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Introduction

In the early 1970’s, the Honorable K. Leroy Irvis, then majority leader of the Pennsylvania House of Representatives, recognized that there were thousands of Pennsylvania residents who were denied the opportunity to pursue higher education due to prevailing social conditions. With support from the Pennsylvania Black Conference on Higher Education, Representative Irvis created the Pennsylvania Higher Education Equal Opportunity Act of 1971 ("Act 101") to address this issue.

The Pennsylvania Department of Education administered the Act 101 Program from inception through 2010-11. In June 2011, Act 101 Program administration was transferred to the Pennsylvania Higher Education Assistance Agency (PHEAA). Therefore, references to the Department or Secretary in the regulation citations now apply to PHEAA.

The purpose of this publication is to provide participating schools with guidance on how to certify Act 101 student eligibility and how to manage and report on the use of Act 101 funds. The regulations require that PHEAA issue Program Guidelines for the Act 101 Program consistent with 22 Pa. Code §§ 44.1 et seq. The statute and the regulations authorizing the Act 101 Program are located on PHEAA's website under Act 101 Program Resources at PHEAA.org/Act101.

The 2020-21 Program Guidelines are designed to provide guidance for this program year. PHEAA will publish updates to this document if additional changes become necessary. Any deviation from these guidelines could result in the loss of an institution's approval to participate in the program; institutions will be notified in writing by PHEAA.

I. Institutional Participation

A. Institutional Eligibility

To be eligible to participate in Pennsylvania's Act 101 Program, an institution must:

- Be approved for participation in the PA State Grant Program, as outlined in the current year’s PA State Grant Program Handbook
- Submit an annual application for approval
- Be authorized to grant degrees
- Be located in the Commonwealth of Pennsylvania
- Serve at least 40 students

If a branch campus of a participating institution operates a program separate from the main campus program, such a branch campus program will be separate for application, program disbursement, and reporting purposes. Please note that a branch campus may have the same program director as the main campus. If two or more campuses share the same program director, the director shall be responsible to carry out duties to the same extent as if each campus had its own program director.

New institutions interested in participating must submit the following:

- Application form including a program summary (due July 15, 2020)
- Act 101 Participation Agreement (after the application is accepted)
A projected budget for the institution's 2020-21 Act 101 Program is due after the institution receives its tentative award letter

An Automated Clearing House (ACH) form for electronic fund transfer

Must currently be operating a support program that would qualify under Act 101 guidelines for one year in order to participate

Renewal participants (institutions which participated during 2019-20) must submit a renewal application by July 15, 2020. The application consists of:

- A description of the institution's Act 101 Program including its length (9 or 12 months), number of students served, and a list of the primary service elements of the program. This should also address any changes to the program from the prior year.
- A projected budget for the institution's 2020-21 Act 101 Program is due after the institution receives its tentative allocation letter. Refer to the Application Budget Template, available on PHEAA's website at PHEAA.org/Act101.

B. Institutional Commitment to the Student

A participating four-year institution shall plan a two-year financial and academic commitment to all students entering the program. A participating two-year institution shall plan a one-year financial and academic commitment to all students entering the program.

This commitment is subject to continued funding by the General Assembly.

i. Academic Commitment to Students

Institutions are expected to provide the level and quality of academic services needed by a student to achieve the desired outcomes. Academic commitment may either be unique to the Act 101 student or services provided in addition to those provided to the general student population. This commitment will be reflected in the Student Agreement which must be available for review in the student's Act 101 file. For additional details on this topic, refer to the “Student Agreement” section of these guidelines.

ii. Financial Commitment to the Students

Institutions are expected to assist students in obtaining grants and scholarships from federal, state, and other external financial aid sources and to award institutional grants to reduce or eliminate unmet need whenever possible. Each participating student must file a Free Application for Federal Student Aid (FAFSA®) for each year of participation in the Act 101 Program.

At a minimum, the institution is responsible for ensuring that the full scope of financial commitment from all sources is:

- Clearly and unambiguously communicated to the student
- Included in the Student Agreement
- Available for review in the student's Act 101 file

Information within the school's Annual Report will be required to show, in aggregate and average data, the following for all Act 101 participants:

- Total gift aid including all scholarships, grants, and waivers
- Total student employment awards
- Total loans including those to the student and the parent(s)
iii. Student Agreement

The following are the Student Agreement requirements:

- Institutions must execute a written Student Agreement with each student that clearly delineates both the academic and the financial commitment that is being made to the student.
- The Student Agreement must be agreed upon annually by both the student and the institution and be available for review in the student’s Act 101 file.
- The institution’s commitment for the required minimum period (one year or two years) must be reflected in the Student Agreement.
- With each student, the institution will develop a plan that includes the individual student’s educational goals and objectives and planned use of Act 101 services. In addition, the institution will meet with individual students each academic period to review their academic needs and ensure that the appropriate Act 101 services will be provided to meet those needs during that academic period.
- The Student Agreement will be used to outline the level of counseling and tutoring services planned for each student on a term-by-term basis (and will be reported on the Annual Report). This Student Agreement should also include a statement of the student’s post-graduation career plans.
- The format of the Student Agreement is up to the individual institution.

C. Financial Commitment to the Act 101 Program

The institution is required to provide a “match” of at least 15 percent of the cost of new programs or a minimum “match” of 25 percent of the total program budget for continuing programs. A new program is defined as a program operated by an institution which is participating in PHEAA’s Act 101 Program for the first time during 2020-21. The total program budget includes institutional, non-institutional, and Act 101 allocated funds.

II. Student Participation

Act 101 is designed to serve economically and educationally disadvantaged undergraduate students attending Pennsylvania’s institutions of higher education. While the demographic characteristics of these students may vary by institution due to such factors as admissions criteria, selectivity, and mission, Act 101 must serve those Pennsylvania students who, in the absence of Act 101 services, would be least likely to achieve academic success. Because eligible students may not independently elect to participate in the Act 101 Program, it is the responsibility of the institution to be proactive in seeking out and encouraging eligible students to participate in the Act 101 Program.

Note: PHEAA recommends recipients of the Chafee Educational Training Grant and the Fostering Independence Tuition Waiver be considered for Act 101 participation (if they qualify); consult with the institution’s financial aid office.

A. Student Eligibility

The student must meet the following specific criteria each academic year in order to participate in the Act 101 Program:
i. Pennsylvania Residency

All Act 101 students must be residents of Pennsylvania. Institutions of higher education must verify the Pennsylvania residency of each participating Act 101 student every year. Institutions can verify residency based on:

- PA State Grant eligibility (because Pennsylvania residency is a requirement for PA State Grant eligibility)
- FAFSA residency status

ii. Economic Disadvantage

The institution of higher education must verify that each participating Act 101 student meets the definition of “economically disadvantaged” as follows:

- Have an annual 2018 family income equal to or less than 200 percent of the family income level used for determining poverty status and published by the United States Department of Health and Human Services. The annual family income poverty level is noted in the Federal Poverty Guidelines, published annually in the Pennsylvania Bulletin, and the link to this information is available on PHEAA’s website at PHEAA.org/Act101.

- The Act 101 institution must use the most recent FAFSA income when determining a student’s economic eligibility for the Act 101 Program. The most recent Adjusted Gross Income (AGI) plus untaxed income of the parents and student (and spouse, if married), or of the student, if independent, must be used. Family size for this purpose is the household size as defined and reported on the FAFSA.

- To better assist institutions with identifying students who meet the income requirement for Act 101 eligibility, PHEAA has made available two reports in the institution’s PageCenter mailbox: 1) ACT 101 2020-21 ALL STUDENTS and 2) ACT 101 2020-21 FAMILY/SALARY. These reports are updated on a weekly basis. PageCenter is a secure mailbox for the use of financial aid administrators only. Therefore, Act 101 Directors may have to contact your financial aid office to obtain these reports. The Act 101 reports are stored in a folder titled NEED ANALYSIS AND DATALINK.
  - The ACT 101 2020-21 ALL STUDENTS report identifies all students who have submitted the FAFSA on or after October 1, 2019 and have indicated your institution as their school of attendance. This report indicates each student’s family income, family size, dependency status, and number of years in college.
  - The ACT 101 2020-21 FAMILY/SALARY report narrows the list of all students to only those who meet the economically disadvantaged criteria as noted above. Family size and family income are noted on each page of the report. For example, students who have a family size of one will have an income that is equal to or less than $24,280.

Documentation of the economic eligibility must be available in the student’s file.

iii. Educational Disadvantage

The institution of higher education must verify that each participating Act 101 student meets the definition of “educationally disadvantaged” as follows:

- The student must be judged as unlikely to succeed educationally at the institution. In other words, the student must be predicted to have a postsecondary GPA of 2.0 or less (scale A = 4.0) if Act 101 services are not provided. If the institution has not developed a formula for predicting a student's postsecondary GPA, the institution may use the following criteria:
  - ESL designation
  - GED recipient
- A high school GPA that is within the lowest high school GPA quartile for the general student population at the institution
- An SAT or ACT score that is within the lowest SAT or ACT score quartile for the general student population at the institution
- Absence from the educational pipeline for three or more years
- Placement test results used by the institution to qualify the student
- The postsecondary GPA prediction (2.0 or less on a scale A = 4.0) may also be based upon the criteria and formula regularly used by the institution to select students for admissions

- Academic rigor is specific to program of study. Documentation of the academic eligibility must be available in the student's file.

iv. Enrollment Status

An Act 101 student must be enrolled in a program leading to an undergraduate credential (diploma, certificate, or degree). A participating Act 101 institution must serve eligible full-time and part-time students. Full-time enrollment is defined as at least 12 credits per semester or the equivalent. Part-time students must be enrolled for the equivalent of at least six semester credits or the equivalent per semester, but less than full-time.

B. Conditions of Admission to the Act 101 Program

Conditional admission to the institution may only occur during an academic bridge program.

Once an academic year starts, those students designated Act 101 must be unconditionally admitted to the institution.

Once a student is admitted to the Act 101 Program, the student must remain on the Act 101 Annual Report student roster except in the case of the completion of an academic credential, transfer to another institution, a change in student eligibility (excluding changes to economic or educational eligibility), or non-attendance for a period of one year.

Students already receiving services funded through another grant program (e.g., TRIO, Perkins or other grants that offer similar program services) cannot be included in the Act 101 Program unless the institution can provide evidence of clear differences of program services that justify a student's participation in multiple grant programs.

C. Student Transfer

When admitting an Act 101 student as a transfer student, the institution must verify and document the student's academic and economic eligibility, as outlined in “Student Eligibility”. Documentation must be available for possible review in the student’s Act 101 file.

D. Inactive Students

Inactive students are students who have left the institution before the current program year began or have refused all services for the program year and cannot be counted toward program size for funding purposes. New students may be recruited to fill any vacancy created by an inactive student. Students who have not attended the institution for one year must be re-qualified for the program if they return to college.
E. Students Admitted After Fall Term

Students may be admitted into the Act 101 Program during terms other than the fall term. These students are to be provided services in the same manner as students who were admitted into the program during the fall term. The students must be reported on the Act 101 Annual Report student roster but are not considered members of the fall cohorts. For example, a student admitted into the Act 101 Program during the Spring 2021 term is reported in the 2020-21 Act 101 Annual Report student roster but is not a member of the Fall 2020 Cohort.

III. Program Administration

An Act 101 Program should be designed to provide an array of services to students that will increase their ability to succeed in college. Typically, these services that will increase students’ ability to succeed in college. Institutions are given the latitude to develop programs that will best serve their unique student populations. However, Act 101 services are expected to contribute to the ability of students to achieve necessary student success outcomes.

A. Student Orientation

Each institution is required to provide an Act 101-specific orientation to new students who are admitted to the program to inform them of the nature of the Act 101 Program services that are available to them and to inform them of all the sources of financial aid available to them.

The mode of orientation (individual, small or large group) may be determined at the discretion of Act 101 Program staff.

A record of each orientation and a list of attendees shall be available in the institution’s Act 101 records.

B. Academic Bridge Program

The academic bridge program is a type of Act 101 Program primarily funded by Act 101 or institutional funds which prepares incoming first-year college students for the rigor and demands of college life in order to retain them as continuing students and facilitate their academic success.

Typically, an academic bridge program provides developmental support in such subjects as writing, mathematics, and reading. Workshops focused on college success, such as study skills, time management, individual learning style, study strategies, computer skills, and expectations for college work, may be provided to further prepare the student for the transition to college life. Counseling and tutoring are available to the students participating in an academic bridge program. This intensive program may also include college coursework for which the student earns academic credit toward graduation.

The academic bridge program is offered prior to the first semester of a student’s enrollment at the institution and may be a residential or commuter program. It may be an Act 101-specific program or an institution-wide program. An academic bridge program is considered a header to the program year and must be funded as such.

C. Staffing

i. Act 101 Director

Each approved Act 101 Program will be overseen by a director who:

- Directly oversees and supervises all aspects of the Act 101 Program at the approved campus and devotes a minimum of 25 percent of time to the Act 101 Program
- Submits all required reports and other documents to PHEAA on, or prior to, the published due dates
- Participates in PHEAA meetings, workshops, and sponsored events
Informs PHEAA of any significant changes to the Act 101 Program relevant to the institution's program goals or allocation

Ensures that the approved Act 101 Program complies with the statute, regulations, standards, guidelines, and policies

Shares best practices with PHEAA and Act 101 Programs at other institutions as opportunities arise and as requested by PHEAA

Provides full cooperation with any audit or evaluation conducted by PHEAA

If two or more campuses share the same program director, the director shall be responsible for carrying out duties to the same extent as if each campus had its own program director.

## ii. Other Program Staff

The selection, development, and retention of highly qualified Act 101 service staff is of major importance to the quality of the Act 101 Programs. It is expected that personnel working in the Act 101 Program will possess the same experience and education required of similar positions in the institution. Institutions should configure their staffing in ways that support the core purposes of the Act 101 Program.

## D. Advisory Board

Each Act 101 Program must have an Advisory Board. The program may be guided, but not directed, by the Advisory Board. The Advisory Board:

- Must represent the administration, faculty, student body, and community
- Shall include community members (e.g., parents, representatives from community organizations, neighborhood residents). Its total size shall be determined by the program director and eligible institution. A list of current Advisory Board members must be available upon request.
- Must have members who are available to participate regularly in its meetings and activities
- Must be given the services of program staff persons and be empowered to create subcommittees as needed
- Should offer advice in the areas of program development, recruitment, retention, funding, and support services affecting Act 101 students
- Must have an orientation program to assure clarity of roles and comprehension of the philosophy of the program
- Will meet at least annually. Minutes of the Advisory Board meetings shall be available for review upon request

## E. Program Size

The minimum size of an institution's Act 101 Program is 40 students; the maximum size is 300. PHEAA reserves the right to adjust minimum or maximum program size in order to ensure adequate funding. For programs serving more than 300 students, additional funds will not be provided.

Any program that is unable to serve the minimum number of students should notify PHEAA immediately in writing to act101@pheaa.org. Justification for serving less than 40 students should be included, as well as the institution's plan to increase enrollment in the Act 101 Program. Under special circumstances, PHEAA will allow institutions to serve less than 40 students. PHEAA may request to review the institution's plan to increase enrollment in the Act 101 Program. Programs that continue to serve less than the minimum number of students without adequate justification may lose approval for participation in the program. At such a time, if the institution wishes to participate after losing eligibility, the institution will be required to apply as a new institution.
F. Program Funding

The approval period will be one year in duration, renewable annually on the basis of continued funding and program compliance. PHEAA funds are intended to be used for the program year beginning with the summer term (if the institution operates an academic bridge program or 12-month program) and including the subsequent academic year. Funding for renewal institutions will be based on program size, defined as the number of students served. PHEAA may make funds available for up to five new institutions approved to participate. First-year funding for new programs will be based on up to 10 percent of the current Commonwealth appropriation for the program or service to 40 eligible students, whichever is less.

G. Awarding & Disbursement of Funds

At the beginning of the fall semester, typically 70 percent of the estimated share of funds due to the institution will be disbursed to the participating institution providing that all required documentation for the current year as well as the past year's annual report is submitted to PHEAA. The institution's initial share of available funds will be based on the proportion of the number of students it serves (as reported on its application) to students served at all participating institutions for the program year. All funds are disbursed through electronic fund transfer (EFT), and institutions should ensure that they have submitted the proper bank account information to PHEAA.

Calculation of the final payment will be based on the final per capita (or per student) amount that will be determined after all schools have reported the total number of students served due March 1, 2021. This final payment will represent the difference between the total amount the institution is eligible to receive (the final per capita amount multiplied by the number of students you report) and the initial payment the institution received in the fall of 2020.

Disbursement of the final payment, if applicable, is contingent upon receipt of the Annual Report by PHEAA, which is due by June 1, 2021 for 2020-21. Submission of an institution's Annual Report after this deadline will delay the final payment of funds, as well as funds for future program years. Continued noncompliance may result in administrative sanctions or loss of participation.

PHEAA reserves the right to hold disbursement to an institution that is closing or is on a restriction or oversight by the United States Department of Education for participation in any Title IV program. We also reserve the right to hold any disbursements to an institution if the accrediting agency suspends or cancels approval for the school. Any questions regarding holding disbursement should be directed to PHEAA via email to act101@pheaa.org. PHEAA will exercise this right to determine the eligibility of the institution to receive further funding.

Any 2020-21 funds provided by PHEAA which are not expended by June 30, 2021 must be returned to PHEAA no later than September 30, 2021, unless otherwise authorized by PHEAA in writing.

H. Refunds

If it is determined that the initial disbursement exceeded the final allocation amount for the program, a refund to PHEAA will be required. If at any time it is determined that the reported number of students served is greater than the actual number of students documented as eligible, served, and active for the 2020-21 Program Year, the institution shall refund to PHEAA all funds that were overpaid. PHEAA will notify, in writing, any program that owes a refund. It is requested that all refunds be submitted within 30 days of receiving notice. All future Act 101 disbursements will be held until the refund is received. Refund checks should be identified as “Act 101 Program” and addressed to:

PHEAA
P.O. Box 64849
Baltimore, MD 21264-4849
Contact PHEAA’s Financial Management division at 717-720-2168 for questions regarding ACH or wire transfers of refunds.

In addition, please send an email identifying the refund as “Act 101 Program” to finmgtrecon@pheaa.org.

If your banking institution requires an address for ACH or wire transfers you should use the following:

1 M & T Plaza
345 Main Street
Buffalo, NY 14203

I. Use of Act 101 Program Funds

Program funds administered by PHEAA are to be used for program expenses for the program year, beginning with the summer term (if the school operates an academic bridge program or a 12-month program) and including the subsequent academic year. Program expenses will be accounted for in the Budget Information section of the Annual Report (see Section IV.L.3.b).

i. Eligible Expenses

Examples of eligible expenses include but are not limited to the following:

- Act 101 staff salaries and benefits, including student tutors
- Business travel expenses (limited to the program director or designee)
- Office supplies and equipment (use limited to the Act 101 Program)
- Advisory Board orientation meeting
- Act 101 conference and workshop fees (limited to the program director or designee and to no more than five percent of the funds from PHEAA)
- Educational materials
  - This includes laptops, tablets, computers, WiFi hotspots, software licenses, and textbooks available to all Act 101 students for their use.
  - Schools reimbursing the student for a student purchase must ensure, in coordination with the Financial Aid office (or other appropriate office), that the cost was not included as a cost of attendance in calculating the student’s financial aid.
- Act 101 lending library (available to all Act 101 students to include hard copy resources, electronic resources, and access codes required to view electronic material from the lending library)
- Non-reusable material, such as food pantries
- Student events (exclusive to Act 101 students)
- Student educational travel (this is limited to in-state; educational travel is determined by the school)
- Developmental education workshops and conferences for Act 101 Program staff and counselors
- Facilities and administrative costs
- Renovation or maintenance of a facility tied to Act 101 Program services

ii. Ineligible Expenses

Act 101 funds cannot be used for:

- Financial aid to Act 101 students which covers normal educational expenses [tuition, fees, room, board, text books (including electronic resources and access codes), transportation, and supplies]
• The construction, maintenance, or operation of facilities primarily used for worship or any other sectarian or denominational activity

J. Use of Institutional Matching Funds

An institution may use its matching funds (15 percent for new programs or 25 percent of total program budget for continuing programs) as is appropriate to meet program needs and requirements as outlined in these Guidelines; however, it will be required to provide the actual dollar amount in the Budget Information section of the Annual Report (see Section IV. L.3.b). Aside from ineligible expenses as defined above, there are no specific restrictions.

K. Institutional Reporting

i. Student-Level Data

Institutions receiving Act 101 funds must create and maintain records that allow for the longitudinal tracking of Act 101 students and aggregating data for purposes of the Annual Report.

Upon designation as an Act 101 student, each student must be tracked in school records until the student completes a credential during the last semester of enrollment, completes a credential but continues enrollment as an undergraduate student, or fails to enroll or refuses Act 101 services and becomes inactive.

• Student-level data will be maintained on campus with aggregate level data reported annually to PHEAA. This data will be used by PHEAA to conduct comprehensive analyses of enrollment, retention, transfer, and graduation patterns.

ii. Students Served Certification

Schools must provide the total number of students served in the current year program by March 1, 2021. This total number reported by all participating institutions will be used to determine the final per capita (or per student) amount, which will then be multiplied by the number of reported students to determine the total dollar amount the institution is eligible to receive for the program year. If the number of students served decreases at any time for the academic year, the final allocation also will be decreased. Reports not submitted by the deadline will delay the recalculation of the final per capita and allocations for all participating institutions. PHEAA may subject those schools not meeting the deadline to administrative action.

iii. Annual Report

All Act 101 Programs must submit an Annual Report to PHEAA by June 1 following each year. As part of the Annual Report submission, Act 101 Programs must submit a Program Summary, a completed Excel reporting template, and Institutional Certification Statement. The Excel reporting template and template completion instructions are available on PHEAA’s website at PHEAA.org/Act101.

a. Program Summary

The summary should be a description of the program for the 2020-21 year. It should include the number of full-time and part-time students served, program length, a list of the primary service elements for the program, and a summary of the Advisory Board activities and accomplishments.
b. Excel Reporting Template

The reporting template includes the following sections: General Information, Academic Performance, Retention, Credential Completion, Financial Aid, Budget and Finances, and Student Roster. See the Act 101 Program Annual Report Guidelines for more detailed information.

c. Certification Statement

A statement attesting that all program requirements set forth in program regulations and Guidelines were met must be signed by a duly authorized representative and signatory of the institution.

L. Program Review & Record Retention

As part of the Program Review Process of PA State Grant and Special Programs, PHEAA may conduct further examinations of student aid and related records as it deems necessary to ensure that the administration of all state and federal financial aid programs are in compliance with applicable law, regulation, and policies. (§ 121.59b). Please refer to PHEAA.org/partner-access/program-review-process.shtml for general information regarding the program review process.

Each institution that participates in the Act 101 Program must create and maintain records as set forth in these Act 101 Program Guidelines for five academic years. Each Act 101 Program shall maintain such financial, accounting, and student records that will lend themselves to satisfactory review by PHEAA. Records that reflect noncompliance with the program guidelines and/or incomplete or missing records may result in penalties assessed against the institution, such as return of funds and administrative sanctions.

During the program review, the Act 101 contact must provide and be ready to discuss the following information for the award year under review:

- Names of Board members and minutes from the required Board meeting
- Educational requirements used to determine student eligibility to participate in the program
- Data provided on the Annual Report

In addition, the following documentation for a sample of students will be reviewed:

- Family & student income and family size
- Educational criteria
- PA residency
- Proof of signed academic and financial commitment to the student
- Proof the student is participating in meetings with Act 101 staff
- Proof the student is enrolled in an eligible program and enrolled at least half time

Below are examples of the most common Act 101 findings:

- No student agreement on file
- Inadequate program administration (e.g., missing documentation, lack of student orientation, etc.)
- Student is not a PA resident
- Student did not meet economic requirements
- Student did not meet academic requirements
- Student not enrolled at least half time
- Student received services through another grant program
- Student not enrolled in an eligible program
Findings in the program review of the Act101 Program may result in refunds to PHEAA and/or be considered in combination with other special program findings to determine if four or more administrative findings have been identified. Four or more administrative findings indicate a high error rate and a follow-up review for the next academic year. Please review PHEAA.org/Program-Review for more details.
For 2020-21, institutions approved for participation in the Act 101 Program will receive CARES Act funds. These funds may be used for eligible expenses, as outlined in Section III (I) (Use of Act 101 Program Funds) of these program guidelines.

In addition, for the 2020-21 Award Year of the Act 101 Program, in recognition of the extraordinary event of COVID-19 and the resulting infusion of CARES Act funds to participating Act 101 schools, the following guidance applies:

- The portion of funding available to an institution from CARES Act funds will not require an institutional match of 25% (for continuing institutions) or 15% (for new institutions).
- The portion of funding available to an institution from the Act 101 Program Commonwealth appropriation will continue to require the 25% or 15% institutional match; however, that match may be provided through usage of the CARES Act funds the institution is receiving from the Act 101 Program.
- All CARES Act funds that an institution is receiving from the Act 101 Program must be expended by December 31, 2020.
Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today PHEAA is a national provider of student financial services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the Pennsylvania State Grant and other state-funded student aid programs. As the only major federal loan servicer with a nonprofit public service mission, PHEAA devotes its energy and resources to help ease the financial burden of higher education for its primary stakeholders – Pennsylvania students and families.

PHEAA conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES). PHEAA operates its digital technology division as Avereo. For more information, visit PHEAA.org.

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