State Financial Aid Webcast

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Student Financial Aid Programs
July 9, 2019

Agenda Topics

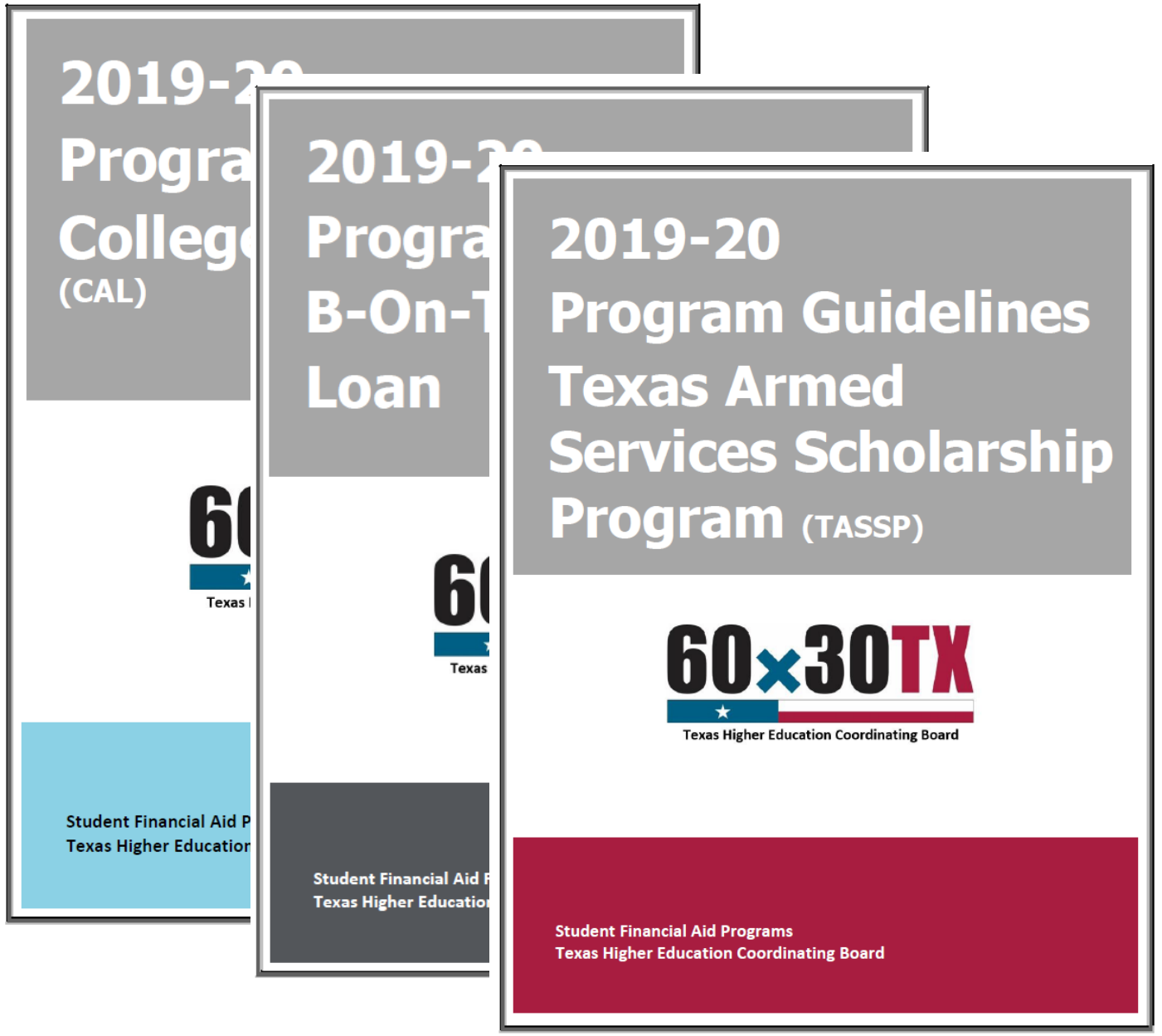
- Loan Program Guidelines
- Legislative Changes
- Educational Aide Exemption
- Grant Payments Demo
- Upcoming Events and Deadlines

Loan Program Guidelines

NOW AVAILABLE

The loan guidelines now include the following:

- Loan process flow chart
- Loan disbursement chart
- Loan change request procedures
- Loan debt letter requirements



LOAN PROCESS FLOW

Below is the loan process flow that occurs when a borrower completes a CAL application:

Online Application	•Student completes the online application, submits the promissory note and the Private Education Loan Applicant Self Certification form
Approval	•THECB reviews and approves the application
Certification	•Institution submits the certification online or by commonline file transfer
Private Education Loan Approval Disclosure	•Private Education Loan Approval Disclosure or "LAD" is mailed to the student with instructions on how to accept the loan terms
Loan Terms Accepted	•Student logs onto HelmNet to electronically complete and acknowledge the Loan Acceptance Disclosure Agreement
Private Education Loan Final Approval Disclosure	•Private Education Loan Final Approval Disclosure or "Loan Consummation Disclosure (LCD)" is mailed to the student informing them of their Right to Cancel and indicating the earliest date for delivery of funds
Funding	•Funds can be scheduled for disbursement after the cancellation period has expired

The earliest a loan can be disbursed is 11 business days after the LCD is mailed to borrower.

⚠ ALERT NEW: REQUIRED CONTACT US INQUIRY INFORMATION

To ensure inquiries are routed correctly, the following steps must be completed:

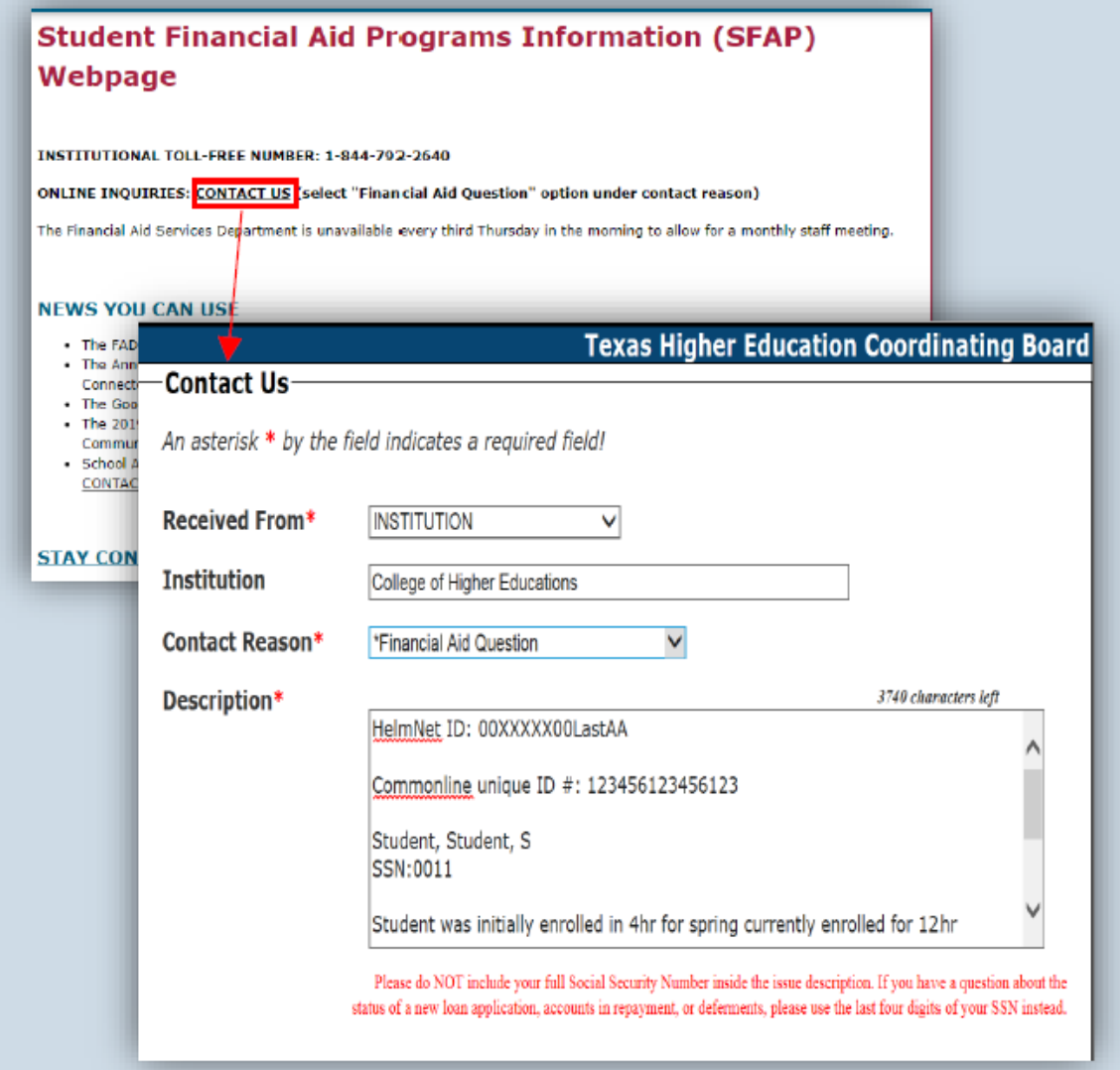
- **Received From:** Select Institution
- **Institution:** Enter the Institution's Full Name
- **Contact Reason:** Select **Financial Aid Question** (regardless of the inquiry reason)

Enter the following information in the Description box:

- HelmNet Loan portal ID
- Commonline Unique ID #: (16 Characters)
- Student's first name, last name, and middle initial
- Last four digits of the student's SSN

Provide a detailed explanation of the change needed:

- **Unclear request:** "Please update the loan disbursement to 04-01-2019".
- **Clear request:** "Please update loan disbursement #1 from 01-15-2019 to 04-01-2019".



⚠ ALERT NEW: ANNUAL STUDENT LOAN DEBT DISCLOSURE (19 TAC, SECTION 21.45)

All participating institutions must provide students with a letter, in an electronic format, estimating each student's total loan obligations, at least once a year. The purpose of this letter is to provide students with timely information on their education loan debt so they can make informed decisions about student loan borrowing.

Student loan debt disclosures must include:

- All education loan debt from the National Student Loan Data System (NSLDS), as well as information that the institution may reasonably collect from its own records.
- Any estimates of the unpaid amount of state, federal, and other education loans obtained by the student (if reasonably available to the institution); the types of education loans must be identified for each total included.
- *An estimate of the total payoff amount or a range for that amount, including principal and interest.
- *An estimate of monthly repayment amount, including principal and interest.

*At a minimum, institutions shall provide this information based on a 10-year repayment plan.

NOTE: This guidance may change based on recent legislative activity; any necessary updates will be provided accordingly.

Legislative Changes

Student Debt Letter

EFFECTIVE SEPTEMBER 1, 2019

- SB 241 clarified that institutions are not required to provide information regarding loans issued by a private entity under TEC 52.335.

- Rules are currently being updated to also add clarity in the coming months.

Disabled Peace Officers and Firefighters Exemption

BEGINNING WITH THE FALL 2019 SEMESTER

- HB 766 added disabled firefighters as eligible recipients of the disabled peace officers exemption under TEC 54.352.
- The exemption for both peace officers and firefighters is now mandatory for the institution.
- However, an institution may not provide exemptions under TEC 54.352 to more than 20% of the maximum number of students allowed to be enrolled in a specific course.

Electronic Texas Application for State Financial Aid (TASFA)

BEGINNING WITH APPLICATIONS SUBMITTED FOR THE 2022-2023 ACADEMIC YEAR

- HB 2140 requires the Texas Higher Education Coordinating Board (THECB) to establish an electronic submission portal for the TASFA through the ApplyTexas website.

- The THECB is required to appoint an advisory committee of financial aid personnel and student representatives to assist in adopting procedures for implementing the requirement and developing any recommendations.

FAFSA/TASFA for High School Graduation

BEGINNING WITH 12TH-GRADE LEVEL DURING THE 2021-2022 SCHOOL YEAR

- HB 3 requires a high school student to complete and submit a FAFSA or TASFA prior to graduation.

- The requirement is waived if the student's parent or guardian (or the student him- or herself, having achieved the age of majority) signs a form declining to complete a financial aid application. A school counselor may also authorize the student to decline for good cause, as determined by the counselor.

Texas WORKS Paid Internship Program

RULES AND PROCEDURES WILL BE ADOPTED BY THECB AS SOON AS PRACTICABLE

- HB 3808 created a centralized paid internship program at the THECB using existing Texas College Work-Study (TCWS) funding.
- The program builds on the Governor's Tri-Agency Workforce Initiative recommendation to increase the availability of paid internships in the state.
- Removed current off-campus requirements under TCWS that some institutions found difficult to administer.

Educational Aide Exemption

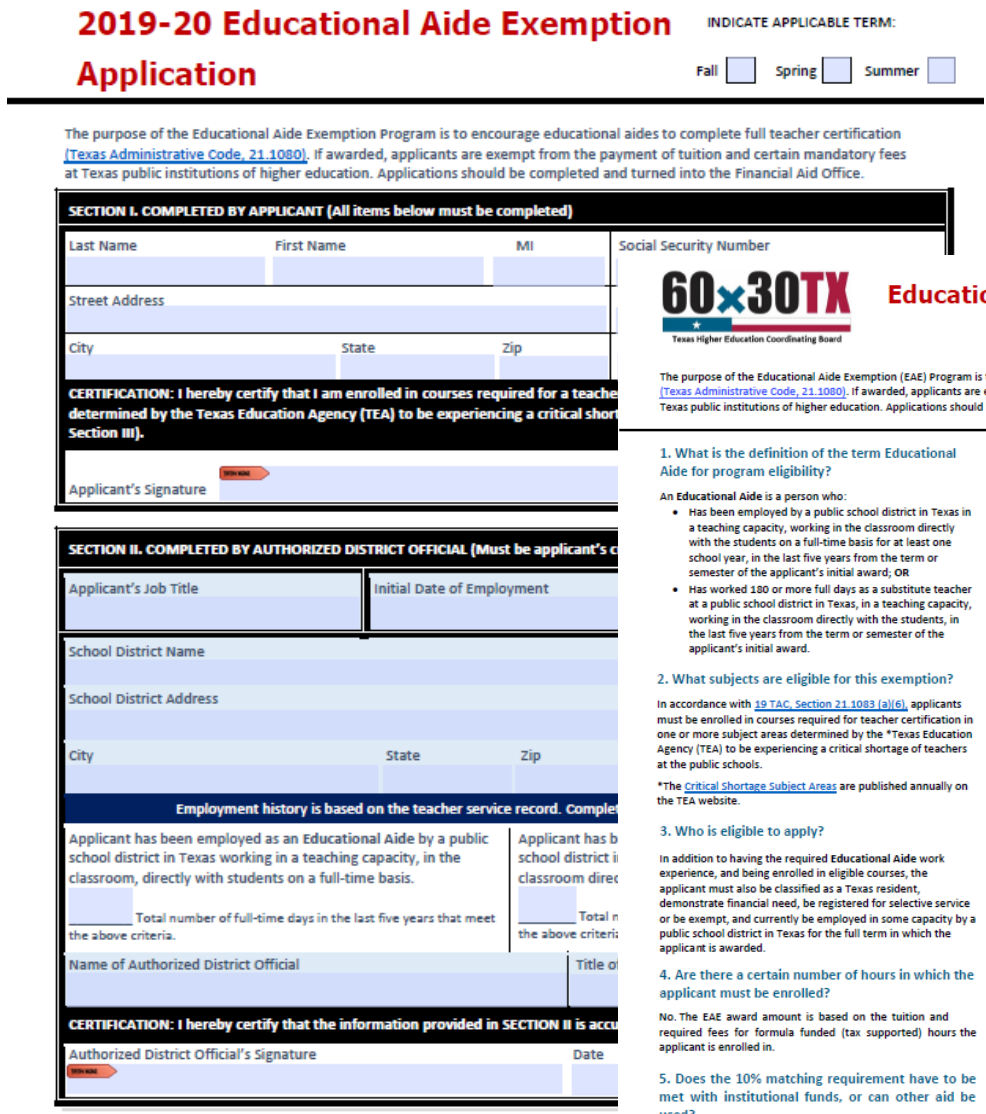
FY 2020 Allocations

Each participating institution will receive a total of $12,195.

Participating Institutions	
Angelo State University	Austin Community College
Sam Houston State University	Cisco College
Texas A&M International University	Clarendon College
Texas A&M University	Grayson County College
Texas A&M-Central Texas	Howard College
Texas A&M University-Corpus Christi	McLennan Community College
Texas A&M University-San Antonio	Northeast Lakeview College
Texas Southern University	Northeast Texas Community College
The University of Texas at Arlington	Northwest Vista College
The University of Texas at Austin	Odessa College District
The University of Texas at Dallas	Palo Alto College
The University of Texas at San Antonio	Paris Junior College
The University of Texas of the Permian Basin	Ranger College
University of Houston	San Antonio College
University of Houston-Clear Lake	St. Philip's College
University of Houston-Victoria	South Plains College
University of North Texas	South Texas College
University of North Texas Dallas	Tarrant County College District
The University of Texas-Rio Grande Valley	Trinity Valley Community College
Alvin Community College	Victoria College
Angelina College	

FY 2020 EAE Application & FAQs

- Educational aides must submit a separate application for each term.
- The institution must verify employment each term.
- An FAQ document is available online for institutions and students.



2019-20 Educational Aide Exemption Application

INDICATE APPLICABLE TERM: Fall ☐ Spring ☐ Summer ☐

The purpose of the Educational Aide Exemption Program is to encourage educational aides to complete full teacher certification (Texas Administrative Code, 21.1080). If awarded, applicants are exempt from the payment of tuition and certain mandatory fees at Texas public institutions of higher education. Applications should be completed and turned into the Financial Aid Office.

SECTION I. COMPLETED BY APPLICANT (All items below must be completed)

Last Name | First Name | MI | Social Security Number

Street Address

City | State | Zip

CERTIFICATION: I hereby certify that I am enrolled in courses required for a teache determined by the Texas Education Agency (TEA) to be experiencing a critical shor Section III).

Applicant's Signature

SECTION II. COMPLETED BY AUTHORIZED DISTRICT OFFICIAL (Must be applicant's c

Applicant's Job Title | Initial Date of Employment

School District Name

School District Address

City | State | Zip

Employment history is based on the teacher service record. Comple

Applicant has been employed as an **Educational Aide** by a public school district in Texas working in a teaching capacity, in the classroom, directly with students on a full-time basis.

_____ Total number of full-time days in the last five years that meet the above criteria.

Applicant has b school district i classroom direc

_____ Total n the above criteri

Name of Authorized District Official | Title o

CERTIFICATION: I hereby certify that the information provided in SECTION II is accu

Authorized District Official's Signature | Date

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60x30TX Texas Higher Education Coordinating Board

Educational Aide Exemption Program Frequently Asked Questions

The purpose of the Educational Aide Exemption (EAE) Program is to encourage Educational Aides to complete full teacher certification (Texas Administrative Code, 21.1080). If awarded, applicants are exempt from the payment of tuition and certain mandatory fees at Texas public institutions of higher education. Applications should be completed and turned into the Financial Aid Office.

1. What is the definition of the term Educational Aide for program eligibility?

An **Educational Aide** is a person who:

- Has been employed by a public school district in Texas in a teaching capacity, working in the classroom directly with the students on a full-time basis for at least one school year, in the last five years from the term or semester of the applicant's initial award; **OR**
- Has worked 180 or more full days as a substitute teacher at a public school district in Texas, in a teaching capacity, working in the classroom directly with the students, in the last five years from the term or semester of the applicant's initial award.

2. What subjects are eligible for this exemption?

In accordance with 19 TAC, Section 21.1083 (a)(6), applicants must be enrolled in courses required for teacher certification in one or more subject areas determined by the *Texas Education Agency (TEA) to be experiencing a critical shortage of teachers at the public schools.

*The Critical Shortage Subject Areas are published annually on the TEA website.

3. Who is eligible to apply?

In addition to having the required **Educational Aide** work experience, and being enrolled in eligible courses, the applicant must also be classified as a Texas resident, demonstrate financial need, be registered for selective service or be exempt, and currently be employed in some capacity by a public school district in Texas for the full term in which the applicant is awarded.

4. Are there a certain number of hours in which the applicant must be enrolled?

No. The EAE award amount is based on the tuition and required fees for formula funded (tax supported) hours the applicant is enrolled in.

5. Does the 10% matching requirement have to be met with institutional funds, or can other aid be used?

Only institutional matching funds can be used to cover the 10% matching requirement (See 19 TAC, Section 21.1086 (b)(1)).

6. Is there a maximum EFC limit when determining eligibility?

No. There is no EFC limitation; applicants must only demonstrate financial need as defined in 19 TAC, Section 21.1081 (8). Financial need is the difference between cost of attendance minus the expected family contribution determined by using the federal methodology.

7. Are all Texas public school district employees eligible to participate?

Yes. Any applicant employed in some capacity by a school district in Texas can apply, as long as the applicant has the required **Educational Aide** work experience, and is enrolled in eligible courses at a participating institution.

8. If an applicant did not meet satisfactory academic progress requirements in the fall, is he or she eligible for a spring award?

No. Applicants must meet the academic progress standards of the institution in the fall to be eligible for the spring term, unless granted a hardship.

9. Is a volunteer at a school district eligible to participate?

No. The applicant must be employed with a school or school district.

10. Are applicants enrolled in Alternative Certification Programs eligible to participate?

Yes, but only if the institution receives formula funding (tax support) for the hours in which the applicant is enrolled.

11. Is an applicant who is unemployed eligible to participate in the program?

No. The applicant must be employed by a Texas public school district for the full term in which the exemption is received.

1 | Page **Educational Aide Exemption Program FAQs – Institution Edition** *As of 06/20/2019*

Awarding Funds

Participating institutions must match at least 10% of a recipient's exemption with institutional funds.

Students receiving awards are exempt from the cost of tuition and fees* for courses required for a teacher certification**.

Example A: Minimum 10% Match

Total Tuition and Fees for the relevant term = $5,400/term

10% Match = $540

State Award = $4,860

Example B: Greater than 10% Match

Total Tuition and Fees for the relevant term = $5,400/term

40% Match = $2,160

State Award = $3,240

*Other than laboratory and class fees.

**Eligible certification programs are in subject areas experiencing a critical shortage of teachers.

2019-20 Critical Shortage Areas

The Department of Education posts shortage areas for each state:
https://tsa.ed.gov/#/home/

The Texas Education Agency (TEA) has not yet published the FY 2020 teacher certification critical shortage areas:
https://tea.texas.gov/

EAE Reminders

Maintaining Employment Eligibility

- Recipients must remain employed in some capacity by a school district in Texas during the **full term** for which the student receives an award.

Exemption from Student Teaching (TAC, 21.1087)

- EAE first awarded **after** bachelor's degree = required to do student teaching
- EAE awarded **prior** to bachelor's degree = NOT required to do student teaching

EAE Funds Request Form

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Texas Higher Education Coordinating Board

Educational Aide Exemptio
Funds Request Forr

Date:	FICE Code:	Institution:

Contact Information

Position	Name	Email	Phone
Financial Aid Director			
Reporting Financial Aid Officer			
Business Office Contact			

Current Request

Type of Program	Current amount being requested	Number of unique student awards being funded via current request*
Educational Aide Exemption		

Total Funds

Total Educational Aide Exemption Allocation	Year-to -date amount requested including current request**	Number of year-to -date unique student awards funded including current request***

* The count of recipients receiving program funds for the first time this award year via this current request.
** The cumulative total amount of funds requested this fiscal year including this request.
*** The total number unique students who have received funds this fiscal year including those who will receive funds from this request.

By submitting this form, I certify that the amount requested and the number of recipients (both new and year-to-date) as reported on this request form are accura as of today's date. I further understand the importance of the accuracy of this information, as it may be reported to Legislatures and is subject to review during a program audit.

Certifying Name/ Title

Signature Date

- (•) I confirm that this is an original (not a duplicate) submission.
- ( ) I confirm that this is a revised request that is replacing a previously submi request. If so, enter the date of the original submission and the reason fo revision in the following sections.

Date of Original Submission

Enter the explanation for the revised form here.

To send the completed form:

- Click the **SUBMIT** button.
  - An email, with this form attached, will open in a new window.
- Enter the six-digit FICE code and file name in the subject line.
  - Example: 012345_EAE Funds Request Form FY 2019.
- Click the **SEND** button to submit the form.

Submit

Forms that cannot be sent using the SUBMIT button should be manually complet scanned and emailed to FASOperations@thecb.state.tx.us

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Texas Higher Education Coordinating Board

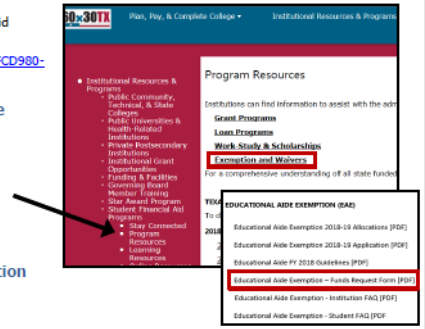
Funds Request Form Instructions Educational Aide Exemption (EAE)

The following process allows institutions to request EAE program funds throughout the year on an as-needed basis using the Funds Request Form (FRF). The FRF allows for easier reconciliation between the institution's Financial Aid Office, Business Office, and the Texas Higher Education Coordinating Board (THECB). To submit the completed funds request, follow the instructions in the **Submit the Request** section.

Accessing the FRF

The FRF link can be found on the Student Financial Aid Programs (SFAP) Information Webpage:

http://www.thecb.state.tx.us/index.cfm?objectid=31FCD980-1C17-11E8-BC5000505601 00A9



STEP 1: Navigate to the SFAP Webpage

Under the **PROGRAM RESOURCES** section, select "Exemptions and Waivers" and click on the FRF for Educational Aide Exemption.

Completing the Form

STEP 1: Complete the Contact Information Section

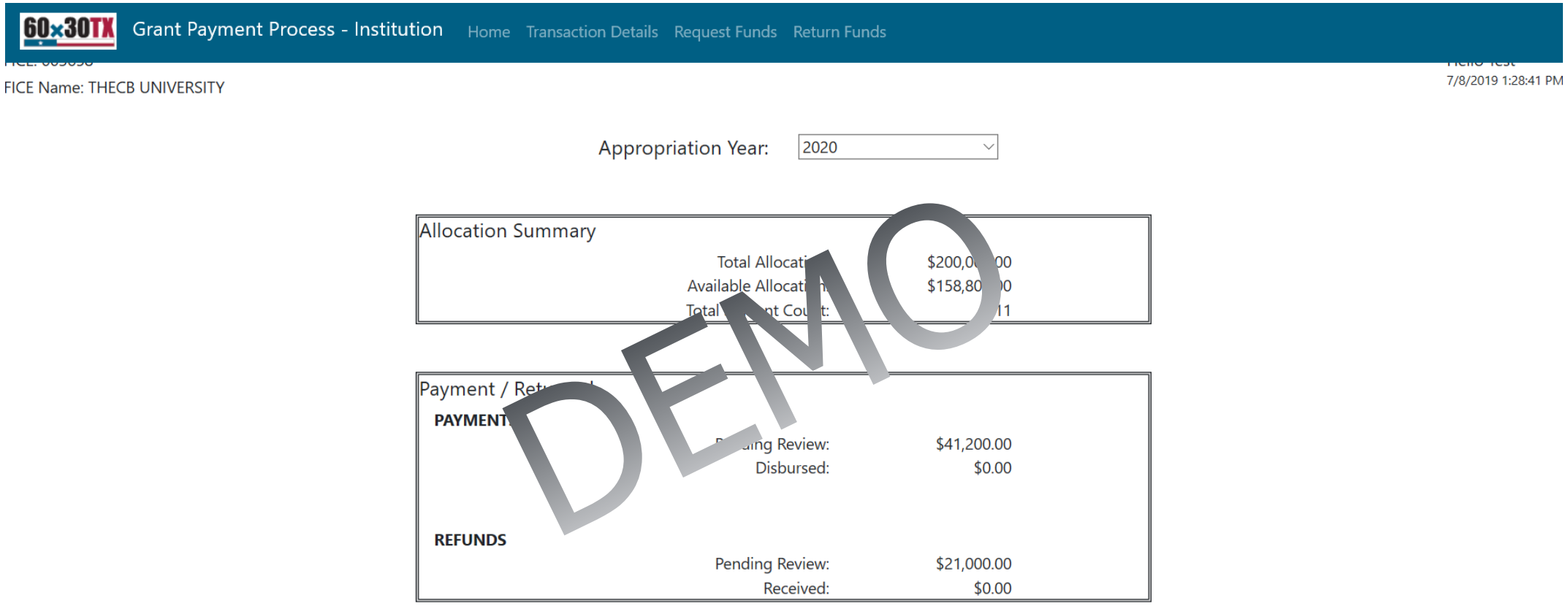
- **Date** - the submitted request date.
- **FICE Code** - the institution's six-digit identification code.
- **Institution** - the name of the requesting institution.
- **Financial Aid Director** - accountable for overseeing the program at the institution.
- **Reporting Financial Aid Officer** - assigned to monitor the program.
- **Business Office Contact** - responsible for reconciling the program account with the Financial Aid Office.

NOTE: If the Financial Aid Director is the Reporting Financial Aid Officer, enter the same information for both contacts.

Date:	FICE Code:	Institution:	
Contact Information			
Position	Name	Email	Phone
Financial Aid Director			
Reporting Financial Aid Officer			
Business Office Contact			

EAE Funds Request Form Instructions As of 8/23/18 1

GRANT ONLINE PAYMENT ENHANCEMENTS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Grant Payment Process - Institution
Home
Transaction Details
Request Funds
Return Funds
FICE Name: THECB UNIVERSITY
7/8/2019 1:28:41 PM
Appropriation Year:
2020
Allocation Summary
Total Allocati
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Available Allocati
$158,80 00
Total nt Cou t:
11
Payment / Ret
PAYMENT
ing Review:
$41,200.00
Disbursed:
$0.00
REFUNDS
Pending Review:
$21,000.00
Received:
$0.00
DEMO

ANY
QUESTIONS
?

General Updates and Important Dates

General Updates

- Final State Program Allocations Released as of 7/9/2019
- 2018-19 TEG Engagement Guide Released 7/9/2019
- Grant Payment Training…Coming Soon
- 2020-2021 TASFA

Important Dates

August 1, 2019

- Funds request form must be submitted for 2018-19 (Grants, EAE, Bilingual Education)
- Begin requesting 2019-20 funds

August 13, 2019

- Next monthly webcast

August 19, 2019

- Financial Aid Database Validation Deadline for Cycle Two

Financial Aid Services
Institutional Toll-Free Number

(844) 792-2640

Monday - Friday
8 a.m. - 5 p.m.

Contact Information and Feedback

Email: leah.smalley@thecb.state.tx.us

Webcast Survey: https://www.surveymonkey.com/r/58YRM92

Financial Aid Services Phone Line (Institutions): 844-792-2640

Texas Financial Aid Information Center Phone Line (Students): 888-311-8881