LASFAA 2011 Spring Conference

March 24, 2011
Monroe, Louisiana
Federal Student Aid Update

- Kevin Campbell
- Training Officer
- Federal Student Aid
- United States Department of Education
Federal Budget

• Federal Fiscal Year is Oct 1 – Sep 30
• No budget for this year yet
• Series of continuing resolutions (CR)
• Current CR expires on April 8, 2011
President Obama’s Proposed FY 2012 Budget

• POTUS required by law to submit to Congress a proposed budget each year by the first Monday in February for the following fiscal year

• Recently submitted proposal is for Oct 1, 2011- Sep 30, 2012 or FY12

• Among other things, it proposes to cut 2 Pells in 1 Award Year
11-12 Pell Payment Schedules

• Published on IFAP Feb 1, 2011
  – DCL P 11-01
• Same amounts as 10-11
• May change depending on Congress
  – No budget for FY 11
  – FY 11 Budget appropriates for 11-12 award year
• Watch IFAP for updates
Why Cut Pell?

Rising Costs
Since Pell became a full-fledged program, in 1976, the number of recipients has more than quadrupled and the cost of the program has risen from $1.5-billion to $34.4-billion.

<table>
<thead>
<tr>
<th>Year</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1976-77</td>
<td>$1,475,444,000</td>
</tr>
<tr>
<td>1981-82</td>
<td>$2,299,718,000</td>
</tr>
<tr>
<td>1986-87</td>
<td>$3,460,006,551</td>
</tr>
<tr>
<td>1991-92</td>
<td>$5,792,702,829</td>
</tr>
<tr>
<td>1996-97</td>
<td>$5,780,032,888</td>
</tr>
<tr>
<td>2001-02</td>
<td>$9,975,092,340</td>
</tr>
<tr>
<td>2006-07</td>
<td>$12,817,316,257</td>
</tr>
<tr>
<td>2009-10</td>
<td>$30,032,000,000</td>
</tr>
</tbody>
</table>

Source: U.S. Department of Education
Why Cut Pell?

A Growing Budget Gap

Over the past decade, the Pell program ran shortfalls as large as $10.7-billion and had surpluses as large as $3.4-billion. By 2012, the shortfall is expected to reach $20-billion.

<table>
<thead>
<tr>
<th>$ SHORTFALL</th>
<th>SURPLUS $</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>$.3-billion</td>
</tr>
<tr>
<td>-.9-billion</td>
<td>2001</td>
</tr>
<tr>
<td>-.1.3-billion</td>
<td>2002</td>
</tr>
<tr>
<td>-.2.6-billion</td>
<td>2003</td>
</tr>
<tr>
<td>-.3.7-billion</td>
<td>2004</td>
</tr>
<tr>
<td>-.4.1-billion</td>
<td>2005</td>
</tr>
</tbody>
</table>

| $ -4.1-billion | 2006 | $.2-billion |
| -.8-billion   | 2007 |
| -.2.7-billion | 2008 |
| 2009          | $3.4-billion |

Source: Education Department Budget Services
Federal Perkins Loan Program

• Two provisions in the HEA
  – 461(b) authorizes appropriations in the Federal Perkins Loan Program through FY 2014
  – 466(b) requires that schools return to ED, after Oct 1, 2012, the Federal share of amounts collected in their Perkins revolving accounts
Federal Perkins Loan Program

- ED believes that 461(b) trumps 466(b)
- Perkins will continue, perhaps with no new FCC, through FY 14
- DCL GEN 11-02
ED & IRS Partnership
IRS Data Retrieval

- 09-10 FAFSAs
  - Jan 2010, some applicants could retrieve 2008 IRS data and have it populate the 09-10 FAFSA

- Approximately 1,000,000 applicants have used this feature since it was implemented
Option to Access IRS Information

View Your IRS Information

You, the parent, may link to the IRS and view your 2008 tax information. You will also have the option to securely transfer your IRS information into this FAFSA.

View IRS Information

Enter your PIN and click Link To IRS.

Which parent are you? Select

What is your PIN?

Apply For A PIN
I Forgot/Don't Know My PIN

LINK TO IRS

Skip This Option

Click Skip This Option if you do not want to use this tool.

If your 2008 IRS tax filing status is married filing separately, you filed an amended tax return, or you filed a foreign tax return, we recommend that you Skip This Option.

SKIP THIS OPTION
### Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information as it appears on your <2008> Federal Income Tax Return.  

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td>Joe</td>
</tr>
<tr>
<td>Last Name</td>
<td>Smith</td>
</tr>
<tr>
<td>Social Security Number</td>
<td>*** - ** - 6789</td>
</tr>
<tr>
<td>Date of Birth</td>
<td>01 / 04 / 1990</td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>P.O. Box</td>
<td></td>
</tr>
<tr>
<td>and/or Street Address</td>
<td></td>
</tr>
<tr>
<td>Apt. Number <em>(Required if it appears on your tax return)</em></td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td>United States</td>
</tr>
<tr>
<td>City, Town or Post Office</td>
<td></td>
</tr>
<tr>
<td>State/U.S. Territory</td>
<td>Select One</td>
</tr>
<tr>
<td>ZIP Code</td>
<td></td>
</tr>
<tr>
<td>Filing Status</td>
<td>Select One</td>
</tr>
</tbody>
</table>

By submitting this information, you certify that you are the person identified. Use of this system to access another person’s information may result in civil and criminal penalties.

[Submit Button]
# Federal Income Tax Information Provided

## Student <2008> Federal Income Tax Information

The information below is your tax information that will help you answer some of the questions on the FAFSA.

<table>
<thead>
<tr>
<th>Tax Year</th>
<th>My Tax Information</th>
<th>FAFSA Question Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2008</td>
<td></td>
</tr>
<tr>
<td>Name (s)</td>
<td>Jane Smith</td>
<td></td>
</tr>
<tr>
<td>Social Security Number</td>
<td>****-6789</td>
<td></td>
</tr>
<tr>
<td>Filing Status</td>
<td>Single</td>
<td></td>
</tr>
<tr>
<td>Type of Tax Return Filed</td>
<td>1040</td>
<td>Question 34 on the FAFSA</td>
</tr>
<tr>
<td>Adjusted Gross Income</td>
<td>$36,721</td>
<td>Question 36 on the FAFSA</td>
</tr>
<tr>
<td>Income Tax</td>
<td>$3,400</td>
<td>Question 37 on the FAFSA</td>
</tr>
<tr>
<td>IRS Exemptions</td>
<td>2</td>
<td>Question 38 on the FAFSA</td>
</tr>
<tr>
<td>Education Credits</td>
<td>$2,500</td>
<td>Question 46a on the FAFSA</td>
</tr>
<tr>
<td>IRA Deductions and Payments</td>
<td>$2,500</td>
<td>Question 47b on the FAFSA</td>
</tr>
<tr>
<td>Tax-Exempt Interest Income</td>
<td>$2,500</td>
<td>Question 47d on the FAFSA</td>
</tr>
<tr>
<td>Untaxed IRA Distributions</td>
<td>$2,500</td>
<td>Question 47e on the FAFSA</td>
</tr>
<tr>
<td>Untaxed Pensions</td>
<td>$2,500</td>
<td>Question 47f on the FAFSA</td>
</tr>
</tbody>
</table>

### Transfer My Tax Information into the FAFSA

- The tax information provided above will populate the answers to the appropriate FAFSA questions. After the FAFSA is populated, your IRS session will end, and you will return to FAFSA on the Web. Check this box if you are choosing to transfer your information.
- Print this page for your records before clicking the “Transfer Now” button.

### Do Not Transfer My Tax Information

- By clicking the “Log Out” button, you are choosing not to transfer your tax information electronically. You may still use this tax information to input the data into your FAFSA application.
- Print this page for your records before clicking the “Log Out” button.
Your Parents’ Information

You have successfully transferred your 2008 IRS tax information.

Your IRS tax information will display throughout the FAFSA with the notation "Transferred from the IRS".

What income tax return did your parents file or will they file for 2008 (question 83)?

<table>
<thead>
<tr>
<th>What income tax return did your parents file or will they file for 2008 (question 83)?</th>
<th>Transferred from the IRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1040</td>
<td></td>
</tr>
</tbody>
</table>

If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ (question 84)?

Select Yes if your parents filed or will file a 1040 but were eligible to file a 1040A or 1040EZ.

In general, your parents are eligible to file a 1040A or 1040EZ if they:

- Make less than $100,000 per year,
- Do not itemize deductions,
- Do not receive income from their own business or farm,
- Do not receive self-employment income or alimony,
- Are not required to file Schedule D for capital gains.

Your parents are not eligible to file a 1040A or 1040EZ if they:

- Make $100,000 or more per year,
- Itemize deductions,
- Receive income from their own business or farm,
Who Can’t Use IRS Data Retrieval

• Very early FAFSA filers
  – Although can use COTW later
• Tax Filers who are married filing separately
• If marital status has changed since January 1 of the processing year
ISIR Codes and Flags

- CPS will set flags and comment codes to indicate that student and/or parent transferred IRS data into FOTW
- Comment codes will appear in –
  - FAA Information section of the ISIR
  - Student Inquiry section of FAA Access
- Flags and codes set based on certain conditions.
IRS Data and Verification

For 2010-11 & 2011-12

- An institution may consider IRS retrieved information as acceptable verification documentation if
  - The Secretary has identified those items as having come from the IRS and have not been changed

→ IRS Request Flag = 02
# IRS Request Flag Values

<table>
<thead>
<tr>
<th>Student &amp; Parent IRS Request Flag</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>IRS data request for the student/parent was not submitted to IRS (default value)</td>
</tr>
<tr>
<td>01</td>
<td>IRS data request for the student/parent was sent to IRS</td>
</tr>
<tr>
<td>02</td>
<td>IRS data for the student/parent was returned from the IRS and was not changed by the user</td>
</tr>
<tr>
<td>03</td>
<td>IRS data for the student/parent was returned from IRS and was changed by the user</td>
</tr>
<tr>
<td>04</td>
<td>IRS data for the student/parent was transferred from the IRS and on a correction entry at least one IRS data field was changed by the user</td>
</tr>
<tr>
<td>05 (Under Construction)</td>
<td>IRS data for the student/parent was transferred from the IRS but may be incomplete based on marital status and tax filing status</td>
</tr>
<tr>
<td>06 (Under Construction)</td>
<td>IRS data for the student/parent was transferred from the IRS but marital status conflicts with tax filing status</td>
</tr>
</tbody>
</table>
IRS Data Retrieval 2011-12

- IRS Data Retrieval began on January 30, 2011 for 11-12
• Beginning with the 2011-12 processing year, the IRS data retrieval process can be accessed by the applicant using Corrections on the Web.
IRS Data Retrieval 2011-12

- Beginning with the 2011-12 processing year, the IRS data retrieval process can be accessed by the applicant using Corrections on the Web.
Beginning in January 2012, FOTW applicants who have indicated that they have filed with IRS will be directed to use the FAFSA-IRS Data Retrieval Process.
• If applicants change the IRS data after it has been transferred, they will have to explain why the data is more accurate than what can be obtained directly from IRS.
IRS Data Retrieval 2012-13

• If FAFSA filer could have used IRS Data Retrieval and chooses not to, will be subject to being selected for verification
If FAFSA filer has not yet filed with IRS, she will be directed to update estimated tax info using the IRS Data Retrieval Process via COTW.

If they choose not to, will be subject to selection for verification.
IRS Data Retrieval 2012-13

• More to come…
• See DCL GEN 11-03
Direct Loans
Participation in DL – Sub and Unsub

- Subsidized and Unsubsidized Direct Loans are one program
- Not permissible to participate in only subsidized and not unsub or vice-versa
- ECARs of schools that show this will be automatically updated
Participation in DL – PLUS

• Schools may choose to participate in PLUS, or not

• If you are participating in PLUS, and you have eligible borrowers, you are participating in both Parent PLUS and Grad PLUS

• Must not deny Grad and/or Parent if otherwise eligible
Participation in DL – PLUS

- Denials of PLUS are based on adverse credit
- FFEL PLUS borrowers were sometimes denied by the lender due to stricter credit standards which were permissible
- Direct PLUS uses only the regulatorily required elements in the credit check
DL PLUS Credit Check

• Under 34 CFR 685.200(c)(1)(vii)(B), a Direct PLUS Loan applicant is considered to have an adverse credit history if he or she:
  – Is 90 or more days delinquent on any debt as of the date of the credit report

or

  – Has been the subject of a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment, or write-off of a debt under Title IV of the HEA during the five years preceding the date of the credit report
FAAs Have Latitude

• 34 CFR 685.203(c)(1)(ii) authorizes a school to award additional Direct Unsubsidized Loan funds to a dependent student (up to the amounts normally available only to independent undergraduate students) if the financial aid administrator determines that the student's parent is unable to borrow a Direct PLUS Loan due to exceptional circumstances.
FAAs Have Latitude

• The school must make this determination on a case-by-case basis, and must maintain documentation of the determination.
Exceptional Circumstances

• In addition to circumstances in which the credit check shows that a parent has an adverse credit history, exceptional circumstances include, but are not limited to, circumstances in which:
Exceptional Circumstances

• The parent is incarcerated;
• The parent's whereabouts are unknown;
• The parent is not a U.S. citizen or is unable to provide evidence that he or she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident;
Exceptional Circumstances

- The student's parent receives only public assistance or disability benefits, and the school has documented that the parent would not be able to repay the PLUS Loan;
Exceptional Circumstances

- The parent has filed for bankruptcy and has provided documentation from the bankruptcy court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt;
Exceptional Circumstances

• The school has examined the family financial information and documented the parent’s likely inability to repay the PLUS Loan due to an existing debt burden or the parent’s expected income-to-debt ratio.
DL 2011-12

• Student FAFSA required
• Parent does not have to submit FAFSA in his or her own name
• Custodial parent’s data will be on FAFSA even when non-custodial parent is the PLUS borrower
DL Guidance

• See DCL GEN 11-07 for more details on the preceding slides
Sending DL $ Back to ED

• Use G5
• DL funds are not student specific but ARE program year specific
  – Cannot be used in other Title IV programs
• See March 11, 2011 EA
Loan Servicing

• Federally owned loans
  – DLs
  – FFELs that have been assigned to ED
  – FFELs that have been purchased by ED

• ED has no jurisdiction over non-Federally owned loans as it relates to servicing
Loan Servicing

• March 14 - April 30, 2011
  – Transfers of loans between servicers
  – Intent is to have all of a borrower’s Federal owned loans being serviced by one servicer
  – NLSDS will be updated by new servicer
  – Should update within 10 business days of loading loans into new servicer’s system
Loan Servicing

- Borrower will be notified by new servicer
- Deferments or forbearances will follow borrower to new servicer
- Servicer Contact Info is on IFAP
- See March 10, 2011 EA
Help - Contact Information

Have a question about Title IV federal student aid or one of the services the Department of Education provides? Contact one of our Customer Service Centers or Federal Student Aid Offices. If you are not sure which Service Center to call, contact the Research and Customer Care Center at 1-800-433-7327, or e-mail us at fsg.customer.support@ed.gov

Loan Servicing Centers for Schools

- Direct Loan Servicing Center (ACS) - School Services
  Phone: 888/877-7658
  Web site: www.dl.ed.gov/schools

- Department of Education Student Loan Servicing Center (ACS)
  Phone: 866/335-4750
  Web site: www.ed-servicing.com

- FedLoan Servicing (PHEAA)
  Phone: 800/665-2313
  Web site: www.myfedloan.org
  E-mail: schoolsupport@myfedloan.org

- Great Lakes Educational Loan Services, Inc.
  Phone: 888/886-6919
  Web site: www.mylargelakes.org
  E-mail: clientservices@dlhec.org

- Nelnet
  Phone: 866/463-5630
  Web site: www.nelnet.com
  E-mail: ascc@nelnet.net

- Sallie Mae
  Phone: 888/272-4665
  Fax: 808/288-0250
  Web site: www.salliemae.com
  E-mail: collegeserv@salliemae.com
Loan Servicing Surveys

- ED hires a company to conduct surveys intended to seek input on satisfaction levels related to ED’s five loan servicers.
- Done quarterly – latest one started March 1
- Takes 10 minutes
- Determines % of loan volume = $$
- See Feb 22, 2011 EA
FFEL/Direct Loan Cohort Default Rates
National Student Loan Default Rates

National Student Loan Default Rates

Cohort Years

Issue Date


Cohort Default Rate

17.6% 17.2% 17.8% 15.0% 10.7% 10.4% 8.8% 11.6% 9.6% 6.9% 5.6% 5.9% 5.4% 5.2% 4.5% 5.1% 4.6% 5.2% 6.7% 7.0%

Official

START HERE GO FURTHER FEDERAL STUDENT AID

US Department of Education
2008 State CDR

- Louisiana
- 85 schools
- 3,800 borrowers in default
- 46,128 borrowers in repayment
- 8.2%
2009 CDR

- Draft Rates released in February 2011
- Released via e-CDR
- Review CDR Guide on IFAP
- See Feb 9, 2011 EA
HEOA Changes

• Increases CDR monitoring period from two to three years

• Increases disbursement relief threshold from 10 percent to 15 percent
  – Effective for loans first disbursed on or after October 1, 2011
HEOA Changes

• Increases sanction threshold default rate from 25 percent to 30 percent
• Establishes transition period to implement sanctions
What is the CDR Calculation?

Currently, a school’s cohort default rate is: The percentage of the number of the school’s FFEL and Direct Loan borrowers who enter repayment in one Federal Fiscal Year who default in that Federal Fiscal Year or by the end of the next Federal Fiscal Year.
What is the CDR Calculation?

Beginning with the 2009 cohort will be:
Borrowers who default in that Federal Fiscal Year or by the end of the next two Federal Fiscal Years.
What is a Defaulted Loan for CDR Purposes

<table>
<thead>
<tr>
<th>If the loan is a...</th>
<th>The holder is the...</th>
<th>The loan is included as a defaulted loan in the school’s CDR calculation when the...</th>
</tr>
</thead>
<tbody>
<tr>
<td>FFEL Loan</td>
<td>FFEL Lender</td>
<td>Default Claim is Paid by the Guaranty Agency</td>
</tr>
<tr>
<td>FFEL Loan</td>
<td>Department of Education</td>
<td>Loan is 360 Days Past Due</td>
</tr>
<tr>
<td>Direct Loan</td>
<td>Department of Education</td>
<td>Loan is 360 Days Past Due</td>
</tr>
</tbody>
</table>

See Feb 25, 2011 EA
### 2-Year Versus 3-Year Calculation

The **Numerator** is the number of borrowers from the denominator who default within a cohort period.

<table>
<thead>
<tr>
<th>Year</th>
<th>Numerator</th>
<th>Denominator</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY-09</td>
<td>125</td>
<td>5,000</td>
</tr>
<tr>
<td>FY-10</td>
<td>230</td>
<td>5,000</td>
</tr>
</tbody>
</table>

The **Denominator** is the number of borrowers who enter repayment within a cohort period.

<table>
<thead>
<tr>
<th>Year</th>
<th>Numerator</th>
<th>Denominator</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY-09</td>
<td>125</td>
<td>5,000</td>
</tr>
<tr>
<td>FY-10</td>
<td>230</td>
<td>5,000</td>
</tr>
<tr>
<td>FY-11</td>
<td>250</td>
<td>5,000</td>
</tr>
</tbody>
</table>

5,000 / 355 = .071 or 7.1%

5,000 / 605 = .121 or 12.1%
Transition Period

2-Year vs 3-Year Cohort Default Rate

2009 2010 2011
2-year transition cohort

2009 2010 2011 2012
1st 3-year rate

2010 2011 2012
2-year transition cohort

2010 2011 2012 2013
2nd 3-year rate

Enter Repayment Default Monitoring (Cohort Year)
Default Monitoring
Final Rate Released

2011 2012 2013
Last 2-year transition rate

2011 2012 2013 2014
3rd 3-year rate

START HERE GO FURTHER FEDERAL STUDENT AID

US Department of Education
CDR Transition Period

• During the transition period from 2 year to 3 year monitoring, ED will continue to publish official 2 year CDRs
  – Last 2 year CDR will be for FY 2011 and will be published in 2013

• Sanctions based on the new 30% threshold will not take place until there are three 3 year CDRs to evaluate
Trial Three Year CDRs

- Last year, ED published trial 3 year CDRs for FYs 2005, 2006 & 2007
- This year ED published a trial 3 year CDR for FY 2008
  - # who defaulted Oct 1, 2007 – Sep 30, 2010
Trial Three Year CDRs

• For informational purposes only
• To be used as a tool to prepare for official 3 year CDRs
• No challenges, appeals or sanctions are allowed based on the trial rates
Trial Three Year CDRs

- Available at www.nsldsfas.ed.gov
- Org tab
- Cohort Default Rate link from sub-menu
- Look for 3 Year Trial
- Use Request Loan Details for backup info
- See Feb 4, 2011 EA
2011-12 FAFSA Processing
Reject 1

- Missing asset info on FAFSA
- Occurs when an applicant answers the asset threshold question with a “No” and then there are subsequent corrections
  - FAA Access
  - EDE
  - Paper SAR Corrections
  - System Generated Corrections
  - Certain vendor software products
Reject 1

- Does not occur when student uses COTW
- Fix implemented on March 18 to stop future instances
- CPS will reprocess those affected
  - More info to come
- ED is working with private vendors to develop and implement a solution
- See March 11, 2011 EA
- See future EA possibly on IFAP by March 25, 2011
Supervisor of Training Officers Requests Feedback from FAAs

- Jo Ann Borel
- Supervisor of Training Officers
- United States Department of Education/Federal Student Aid
- Phone: 202-377-3930
- joann.borel@ed.gov
FSA Training
Regulatory Update 2011 Training

- University of Louisiana at Lafayette
- April 27 & 28, 2011
- Six Modules
  - Oct 29, 2010 Final Rules
  - Federal Pell Grant Program
  - Consumer Info
  - Federal DL Program
  - NSLDS, Servicing, TPD
  - 2011-12 FAFSA Processing
Regulatory Update 2011 Training

• Workshop is two days
• Workshop is free
• Registration is required
  – See DCL ANN 11-01
• Participants are responsible for printing or electronically storing training manual
  – See DCL ANN 11-06
Regulatory Update 2011 Training

- University of Houston, March 29 & 30
- United States Department of Education Regional Training Facility, Atlanta, GA April 19 & 20
- United States Department of Education Regional Training Facility, Dallas, TX April 25 & 26
- Millsaps College, Jackson, MS April 27 & 28
Fundamentals of Title IV

• Primarily for schools new to Title IV
• Offered in Dallas May 2-6, 2011
• See Training link on IFAP
EDExpress On-line Training

- Web-based, self-paced training
- Provides an overview of the software
- Information on Global functions and software setup
- Application Processing using FAA Access to CPS Online
- Packaging
- Data transmission via Edconnect
- See DCL ANN 11-07
FSA COACH  2011-12

• FSA COACH for U.S. Schools offers 37 lessons on Federal Student Aid administration
• Provides more than 40 hours of instruction
• Available on IFAP
More Training on IFAP/Tools for Schools

• COD CBT
• CB Computer Based Training
• FSA Conference presentations
2011 FSA Conference

- November 29 – December 2, 2011 (T-F)
- MGM Grand Conference Center
- Las Vegas, NV
- Fsaconferences.ed.gov
Thank You

• Thanks to LASFAA for allowing FSA, and me, to participate in your conference!
Supervisor of Training Officers Requests Feedback from FAAs

• Jo Ann Borel
• Supervisor of Training Officers
• United States Department of Education/Federal Student Aid
• Phone: 202-377-3930
• joann.borel@ed.gov
Contact Info

- Kevin Campbell
- Training Officer
- United States Department of Education
- Federal Student Aid
- Dallas Regional Office
- 214 661 9488
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