

Consumer Information: There's a lot you have to tell people!

Presenter:
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What We'll Talk About

- Availability of Employees
- Distribution of Information
- Information you must Disclose

Please Notice This



Which must be disclosed?



- Accreditation and licensure information
- Gainful employment programs and information
- Completion, graduation, and transfer-out rates
- Net Price Calculator
- Withdrawal and Refund Policies
- Copyright Infringement Warning and Policies
- Vaccination Policies
- Emergency Response, Evacuation, and Missing Student Notification Information

Who Assists Consumers On Your Campus?

- **Must designate an employee or employees who are available on a full time basis to assist enrolled or prospective students in obtaining information on**
 - The school
 - Financial Assistance
 - Graduation and Completion Rates
 - Security Policies and Crime Statistics
- **Availability upon reasonable notice during normal administrative working hours of your campus**



Distribution of Information

- **May post the information on-line**
 - For enrolled students or current employees, you may post on an internet website or an intranet website that is reasonably accessible
 - For prospective students or prospective employees, you may post on an internet website
- **Have to provide the exact electronic address**
- **Have to say that you will provide paper upon request**
- **Have to meet deadlines specific to various reports**



Notice to Enrolled Students

- **Each year notify about the availability of information in these general categories**
 - General disclosures
 - Annual security report and annual fire safety report
 - Report on athletic program participation rates and financial support data
 - FERPA information



Notice to Enrolled Students

- Each year notify about the availability of information in these general categories
 - Financial aid availability
 - Availability of consumer information
 - Code of conduct
 - Cash management Tier One and Tier Two arrangements



Notice to Enrolled Students

- List and briefly describe the information
- Tell students how to obtain it
- Can be provided on an individual basis

Mail
Email



• Simply posting on a website does NOT constitute a notice!!!!

General Student Disclosures

- Make available to any enrolled or prospective* student through
 - Appropriate publications
 - Mailings
 - Electronic media
- Prospective student is one who has requested from an eligible school information about enrolling there or who has been contacted by the school directly or indirectly through advertising, about enrolling.



Financial Assistance Information

- Description of federal, state, local, private, and institutional need-based and non-need-based student financial aid programs
 - Procedures and forms for application
 - Student eligibility requirements
 - Criteria for selecting recipients from the eligible applicants
 - Criteria for determining the amount of a student's award
- Can describe your own financial aid programs by listing them in general categories



Financial Assistance Information

- Rights and responsibilities of students receiving financial aid (and specifically federal aid)
 - Criteria for continued student eligibility under each program
 - Satisfactory academic progress standards and how to regain eligibility
 - Disbursement methods and frequency
 - How Pell-eligible students can obtain or purchase required books and supplies by the seventh day of a payment period
 - Terms of loans (Direct/FSA) as well as terms of any loan received as part of the financial assistance including a sample loan repayment schedule and that loans have to be repaid
 - General conditions and terms of employment
 - Exit counseling that the school provides and collects



Financial Aid Counseling



- Loan Entrance Counseling
- Loan Exit Counseling
- TEACH Grant Counseling is available at the NSLDS Student Access site
 - www.nslids.ed.gov/nslids_SA/
- Your counseling can include financial literacy information
- You may also want to provide special counseling for at-risk students that you identify
 - Withdrawals
 - Students with satisfactory academic progress issues



Disclosures Related to Alternative/Private Education Loans

- If you have a preferred lender arrangement, there are additional disclosures you have to make
- Even if you do not have a preferred lender arrangement you must inform the prospective borrower that
 - She may qualify for federal loans or other federal assistance
 - Federal loans may have more favorable terms and conditions than the alternative loan



Disclosures Related to Alternative/Private Education Loans

- Self-certification form (lender has to get this form from the borrower)
- Preferred lender disclosures
- See 15 USC 1638(3)(1)(12 CFR 226.47(a) for more details




Academic Programs, Costs, Facilities and Policies Information





- Academic programs
 - Current degree programs and other educational and training programs
 - Instructional, laboratory, and other physical facilities related to the programs
 - Faculty and other instructional personnel
 - Plans to improve academic programs, if there is such a plan
 - Description of any Written Arrangements it has entered into




Academic Programs, Costs, Facilities and Policies Information 


- Tuition and fees, estimated costs for necessary books and supplies, estimates of typical charges for room and board, estimates of transportation costs, any added costs of a program a student is enrolled or interested in
- Withdrawal procedures, refunds, and return of aid
 - Requirements and procedures to officially withdraw
 - Refund policy
 - Requirements for the return of federal grant or loan funds




Academic Programs, Costs, Facilities and Policies Information 

- Accreditation and licensure
- Services and facilities available to students with disabilities (including intellectual disabilities)
- Statement that student's enrollment in a program of study abroad approved for credit may be considered enrollment for the purpose of applying for federal student financial aid



Academic Programs, Costs, Facilities and Policies Information 

- Transfer of credit policies
 - Criteria used to transfer credit earned at another school
 - List of postsecondary schools with which you have an articulation agreement
- Title of person(s) designated to provide information to enrolled and prospective students and how to contact the person(s)



Penalties and Policies on Copyright Infringement

- Explicitly inform students that unauthorized distribution of copyrighted material may be subject to civil and criminal liabilities
- Summarize the penalties for violation of federal copyright law
- School policies about peer-to-peer file sharing – include disciplinary actions if students use your IT system
- Legal alternatives for downloading or getting copyrighted materials



Additional Disclosures

- Information about the student activities you offer
- Information about student body diversity
- Special services and facilities for persons with disabilities
- Vaccination policies
- Net Price Calculator
- Financial Aid Shopping Sheet – use of this resource is voluntary
 - Helps meet a disclosure requirement of Executive Order 13607 for schools receiving federal funds under military and veterans educational benefits program
 - How many of you use the Shopping Sheet?



Completion, Graduation, Transfer, Retention, and Placement Rates

- Report information to IPEDS (Integrated Postsecondary Education Data System)
- Annual rates must be made available to the public no later than July 1
- You must disclose certain information about

GAINFUL EMPLOYMENT!!!!!!



Campus Crime and Safety Information

- Annual reports to students and employees
- If you have on-campus student housing, you have to provide an annual fire safety report
 - Crime and fire logs
 - Emergency response, evaluation, missing student notification
- Must be distributed by October 1



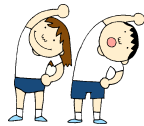
Drug and Alcohol Abuse Prevention

- Provide information to students, faculty and employees to help prevent drug and alcohol abuse and have a drug and alcohol prevention program
- Drug-Free Awareness Program



Information About Athletics

- If you have an intercollegiate athletic program, you have to provide information about your commitment to providing equitable athletic opportunities for male and female students
- Publication deadline is October 15



Textbook Information

- To the maximum extent practicable, you have to post verified textbook pricing information
 - Required and recommended materials



Foreign Sources and Gifts

- Have to report if you have ownership or control by foreign sources
- Have to report if you have contracts with or gifts from the same foreign source if the value is \$250,000 or more for a calendar year



Misrepresentation

• **You have to tell the truth!**

- Penalties for misrepresentation may include
 - Revocation of your participation agreement
 - Limitations on your participation
 - Proceedings against your school



Anti-Lobbying Provisions

- You cannot use federal student aid funds to lobby
- If you use non-federal funds to lobby, you have to submit a disclosure form to the Department of Education



Voter Registration

- Make a good-faith effort to distribute voter registration forms to your students



Gainful Employment Data

- Accounting – Diploma
- Business Administration – Diploma
- Business Administration – International Business Certificate
- Business Administration – Logistics Certificate
- Business Administration – Shipping and Handling Sports Management Diploma
- Cellular Repair and Refinishing – Painting and Refinishing
- Computer Information Technology Diploma
- Computer Technology – Network Support Certificate
- Cosmetology – Haircutting Certificate

Apply | Search | Types of Act | Eligibility | Subpart 100.1 | Finance | FWA



Helpful References

- 2017-18 Federal Student Aid Handbook
 - Volume 2 – School Eligibility and Operations
 - Chapter 6 – Consumer Information and School Reporting
- HEA Sec. 485(f);20 USC 1092
- Regulations
 - 34 CFR 668.41-49
 - 34 CFR 668.41(b), (c)(2), (3)(2) thru (4) and (g)(1)ii
 - 34 CFR 668.44



Helpful References

- FERPA Samples at www.ed.gov/policy/gen/guid/fpco/ferpa/ps-officials.html
- Suggestions for disseminating required information: The National Postsecondary Education Cooperative publication *Information Required to Be Disclosed Under the Higher Education Act of 1965: Suggestions for Dissemination* (NPEC 2010-831) – <http://nces.ed.gov>
- Penalty information is at Sec. 487(c)(3)(B) of the HEA
- Availability of employees is at 34 CFR 66



Helpful References

- College Affordability and Transparency Center: (www.collegecost.ed.gov)
- Sample statements and copyright requirements in GEN 10-08
- http://nces.ed.gov/ipeds/Section/Net_price_calculator
- GEN-13-07
- Financial Aid Shopping Sheet <https://www2.ed.gov/policy/highered/guid/aid-offer/index.html>



Helpful References



- www.nces.ed.gov/IPEDS
- <http://nces.ed.gov/collegenavigator>
- 34 CFR 668.412
- <https://ifap.ed.gov/eannouncements/attachments/HandbookforCampusSafetyandSecurityReporting.pdf>
- 34 CFR 86
- 34 CFR part 84

Helpful References



- HEA Sec 486
- 20 USC 1092
- NASFAA "Ask Regs"

Disclaimer

This is **not** an exhaustive discussion of Consumer Information and School Reporting.
 Always refer to the source documents – regulations, laws, guidance offered by US Department of Education and Federal Student Aid publications and guides. When in doubt, ask an expert . . . And remember, I am NOT an expert on this subject!

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NCASFAA would like to thank our Professional Affiliates for their support.

Please visit them and let them know how much you appreciate it.



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37
