Federal Update
LASFAA Fall Conference

Oct 18, 2018

Kevin Campbell
Training Officer
United States Department of Education
FSA Training
Federal Student Aid E-Training (FSA E-Training)

https://fsatraining.info/
FSA E-Training: Fundamentals of Federal Student Aid Administration

• FSA Coach Fundamentals (replaces FSA Coach)
  • FSA Coach Fundamentals must be successfully completed online on the FSA E-Training website to attend the in-person workshop
    • FSA Coach Fundamentals can also be used as a standalone training tool to train new FA staff

• In-person workshop
  • 5 day workshop offered at FSA’s Regional Training Facilities
  • Available dates found on FSA E-Training after completing “FSA Coach”
    • Click on “Fundamentals Training Series”
    • Dear Colleague ANN 18-09
FSA E-Training: Quick Takes

• Brief videos, 15-20 minutes in length, on a variety of Federal Student Aid topics such as:
  • Conflicting Information
  • Professional Judgement
  • Defining a “year” in Federal Student Aid
  • Establishing Cost Of Attendance
  • Satisfactory Academic Progress
  • More than 20 topics available

• On the FSA E-Training Home page, select “Menu”, scroll down to “Webinars and Recordings” and select Quick Takes
FSA E- Training: Comprehensive Training

• Training is available in more detail on a variety of Federal Student Aid topics such as:
  • R2T4
  • Campus Safety and Security
  • Default Prevention
  • Several others

• Designed to take 60-90 minutes each

• On the FSA E-Training Home page, select “Menu”, scroll down to “Learning Tracks”, and select a topic or select “Search” and “Learning Tracks” after selecting “Menu”
2018 FSA Training Conference

EA: 07/11/2018

November 27-30, 2018
FSA Training Conference for Financial Aid Professionals
Georgia World Congress Center
Atlanta, Georgia
Regulatory Update
Borrower Defense Implementation

• Three delay notices published to delay effective date of most provisions of the final borrower defense regulations published on November 1, 2016 and were scheduled to take effect on July 1, 2017

• In light of pending litigation, on June 16, 2017, ED postponed the effectiveness of some provisions of the Borrower Defense regulations
Borrower Defense Implementation

• ED *did not* postpone provisions in the Borrower Defense regulations relating to:
  • Documentation for discharges for death
  • Mandatory administrative forbearance or suspension of collection of FFEL loans that the borrower intends to consolidate for borrower defense
  • Direct Loan Consolidation of Perkins and Nursing Student Loans and Nurse Faculty Loans
  • Severability
  • Technical corrections
Notice of Proposed Rule Making (NPRM): Defense to Repayment

NPRM dated, 7/31/2018:

- Proposal to amend the regulations governing the Direct Loan Program to establish a Federal standard for evaluating, and a process for adjudicating, borrower defenses to repayment
- The regulations would apply to loans first disbursed on or after July 1, 2019
- Will provide for actions the Secretary may take to collect from schools financial losses due to successful borrower defense to repayment discharges
The proposed regulations would also:

- Require schools that direct Federal student loan borrowers to sign pre-dispute arbitration agreements or class action waivers as a condition of enrollment to disclose those requirements in plain language to prospective and enrolled students, place the information on their websites and make clear to students how to initiate arbitration actions.

- Revise the Federal Perkins Loan, Federal Family Education Loan (FFEL), and Direct Loan programs’ closed school discharge regulations.

- Clarify the conditions under which an FFEL or Direct Loan borrower may qualify for a false certification discharge.
Negotiated Rulemaking: Intent to Establish a Committee

• On 7/31/18, ED published a notice in the Federal Register announcing its intent to establish a negotiated rulemaking committee to develop proposed regulations related to:
  • Streamlining ED’s accreditor recognition process
  • Clarifying ED’s requirements of accreditors in performing their oversight role
  • Emphasizing the importance of institutional mission in evaluating its policies, programs and outcomes
Intent to Establish a Committee - continued

• Committee to develop proposed regulations related to:
  • Defining “job placement rates” to ensure consistency among those agencies that require institutions or programs to calculate and/or publish such rates
  • Clarifying and simplifying the requirements regarding state authorization of distance education and correspondence courses
    • May 25, 2018 and July 3, 2018 Federal Registers delayed the effective date for amendments to 34 CFR 600.2, 600.9(c), 668.2, and the addition of 34 CFR 668.50, until July 1, 2020
  • Defining “regular and substantive interaction” as it relates to current educational delivery modalities
Intent to Establish a Committee - continued

• Committee to develop proposed regulations related to:
  • Defining the “credit hour”
  • Defining the reasonable length of a clock-hour program
  • Expanding the opportunity for an institution to contract with a non-accredited entity to provide 50 percent or more of an instructional program
  • Developing minimum standards for an approved teach-out plan
  • Competency-based, self-paced and direct assessment programs
Intent to Establish a Committee - continued

• Committee to develop proposed regulations to:
  • Clarify requirements for TEACH Grant recipients and to create procedures for correcting wrongful grant-to-loan conversions
  • Accreditors role regarding the participation of faith-based entities in Title IV programs
• ED also intends to establish two subcommittees that will make recommendations to the committee to help address:
  • Regulatory changes required to enable expansion of direct assessment programs and competency-based education; and
  • Rules regarding faith-based entities participation in the title IV, HEA programs
Gainful Employment

UNEMPLOYED
On October 31, 2014, ED issued final GE regulations effective July 1, 2015

• These regulations:
  • Establish a debt-to-earnings rate measure to determine whether a GE program prepares students for gainful employment in a recognized occupation
  • Require institutions to report information about students who enrolled in each of the institutions’ GE programs
  • Require institutions to establish the eligibility of a GE program by certifying that the program:
    • Is included in the institution’s certification
    • Satisfies applicable state licensing/certification requirements for the occupations the program prepares students to enter
GE Disclosures – Electronic Announcements (EA)

- **June 30, 2017 GE EA #106**: Schools provided additional time to comply with disclosure requirements in accordance with 668.412 (d) and (e) are until July 1, 2018.

- **June 18, 2018 GE EA #116**: Deadline to comply with requirements of 668.412 (d) and (e) delayed until July 1, 2019. Supersedes GE EA #106. Specifically these regulations require schools to:
  - Include the disclosure template, or a link thereto, in their GE program promotional materials; and
  - Directly distribute the disclosure template to prospective students

- **Consistent with previous announcements**, schools must comply with 668.412(a), (b), and (c) to post disclosures on their GE program web pages using the approved disclosure template provided by ED. The deadline for these actions was April 6, 2018
GE Disclosure Resources

• GE Disclosure Template

• Quick start guides

• Help desk: 855-359-3697, gedt@inovas.net
Gainful Employment Negotiated Rulemaking

A negotiated rulemaking committee was formed to consider the Gainful Employment rules

- The committee met:
  - Session 1: December 4-7, 2017
  - Session 2: February 5-8, 2018
  - Session 3: March 12-15, 2018
- Negotiations concluded without consensus being reached
NPRM – Gainful Employment

• August 10, 2018: Notice of Proposed Rulemaking (NPRM) to rescind Gainful Employment regulations – comments were due 9/13/2018

• Specifically, the NPRM proposes to rescind regulations that:
  • Established program-level eligibility based on Debt-to-Earnings (D/E) ratios among Title IV recipient graduates of GE programs
  • Required program-level data disclosures on program cost, completion rate, job placement rates and if the program meets licensure, registration or certification requirements in the State in which the school is located
Omnibus Appropriations Bill
Omnibus Appropriations Bill

On March 23, 2018 the President signed the Consolidated Appropriations Act, 2018, Public Law 115-141 (H.R. 1625)

Impacts Federal student aid in several ways:

- Pell Grant awards
- FAFSA use
- Children of Fallen Heroes Act
- Public Service Loan Forgiveness (PSLF)
2018-2019 Pell

• **Maximum Scheduled Award:** $6,095
  • Increase of $175 from 2017-18
  • May be able to receive up to 150% of scheduled Pell award
• **Minimum Award:** $650
• **Maximum eligible EFC:** 5486
• Updated **Payment Schedules** published in **DCL GEN-18-04** (April 10, 2018)
  • *Replaces GEN-18-01*
  • April 13, 2018 EA #1- provides operational guidance
FAFSA Data Use

• The law permits, but **does not require**, schools to provide FAFSA data to a scholarship granting organization designated by an applicant *if*:
  • The applicant has provided explicit written consent **and**
  • The disclosure is to assist the applicant in applying for and receiving financial assistance at that school

• The scholarship organization **cannot sell or otherwise share** the FAFSA data they receive from schools under this section

• This provision will remain in effect until the HEA is reauthorized
Children of Fallen Heroes Scholarship Act

Amends Sec. 473(b) of HEA

- Expands special rule for “EFC shall be deemed zero”
  - Eligible to receive Pell Grant beginning with 2018-2019 award year
  - Parent or guardian actively serving as a public safety officer and died in the line of duty while performing as a public safety officer
- At time of parent or guardian’s death student was:
  - Less than 24 years of age or;
  - Enrolled at an institution of higher education on a part-time or full-time basis
- Partial Pell Grant to full Pell Grant
  - Zero EFC used for all other title IV aid

Further guidance coming
Temporary Expanded Public Service Loan Forgiveness (TEPSLF)

- Appropriation for temporary expansion of forgiveness
- Has limited funding on a first come, first served basis, and once the funds are used, TEPSLF ends
- Available only to Direct Loan borrowers
- To qualify, the borrower must have:
  - Submitted an application and had it denied only because some or all of the payments were not made under a qualifying repayment plan
  - At least 10 years of eligible full-time employment certified by a qualifying employer and approved by FedLoan
  - Made 120 qualifying payments while working full-time for the borrower’s qualifying employer(s)
• ED will reconsider borrower eligibility for Public Service Loan Forgiveness (PSLF) using an expanded list of qualifying repayment plans and some payments that do not count toward PSLF may count toward forgiveness under TEPSLF
  • Additional qualifying repayment plans include:
    – Graduated Repayment Plan
    – Extended Repayment Plan Consolidation Standard Repayment Plan
    – Consolidation Graduated Repayment Plan
• Refer to May 23, 2018 Electronic Announcement
FAFSA Processing

Need money for college?

Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?  RETURNING USER?
2019-20 Award Year
2019-20 CPS Processing Updates

• Need Analysis
  • Automatic Zero EFC income threshold increased from $25,000 to $26,000

• DHS-SAVE Process
  • Systematic Alien Verification Entitlement implemented to electronically provide citizenship information to financial aid administrators (FAAs)
  • FAAs are no longer permitted to submit paper G-845 forms in order to process third-step verification requests related to citizenship
  • June 27, 2018 Electronic Announcement
DHS-SAVE Process

• If you get “no records found”…
  • Be sure to enter last 2 digits of DHS verification number with capital letters and enter date of birth with preceding zeroes
  • If DHS verification number is less than 2 months old, hold record for further guidance
  • If response screen indicates case is closed or DHS verification number is greater than 2 months old and case is closed and documentation the student provided supports citizen’s eligible noncitizen status, send DHS verification number to applicationprocessingdivision@ed.gov
    • ED will resend record to DHS to create new DHS verification number which can be used to resubmit document through SAVE
DHS-SAVE Process Training

- **Federal Student Aid E-Training Website**
- **Quick Takes**
  - [DHS/SAVE Part I](#)
  - [DHS/SAVE Part II](#)
Federal Student Aid’s Next Generation Financial Services Environment
Federal Student Aid (FSA) has one of the largest consumer loan portfolios in the world.

We should deliver for our customers on par with world-class financial services

To do that, we have defined the Next Generation Financial Services Environment with four primary goals:

1. **World-class customer experience**, grounded in a mobile-first, mobile-complete, and mobile-continuous environment, to improve customer outcomes

2. **Greater operational flexibility** to allow us to more rapidly integrate new capabilities and features

3. **Reduce complexity**, improve the stability and resiliency of our systems, and provide more cost-efficient solutions

4. **Improve repayment outcomes** and overall portfolio performance
myStudentAid mobile app
myFAFSA
Fafsa.gov Home Page Moving to Studentaid.gov

• Beginning October 1, 2018, the fafsa.gov page moved to studentaid.gov
  • Allows for a more integrated applicant experience
  • Redirects will take applicants to correct URL if using fafsa.gov or fafsa.ed.gov in browser bar
• New URL: Studentaid.ed.gov/sa/fafsa (As of 10/1/18)
The FAFSA® is Mobile!

• FAFSA form going mobile on fafsa.gov and via myStudentAid mobile app
  • fafsa.gov changes implemented July 22, 2018 making website more mobile-friendly
  • 2018-19 myStudentAid mobile app Beta version was available summer 2018
  • 2019-20 myStudentAid mobile app available October 1, 2018
  • July 24, 2018 Electronic Announcement
The FAFSA® is Mobile!

Making fafsa.gov Mobile-Friendly

- Fafsa.gov will reshape and resize to fit mobile devices such as smartphones and tablets
- Page design now has more modern and user-friendly look and feel
- “Help and hints” now replaced by “Tool tips”
  - Tool tips provide easy-to-use contextual information as applicants navigate the FAFSA form
- Some questions grouped differently to allow for ease of application
Landing View and Roles

Before You Start

If you want to renew your FAFSA or use the IRS Data Retrieval Tool, you need to complete your FAFSA form on fafsa.gov.

GO TO FAAFSA.GOV

Due to scheduled maintenance, myFAFSA will be unavailable every Sunday from 3am to 11am Eastern time. We apologize for any inconvenience this may cause.
Log In

myStudentAid

FSA ID Username or E-mail
Forgot username?

FSA ID Password
Forgot password?

LOG IN

Create a save key.

The save key is a temporary code that lets you come back and finish the FAFSA® form later.

Parents and students share the save key to work on a FAFSA® form together without using each other’s FSA IDs.

Create a Save Key

Re-enter the Save Key

NEXT

Welcome to the 2018-2019 FAFSA®!

It’s easy to complete, and we promise to guide you the whole way.

Section 1. Student Information
Section 2. School Selection
Section 3. Dependency Status
Section 4. Parent Information
Section 5. Parent Financials
Section 6. Student Financials
Section 7. Sign & Submit

NEXT
Get Started
**FAFSA Summary**

2018-2019 FAFSA SUMMARY

Student ID: XXX-XX-9888 CO

Here's a summary of the information you provided on the FAFSA® form. Select NEXT once you’re ready to continue with the submission process.

<table>
<thead>
<tr>
<th>Expand All</th>
<th>Collapse All</th>
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<tbody>
<tr>
<td>Student Information</td>
<td>School Selection</td>
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</tbody>
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**Print**  **Next**

Federal Student Aid

An Office of the U.S. Department of Education

Proud Sponsor of the American Mind®
READ BEFORE PROCEEDING:

By signing this application electronically using your FSA ID (username and password), YOU, THE STUDENT, certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your FSA ID (username and password), you certify that all of the information you provided is accurate.
<table>
<thead>
<tr>
<th>Date</th>
<th>Document Name</th>
</tr>
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<tbody>
<tr>
<td>June 2018</td>
<td>2019-20 Application Processing System Specifications for Software Developers</td>
</tr>
<tr>
<td></td>
<td>(DRAFT)</td>
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<tr>
<td>August 2018</td>
<td>2019-20 Electronic Data Exchange (EDE) Technical Reference (DRAFT)</td>
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<td>2019-20 EFC Formula Guide</td>
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<td>2019-20 SAR Comment Codes and Text</td>
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<td>2019-20 ISIR Guide</td>
</tr>
<tr>
<td>November 2018</td>
<td>2019-20 FAFSA on the Web Preview Presentation</td>
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<td>2019-20 CPS Test System User Guide</td>
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## Important System Dates

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<thead>
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<tr>
<td>2019-20 FAFSA on the Web Demonstration Site</td>
<td>September 23, 2018</td>
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<tr>
<td>2019-20 EDExpress for Windows, Release 1.0</td>
<td>September 24, 2018</td>
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<tr>
<td>2019-20 FAFSA on the Web availability</td>
<td>October 1, 2018</td>
</tr>
<tr>
<td>2019-20 IRS Data Retrieval Tool availability</td>
<td>October 1, 2018</td>
</tr>
<tr>
<td>2019-20 FAA Access to CPS Online availability</td>
<td>October 1, 2018</td>
</tr>
<tr>
<td>2019-20 Distribution of SARs/ISIRs begins</td>
<td>October 2, 2018</td>
</tr>
</tbody>
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2018-19 Award Year
## IRS Data Retrieval Tool (DRT) Security Enhancements

### ISSUE

Concerns were raised that cyber criminals could use the IRS DRT to steal sensitive taxpayer data.

### RESOLUTION

- New encryption safety measures to protect sensitive taxpayer data
- Different user experience
IRS Data Retrieval Tool (DRT) 2018-2019

• The IRS DRT function reinstated for the 2018-2019 FAFSA on the Web
• To enhance the security and privacy of the sensitive personal data, all DRT data is encrypted/masked and hidden from view on:
  • IRS DRT website
  • FAFSA web pages
  • Student Aid Report (SAR)
• Applicants and parents will see the words “Transferred from the IRS” in the data entry fields on the FAFSA web pages and SAR
• Electronic Announcement August 7, 2017
Federal Pell Grant Program
Year-Round Pell: DCL GEN-17-06

- Per the Consolidated Appropriations Act of 2017, a student may now receive Pell Grant funds up to 150% of the Scheduled Award in an award year
  - 1st 100% is initial scheduled Pell award
  - Final 50% is considered the additional Pell award (YRP)
- Effective with the 2017-18 award year
- Technical information provided in June 20, 2017 Electronic Announcement
Year-Round Pell: Student Eligibility

- Student must be enrolled at least half-time in the payment period(s) for which s/he receives the additional Pell Grant funds (additional 50%)
  - Dropping below half-time enrollment after Pell is disbursed and enrollment status is locked in, will not render the student ineligible
  - A Pell recalculation to less than half-time will render the student ineligible
- Pell calculations and formulas remain unchanged
- The additional Pell Grant funds will be reflected in the student’s 600% maximum Pell Lifetime Eligibility Used (LEU)
Year-Round Pell: Student Eligibility

• Choice of crossover payment period award year can be made based on an institutional policy that:
  • Provides for an individual decision for each student
  • Applies to all students (or a category of students) without exception or,
  • Applies to all students (or a category of students) with allowance for an individual student exception
Year-Round Pell: Student Eligibility

• While not a requirement, *many schools* have switched to Summer being a header term rather than a trailer term for the Federal Pell Grant Program.

• Students are more apt to be less than half time in the Summer as opposed to other terms.
Perkins Loan
Perkins Wind-down

Federal Perkins Loan Program Extension Act of 2015 enacted on December 18, 2015

- Extended the Perkins Loan program through September 30, 2017
- Eliminated grandfathering of students after the new expiration date
- Prohibits any automatic further extensions of the Perkins Loan Program under GEPA
Perkins Awarding

- No new Perkins Loans should been awarded to graduate students after September 30, 2016
- No new Perkins Loans awarded to undergraduate students after September 30, 2017
  - Subsequent disbursements could only be made through June 30, 2018, including for summer 2018, as long as the loan was first disbursed between July 1, 2017 and September 30, 2017
Distribution of Assets

• The Extension Act requires schools to return to the ED the Federal share of the school’s Perkins Loan Revolving Fund (the Fund)

• The Asset Distribution process is similar to the previous Excess Liquid Capital process. Collection will begin after October 1, 2018

• Refer to Dear Colleague Letter GEN 17-10
Perkins Resources

- Dear Colleague Letter GEN-16-05
- Dear Colleague Letter GEN-17-10
- Perkins Liquidation and Assignment resource pages: https://ifap.ed.gov/ifap/cbp.jsp
- Federal Student Aid Handbook, Vol. 6, Chap. 5
Protecting Student Information
The Information for Financial Aid Professionals (IFAP) website consolidates guidance, resources, and information related to the administration and processing of Title IV federal student aid into one online site for use by the entire financial aid community.

The most recent postings to the site are listed in the What's New section.
Data Security

Consolidated Rules, Tools, Audit Language & Guidance

Compliant Self-Report Option and Suggested Data Share

Cyber Alerts and Contact Info

Outreach, Training & Links
Data Security

• Schools must ensure that its third-party servicers use NSLDS® data only for the Title IV function for which the servicer is contracted to perform on behalf of the institution

• Servicers are **prohibited** from using NSLDS data for any other purpose

• NSLDS data includes but is not limited to:
  • Any borrower or loan-level information retrieved from NSLDS
  • Usage of the NSLDS websites
  • Receipt of data from NSLDS reports
  • Receipt of data from NSLDS batch distribution (ex. Enrollment Reporting, FAH, etc.)

• ED will initiate an administrative action against schools and their third-party servicer if a the servicer violates this prohibition
Cybersecurity Resource: Frequently Asked Questions

- FSA’s Cybersecurity Compliance provides a Frequently Asked Questions (FAQs) resource for schools to assist in safeguarding their systems and data.
- The FAQs address issues and concerns that are relevant to all schools in protecting their data and in compliance with cybersecurity requirements.
- FAQs can be found on the FSA Cybersecurity Compliance home page by selecting Frequently Asked Questions under the Related Links heading located at the bottom right of the page or directly at:
  https://ifap.ed.gov/eannouncements/attachments/CyberFAQ.pdf
Cybersecurity Resource: Frequently Asked Questions

**Cybersecurity FAQ Example:**

**Question:**
We recently heard in an FSA conference session that we can no longer accept faxed or emailed copies of taxes or tax transcripts. Is this the case? Are we permitted to accept such documents via a student’s school email account?

**Answer:**
Schools should never solicit personally identifiable information (PII)—especially sensitive personally identifiable information (SPII)—through means that are known to be insecure. Schools must remediate this type of data breach immediately each time it occurs. However, at this time, this type of data breach does not need to be reported as an institutional data breach to FSA.
2018-2019 Campus-Based Programs Key Dates

1/3/2018 – Federal Register: Announced the 2018-2019 Award Year Deadline Dates for the submission of requests and documents for the Campus-Based programs

August 13, 2018:
• Campus-Based Reallocation Form for return of 2017–2018 funds and the request for supplemental FWS funds for the 2018–2019

October 1, 2018:
• Work Colleges Program Report of 2017–2018 expenditures

December 14, 2018:
• 2019–2020 FISAP Edit Corrections
• 2019–2020 Perkins Cash on Hand Update as of October 31, 2018

February 4, 2019:
• Request waiver of the 2019–2020 award year penalty for the underuse of 2017–2018 funds

March 4, 2019:
• The Institutional Application and Agreement for Participation in the Work Colleges Program for the 2019–2020

April 22, 2019:
• Request for waiver of the FWS Community Service Expenditure Requirement for 2019-2020

1/3/2018 – Federal Register: Announced the 2018-2019 Award Year Deadline Dates for the submission of requests and documents for the Campus-Based programs
Electronic Announcements

- **May 18, 2018:** Interest Rates for Direct Loans First Disbursed Between July 1, 2018 and June 30, 2019
- **June 6, 2018:** FY 19 Sequester required changes to the Title IV Student Aid programs
- **July 30, 2018:** 2019-20 SAR Comment Code and Text Guide
- **Sept 6, 2018:** 2019-20 ISIR Guide
Cohort Default Rates

Numerator
Number of federal loan (FFEL/Direct Loan) borrowers from the denominator who default within a cohort period.

Denominator
The number of Stafford loan borrowers who enter repayment within a cohort period.

* If 29 or fewer borrowers entered repayment in a given cohort fiscal year, the “average rate” formula is used to calculate a CDR.

Each cohort tracks borrowers who enter repayment between Oct. 1 and Sept. 30.
CDRs and References

• FY15 CDR for Louisiana is 11.1%
• Resources
  • FY 2015 Official Cohort Default Rates
    Electronic Announcement - September 26, 2018
  • Default Resource Page
Contacts and Feedback
Contact Information

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To ensure quality training we ask all participants to please fill out an online session evaluation

https://s.zoomerang.com/r/KevinCampbell-TX

Survey feedback is a tool to help us improve our training, justify training/travel expenditures and to listen to our customers

Please provide any comments regarding this training or the trainer to:
Mark Gerhard, Title IV Training Supervisor mark.gerhard@ed.gov
 THANK YOU

QIJANAQ  SHUKRAN  FAMENDERIT
DANK 4  TESHEKURLER  KOSZONOM  TACK
TERIMA KASIH  DOJEH  MAHALO  TAK  VINAKA
MERCY BEACOUPE  GRATIAS TIBI AGO  DIOLCH
GRAZIE  TAKK FYRIR  DZIEKI  SPASIBO  GRACIAS
TANKWOL  HVALA  DANKE  KIITOS
DIAYUJU  DANGGE  KHAWP  KHUN  RAW TOTOT
MERSI  BLAGODARYA  GMADLOBTH  OBRIGADO