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# INDUSTRY BULLETIN

## Overview of Enhancements to FAFSA

On [May 7, 2015](#), in an electronic announcement (EA), Federal Student Aid (FSA) announced enhancements to the Free Application for Federal Student Aid (FAFSA) website.

In the EA, FSA encourages financial aid administrators and support staff to familiarize themselves with the changes and to "update any training materials or services as needed." Some of the enhancements were made to help facilitate the transitioning from the FSA PIN to the FSA ID. Here are some of the highlighted changes:

- New look to the login page
- FSA ID status information added
- Create a Save Key function added
- FSA ID Persistence added
- Changes resulting from decommissioning the FSA PIN website

## Spotlight on Training

Did you know that we offer free training events on a variety of topics? Visit the [Training Calendar](#) on the FedLoan Servicing Website to learn more about the events or to register.



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**MAY/JUN 2015**

## FSA ID Additional Information

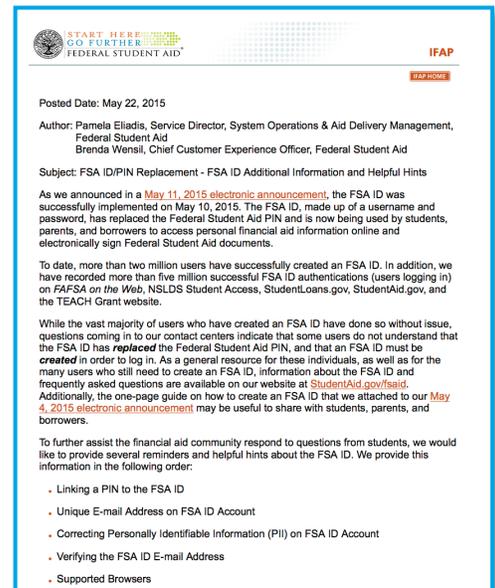
On [May 22, 2015](#), Federal Student Aid (FSA) published an electronic announcement (EA) that is a follow up to a previous EA (May 11th) regarding the transition from the Federal Student Aid PIN to the Federal Student Aid ID.

The primary purpose of the EA (May 22nd) is to reiterate that the FSA ID has replaced the FSA PIN and that an FSA ID must be created by students, parents, and borrowers to access personal financial aid information online. The creation of an FSA ID is also necessary to electronically sign FSA documents.

Furthermore, in the EA, FSA provides additional information and helpful hints to address frequently asked questions regarding the change. The additional information includes:

- Linking a PIN to the FSA ID
- Unique e-mail addresses on an FSA ID account
- Correcting Personally Identifiable Information (PII) on an FSA ID account
- Verifying the FSA ID e-mail address
- Supported browsers
- Adding [fsaid.ed.gov](http://fsaid.ed.gov) as a trusted domain
- No Change to process for FAAs
- FSA ID contact information

For more in-depth information on the above topics, [click here](#).



## Federal Perkins Loan Service Cancellation Reimbursement

On [May 5, 2015](#), in an electronic announcement (EA), Federal Student Aid (FSA) announced that, as a result of the Consolidated and Further Continuing Appropriations Act (Pub. L. 113-235), no funds were allotted for 2013-2014 Federal Perkins Loan Service cancellation reimbursements. As such, no reimbursement payments will be made for any 2013-2014 Federal Perkins Loan Service cancellations.

In the EA, FSA does remind schools that despite cancellations not being funded, schools must still offer and apply applicable cancellations to borrowers.

FSA does pledge to calculate the 2013-2014 reimbursement payments an institution would have received and will maintain a record of that amount.

# Direct Loan Program Closeout

On [May 1, 2015](#), Federal Student Aid (FSA) distributed an electronic announcement (EA) reminding schools of the deadline for the 2013-2014 Direct Loan Program closeout was approaching. The deadline is Friday, July 31st 2015. The EA also contained several bulleted reminders on successful closure to include:

- Reconciling to an Ending Cash Balance of \$0
- Total Net Unbooked Disbursements of \$0
- Completing the Balance Confirmation form

# Campus-based Funding for 2015-2016

On [May 19, 2015](#), Federal Student Aid (FSA) published the 2015-2016 approved awards for Federal Work-Study (FWS), Federal Supplemental Education Opportunity Grant (FSEOG), and Federal Perkins Loan (Perkins Loan) in an electronic announcement (EA). The awards are listed alphabetically by state.

## Now Available!

### ISIR Analysis Tool

On [May 12, 2015](#), in an electronic announcement (EA), Federal Student Aid (FSA) announced the release of the 2015-2016 version of the Institutional Student Information Record (ISIR) Analysis Tool. The ISIR Analysis Tool was developed for schools to better understand certain characteristics about their Title IV applicant population and verification process.

As a reminder, the ISIR Analysis Tool can perform the following functions:

- Using a basic text flat file of Social Security Numbers (SSNs), request specific or random samples of Initial and Paid-On ISIR transactions from the ISIR Datamart to update your ISIR Analysis Tool database.
- Define and complete user-specified fields to track data specific to your school.
- Set the School Verification Flag to indicate students meeting your school's institutional verification criteria.
- Run the Data Validation process to identify and delete student records missing an Initial or Paid-On ISIR transaction and perform other calculations to finalize your overall ISIR sample before generating reports.
- Generate standard reports to conduct in-depth analysis based on discrepancies or trends identified in requested ISIR data. Quality Assurance (QA) Program participants can share standard report templates with other QA participants using the ISIR Analysis Tool.
- Create ad-hoc reports to conduct additional analysis unique to your school's user data and student demographics.
- Export a flat file listing of all student records in your school's ISIR Analysis Tool database to your Student Aid Internet Gateway (SAIG) mailbox.

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### Volumes 1, 3, 5 and 6 of the 2015-2016 Federal Student Aid Handbook

Federal Student Aid (FSA) published electronic announcements (EAs) informing the financial aid community that several volumes of the 2015-2016 Federal Student Aid Handbook have been published.

- [Volume 1: Student Eligibility](#)
- [Volume 3: Calculating Awards and Packaging](#)
- [Volume 5: Withdrawals and the Return of Title IV Funds](#)
- [Volume 6: The Campus-Based Programs](#)

# Gainful Employment Electronic Announcement #53

## What is a Gainful Employment (GE) Program?

On [May 20, 2015](#), the U.S. Department of Education published an electronic announcement (EA) reminding educational institutions that all Gainful Employment (GE) programs are subject to the requirements of the final regulations published October 31, 2014 which become effective on July 1, 2015. This EA is intended to add to the previous guidance regarding the identification of a GE program.

### Programs Offered by For-Profit Institutions

All educational programs offered by for-profit (proprietary) institutions are GE Programs with the following three exceptions:

- Preparatory coursework necessary for enrollment in a Title IV eligible program [34 CFR 668.32(a)(1)(ii)];
- Approved Comprehensive Transition and Postsecondary Programs for students with intellectual disabilities [34 CFR 668.231]; and
- A limited number of bachelor degree programs in liberal arts if the institution has been regionally accredited since October 2007 and the program has been offered by the institution since January 2009 [34 CFR 600.5(a)(5)(i)(B)].

### Programs Offered by Public and Private Non-Profit Institutions

All non-degree educational programs offered by public or private non-profit institutions are GE Programs with the following four exceptions:

- Programs of at least two years in length designed to be fully transferable to a bachelor's degree program where the institution does not confer a credential upon completion of the coursework [34 CFR 668.8(b)(1)(ii)];
- Approved Comprehensive Transition and Postsecondary Programs for students with intellectual disabilities [34 CFR 668.231];
- Preparatory coursework necessary for enrollment in an eligible program [34 CFR 668.32(a)(1)(ii)]; and
- Teacher certification programs where the institution does not award a credential [34 CFR 668.32(a)(1)(iii)].

### Embedded Programs

If a public or non-profit school offers a degree program where students may also be awarded a non-degree credential (e.g., certificate, diploma) after completing a portion of the degree program that program is not considered a GE Programs provided a significant number of the students enrolled in that program actually earn the degree rather than withdrawing after obtaining the certificate. If a significant number of the students enrolled in the program do not earn the degree, all of the students are considered to be enrolled in a non-degree program, that is, a GE Program.

### Concurrent Enrollment

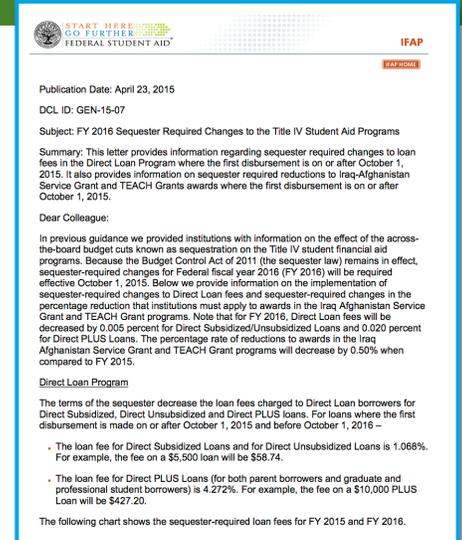
Any student who is concurrently enrolled in a non-degree program while also enrolled in a degree program must be included as an enrolled student in that non-degree program for purposes of GE reporting and in the calculation of information for disclosures.

# FY 2016 Sequester Required Changes to the Title IV Student Aid Programs

On [April 23, 2015](#), the U.S. Department of Education (ED) published a Dear Colleague Letter (DCL) GEN-15-07 providing implementation information regarding changes to Title IV student aid programs due to the Budget Control Act of 2011 (the sequester law).

When a first disbursement occurs on or after October 1, 2015, the sequester requires reductions in the loan fees charged to Direct Loan Program borrowers, as well as reductions to Iraq-Afghanistan Service Grant and TEACH grant awards.

ED prepared the following tables that outline the sequester-related changes for Fiscal Year (FY) 2015 and 2016:



Direct Loan Fees for FY 2015 and FY 2016			
Loan Type	Impacted Loans	Loan Fee Percent	Fee Example
Direct Subsidized Loans and Direct Unsubsidized Loans	FY 2015 First disbursed on or after October 1, 2014 and before October 1, 2015	1.073	\$59.01 on a \$5,500 loan
	FY 2016 First disbursed on or after October 1, 2015 and before October 1, 2016	1.068	\$58.74 on a \$5,500 loan
Direct PLUS Loans (Parent and Grad/Prof Student)	FY 2015 First disbursed on or after October 1, 2014 and before October 1, 2015	4.292	\$429.20 on a \$10,000 loan
	FY 2016 First disbursed on or after October 1, 2015 and before October 1, 2016	4.272	\$427.20 on a \$10,000 loan

Loan fee calculations that result in more than two decimal places must be truncated (not rounded) to two digits after the decimal point (cents).

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## FY 2016 Sequester Required Changes to the Title IV Student Aid Programs – continued

Iraq-Afghanistan Service Grant Awards					
Award Year	Impacted Awards	Statutory Award Amount	Reduction from Statutory Award Amount	Dollar Reduction Amount	Adjusted Award Amount
2014-2015	First disbursed prior to October 1, 2014 (FY 2014 Sequester)	\$5,730	7.20%	\$412.56	\$5,317.44
	First disbursed on or after October 1, 2014 and before October 1, 2015 (FY 2015 Sequester)	\$5,730	7.30%	\$418.29	\$5,311.71
2015-2016	First disbursed on or after October 1, 2014 and before October 1, 2015 (FY 2015 Sequester)	\$5,775	7.30%	\$421.57	\$5,353.43
	First disbursed on or after October 1, 2015 and before October 1, 2016 (FY 2016 Sequester)	\$5,775	6.80%	\$392.70	\$5,382.30

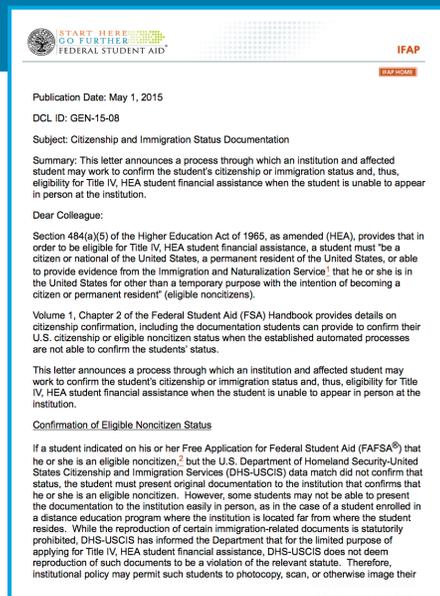
Schools with systems that require award amounts to be in whole dollars must ensure that overall award amounts round down to the next lowest dollar.

TEACH Grant Awards					
Award Year	Impacted Awards	Statutory Maximum Scheduled Award Amount	Percentage Reduction from Statutory Award Amount	Dollar Reduction Amount from Maximum Award Amount	Adjusted Maximum Award Amount
2014-2015	First disbursed prior to October 1, 2014 (FY 2014 Sequester)	\$4,000	0.89%	\$35.60	\$3,964.40
	First disbursed on or after October 1, 2014 and before October 1, 2015 (FY 2015 Sequester)	\$4,000	7.30%	\$292.00	\$3,708.00
2015-2016	First disbursed on or after October 1, 2014 and before October 1, 2015 (FY 2015 Sequester)	\$4,000	7.30%	\$292.00	\$3,708.00
	First disbursed on or after October 1, 2015 and before October 1, 2016 (FY 2016 Sequester)	\$4,000	6.80%	\$272.00	\$3,728.00

# Citizenship and Immigration Status Documentation

On [May 1, 2015](#), the U.S. Department of Education (ED) published Dear Colleague Letter (DCL) GEN-15-08 which announced a process through which a school and an affected student may confirm that student's citizenship or immigration status, and thus, eligibility for Title IV student financial assistance, when that student is unable to appear in person at the school.

The Higher Education Act of 1965, as amended (HEA), mandates through section 484(a) (5) that an applicant must be a citizen or national of the United States, or be able to provide evidence that he or she is an eligible non-citizen to be eligible for Federal student aid. Volume 1, chapter 2 of the Federal Student Aid Handbook provides details on how citizenship status can be confirmed, and the documentation requirements when the automated processes are unable to confirm the student's status. This letter provides guidance on how clarifying information can be made available when the student is unable to appear at the school in person.



<p><b>Confirmation of Eligible Noncitizen Status</b></p> <p>A student indicates on his or her Free Application for Federal Student Aid (FAFSA) that he or she is an eligible noncitizen, but the U.S. Department of Homeland Security-United States Citizenship and Immigration Services (DHS-USCIS) data match did not confirm that status.</p>	<p>Although statute prohibits the reproduction of certain immigration-related documents, the DHS-USCIS has informed ED that reproduction of these documents when solely for the purpose of applying for Title IV funds is not considered a violation of the statute.</p> <p>Therefore, school policy <u>may</u> permit students to photocopy, scan, or otherwise image their immigration documents and submit either electronic or paper copies to the financial aid office.</p> <p>However, once confirmation documents are received from a noncitizen student, the school <u>must</u> initiate the paper based secondary confirmation process, using DHS-USCIS Form G-845, Document Verification Request.</p>
<p><b>Confirmation of U.S. Citizenship or U.S. National Status</b></p> <p>If a student indicates on his or her FAFSA that he or she is a U.S. citizen or U.S. national, but the citizenship match with the Social Security Administration (SSA) could not confirm that status.</p>	<p>Consistent with the guidance with respect to eligible noncitizens, school policy <u>may</u> permit students who are U.S. citizens and U.S. nationals to photocopy, scan, or otherwise image their citizenship documents, and submit either electronic images or paper copies to the financial aid office</p> <p>Please Note: the paper-based secondary confirmation process associated with DHS-USCIS Form G-845 is never used to confirm a student's status as a U.S. citizen or national!</p>

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# Citizenship and Immigration Status Documentation

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## Accepting Photocopies or Other Images

Schools may provide additional guidance, as they deem appropriate, regarding how (e.g. time, place, and media) a student should submit photocopies or other images of his or her immigration or citizenship documentation. If the school chooses to permit students to submit a hard copy or electronic image of an original document, the school should have a process in place to ensure that a student is submitting an exact copy. ED has prepared a [sample affidavit](#) that schools may choose to use for this purpose.

**IMPORTANT:** Copies of the documentation provided by the student, including any affidavit, and, for eligible noncitizens, the completed DHS-USCIS Form G-845 must be maintained in the student's financial aid file.

If the school suspects that the documents submitted are fraudulent or counterfeit, it may require the student to provide a true copy of the documentation as certified by the issuing authority. The school could also submit a copy of the suspicious documents during the paper-based (Form G-845) DHS-USCIS secondary confirmation process and comment that they suspect the documents to be fraudulent.

If the school determines that the documents are patently fraudulent (e.g., does not relate to the applicant, contains misspellings, misaligned text, altered dates), the school must deny Title IV funds. Also, if the school has conflicting information about a student's status or has any reason to believe that the information on the FAFSA is incorrect, the school must resolve these discrepancies before disbursing Title IV funds. If the school is unable to get a response from DHS-USCIS, or they receive an item 13 response ("USCIS is searching indices for further information") on DHS-USCIS Form G-845, the school may choose not to disburse Title IV funds.

If a school suspects that a student or other individual has misreported information or altered documentation to obtain Title IV student financial assistance, they must report their suspicions, and provide any evidence to ED's Office of Inspector General (OIG) at [800.MIS.USED](tel:800.MIS.USED) or by visiting the [OIG's website](#).

CERTIFICATION OF TRUE, EXACT, AND COMPLETE COPY OF THE ORIGINAL DOCUMENTS

This form is for the collection of DHS or other U.S. citizenship/nationality documents from students unable to present their documents in person.

I certify that I, \_\_\_\_\_, am the individual signing this statement, and I am providing a copy of my documents along with a copy of a valid government-issued photo identification card bearing my portrait (or likeness).

I certify that the attached documents and government issued photo identification are the true, exact, and complete copies of the originals issued to me.

List of document (s):

NAME OF VALID PHOTO ID	EXPIRATION DATE OF VALID PHOTO ID	ISSUING AUTHORITY OF VALID PHOTO ID

NAME OF CITIZENSHIP AND/OR IMMIGRATION DOCUMENT (S)	EXPIRATION DATE (IF ANY) OF CITIZENSHIP AND/OR IMMIGRATION DOCUMENT (S)

SAMPLE AFFIDAVIT

# Title IV Eligibility for Students Enrolled in an Eligible Career Pathway Program

On [May 22, 2015](#), the U.S. Department of Education (ED) published Dear Colleague Letter (DCL) GEN-15-09 which describes statutory changes affecting certain students who are not high school graduates.

Enacted on December 16, 2014, the Consolidated and Further Continuing Appropriations Act of 2015 (Public Law 113-235) amended section 484(d) of the Higher Education Act of 1965 (HEA) to allow a student without a high school diploma or its recognized equivalent to be gain eligibility for Title IV aid through the use of Ability to Benefit (ATB) options. However, only students enrolled in an “eligible career pathway program” may establish Title IV eligibility in this manner.

The revised HEA provisions do not eliminate the existing requirement that a student possess a high school diploma or its recognized equivalent to receive Title IV funds, nor does it affect those “grandfathered” students who were not high school graduates but were enrolled in an eligible program prior to July 1, 2012. These students may still establish Title IV eligibility under previous ATB options.

## New Ability to Benefit Alternatives

However, the statute now allows those who are not high school graduates, but who are enrolled in an eligible career pathway program on or after July 1, 2014, to establish Title IV eligibility by meeting one of the following criteria:

- Passing an independently administered Department of Education approved ATB test. (A list of the ATB tests currently approved by the Secretary is available in the body of the DCL);
- Completing at least 6 credit hours or 225 clock hours that are applicable toward a degree or certificate offered by the postsecondary school;
- Completing a State process approved by the Secretary of Education. (To date, no State process has been submitted for the Secretary’s approval.)

## Definition of a Career Pathway Program

A career pathway program is defined as “a combination of rigorous and high-quality education, training, and support services that are aligned with the skill needs of industries in State or regional economies, preparing individuals to be successful in secondary or postsecondary education programs

and the labor market.” To be considered eligible, a career pathways program must meet the specific criteria outlined in section 484(d)(2) of the HEA. Any public, non-profit, or for-profit school may offer an eligible career pathway program.

An eligible career pathway program contains two components: an adult education component and a Title IV eligible postsecondary program component. Although the coursework included in the adult education component includes instruction below the postsecondary level, the adult education component is not considered secondary school education. The Title IV eligible postsecondary program component must meet the definition of an eligible program under 34 CFR 668.8 in order for students to be Title IV eligible. Therefore, only the costs associated with the Title IV eligible postsecondary program component can be included in the student’s cost of attendance (COA).

In addition, credit or clock hours associated with the adult education coursework cannot be incorporated into the student’s Title IV enrollment status, even if the school considers that coursework to be remedial. However, remedial coursework associated with the Title IV eligible postsecondary component may be included in the COA and Title IV enrollment status.

## Awarding Aid for ATB Eligible Students in a Career Pathway Program

A student who was enrolled in an eligible career pathway program as of July 1, 2014, and who meets one of the ATB alternatives:

- Prior to July 1, 2014 – may be awarded a Federal Pell Grant, TEACH Grant, and any aid from the Title IV campus-based programs beginning with the first payment period of the 2014–2015 award year in which the student was enrolled. A Direct Loan can be awarded for the entire loan period that includes July 1, 2014.
- On or after July 1, 2014 – may be awarded a Federal Pell Grant, TEACH Grant, and any aid from the Title IV campus-based programs beginning with the payment period in which the student meets the ATB alternative. A Direct Loan can be awarded for the entire loan period that includes the date when the student meets the ATB alternative.

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# Title IV Eligibility for Students Enrolled in an Eligible Career Pathway Program – continued

## Establishing Pell Grant Award Amounts for ATB Eligible Students in a Career Pathway Program

A **Limited Pell Grant** award is available to students whose first enrollment in any Title IV eligible postsecondary program was on or after July 1, 2015, and who established eligibility under one of the ATB options for enrollment in an eligible career pathway program. Schools must use the [Career Pathway Alternative Pell Grant Disbursement Schedules](#) to determine the amount for which the student is eligible.

A **Regular Pell Grant** award is available to students whose first enrollment in any Title IV eligible postsecondary program was before July 1, 2015, and who is enrolled in an eligible career pathway program in or subsequent to the 2015–2016 award year. For these students, schools must use the Regular Federal Pell Grant Payment and Disbursement Schedules published in GEN-15-02 for the 2015–2016 award year and the Federal Pell Grant Payment and Disbursement Schedules that are published annually for subsequent award years.

For a student who enrolls in an eligible career pathway program on or after July 1, 2015, the school must determine whether the student should receive a Regular Pell Grant award or a Limited Pell Grant award based on when the student began attendance in any Title IV eligible postsecondary program, without regard to whether the student received Title IV aid. The school must document its determination.

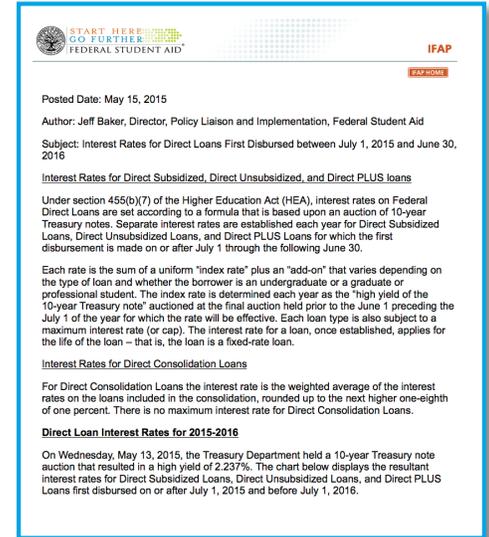
Title IV Eligibility for Students Without a Valid High School Diploma or Its Recognized Equivalent Who Are Eligible Under One of the ATB Alternatives				
		First Enrolled in Any Title IV Eligible Postsecondary Program		
		Prior to July 1, 2012 (Grandfathered Students)	On or after July 1, 2012, but prior to July 1, 2015	On or after July 1, 2015
Type of Program in Which Student is Currently Enrolled	Title IV eligible postsecondary program that is part of an eligible career pathway program	Eligible for Title IV aid, including a Regular Pell Grant award* for all award years, including 2014-2015 and thereafter	Eligible for Title IV aid, including a Regular Pell Grant award* for only 2014-2015 and thereafter	Eligible for Title IV aid, including a Limited Pell Grant award** for only 2015-2016 and thereafter
	Title IV eligible postsecondary program that is NOT part of an eligible career pathway program	Eligible for Title IV aid, including a Regular Pell Grant award* for all award years, including 2014-2015 and thereafter	Not eligible for Title IV aid	Not eligible for Title IV aid
* To award and disburse Pell Grant funds to these students, schools would use the Regular Pell Grant Payment and Disbursement Schedules described in Dear Colleague Letter GEN 14-01 for 2014-2015 and Dear Colleague Letter GEN 15-02 for 2015-2016				
** To award and disburse Pell Grant funds to these students, schools would use the Career Pathway Alternative Pell Grant Disbursement Schedules. The 2015-2016 Career Pathway Alternative Pell Grant Disbursement Schedules are attached with this Dear Colleague Letter				

# Interest Rates for Direct Loans First Disbursed between July 1, 2015 and June 30, 2016

On [May 15, 2015](#), the U.S. Department of Education (ED) published an electronic announcement (EA) outlining the interest rates for Direct Loan Program loans first disbursed between July 1, 2015 and June 30, 2016.

Each interest rate is the sum of a uniform “index rate” plus an “add on” that varies depending upon the type of loan and whether the borrower is an undergraduate or graduate student. The “index rate” is determined each year as the “high yield of the 10-year Treasury note” auctioned at the final auction held prior to June 1 preceding the July 1 of the year the rate will be effective.

The U.S. Treasury Department’s 10-year Treasury note auction, held May 13th, resulted in a high yield of 2.237%. The below chart provides the interest rates for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. Direct Consolidation loans are not included in the below chart because those rates are equal to the weighted average of the interest rates on the loans included in the consolidation, rounded up to the next higher one-eighth of one percent. There is no maximum rate for Direct Consolidation Loans.



Federal Direct Student Loans 2015-2016 Interest Rates Effective for Loans First Disbursed on or after July 1, 2015 and prior to July 1, 2016				
Loan Type	Borrower Type	Index	Add-On	Fixed Interest Rate
		10-Year Treasury Note		
Direct Subsidized Loans	Undergraduate Students	2.237%	2.05%	4.29%
Direct Unsubsidized Loans	Undergraduate Students	2.237%	2.05%	4.29%
Direct Unsubsidized Loans	Graduate/Professional Students	2.237%	3.60%	5.84%
Direct PLUS Loans	Parents of Dependent Undergraduate Students and Graduate/Professional Students	2.237%	4.60%	6.84%

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.

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  
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## 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](mailto:granthelp@aesSuccess.org)

[studentloans@aesSuccess.org](mailto:studentloans@aesSuccess.org)

**SCHOOL/LENDER INQUIRIES**

800.443.0646

[loanhelp@aesSuccess.org](mailto:loanhelp@aesSuccess.org)

