



KHEAA ADVISOR

SIMPLIFYING THE PROCESS

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Staff Highlight



Brittany Christy
Customer Care Supervisor

As the Customer Care Supervisor, Brittany Christy's responsibilities include overseeing verification, assisting with the call center when needed, testing new documents before they go

live, quality control, and running queries to ensure verification runs as smoothly as possible.

Brittany has also assisted with the testing of a new verification program that will enable faster processing. The new program will not only improve our turnaround times but will also allow us to expand our volume capabilities.

Brittany joined KHEAA/KHESLC in 2013, starting out as a Customer Care Representative and moving to her current position in 2016.

Brittany graduated from Sullivan University with a degree in information technology.

Brittany can be contacted at bchristy@kheaa.com or at 502-696-7482.

NextStepsEd ticketing system open through June 30

In an ongoing effort to assist students who have been displaced by school closures, NextStepsEd — an online ticketing portal where affected students can submit requests for help with financial aid questions — will be extended through the end of June 2019.

This project to date has helped more than 5,000 students navigate their options regarding closed school federal loan discharge, Universal Borrower Defense, and Pell Grant eligibility restoration.

In late December, NASFAA added an interactive feature to the NextStepsEd website that allows students to choose a pathway — through a series of questions and checklists — which will walk them through determining their eligibility for certain benefits. Additionally, a series of new videos on the website highlights real student experiences and explains how students can seek help.

If you or someone you know has been impacted by a school closure, head to the [NextStepsEd](https://www.nextstepsed.com) website for more information.

ED releases verification guidance

The Department of Education (ED) will allow copies of tax returns and written statements of non-filing to be accepted for verification purposes in lieu of obtaining IRS tax return transcripts and verification of non-filing (VONF) forms for both the 2018–19 and 2019–20 application years. This guidance is effective for all verifications conducted after January 8, 2019, regardless of FAFSA processing date.

Independent applicants and parents of dependent students who are subject to VONF requirements will still need to obtain proof from the IRS that they did not file taxes. However, the new guidance allows individuals who are unable to secure that document to submit to the school a signed statement certifying that they did attempt to obtain the VONF from the IRS and were unable to do so, and that they did not file a 2016 or 2017 income tax return, as applicable.

Independent students and parents who had income for those years but did not have to file an income tax return must list the amount of income from each source and include a copy of IRS Form W-2 from each source.

Under the guidance, students and parents granted an extension beyond the automatic six-month extension who are required to file a 2016 or 2017 income tax return may submit the following for verification:

- Signed statement that certifies the individual was unable to secure VONF documentation from the IRS, that he or she did not file a 2016 or 2017 income tax return and that includes a list of sources of income and the amount of any income;
- Copy of filed IRS Form 4868 for the appropriate tax year;
- Copy of the IRS's approval of an extension beyond the automatic six month extension for the appropriate tax year; and
- Copy of any IRS Form W–2s for each source of 2016 or 2017 employment income received

Schools have flexibility on the format of the written statement, but it needs to be signed by the non-filer.

Schools can refer to the [FSA Handbook](#) for verification requirements for these populations.

School Highlight



Steve D. Smith
Director of Financial Aid - UWA

Steve D. Smith, Director of Financial Aid, The University of West Alabama, landed in this career as a transition from the IT field.

Steve said, “I find myself driven

towards that next great success story. Too often we are surrounded by negative energies and can get smothered by the day-to-day processes. Then, that one student shares their story and thanks you for the help you provided. Those moments recharge me and remind me that what we do matters.”

His background in microbiology, computer science and management that allows him to help others is one of the things he is most proud of.

In his free time, Steve enjoys the outdoors: hunting, fishing, gardening and golfing. He also keeps chickens and is constantly experimenting with the fresh eggs and meat, discovering new dishes.

Steve says of working with KHEAA, “The first thing we noticed was how easy it was to set up processing with KHEAA Verify. Since implementation we have seen a marked improvement in accuracy and efficiency. Verification used to be a nightmare for our office. Now it is an area I don’t have to worry over.”

AskRegs Knowledgebase

Answers:

Can We Pay a Student If We're Waiting on a High School or Academic Transcript We Require?



Yes, per your institutional policy to allow for a single term, you can disburse Title IV aid to these students for a single term while you are waiting for the final high school transcripts as long as you have already admitted the students as regular students, as defined under 34 CFR 600.2. View the full answer to this question to learn more and search for answers to your other pressing regulatory and compliance questions, in NASFAA's [AskRegs Knowledgebase](#).



Upcoming 2019–20 Online Courses

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

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.

Direct Loans

April 1, 2019 — In this 8-week course, you will learn the fundamentals of the Federal Direct Student Loan programs, including loan types, loan features and borrower eligibility.

RATES AND BENEFITS

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

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



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 an excellent choice 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.



* 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.



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. When we contact students who have withdrawn, we try to find out why and 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

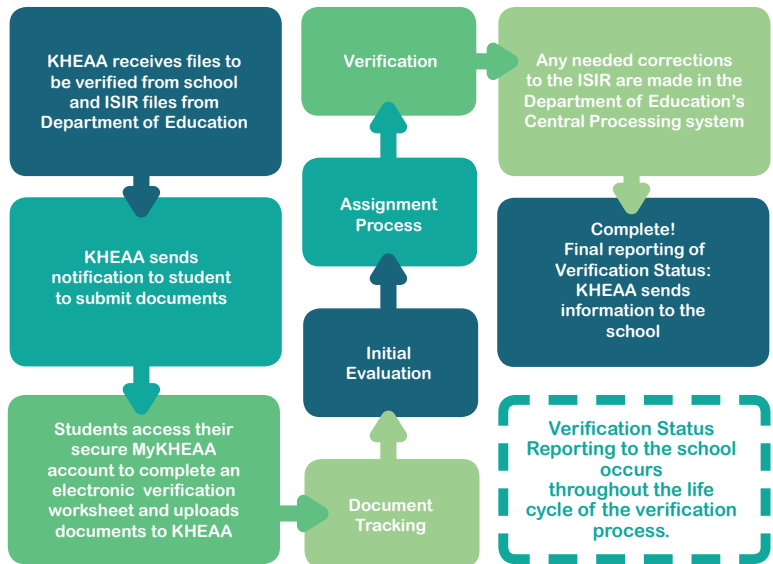
KHEAA Verify is a full-service, web-based verification service that helps students complete verification quickly and easily.

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.

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Quarterly Quote

“I never teach my pupils. I only attempt to provide the conditions in which they can learn.”

- Albert Einstein

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

March 20–22	AASFAA Conference Atmore, AL
March 25–27	TASFAA Conference Murfreesboro, TN
March 28–29	NeASFAA Conference Kearney, NE
April 3–5	KASFAA Conference Lawrence, KS
April 3–5	WASFAA Conference Green Bay, WI
April 8–10	NCASFAA Conference Wrightsville Beach, NC
April 10–12	OASFAA Conference Tulsa, OK
April 10–12	KASFAA Conference Lexington, KY

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