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KHEAA ADVISOR

SIMPLIFYING THE PROCESS

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Staff Highlight



Lindsey Wolf-Faesy
Verification Call Center Supervisor

As the School Liason and Verification Call Center Supervisor, Lindsey Wolf-Faesy's responsibilities include discussing files with schools and talking to

students about their financial aid, as well as managing the Verification Call Center.

Lindsey has been a part of KHEAA/ KHESLC for nearly 5 years. The relationships she has formed with financial aid professionals at numerous schools have been the most fulfilling part of her career.

Lindsey has a Bachelor's degree from Western Kentucky University in Broadcasting. She was the first in her family to graduate from college.

Lindsey can be contacted at lwolf@kheaa.com or at 502-696-7463.

FAFSA is now available for use with mobile devices

The 2019–20 FAFSA can now be submitted using mobile devices.

The mobile-ready format means students can apply for federal student aid from virtually anywhere, using nothing more than the phone in their pocket.

To fill out the FAFSA, students can:

- Download the myStudentAid app (iOS or Android) and fill it out from a mobile device.

Have students visit fafsa.gov and fill out the form using the device of their choice, including a smartphone, tablet or laptop.

FinancialAidToolkit.ed.gov has FAFSA campaign resources — including email templates, campaign talking points and social media posts — that you can use to help spread the word about the mobile-ready 2019–20 FAFSA and myStudentAid mobile app.

New issue brief on financial aid award notifications

In a recent issue brief, NASFAA urged Congress to pass legislation that would require standardized terms and elements of the financial aid award notification but, at the same time, would not restrict institutions' ability to communicate financial aid eligibility to their students in the way that is most meaningful and relevant to them.

NASFAA also recommended that lawmakers avoid requiring a standardized financial aid award notification in order to preserve the ability of colleges and universities to properly and clearly communicate the varying student aid options available at that institution.

Share the policy issue [brief](#) with your networks to help inform policymakers and the higher education community about this issue. NASFAA's Advocacy Resources page has more tools to support your advocacy efforts.

2019 edition of “It’s Money, Baby” now available online

An updated version of “It’s Money, Baby,” a booklet about financial literacy, is available online from KHEAA.

The 28-page booklet includes sections about:

- Cash basics.
- Banking.
- Credit.
- Insurance.
- Fraud and identity theft.



The online booklet is available on www.kheaa.com.

Recorded webinar on top five compliance issues available

In this session, the top five compliance issues identified by the U.S. Department of Education will be reviewed and ways to avoid them discussed.

The recording can be found [here](#).

School Highlight



Michael Barlow, Financial Aid Director, Elizabethtown Community and Technical College, chose this as a career because of his love of working with the students and being

a part of their journey through higher education. Watching the students walk across the stage at the graduation each year is still a powerful reason to be in this career. The relationships he has made during his life are accomplishments that he is most proud of.

Much of his free time is spent in the garden. Michael enjoys planting vegetables and being able to share the excess with friends and family. He also enjoys making updates on his home and landscape.

Michael says, “The services provided by KHEAA and KHESLC play a big part in our FAFSA outreach, financial literacy efforts and our default management. Our students always have questions and learn so much from the budgeting sessions provided by KHEAA outreach counselor Toni Wiley; she is always a big help during our FAFSA push in October!”

Tax Transcript Decoder®



Tax Transcript Decoder available for financial aid professionals

The Tax Transcript Decoder helps financial aid administrators quickly identify the correct transcript line items needed to complete the verification process.

This tool contains color-coded sample tax returns and corresponding tax return transcripts for each return type. The decoder also includes a sample Form W-2 cross-referenced with a W-2 Wage and Tax Statement and information to help determine whether an individual was eligible to file a 1040A or 1040EZ.

Download the full PDF [here](#).



Upcoming 2018–19 Online Courses

*The National Association of Student Financial Aid Administrators (NASFAA) provides **NASFAA U** — an educational program offering professional development for financial aid administrators.*

Overview of the Financial Aid Programs

November 27, 2018 — This course introduces basic financial aid concepts, categories and types of financial aid, the Title IV aid programs, and other federal sources of student assistance.

Verification 2019–20

January 14, 2019 — This course focuses on the principles of verification, information subject to verification, acceptable documentation, processing data corrections, how to verify applicant files, and options for institutional verification.

Pell and IASG

February 19, 2019 — This course provides an introduction to Pell and IASG. Lessons focus on selecting the appropriate formula, calculating eligibility, recalculations, and year-round Pell.

Consumer Information

March 5, 2019 — Through this course, you will learn what your institution's disclosure and reporting disclosures are and when and how reports and disclosures are to be made, as well as best practices for compliance with consumer information regulation.

RATES AND BENEFITS

Student Loan: NO fees, fixed rate as low as 3.80% APR* with auto pay

Parent Loan: NO fees, fixed rate as low as 3.80% APR* with auto pay

Refinance Loan: NO fees, fixed rate as low as 3.74% APR* with auto pay



**ADVANTAGE
Education Loan**

Contact your marketing
representative at
888.678.4625
marketing@kheaa.com

ADVANTAGE EDUCATION LOANS

Advantage Education Loan:

The Advantage Student Loan is a great option if a student needs more money for college. To qualify, the borrower must: be enrolled at an eligible school, be the age of majority at the time of application based on student's state of permanent residence, be a U.S. citizen or non-citizen with proof of residency card, and have an acceptable income and credit history or an approved cosigner.

Advantage Parent Loan:

The Advantage Parent Loan is a great option for parents of undergraduate and graduate students who need additional money for college. To qualify, the parent must: be the parent or stepparent of an eligible student, be a U.S. citizen or non-citizen with proof of residency card, and have an acceptable income and credit history or an approved cosigner.

ADVANTAGE REFINANCE LOANS

The Advantage Refinance Loan is one of the few loans in the nation that lets borrowers consolidate both private and federal education loans into one convenient loan.

- Fixed interest rates as low as 3.74% APR* with auto pay
- 0.25% interest rate reduction for using our auto-pay service
- NO FEES!
- Flexible terms of 10, 15 or 20 years

* APRs are representative samples for educational purposes only and may not reflect current or actual loan rate offers or available percentage rates. Your actual APR will depend upon your credit transaction and credit history and will be determined once a credit decision is made.

To find more information on our loans visit
AdvantageEducationLoan.com



COHORT DEFAULT MANAGEMENT

We offer three options through our [Cohort Default Management Services](#), so you can choose which options best fit your needs.

- **Early Intervention Services** — reaches out to your students who have recently separated or dropped below half-time status to ensure they have all the information needed to be prepared for repayment. We try to contact students who have withdrawn to find out why and to encourage them to re-enroll.
- **Default Prevention** — contacts all students in your cohort and counsels them on their repayment, deferment and forbearance options. This option focuses on getting borrowers into the repayment program that works best for them.

- **Student Transition Service** — provides customized email messages and videos geared to students at critical times during their college careers. Messages focus on Freshmen Year, Academics, Campus Life, and Financial Literacy/Money Management.

Thank you for all the hard work you all do for us. I don't know what we would do without you!

— Sandy S. Power, Director of Financial Aid
Maysville Community and Technical College

KHEAA Verify

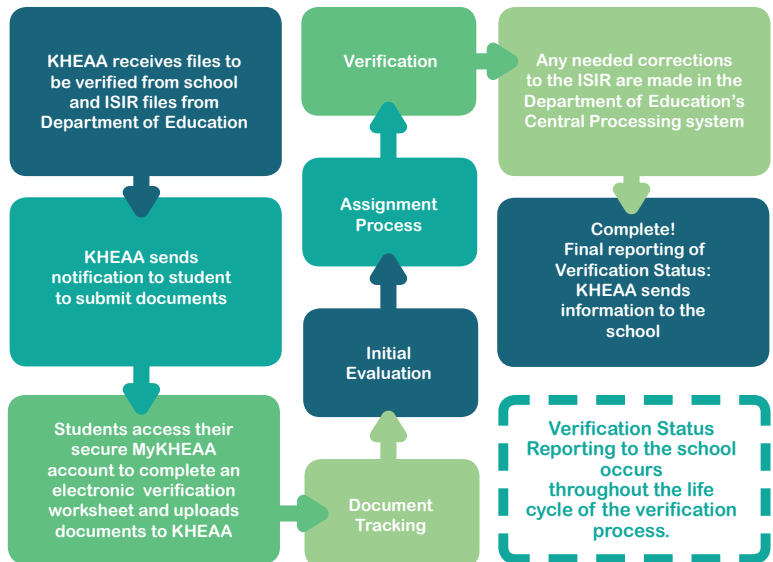
KHEAA Verify is a full-service, web-based verification service that helps students complete verification quickly and easily.

Our experts become a virtual extension of your office, saving you time and money.

The benefits of using KHEAA Verify are:

- Electronic process
- Online archival of verification forms and processes
- Reduced workload for you and your staff
- Increased efficiency and productivity
- Lower administration costs
- Compliance with federal regulations
- Personalized customer service
- Verification conducted by experienced staff
- Inexpensive
- Easy to use

KHEAA Verify Processing



Contact us — we can help!

888.678.4625

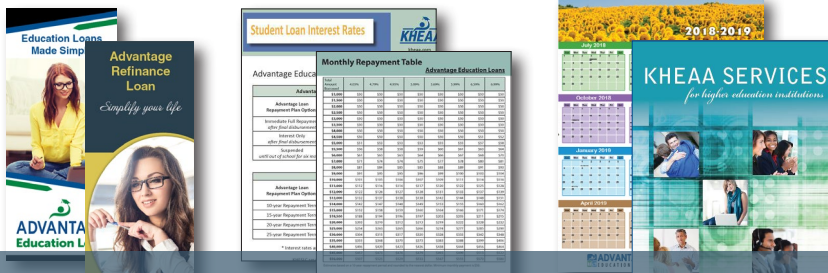
marketing@kheaa.com

Publications



COLLEGE PLANNING

KHEAA and KHESLC provide a wide variety of publications to help you and your students. Most publications can be ordered from our website, although some are online versions only. The items above can be ordered [here](#).



ADVANTAGE LOANS & KHEAA SERVICES

Advantage Education Loan brochures and flyers can be ordered [here](#). To order KHEAA Services brochures, wall calendars and any other publication, contact your KHEAA or KHESLC marketing representative or email publications@kheaa.com.

Stay Connected

Get financial aid,
scholarship and money tips
for you and your students!



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Quarterly Quote

“A well-educated mind will
always have more questions
than answers.”

- Helen Keller

Your Opinion Matters

Do you have a subject you would like to see addressed in the KHEAA Advisor? Someone you would like to see in the School Highlight? If so, please send your suggestions to Meredith Geraci at mgeraci@kheaa.com.

Mark Your Calendar

Nov. 14–16	WASFAA Conference Elkhart Lake, WI
Nov. 15–16	MASFAA Conference Southbridge, MA
Nov. 22–23	KHEAA and KHESLC offices are closed for Thanksgiving
Nov. 27–30	FSA Conference Atlanta, GA
Dec. 24–25	KHEAA and KHESLC offices are closed for Christmas
Dec. 31–Jan. 1	KHEAA and KHESLC offices are closed for New Year's

More events can be found on the websites for [NASFAA](#) and [NACAC](#).