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Introducing Compliance Corner!

As part of our ongoing effort to better serve our customers, we have added Compliance Corner to our monthly policy newsletter. Compliance Corner will highlight a compliance related question or issue each month and provide resources to helpful information, such as Dear Colleague Letters, Electronic Announcements, federal regulations, etc.

QUESTION:

How do I complete verification for a student who is unable to use the IRS Data Retrieval Tool and cannot provide a tax transcript?

ANSWER:

As provided in §668.57(a)(2), information obtained from the IRS Data Retrieval Tool (DRT) can be used for the federal verification process. This is the most efficient method for an applicant to transfer his income tax return information and allows for an easier verification process for the school. However, there may be times when the applicant is unable to utilize the DRT. When this happens, your school may accept an IRS Tax Transcript. The transcript does not need to be signed by the tax filer.

In limited circumstances when an applicant is unable to provide an IRS Tax Transcript, schools are permitted to accept a **signed** copy of the 2011 income tax return. Please see the below guidance, provided in the [Federal Register](#) published on July 13, 2011.

²If an institution determines that obtaining a transcript from the IRS is not possible, the institution may accept a copy of the 2011 income tax return that includes the signature of the filer of the income tax return or one of the filers of a joint income tax return, or the preparer's Social Security Number, Employer Identification Number or that has the Preparer Tax Identification Number and has been signed, stamped, typed, or printed with the name and address of the preparer of the income tax return. § 668.57(a)(1)(i) and § 668.57(a)(7)

You can find more information about verification in the [Dear Colleague Letter \(DCL\) GEN-11-13](#), published on July 13, 2011.

ADDITIONAL INFORMATION REGARDING INCOME INFORMATION TRANSFERRED USING THE DRT

If an applicant has used the DRT to transfer income tax return information either when completing the FAFSA or through the correction process on FAFSA on the Web (FOTW), your school should consider the applicant's FAFSA verified. The exception to this rule is an instance where (a) changes were made to the transferred information; or (b) your school has reason to believe that the transferred information is inaccurate. In either of these two situations, the applicant must provide other acceptable documentation (i.e. an IRS Tax Transcript).

If you have a compliance question that you'd like us to answer, you may submit it to cmpolicy@aessuccess.org.

U.S. Department of Education Alerts Schools to Inaccurate IRS Data Flag



In February the U.S. Department of Education (ED) issued an [Electronic Announcement](#) to alert schools that it identified an issue with the Central Processing System (CPS) which caused an IRS Request Flag value of “5” to be incorrectly set for 2012-2013 Institutional Student Information Records (ISIRs) created between January 3, 2012 and February 5, 2012.

An IRS Request Flag value of “5” typically indicates that the student and/or parent was presented with the option to use the IRS Data Retrieval Tool while completing the FAFSA, but declined to use it. However, in this instance, an IRS Request Flag value of “5” for a 2012-2013 records processed prior to February 5 is incorrect because the IRS Data Retrieval Tool was not available at that time. Instead, the flag for these accounts should have been blank.

AVAILABILITY OF THE IRS DATA RETRIEVAL TOOL

The IRS Data Retrieval Tool became available for use on February 5, 2012. Applicants who completed the FAFSA on or after this date were provided the option to use this tool. Therefore, the correct flag is reflected on 2012-2013 ISIR transactions for applicants who completed the FAFSA on or after February 5. Although ED has identified the issue, it does not plan to reprocess records where the IRS Request Flag value of “5” was incorrectly applied. Instead, ED has provided the following guidance to schools.

ED’S GUIDANCE

ED recommends that schools that plan to communicate with their students regarding the IRS Data Retrieval Tool identify students who completed the FAFSA prior to February 5 and have an IRS Request Flag value of “5”. Those students should receive the same communication as the other students, urging them to return to FAFSA on the Web to determine if they are eligible to use the IRS Data Retrieval Tool. Applicants who use the IRS Data Retrieval Tool to transfer their tax information will generate a new ISIR to their school.

MORE INFORMATION

Additional information about the IRS Data Retrieval Tool can be found in the [2012-2013 Summary of Changes for the Application Processing System Guide](#), distributed through an [Electronic Announcement](#) on November 4, 2011.

Update on Two-Factor Authentication - Token Distribution for Schools in Group 1

The U.S. Department of Education (ED) published an [Electronic Announcement](#) to advise schools that it planned to distribute e-mails and tokens to schools in Group 1 in February. The Primary Destination Point Administrators (PDPA) and/or COD Security Administrators at schools in the following states should have received an e-mail directly from ED regarding the distribution of tokens:

- Delaware
- District of Columbia
- Maryland
- Virginia
- West Virginia

The PDPA or COD Security Administrator at each school is responsible for distributing the tokens and additional information about the tokens to individual users at their school(s). Schools that have multiple campuses located in different states should be aware that ED will distribute tokens based on the location of the school’s main campus or corporate office.

Questions about the two-factor authentication or the information provided in the Electronic Announcement should be directed to TFA_Communications@ed.gov.

Federally-Owned Loan Transfers Planned for February through April

In an effort to ensure one servicer for a borrower's federally owned loans, the U.S. Department of Education (ED) announced on [February 10, 2012](#), that additional loan transfers are scheduled to begin February 13 and continue through April.

- Borrowers who currently have Direct Loans serviced by the Direct Loan Servicing Center (ACS) and federally-owned loans serviced by one other servicer; including FedLoan Servicing (PHEAA), Sallie Mae, Great Lakes Education Loan Services, or Nelnet; will have their ACS serviced loans transferred to their other servicer.
- Borrowers who currently have Direct Loans serviced by the Direct Loan Servicing Center (ACS) and federally-owned loans serviced by two or more of the other servicers; including FedLoan Servicing (PHEAA), Sallie Mae, Great Lakes Education Loan Services, or Nelnet; will have their ACS serviced loans transferred to one of the other servicers. The borrower's loans will be transferred to the servicer that currently services the most loans or highest total dollar amount for the borrower.

REPORTING THE NEW SERVICER TO NSLDS

After the loans are transferred, the new servicer will also report information for the student's Direct Loans to the National Student Loan Data System (NSLDS) to identify itself as the new servicer. ED anticipates that this updated information will be available in NSLDS within seven to ten business days of the transfer loans being fully added to the servicer's system. Schools are reminded that in addition to individual Web lookups, they can use the School Portfolio Report (SCHPR1) available by request on the Report Tab on NSLDS.

ACCOUNT SERVICES

Once the transferred loans are fully loaded to the servicer's system, the new servicer will provide correspondence to the borrower regarding the transfer of his loans. The correspondence will provide information on how the borrower can establish account access via the Web and sign up for other services, such as Web payments and electronic



correspondence. Borrowers who are using automatic debit with the prior servicer will not be required to initiate a new agreement for the same service with the new servicer.

STATUS TRANSFERS

Loan status information will be included when the loans are transferred. Therefore, a borrower should not experience a gap in his current status as a result of the transfer. Borrowers that are concerned about a break or gap in their status should contact the new servicer.

QUESTIONS AND CONTACT INFORMATION

Please contact the new [federal loan servicer](#) directly if you have questions regarding a Direct Loan transferred through this initiative.

Update on SAIG Upgrade

In the [December issue of the PHEAA Industry Bulletin](#) we provided you with information regarding the SAIG upgrade planned as part of a government mandated security requirement. On February 10, the U.S. Department of Education (ED) distributed an [Electronic Announcement](#) to provide further information on this upgrade.

Schools are reminded that the EDconnect upgrade will require all users to:

- Enroll for a new EDconnect Entitlement service; and
- Obtain an FSA User ID and password.

Note: All PDPAs, Secondary DPAs, and DPA users who are also EDconnect users should have been automatically enrolled for the EDconnect Entitlement service during system implementation on February 12, 2012.

SCHEDULE OF IMPLEMENTATION

On February 10, 2012, ED implemented the enhancement to the SAIG Enrollment Web site by adding a new service called EDconnect Entitlement service. The Primary Destination Point Administrator (PDPA) at each school can enroll users for the EDconnect Entitlement service. All EDconnect users must enroll for the service before they can use the upgraded EDconnect software (version 8.0).

Version 8.0 of the EDconnect software will be available for download sometime in early March. All schools that use EDconnect to connect to SAIG must download and begin using the upgraded software by **May 27, 2012**.

EDCONNECT USERS WITH AN FSA USER ID AND PASSWORD

EDconnect users that already have an FSA User ID and password will only need to enroll for the EDconnect Entitlement service. They do not need to submit a request for a User ID and password. A user who does not attempt to log into EDconnect within 90 days prior to the user's first attempt to log into the upgraded software (version 8.0) will be prompted to refresh his password.

OBTAINING AN FSA USER ID AND PASSWORD

In addition to enrolling for the EDconnect Entitlement service, an EDconnect user that does not currently have a User ID and password will need to register for one by visiting the [Federal Student Aid Web site](#) and completing the required steps.

QUESTIONS AND CONTACT INFORMATION

Questions regarding enrollment for EDconnect Entitlement service or registration for an FSA User ID should be directed to CPS/SAIG Technical Support at **800.330.5947** (TDD/TTY **800.511.5806**) or via e-mail at CPSSAIG@ed.gov.

Draft FISAP and Instruction Booklet Now Available

The U.S. Department of Education (ED) announced on [February 16, 2012](#), that it is currently reviewing the Fiscal Operations Report for 2011-2012 and the Application to Participate for 2013-2014 (FISAP) in the Campus-Based programs.

While the final version of the FISAP will not be available until August 1, 2012, ED has released a draft version so schools have the opportunity to begin gathering the necessary information in anticipation of submitting the FISAP.

DEADLINE FOR SUBMITTING THE FISAP

FISAPs must be submitted through the eCB Web site no later than 11:59 P.M. (ET) on October 1, 2012. Transmissions must be completed and accepted by midnight. This site allows schools to complete and submit the FISAP online, receive real-time validation edits, and access data for the prior year to assist in completing the FISAP. Applications submitted after that date will not be approved for funding for the 2013-2014 Award Year.

MAKING EDIT CORRECTIONS

All edit corrections and Perkins Cash on Hand updates must be made no later than December 15, 2012.

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Draft FISAP and Instruction Booklet Now Available -continued-

CHANGES TO THE FISAP

The following changes have been made to the FISAP:

| Section or Field | Change |
|--------------------------------|---|
| Part II, Section E | References to the Academic Competitiveness Grant (ACG) and National Science and Mathematics Access to Retain Talent (National SMART) Grant programs have been removed. Note: These programs ended with the 2010-2011 Award Year. |
| Field 23 | This field has been changed to state: <i>23. Federal Pell Grants expenditures for the 2012-2013 award year.</i> |
| Fields 23(a), 23(b), and 23(c) | Added instructions on Amending a FISAP after it has been accepted by ED. |

CHANGES TO THE FISAP INSTRUCTIONS

The following changes were made to the FISAP Instructions:

| Page | Change |
|---|--|
| Page v, Introduction | Added a paragraph explaining how cross-over payment periods affect FISAP reporting. |
| Page II-4, Part II, Section D, Fields 7 & 8 | Added a note to provide further explanation regarding “full time and less than full time” enrollment. |
| Page II-7, Part II, Section E, Fields 23(b) and 23(c) | These sections have been removed. |
| Page II-8, Part II, Section E, Field 24 | Removed references to the Leveraging Educational Assistance Partnership (LEAP) and Special Leveraging Educational Assistance Partnership (SLEAP) programs. |
| Page II-10, Part II, Section F, | Updated the instructions for accessing EDEXpress FISAP Eligible Dependent and Eligible Independent student reports. |
| Page III-1, General Reminder | Added a note to reference the most recent Electronic Announcement regarding the Federal Perkins Loan portfolio liquidation and Perkins Loan assignment process. |
| Page III-13, Part III, Section A, Field 33 | Added a note concerning the Federal Perkins Loan service cancellation reimbursement for 2010-2011 in the event they are not funded in the current budget. |
| Page III-17 & III-18, Part III, Section A, Fields 49 & 50 | Updated Total and Permanent Disability Servicer information. |
| Page III-20, Part III, Section B, Field 1 | Added a note to remind schools that they must have a Perkins Loan Level of Expenditure from ED for the award year in order to transfer Federal Work Study (FWS) funds to the Perkins Loan program. |
| Page III-24, Part III, Section C, Field 2.2 | Added information to assist with questions regarding payments received after a Perkins Loan has been assigned to ED due to Total and Permanent Disability Discharge. |
| Page IV-2, Part IV, Section B, Field 4 | Added a note to remind schools that they must award FSEOG funds to students before the school may transfer FSEOG funds to FWS. |
| Page V-2, Part V, Section A, Field 4 | Added a note to remind schools that they must award FWS funds to students before the school may transfer funds to FSEOG or Perkins. |
| Page VI-1, Part VI, Section A, General Instructions | Added a note to provide a reference for further explanation regarding “full time and less than full time” enrollment. |

Direct Loan Closeout Information for 2010-2011 Program Year

Schools are reminded that they must submit their [Direct Loan closeout information for the 2010-2011 Program Year](#) by the last processing day of the program year, July 31, 2012. However, exceptions to this rule may be made on a case-by-case basis if a school's processing period extends beyond the closeout deadline.

Schools that have a third party servicer process their Direct Loans are still responsible for ensuring that the closeout is completed on time.

To be considered successfully closed out, a school must:

- Have an Ending Cash Balance of \$0 reflected on the School Account Statement (SAS); and
- Have a Total Net Unbooked Disbursements of \$0 internally as reflected on the School Account Statement (SAS); and
- Complete the Balance Confirmation form on the [COD Web site](#).

ED will communicate with schools via Zero Balance or Remaining Balance e-mails. ED will also send a Notification/Warning letter to schools in May 2012 as a reminder to finish processing and confirm closeout before the deadline. Schools with a remaining balance after the closeout deadline will be billed.

RECONCILIATION

ED would like to remind schools that reconciliation should be completed on a monthly basis. Therefore, the final stage of close out should begin no later than the last award end date.

ED encourages schools to perform the closeout soon after its final disbursements instead of waiting until the closeout deadline. ED has provided the following list of information to assist schools with staying on top of their process:

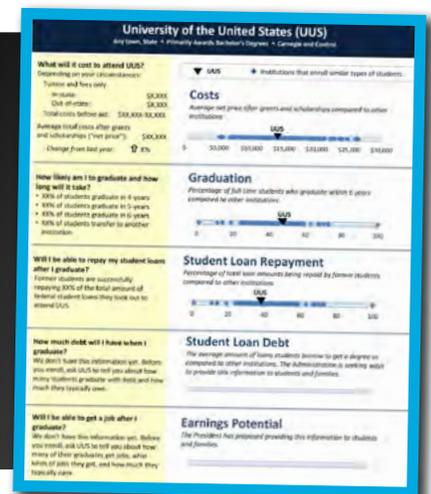
- Compare internal student accounts and Business Office/Bursar records with Financial Aid Office records and resolve any discrepancies.
- Account for all drawdowns and refunds of cash and ensure they are applied to the correct program year.
- Ensure all batches have been sent to and accepted by COD System, all disbursements and adjustments are reflected correctly on the COD System, and all responses are imported to the school's system.
- Ensure all unbooked loans are booked or inactivated (reduced to \$0).
- Resolve all outstanding rejected records.
- Return all refunds of cash to ED.
- Request remaining funds owed to your school based on the disbursements accepted by the COD System.

QUESTIONS AND ASSISTANCE

ED has provided a [list of frequently asked questions](#) to assist schools in completing their closeout. If you have further questions or need assistance with your school's closeout, please contact COD School Relations Center at 1-800-848-0978 or via e-mail at CODSupport@acs-inc.com.

COLLEGE SCORECARD

The Obama Administration has announced that it plans to add a [College Scorecard](#) to the College Affordability and Transparency Center. You can view a sample screenshot of the College Scorecard on the White House Web site. The card is intended to assist students and parents with comparing colleges by using key measurements. Visitors to the site also have the opportunity to provide feedback on the Scorecard by completing a brief survey.



Employment Certification for Public Service Loan Forgiveness

The Office of Management and Budget (OMB) has provided the Employment Certification for Public Service Loan Forgiveness form for use in the William D. Ford Direct Loan (Direct Loan) Program, under OMB Control Number 1845-0110. Public Service Loan Forgiveness (PSLF) was created by Congress in 2007 with the passage of the College Cost Reduction and Access Act.

The form is to be used by borrowers who intend to seek loan forgiveness through the Public Service Loan Forgiveness Program. To receive forgiveness through this program, borrowers must meet the following requirements.

QUALIFYING LOANS AND REPAYMENT PLANS

Only Direct Loans are eligible for Public Service Loan Forgiveness (PSLF). However, a borrower with FFEL or Perkins Loans can consolidate his loans into a Direct Consolidation to be eligible for PSLF. A borrower must make payments under one of the following qualifying repayment plans: Income-Based Repayment (IBR) Plan, Income Contingent Repayment (ICR) Plan, the 10-year Standard Repayment Plan, or any other repayment plan that requires the borrower to make payments that equal or exceed the amount he would pay under the 10-year Standard Repayment Plan.

QUALIFYING EMPLOYMENT AND PAYMENTS

To meet the requirements for PSLF, a borrower must make 120 on-time, full, scheduled, monthly payments on qualifying loans while employed full-time at a qualifying public service organization.

QUALIFYING TYPES OF EMPLOYMENT INCLUDE THE FOLLOWING:

- **Employment with:**
 - » A federal, state, or local government agency, entity, or organization;
 - » A non-profit organization that has been designated as tax-exempt by the Internal Revenue Service (IRS) under §501(c)(3) of the Internal Revenue Code (IRC); or
 - » A private non-profit organization that provides certain public services as outlined in the Employment Certification form.

- **Borrowers must work full-time which is defined as, working in qualifying employment in one or more jobs for the greater of:**

- » An annual average of 30 hours per week (teachers or other employees of a public service organization, under contract for eight out of twelve months, meet the full-time standard if they work an average of 30 hours per week during the contractual period and receive credit by the employer for a full year's worth of employment); or
- » The number of hours the employer considers full-time, unless the qualifying employment is with two or more employers.

PROVIDING EMPLOYMENT INFORMATION

A borrower who submits a completed Employment Certification form will be informed by FedLoan Servicing (PHEAA), the U.S. Department of Education's (ED's) PSLF loan servicer, if the reported employment is qualifying employment for the PSLF Program. In addition, FedLoan Servicing will provide information to the borrower to assist him with tracking qualifying employment and qualifying payments.

Please note that while borrowers are not required to report their employment annually using the Employment Certification form, a borrower who chooses not to submit the Employment Certification form on an annual basis will be required to provide an Employment Certification form for each employer that he wants considered for PSLF employment qualification at the time he submits the PSLF application (i.e. after he has made 120 qualifying payments).

The PSLF application is under development. ED will make the form available prior to when the first borrowers will be eligible for PSLF Program forgiveness.

Borrowers can find the Employment Certification for Public Service Loan Forgiveness form and more information about PSLF on both the [FedLoan Servicing Web site](#) and [Student Aid on the Web site](#).

Sample 2012-2013 Verification Worksheets Now Available

The U.S. Department of Education (ED) recently announced the availability of the sample 2012-2013 Verification Worksheets. Please keep in mind that schools are not required to use the sample worksheets to verify FAFSA information for the 2012-2013 award year. A school may develop its own worksheet or may choose not to use any worksheet and collect the required documents by other means.

ED has provided separate sample worksheets for dependent and independent students. The sample worksheets are included with the [Electronic Announcement](#) in both PDF and Microsoft Word format. Below is a summary of the sections of the forms for dependent and independent students.

2012-2013 VERIFICATION WORKSHEET - DEPENDENT STUDENT

| Section | Purpose |
|-----------|--|
| Section A | Collects identifying information about the student who has completed the FAFSA for the 2012-2013 award year. |
| Section B | Collects information about: <ul style="list-style-type: none"> • The student (even if not living with the parent(s)) and parent(s) information; • Other children of the parent(s) who meet one of the following (even if not living with the parent(s)): <ul style="list-style-type: none"> a. the parent(s) will provide more than half of the child's support from July 1, 2012, through June 30, 2013, or b. the child will be required to provide the parent(s)'s information when completing the 2012-13 FAFSA; and • Other people currently residing with the parent(s) who currently receive and will continue to receive more than half of their support from the parent(s) through June 30, 2013. |
| Section C | Collects income information for dependent students who are tax return filers (Section 1) and non-tax return filers (Section 2). |
| Section D | Collects information about parent(s) who are tax return filers (Section 1) and non-tax return filers (Section 2). |
| Section E | Collects the parent(s)'s other information to be verified, including: <ul style="list-style-type: none"> • Supplemental Nutrition Assistance Program (SNAP) benefits; and • Child support paid by the parent(s). |
| Section F | Collects the signature(s) of the student and parent. |

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Sample 2012-2013 Verification Worksheets Now Available

2012-2013 VERIFICATION WORKSHEET- INDEPENDENT STUDENT

| Section | Purpose |
|-----------|---|
| Section A | Collects identifying information about the student who has completed the FAFSA for the 2012-2013 award year. |
| Section B | Collects information about: <ul style="list-style-type: none"> • The student; • The spouse (if the student is married); • Children for whom the student will: <ol style="list-style-type: none"> a. Provide more than half of the support for from July 1, 2012 through June 30, 2013, or b. Be required to provide his information when completing the 2012-13 FAFSA; and • Other people currently residing with the student who currently receive and will continue to receive more than half of their support from the student through June 30, 2013. |
| Section C | Collects income information for the student (and spouse, if married) who are tax return filers (Section 1) and non-tax return filers (Section 2). |
| | Collects information about the student's other information to be verified, including: <ul style="list-style-type: none"> • Supplemental Nutrition Assistance Program (SNAP) benefits; and • Child support paid by the parent(s). |
| Section E | Collects the signature(s) of the student (and spouse, if married). |

QUESTIONS

Questions about the sample worksheets can be directed to the Research and Customer Care Center staff at **800.433.7327**, Monday through Friday from 9 A.M. to 5 P.M., EST. You may also e-mail the Customer Care Center at fsa.customer.support@ed.gov.

2012-2013 FEDERAL SCHOOL CODE LIST OF PARTICIPATING SCHOOLS NOW AVAILABLE

The U.S. Department of Education (ED) announced the availability of the 2012-2013 Federal School Code (FSC) List in an [Electronic Announcement](#) published on February 1, 2012. The list, available on the Information for Financial Aid Professionals (IFAP) Web site, includes the unique codes assigned to schools participating in Title IV federal student aid programs.

The list, which is updated on a quarterly basis, is only available in PDF and Microsoft Excel (XLS) file formats.

UPDATING YOUR SCHOOL'S INFORMATION

You can update your school's FSC information by visiting the [Electronic Application for Approval to Participate in the Federal Student Financial Aid Programs \(E-App\) Web site](#). Select "Update your Federal School Code Addresses which are used on the FAFSA" to submit your change.

Please keep in mind that a school may only have one city and state for each FSC. And, changes to your school's FSC will not be reflected on any other ED Web sites. You must submit a separate change using the "Update" application on the E-App Web site.

Industry Calendar

MARCH

| | |
|----|--|
| 5 | ED released FY 2009 3-Year Cohort Default Rates. |
| 12 | Borrowers are required to begin using the revised Loan Discharge Application: Unpaid Refund form . |

MAY

| | |
|-------|--|
| 1 | ED will begin sending reminder letters to schools that have not completed their Direct Loan closeout for the 2010-2011 Program Year. |
| 11 | Schools whose applications and agreements are approved by ED for the Work Colleges Program will be notified via e-mail. |
| 20-23 | EASFAA Conference (Baltimore, MD) |
| 27 | Deadline for all schools using Edconnect to connect to the SAIG to download the Edconnect version 8.0 software . |

JULY

| | |
|-------|---|
| 22-25 | NASFAA Conference (Chicago, IL.) |
| 31 | Deadline to submit the Direct Loan closeout for the 2010-2011 Program Year. |

AUGUST

| | |
|---|--|
| 1 | The 2013-2014 FISAP becomes available. |
|---|--|

OCTOBER

| | |
|-------|---|
| 1 | Deadline to submit the electronic or paper expenditure report for the Work Colleges Program for the 2011-2012 Award Year. |
| 1 | Deadline to submit the 2013-2014 FISAP. |
| 14-17 | MASFAA Conference (Milwaukee, WI) |

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 aid 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. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools and taxpayers.

PHEAA conducts its student loan servicing activities nationally as American Education Services (AES) and FedLoan Servicing.

CONTACT

**BUSINESS DEVELOPMENT
& OPERATION/LOAN GUARANTY**
Mon - Fri, 7:30 am to 9:00 pm ET

**STUDENT/PARENT
GRANT & LOAN INQUIRIES**
800.692.7392
granthelp@aesSuccess.org
studentloans@aesSuccess.org

SCHOOL/LENDER INQUIRIES
800.443.0646
loanhelp@aesSuccess.org

These materials have been developed and paid for by the Pennsylvania Higher Education Assistance Agency (PHEAA) for informational purposes. Although the information contained in this document is believed to be accurate at the time of printing, PHEAA does not guarantee its accuracy. You should independently verify that this information is correct.

LC-INDBN
MARCH 2012

