CFR

- Title 34 – Education
- Chapter VI – Office of Postsecondary Education

Welcome to the new eCFR! Check out our [Getting Started](#) guide to make the most of the new site.

[Home](#)
[Browse](#)
[Search](#)
[Recent Changes](#)
[Corrections](#)
[Reader Aids](#)
[My eCFR](#)

[Sign In / Sign Up](#)


**Code of Federal Regulations**  
 A point in time eCFR system
 

**Title 34**


 Displaying title 34, up to date as of 4/19/2022. Title 34 was last amended 3/01/2022.
 [view historical versions](#)

Go to CFR Reference  [Go](#)

[Title 34](#) / [Subtitle B](#) / [Chapter VI](#)
[Previous](#) / [Next](#) / [Top](#)

**ECFR CONTENT**

▼ <b>Title 34</b> Education	Part / Section
▼ <b>Subtitle B</b> Regulations of the Offices of the Department of Education	100 – 799
▼ <b>Chapter VI</b> Office of Postsecondary Education, Department of Education	600 – 694
▶ <b>Part 600</b> Institutional Eligibility Under the Higher Education Act of 1965, as Amended	600.1 – 600.58
▶ <b>Part 601</b> Institution and Lender Requirements Relating to Education Loans	601.1 – 601.40
▶ <b>Part 602</b> The Secretary's Recognition of Accrediting Agencies	602.1 – 602.50
▶ <b>Part 603</b> Secretary's Recognition Procedures for State Agencies	603.20 – 603.25

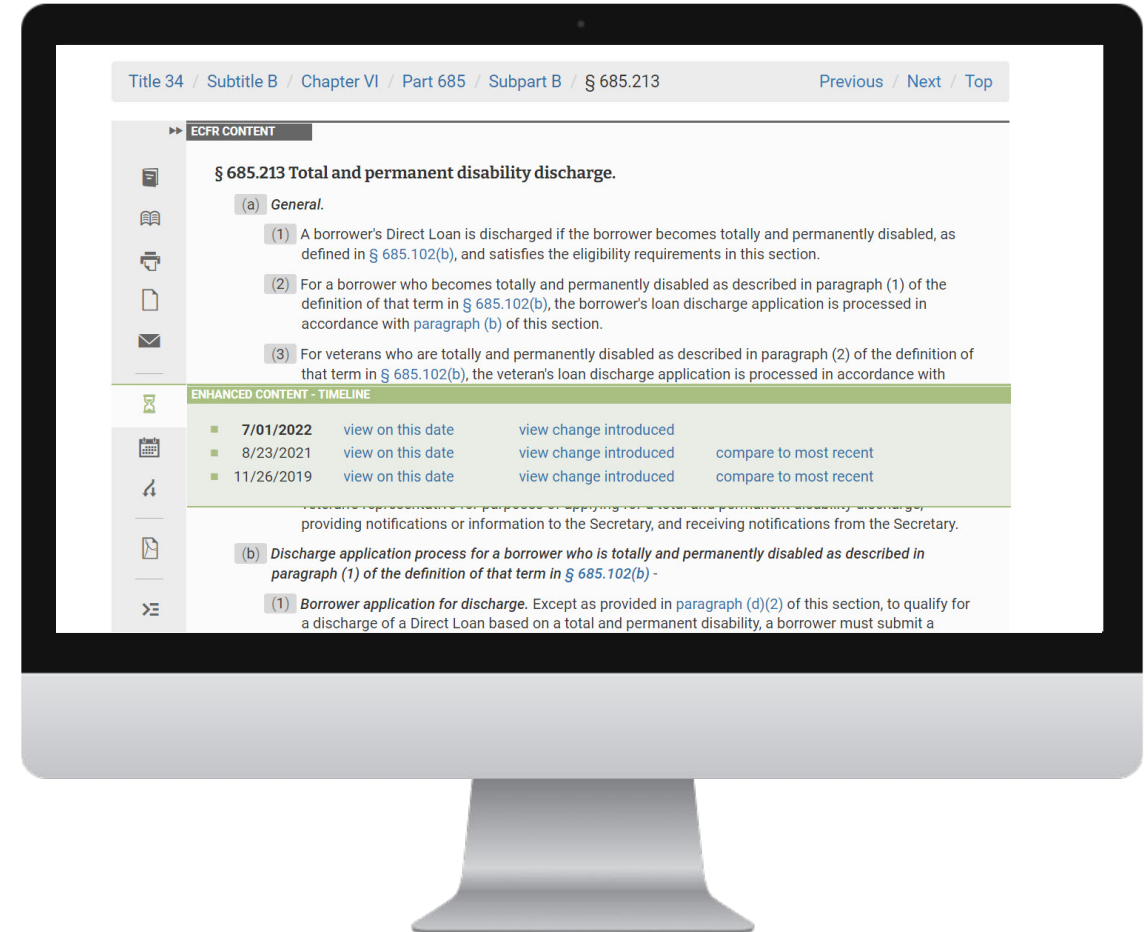
# VIDEO DEMONSTRATION



# PAST AND FUTURE

## *Reviewing the eCFR for changes*

- Cross-references to Federal Register after a regulation is published but before it becomes effective
- Timeline view to compare a current regulation to different points in the past



# VIDEO DEMONSTRATION



# eCFR SEARCH

---

## TITLE 34 CHAPTER VI

- Aid disbursed and then student does not begin attendance in any of their classes
- Let's search the eCFR!





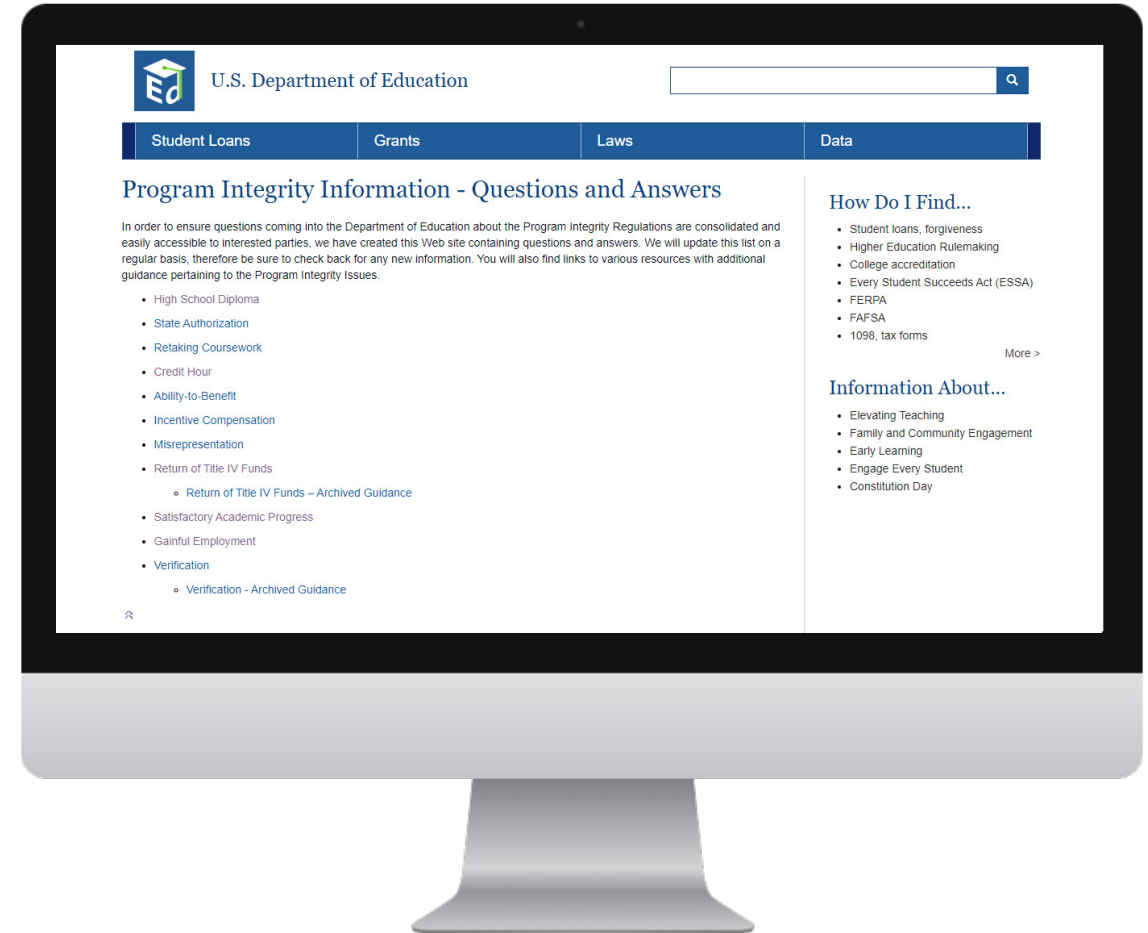
# VIDEO DEMONSTRATION



# PROGRAM INTEGRITY INFO Q&A

*Office of Postsecondary Education*

- Questions from the financial aid community on areas that have been subject to regulatory action
- Department provides guidance
- Find it on the Knowledge Center Home in the Featured Information box



# OPERATIONAL GUIDES



# OPERATIONAL GUIDES

---

- Summary of Changes for the Application Processing System Guide
- EFC Formula Guide
- ISIR Guide
- SAR Comment Codes and Text Guide

# Library

Below you will find a categorization of the documents published to the Knowledge Center.

Current publications are categorized by Resource Type, Program, Functional Area, and/or System. If you are unable to locate the publication you are looking for, access the [Maintained for Historical Purposes](#) page to view a list of historical categories.

## Publications by Resource Type



- [Application Processing](#)
- [Campus-Based Awards](#)
- [COD XML Schema](#)
- [Conference Presentations](#)
- [CPS](#)
- [Dear Colleague Letters](#)
- [Direct Loan Tools](#)
- [EDconnect](#)
- [EDEXpress](#)
- [Electronic Announcements](#)
- [Ensuring Continued Access to Student Loans \(ECASLA\)](#)
- [Federal Registers](#)
- [Federal School Code Lists](#)
- [FFEL Special Allowance Rates](#)
- [FFEL Variable Interest Rates](#)
- [FISAP Form and Instructions](#)
- [Foreign School Updates](#)
- [FSA Assessments](#)
- [Handbooks, Manuals, or Guides](#)
- [Historical Resources](#)
- [NSLDS User Resources](#)
- [Podcasts](#)
- [SAIG](#)
- [System Technical References](#)
- [TDClient](#)
- [Worksheets, Schedules, and Tables](#)

## Letters and Announcements

Policy and operational guidance for participants in the administration of Title IV federal student aid programs.

[Dear Colleague Letters](#)

[Electronic Announcements](#)

[Foreign School Updates](#)

# Summary of Changes for the Application Processing System

2023–2024

U.S. Department of Education



## SUMMARY OF CHANGES FOR THE APPLICATION PROCESSING SYSTEM GUIDE

### IMPORTANT SECTIONS

- Major changes for the new award year
- Application processing system schedule
- Changes to the FAFSA® form (online and PDF)
- Changes to the Central Processing System (CPS)

# EFC FORMULA GUIDE

## WHY USE THIS GUIDE?

- Explain EFC calculation steps to a student or a family
- Understand how changes to data elements affect a professional judgment decision
- Review tables and worksheets

**2023–2024 EFC FORMULA A: DEPENDENT STUDENT**

REGULAR  
WORKSHEET  
Page 1

A

PARENTS' INCOME IN 2021	
1. Parents' adjusted gross income (FAFSA/SAR #81) <small>If negative, enter zero.</small>	
2. a. Parent 1 (father/mother/stepparent) income earned from work (FAFSA/SAR #83)	
2. b. Parent 2 (father/mother/stepparent) income earned from work (FAFSA/SAR #84) +	
Total parents' income earned from work	=
3. Taxable income <small>(If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*</small>	
4. Total untaxed income and benefits: <small>(total of FAFSA/SAR #89a through #89c)</small>	+
5. Taxable and untaxed income <small>(sum of line 3 and line 4)</small>	=
6. Total additional financial information <small>(total of FAFSA/SAR #88a through #88f)</small>	=
7. <b>TOTAL INCOME</b> <small>(line 5 minus line 6) May be a negative number.</small>	=

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2021 U.S. income tax paid (FAFSA/SAR #82) <small>(tax filers only) If negative, enter zero.</small>	
9. State and other tax allowance <small>(Table 1) If negative, enter zero.</small>	+
10. Parent 1 (father/mother/stepparent) Social Security tax allowance (Table 3)	+
11. Parent 2 (father/mother/stepparent) Social Security tax allowance (Table 3)	+
12. Income protection allowance (Table 4)	+
13. Employment expense allowance: <ul style="list-style-type: none"> <li>Two working parents (Parents' Marital Status is "married" or "unmarried and both parents living together"): 35% of the lesser of the earned incomes, or \$4,700, whichever is less</li> <li>One-parent families: 35% of earned income, or \$4,700, whichever is less</li> <li>Two-parent families, one working parent: enter zero</li> </ul>	+
14. <b>TOTAL ALLOWANCES</b>	=

AVAILABLE INCOME	
TOTAL INCOME (from line 7)	
TOTAL ALLOWANCES (from line 14) <small>If line 14 is greater than \$9,999,999 use \$9,999,999</small>	=
15. <b>AVAILABLE INCOME (AI)</b> <small>May be a negative number.</small>	=

PARENTS' CONTRIBUTION FROM ASSETS	
16. Cash, savings, and checking (FAFSA/SAR #85)	
17. Net worth of investments** (FAFSA/SAR #86) <small>If negative, enter zero.</small>	+
18. Net worth of business and/or investment firm (FAFSA/SAR #87) <small>If negative, enter zero.</small>	+
19. Adjusted net worth of business/firm <small>(Calculate using Table 6.)</small>	+
20. Net worth (sum of lines 16, 17, and 19)	=
21. Education savings and asset protection allowance (Table 7)	=
22. Discretionary net worth <small>(line 20 minus line 21)</small>	=
23. Asset conversion rate	× .12
24. <b>CONTRIBUTION FROM ASSETS</b> <small>If negative, enter zero.</small>	=

PARENTS' CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	
CONTRIBUTION FROM ASSETS (from line 24)	+
25. Adjusted available income (AAI) <small>May be a negative number.</small>	=
26. Total parents' contribution from AAI <small>(Calculate using Table 8.) If negative, enter zero.</small>	
27. Number in college in 2023–2024 <small>(Exclude parents.) (FAFSA/SAR #70)</small>	÷
28. <b>PARENTS' CONTRIBUTION</b> (standard contribution for nine-month enrollment)*** <small>If negative, enter zero.</small>	=

\*STOP HERE (at line 3) if the following are true:  
Line 3 is \$29,000 or less **and**

- The parents did not file a Schedule 1 with their IRS Form 1040 or they are not required to file any income tax return **or**
- Anyone included in the parents' household size (as defined on the FAFSA form) received benefits during 2021 or 2022 from any of the designated means-tested federal benefit programs **or**
- Either of the parents is a dislocated worker.

If these circumstances are true, the Expected Family Contribution is automatically

\*\*Do *not* include the family's home.

\*\*\*To calculate the parents' contribution for other than nine-month enrollment, see page 11.

# ISIR GUIDE

---



## PROCESSING FLOW

Flow from the applicant through the system for various types of applications



## FAFSA® DATA

All applicant and parent information reported on the FAFSA form



## FAA INFORMATION

Student eligibility information – flags, indicators, database matches, NSLDS® financial aid history



## CORRECTIONS AND UPDATES

Instructions on how applicant and FAAs can make corrections and updates



# SAR COMMENT CODES AND TEXT GUIDE

- CPS adds comment codes and text to SARs and ISIRs
- Informational comments
- C codes or reject codes

Comment Code	SAR Comment Text	eSAR Comment Text	Notes/Changes	Reason for Comment	C Code	Reject Code	Action Needed
001	WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)	WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)	None	Heading Comment	No	None	No action needed.
002	This SAR reflects your Financial Aid Administrator's use of professional judgment.	This <i>Student Aid Report (SAR)</i> reflects your financial aid administrator's use of professional judgment.	None	Professional Judgment with college change	No	None	No action needed.
003	This SAR shows corrections to information that we previously entered incorrectly.	This <i>Student Aid Report (SAR)</i> shows corrections to information that we previously entered incorrectly.	None	Data entry error corrected	No	None	No action needed.
004	This SAR has been produced due to a change in your financial aid history information in the National Student Loan Data System (NSLDS) that may affect your eligibility for federal student aid.	This <i>Student Aid Report (SAR)</i> has been produced due to a change in your financial aid history information in the <i>National Student Loan Data System (NSLDS®)</i> database that may affect your eligibility for federal student aid.	None	System-generated for NSLDS change	No	None	No action needed.
005	We are unable to read all of the information on your FAFSA or SAR because it was damaged. Please review all of the items on this SAR and make any corrections as needed.	We are unable to read all of the information on your <i>Free Application for Federal Student Aid (FAFSA®)</i> form or <i>Student Aid Report (SAR)</i> because it was damaged. Review all of the items on this SAR and make any corrections as needed by selecting "Make Corrections" on the "My FAFSA" page.	None	Special handled for damaged document	No	None	No action needed.

# CPS WEB APPLICATIONS DEMO SYSTEM

---

# CPS WEB APPLICATION DEMO

*Two demo tools available*

---

## FAFSA® FORM

Practice submitting the FAFSA  
using test students

## FAA ACCESS TO CPS ONLINE

Practice viewing student FAFA  
data, making corrections,  
comparing ISIR transactions, and  
reporting identify verification  
results

# VIDEO DEMONSTRATION



# FSA ASSESSMENTS



# FSA ASSESSMENTS

---

Stay in compliance with law and regulation!

**POLICY AND  
PROCEDURE  
MANUAL**



**PROGRAM  
REVIEWS**



**ANNUAL  
AUDITS**



# VIDEO DEMONSTRATION



# FSA DATA CENTER





# FSA DATA CENTER

---

- Student aid data
- School data
- FFEL program lender and guaranty agency reports
- Business information reports

# VIDEO DEMONSTRATION



# FINANCIAL AID TOOLKIT FOR COUNSELORS



# FINANCIAL AID TOOLKIT FOR COUNSELORS

---

## COLLEGE ACCESS PROFESSIONALS

Information, training, and resources for high school counselors, TRIO and GEAR UP advisors, and other mentors working

## FINANCIAL AID ADMINISTRATORS

Resources to conduct financial aid presentations at your institutional and free content to use in your educational materials for students and families

# VIDEO DEMONSTRATION



# FSA TRAINING RESOURCES



# TRAINING OFFERED BY FSA

*Keep up with training to remain in compliance*

---

## FSA TRAINING CONFERENCE

- Training sessions on latest policy updates, regulatory efforts and operational guidance
- Exhibit Hall stations

## FSA TRAINING CENTER

- Courses and training videos on a variety of aid administration topics
- Self-paced, online learning

# VIDEO DEMONSTRATION

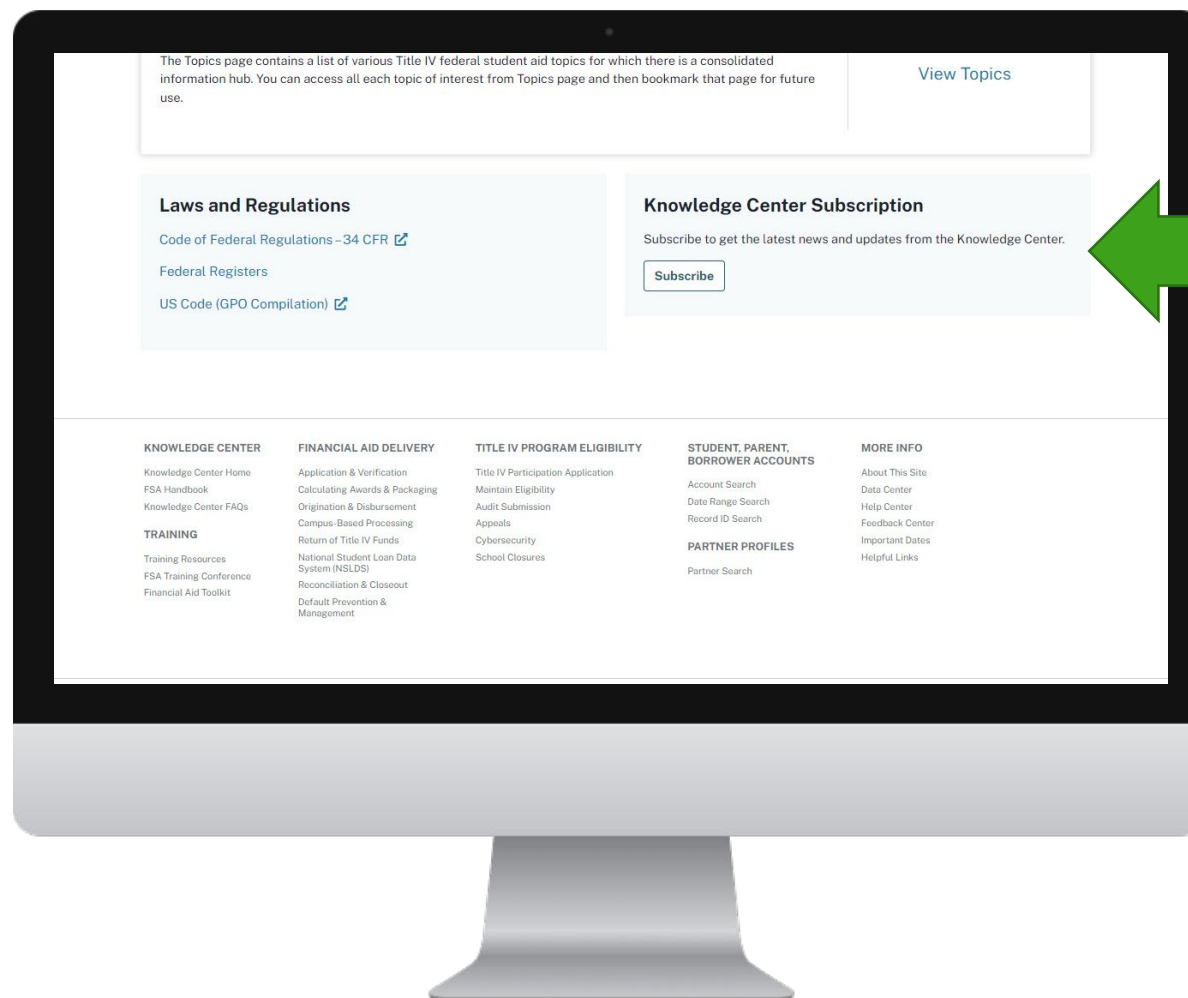




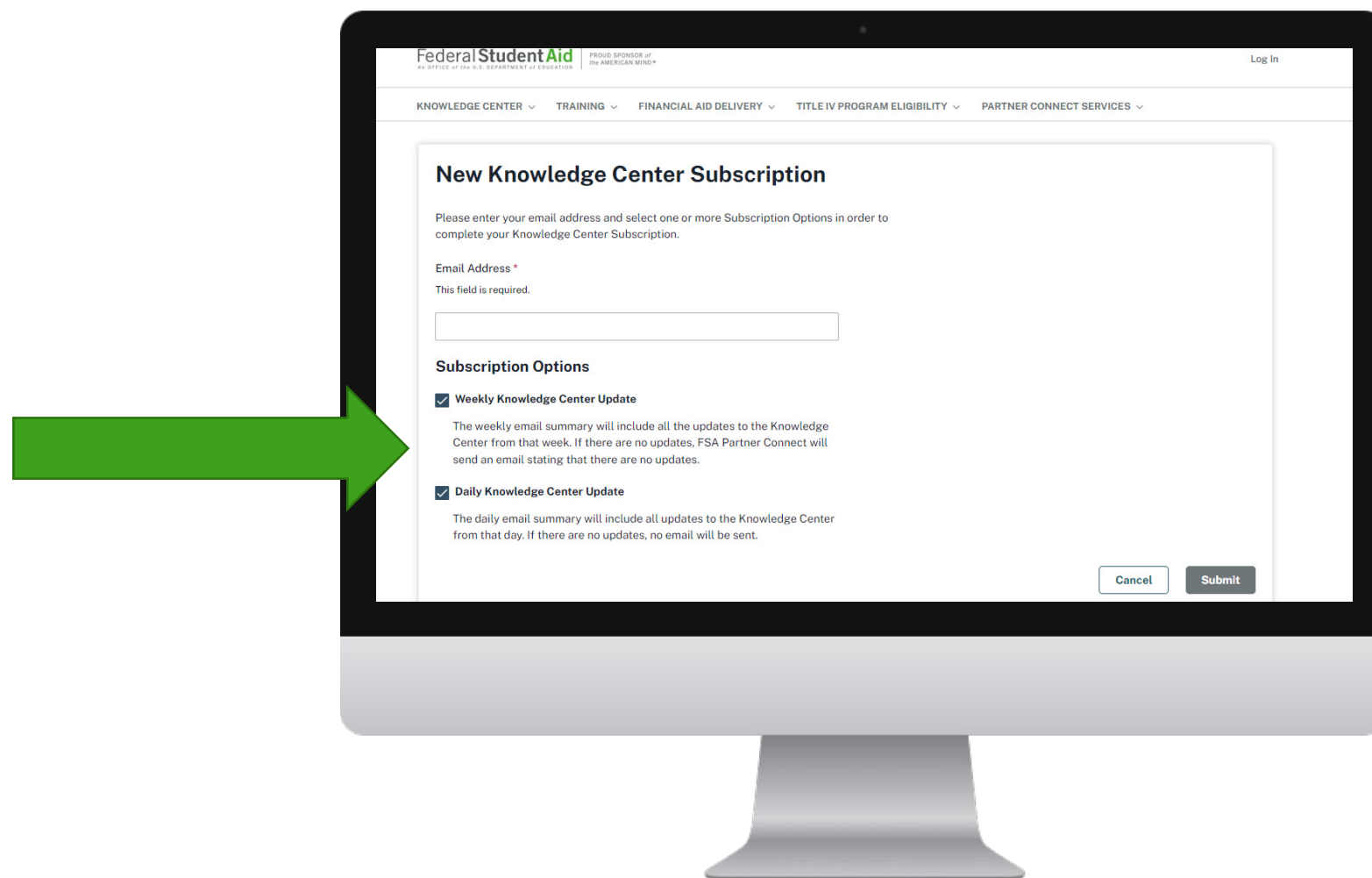
# KNOWLEDGE CENTER SUBSCRIPTION



# SUBSCRIBE FOR UPDATES



# SUBSCRIBE FOR UPDATES



**FederalStudentAid** PROUD SPONSOR of the AMERICAN MIND®  
An OFFICE of the U.S. DEPARTMENT of EDUCATION Log In

KNOWLEDGE CENTER ▾ TRAINING ▾ FINANCIAL AID DELIVERY ▾ TITLE IV PROGRAM ELIGIBILITY ▾ PARTNER CONNECT SERVICES ▾

## New Knowledge Center Subscription

Please enter your email address and select one or more Subscription Options in order to complete your Knowledge Center Subscription.

Email Address \*

This field is required.

**Subscription Options**

☒ **Weekly Knowledge Center Update**

The weekly email summary will include all the updates to the Knowledge Center from that week. If there are no updates, FSA Partner Connect will send an email stating that there are no updates.

☒ **Daily Knowledge Center Update**

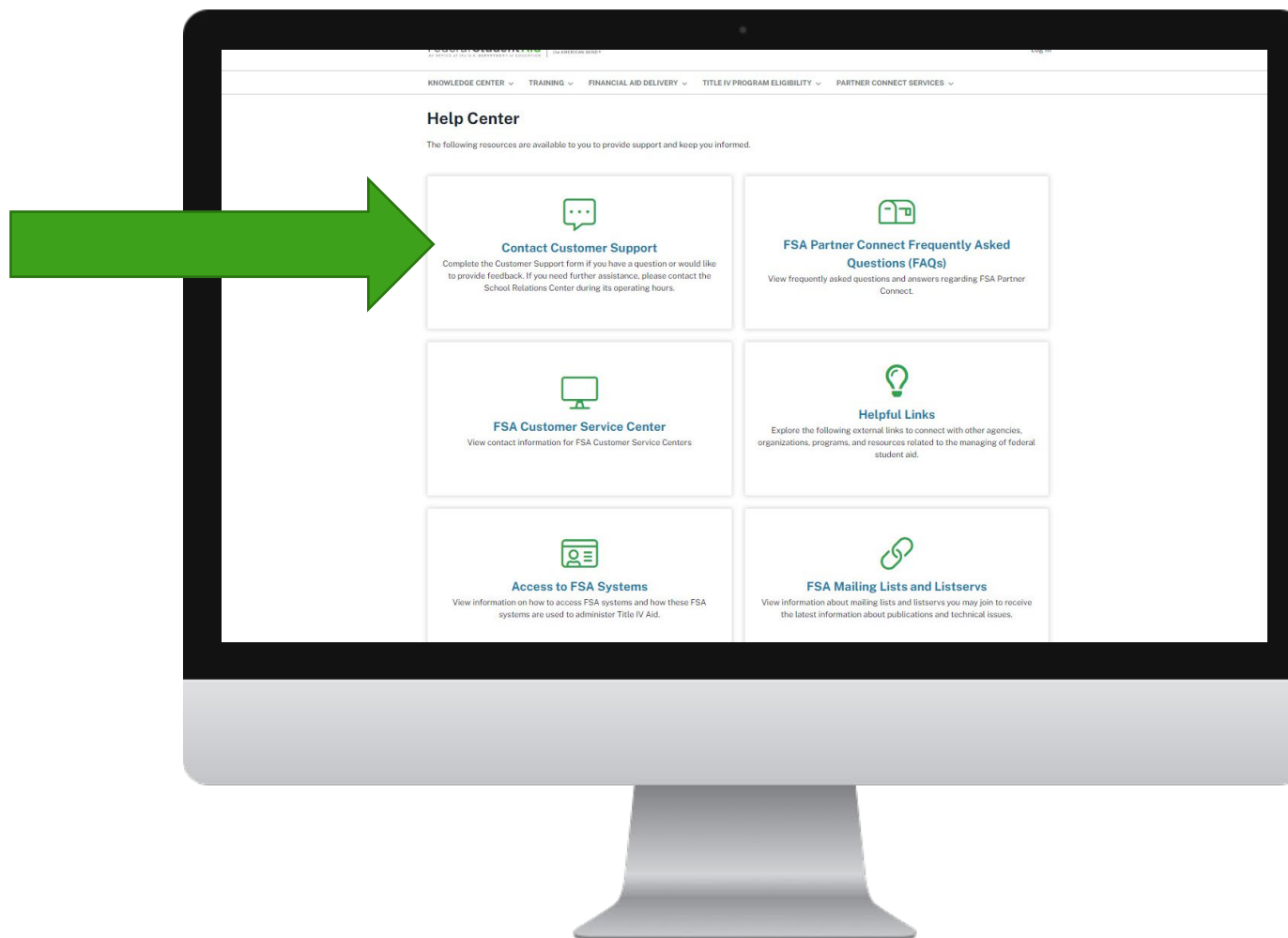
The daily email summary will include all updates to the Knowledge Center from that day. If there are no updates, no email will be sent.

Cancel Submit

# HELP CENTER



# HELP CENTER OPTIONS



# CUSTOMER SUPPORT FORM

## ASK-A-FED—POLICY QUESTIONS

- Include citations of the resources you have already reviewed
- Customer support team will answer or forward to a Training Officer for research

## Contact Customer Support

Please complete the Customer Support form if you have account access, policy questions, general question feedback regarding the FSA Partner Connect website. If you need immediate assistance, please contact the School Relations Center at the number below during normal business hours.

### Contact Customer Support

All fields marked with an asterisk ( \* ) are required.

\* First Name

\* Last Name

\* Email Address

\* Topic

- Select -

- Select -

Account Access

FSA Ask-A-Fed / Policy

FSA Handbook

Financial Aid Delivery

General

Knowledge Center

Partner Connect Feedback

Partner Dashboard

Partner Profile

Student, Parent, Borrower Accounts

StudentAid.gov Student View

Technical Support

Title IV Program Eligibility

Training

**FSA Partner  
Center**

**Phone**

1-800-848-0978

# THANK YOU!

