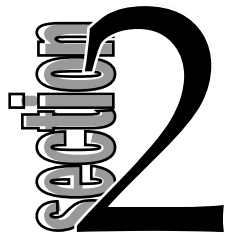


Archived Information



References and Resources

This section contains important names, addresses, and telephone numbers for both Headquarters and regional office personnel. These contacts include major areas within the Program Systems Service (PSS), which administers the operational aspects of the SFA programs; within the Accounting and Financial Management Service (AFMS), which is responsible for delivering and accounting for SFA funds; and within the Department's regional offices, which implement central office functions in the field.

Page 1-17 contains the Automated Data Exchange Specialists. The Automated Data Exchange is within PSS and includes the Recipient Data Exchange (RDE), the Electronic Data Exchange (EDE), and the Floppy Disk Data Exchange (RDDE). Pages 1-18 and 1-19 contain the Pell Grant Financial Management Specialists and Campus-Based Financial Management Specialists, respectively. These specialists are within AFMS.

The next four pages contain contacts for the Department's regional offices. Page 1-20 shows the Direct Loan Task Force Client Account Management, including each region's address, telephone number, and states served. The general addresses for each of the 10 Department regional offices are shown on page 1-21. Page 1-22 contains the regional addresses for the Case Management Teams (formerly listed as the Institutional Review Branches in last year's Handbook), and page 1-23 contains the regional addresses of the Guarantor and Lender Review Branches within the Field Guarantor and Lender Review Division. Next, page 1-24 contains the ED regional map.

Pages 1-25 through 1-29 contain important toll-free telephone numbers for various service areas throughout SFAP and ED. A brief glossary of terms starts on page 1-30.

***ED regional
offices***

***Telephone
numbers and
glossary***

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Automated Data Exchange Information

Recipient (Tape) Data Exchange

Pell Grant User Support Hotline202-708-9141

Electronic Data Exchange

Paul Mathis202-708-8270

Electronic Applications

Institution Student Information Records (ISIRs)

Electronic Corrections

Floppy Disk Data Exchange

Pell Grant User Support Hotline202-708-9141

Electronic Payment Information

Pell Grant User Support Hotline202-708-9141

Electronic Statement of Account

Software Problems

Payment Data Record Rejects

**Pell Grant Program
Financial Management Specialists
Institutional Financial
Management Division**

If you have any questions about the information reported on Institutional Payment Records, Batch Summaries, Student Payment Summaries, or the Pell Grant Statement of Account, you should contact the Financial Management Specialist assigned to your region. These specialists are listed below. (Backup representatives, along with their telephone numbers, are listed below the main representatives in parentheses.)

Name (Alternate)	Telephone Number (Alternate)	Region (States and Other Jurisdictions)
Jeannette Bailey (Sarenia Newsom)	202-708-9232 (202-708-9233)	I (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont)
Barbara Maddox (Shirley Purvis)	202-708-8825 (202-708-6822)	II (New Jersey, New York, Puerto Rico, and Virgin Islands)
Barbara Maddox (Jeannette Bailey)	202-708-8825 (202-708-9232)	III (Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia)
Shirley Purvis (Terry Brooks)	202-708-6822 (202-708-9231)	IV (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee)
Terry Brooks (Barbara Maddox)	202-708-9231 (202-708-8825)	V (Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin)
Sarenia Newsom (Shirley Purvis)	202-708-9233 (202-708-6822)	VI (Arkansas, Louisiana, New Mexico, Oklahoma, and Texas)
Sarenia Newsom (Carolyn Craddock)	202-708-9233 (202-708-7821)	VII (Iowa, Kansas, Missouri, and Nebraska)
Jeannette Bailey (no alternate)	202-708-9232	VIII (Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming)
Carolyn Craddock (no alternate)	202-708-7821	IX (Arizona, California, Hawaii, Nevada, and the Pacific Islands—American Samoa, Guam, Republic of Palau, Wake Island, and the Federated States of Micronesia)
Terry Brooks (Carolyn Craddock)	202-708-9231 (202-708-7821)	X (Alaska, Idaho, Oregon, and Washington)

Campus-Based Programs State Representatives Institutional Financial Management Division

When a school files the *Application to Participate/Fiscal Operations Report* (FISAP) requesting campus-based funds for the following award period (schools must request funds for 1998-99 during the 1997-98 award period, for example), the school will receive “Dear Colleague” letters notifying it of the tentative and final funding. (See Chapter 5 of this handbook for an explanation of the FISAP.) Questions regarding the FISAP or a school's funding levels should be directed to the designated Campus-based Programs state representative. Below is a list of these representatives, along with their telephone numbers and the states that each representative covers. Backup representatives, along with their telephone numbers, are listed in parentheses underneath the main representatives. You may also reach these specialists by fax at 202-260-0522 or 202-401-0387. If you have trouble reaching either your representative or the alternate, you may call 202-708-7741.

Name (Alternate)	Telephone Number (Alternate)	States Covered
Vicki Roberson (Dinah Nelson)	202-708-7747 (202-708-8759)	•Louisiana, Maine, Maryland, Michigan, Massachusetts, Minnesota, and Montana
Dinah Nelson (Vicki Roberson)	202-708-8759 (202-708-7747)	•Florida, Mississippi, Ohio, and Pennsylvania
Carolyn Short (C. Franklin-Jones)	202-708-9184 (202-708-9183)	•Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, Puerto Rico, Utah, and Virgin Islands
Carol Franklin-Jones (Carolyn Short)	202-708-9183 (202-708-9184)	•Alabama, Alaska, Arizona, Colorado, Connecticut, Delaware, Georgia, Kentucky, Rhode Island, and Vermont
Rhonda Herbert (Jim Porter)	202-708-9191 (202-708-7752)	•Arkansas, District of Columbia, Hawaii, Tennessee, Texas, Virginia, and the Pacific Islands—American Samoa, Guam, Republic of Palau, Republic of the Marshall Islands, Northern Marianas, and the Federated States of Micronesia
Joseph Morris (Alice Payne)	202-708-8745 (202-708-9754)	•Idaho, Illinois, Indiana, Iowa, Kansas, and Missouri
Alice Payne (Joseph Morris)	202-708-9754 (202-708-8745)	•California and South Carolina
Jim Porter (Rhonda Herbert)	202-708-7752 (202-708-9191)	•North Carolina, North Dakota, Oklahoma, Oregon, South Dakota, Washington, West Virginia, Wisconsin, and Wyoming

Direct Loan Task Force

Direct Loan Client Account Management

	Address and Telephone	States Served
Region I	10 Causeway Street 3rd. Floor - Room 341 Boston, Massachusetts 02222 617-565-6911	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont
Region II	75 Park Place, 12th Floor New York, New York 10007 212-264-8012	New Jersey, New York, Puerto Rico, and the Virgin Islands
Region III	3535 Market Street, Room 2304 Philadelphia, Pennsylvania 215-596-1716	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia
Region IV	61 Forsyth Street, SW, Room 18T20-A Atlanta, Georgia 30303 404-562-6259	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee
Region V	111 North Canal Street, Room 830 Chicago, Illinois 60606-7206 312-886-8766	Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin
Region VI	1200 Main Tower, Room 2150 Dallas, Texas 75202-4325 214-767-9607	Arkansas, Louisiana, New Mexico, Oklahoma, and Texas
Region VII	7505 Tiffany Springs Parkway, Suite 500 Kansas City, Missouri 64153-1367 816-880-4090	Iowa, Kansas, Missouri, and Nebraska
Region VIII	1391 N. Speer Boulevard, Suite 800-A Denver, Colorado 80204-2512 303-844-3677	Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming
Region IX	50 United Nations Plaza, Room 121 San Francisco, California 94102-4987 415-437-8843	Arizona, California, Hawaii, Nevada, American Samoa, Guam, Republic of Palau, Republic of the Marshall Islands, the Northern Marianas, and the Federated States of Micronesia
Region X	1000 Second Avenue, Suite 1200 Seattle, Washington 98104-1023 206-287-9840	Alaska, Idaho, Oregon, and Washington

**Department of Education
Student Financial Assistance Programs
Regional Addresses**

Region I - Boston

Room 502
J.W. McCormack Post Office
and Courthouse Bldg.
Boston, Massachusetts 02109
617-223-9338

Region II - New York

12th Floor, Room 1206
75 Park Plaza
New York, New York 10007
212-264-4022

Region III - Philadelphia

3535 Market Street, Room 16200
Philadelphia, Pennsylvania 19104
215-596-0247

Region IV - Atlanta

61 Forsyth Street, SW, Room 18T20
Atlanta, Georgia 30303-3104
404-562-6315

Region V - Chicago

111 North Canal Street, Suite 830
Chicago, Illinois 60606-7204
312-886-8767

Region VI - Dallas

1200 Main Tower, Room 2150
Dallas, Texas 75202
214-767-3811

Region VII - Kansas City

Northpointe Tower, 9th Floor
10220 NW Executive Hills Blvd.
Kansas City, Missouri 64153-1367
816-880-4053

Region VIII - Denver

Parkway Center Building, Suite 800
1391 North Speer
Denver, Colorado 80204-2512
303-844-3677

Region IX - San Francisco

50 United Nations Plaza, Room 268
San Francisco, California 94102-4987
415-437-8276

Region X - Seattle

1000 Second Avenue, Suite 1200
Seattle, Washington 98104-1023
206-287-1770

Case Management Teams Case Management Divisions Institutional Participation and Oversight Service

The Institutional Participation and Oversight Service contains four Case Management Divisions. These divisions perform similar functions, and each division is responsible for a separate section of the U.S. Each division implements the following case management team functions: audit resolution, program review, financial statement analysis, and recertification. The four divisions are:

- Case Management Division Northeast
- Case Management Division Southeast
- Case Management Division Southwest
- Case Management Division Northwest

The division functions are performed by teams headed by an Area Case Director and composed of staff from Washington, D.C. and the region. Each division contains two or more of these teams. Listed below are the teams, their telephone numbers, and the states each team is responsible for.

Team	Telephone #	States Covered
<i>Case Management Division Northeast</i>		
Boston Team	617-223-9338	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont
New York Team	212-264-4022	New Jersey, New York, Puerto Rico, and Virgin Islands
Philadelphia Team	215-596-0247	Delaware, Maryland, Pennsylvania, Virginia, W. Virginia, and the District of Columbia
<i>Case Management Division Southeast</i>		
Atlanta Team	404-562-6315	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee
Kansas City Team	816-880-4053	Iowa, Kansas, Missouri, and Nebraska
<i>Case Management Division Southwest</i>		
Dallas Team	214-767-3811	Arkansas, Louisiana, New Mexico, Oklahoma, and Texas
San Francisco Team	415-437-8276	Arizona, California, Hawaii, Nevada, American Samoa, Guam, Republic of Palau, Republic of the Marshall Islands, Northern Marianas, and the Federated States of Micronesia
<i>Case Management Division Northwest</i>		
Chicago Team	312-886-8767	Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin
Seattle Team	206-287-1770	Alaska, Idaho, Oregon, and Washington
Denver Team	303-844-3677	Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming

The Case Management Division Northeast is also responsible for certification and monitoring of foreign schools. For information on foreign schools you should contact 202-205-3772.

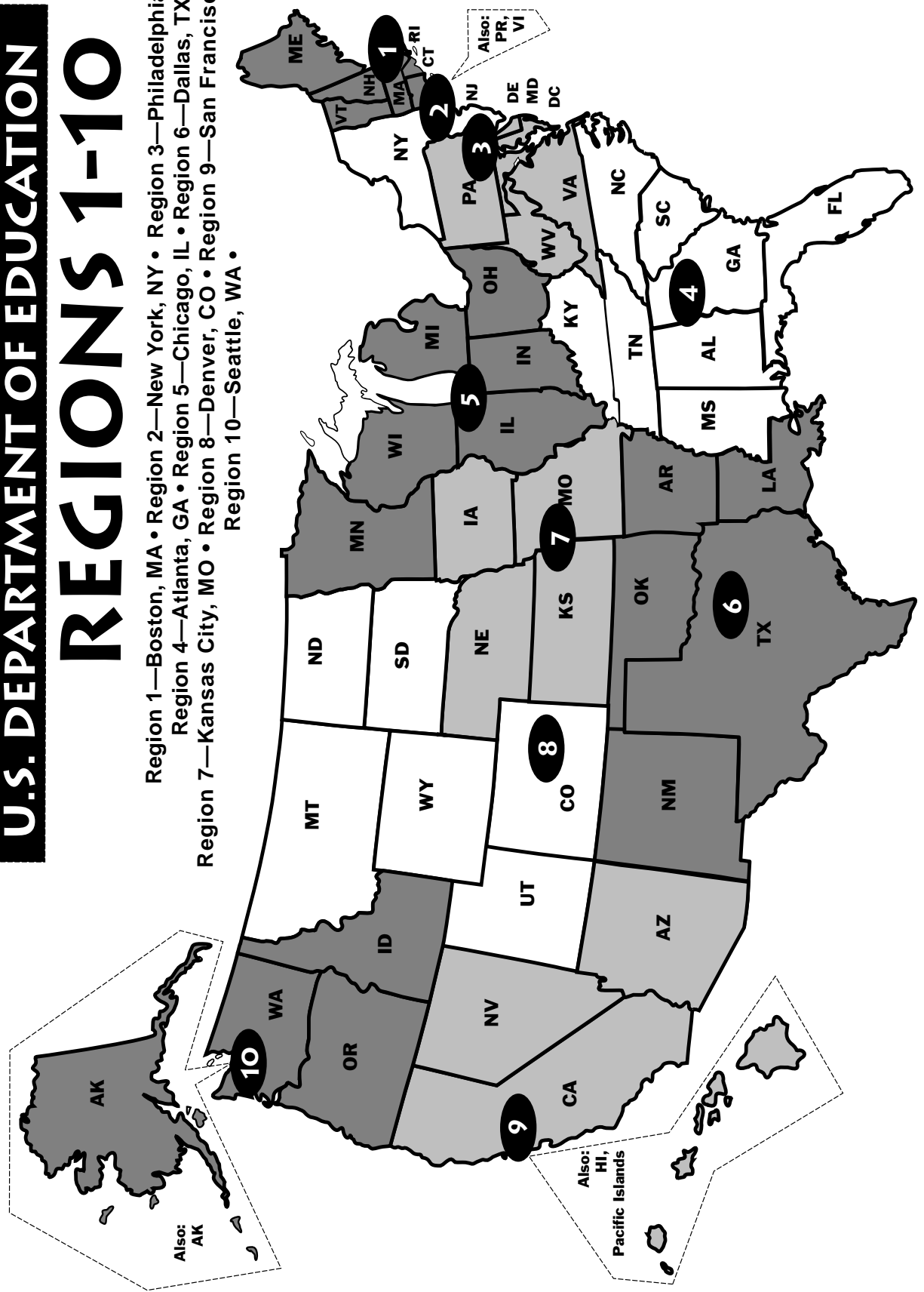
Guarantor and Lender Review Branches
Field Guarantor and Lender Review Division
Guarantor and Lender Oversight Service

	Branch	States Served
Region I	J. W. McCormack Post Office and Courthouse Bldg., Room 502 Boston, Massachusetts 02109 617-223-9328	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont
Region II	75 Park Plaza, Room 1206 New York, New York 10007 212-264-4022	Delaware, Maryland, New Jersey, New York, Pennsylvania, Virginia, West Virginia, Virgin Islands, Puerto Rico, and the District of Columbia
Region III	No Branch (served by Region II)	
Region IV	61 Forsyth Street, SW, Room 18T20-A Atlanta, Georgia 30303 404-562-6287 (Region VI phone number is backup)	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee
Region V	111 North Canal Street, Suite 830 Chicago, Illinois 60605 312-886-8767	Illinois, Indiana, Michigan, Minnesota Ohio, and Wisconsin
Region VI	1200 Main Tower, Room 2150 Dallas, Texas 75202 214-767-3811	Arkansas, Iowa, Kansas, Kentucky, Louisiana, Missouri, Nebraska, New Mexico, Oklahoma, and Texas
Region VII	No Branch (served by Region VI)	
Region VIII	No Branch (served by Region IX)	
Region IX	50 United Nations Plaza San Francisco, California 94102 415-437-8200	Alaska, Arizona, California, Hawaii, Idaho, Nevada, Colorado, Montana, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming, American Samoa, Guam, Republic of Palau, Republic of the Marshall Islands, the Northern Marianas, and the Federated States of Micronesia
Region X	No Division (served by Region IX)	

U.S. DEPARTMENT OF EDUCATION

REGIONS 1-10

Region 1—Boston, MA • Region 2—New York, NY • Region 3—Philadelphia, PA •
 Region 4—Atlanta, GA • Region 5—Chicago, IL • Region 6—Dallas, TX •
 Region 7—Kansas City, MO • Region 8—Denver, CO • Region 9—San Francisco, CA •
 Region 10—Seattle, WA •



IMPORTANT TOLL-FREE TELEPHONE NUMBERS

Federal Student Aid Information Center

The ED student information line (**1-800-4-FED AID (1-800-433-3243)**) provides assistance to callers in completing the federal application as well as providing information on the federal student aid programs administered by ED. This number serves as a dissemination point for many ED publications and video products. People who are hearing impaired may call **1-800-730-8913**.

Inspector General's Hotline

The hotline to the U.S. Department of Education's Inspector General's Office is **1-800-4-FED AID (1-800-433-3243)**. Call this number if you have reason to expect any fraud, waste or abuse involving federal student aid funds.

Debt Collection Service for Department-held Loans

Borrowers who have defaulted loans **held by the department** can call **1-800-621-3115** to find out who is handling their accounts, how much they owe, and where to send payments. If the loan is not held by the Department, it will be held by a school, bank or other lender, or guaranty agency, depending on the type of loan.

Customer Support Branch

Financial aid professionals may call this number (**1-800-4-ED-SFAP—1-800-433-7327**) for information about complying with SFA Program requirements through individual inquiry response and through the SFA Bulletin Board System (BBS). Inquiries are usually submitted over the telephone, by fax, or by e-mail. Information is provided through the BBS, an on-line interactive bulletin board that contains SFA publications (such as Dear Colleague letters, Q and A bulletins, handbooks, and Federal Registers). Publications on the BBS are in an electronic Internet format that can be searched, copied, or downloaded.

National Student Loan Data System Customer Service Center

This number is **1-800-999-8219**. The National Student Loan Data System (NSLDS) is a national database of Title IV loan-level information and selected grant data. Enrolling in the NSLDS is required of all institutions that participate in Title IV federal student financial aid programs. The NSLDS includes information on the FFEL, Direct Loan, and Perkins Loan programs; on Pell awards and disbursements, and on Pell and FSEOG overawards.

Application Ordering System

You can reach ED's automated Application Ordering System (AOS) by calling **1-800-284-2788**. Through AOS, financial aid offices may order bulk quantities of the *Free Application for Federal Student Aid (FAFSA)*, the Spanish version of the FAFSA, and the *Student Guide*. You may also call this number using a touch tone telephone to check the status of orders and to enter new orders. When you call this number, the automated voice system will prompt you for your school's mailing list number. You may also check on the status of previous orders.

Institutional Access System Hotline

Schools calling the Institutional Access System (IAS) Hotline (**1-800-4-PGRANT—1-800-474-7268**) may access their Pell Grant Systems Division Representative or their Pell Grant Financial Management Division Representative. They may also be transferred to the Pell Grant Users Support Hotline that provides electronic payment information.

Title IV Wide Area Network

The customer service number for the Title IV Wide Area Network (known as TIV WAN or Title IV WAN) is **1-800-615-1189**. Title IV WAN is ED's vehicle for electronically transmitting and receiving data on financial aid programs authorized under Title IV of the Higher Education Act, as amended. Title IV WAN transmits Data from ED's Electronic Data Exchange (EDE),¹ the Direct Loan Program, and the National Student Loan Data System (NSLDS). If your school is completing the enrollment agreement to participate in Title IV WAN services or if you have questions on operating on TIV WAN in a mainframe environment, you may call this number.

Central Processing System Automated Customer Service Line

The Central Processing System (CPS) Automated Customer Service line is **1-800-330-5947**. CPS Customer Service can assist you with Renewal Application Data (RAD) requests. It is also the customer service number for the Institution Applicant Data Service (see footnote below). ED makes electronic Institutional Student Information Records (ISIRs) containing student financial aid applicant data available to institutions on tape or cartridge up to 40 times during the processing year.

¹ In addition to the EDE and Institutional Applicant Data Service, ED also administers the Federal Pell Grant Recipient Data Exchange (RDE) and the Federal Pell Grant Floppy Disk Data Exchange (FDDE). RDE and FDDE allow institutions to submit Pell Grant payment data to ED and to receive back processed payment data and student payment summary data via tape cartridge or floppy diskette.

FAFSA Express Customer Service Line

The *FAFSA Express* customer service line (**1-800-801-0576**) provides support to applicants using *FAFSA Express* software. Applicants who use *FAFSA Express* complete their applications electronically and have their application information transmitted directly to the central processor. Applicants use an automated system to order the software or to check the status of their applications. Customer service representatives are available to assist with the installation and setup of the software, to provide answers for modem and printer problems, and to answer application status questions.

Closed School Information

The closed school information hotline is **1-800-close-in—1-800-256-7346**. Students may call this hotline and automatically have a closed school fact sheet mailed to them. Schools and state licensing agencies may also use this number to contact their assigned closed school specialists for assistance relating to a Title IV school closing

William D. Ford Federal Direct Loan (Direct Loan) Program—Loan Origination Center

The Loan Origination Center (School Relations) can be reached at **1-800-848-0978**. Direct Loan schools may call this number if they have questions on promissory note processing, alternative origination processing, reconciliation issues, Acknowledgments, or Testing. Direct Loan schools may also call this number to order bulk forms/ publications, such as 1997-98 promissory notes and related materials. Schools may also fax their orders to the Loan Origination Center at **1-800-557-7396**.

Direct Loan Consolidation Department

Borrowers trying to consolidate their loans under the Direct Consolidation Loan Program may call the Consolidation Center of ED's Loan Origination Department at **1-800-557-7392**. The TDD number for the hearing impaired is **1-800-557-7395**.

Direct Loan Custom/Combo School Technical Support

The Direct Loan Custom/Combo School Technical Support line can be reached at **1-800-756-4220**. It provides support to Direct Loan users who are creating their own Direct Loan processing system or a Direct Loan interface with the EDEExpress software. The technical support staff can explain the Direct Loan Technical Reference, provide Direct Loan process “walkthroughs,” and help users develop files to import into EDEExpress. Users who receive error or warning messages when trying to import these files should contact the technical support staff for troubleshooting advice.

Direct Loan Servicing Centers

The Direct Loan Servicing Centers maintain records of individual borrower accounts and payments made on those accounts. Borrowers may also obtain information on deferment and repayment options. The address and appropriate telephone numbers of the borrower’s servicing center will be printed on that borrower’s loan documentation.

Direct Loan Servicing Center (Utica, New York)

Borrower Services	1-800-848-0979
Delinquent Accounts/ Collections Department	1-800-848-0981
School Relations ²	1-888-877-7658
FAX	1-800-848-0983
TDD	1-800-848-0984

At the time this handbook went to print, all loan servicing records were handled through the Direct Loan Servicing Center in Utica. In July 1997, three new servicing centers will begin full operation to handle increased loan volume. These new servicing centers will be located in Michigan, Indiana, and Louisville. Listed below are important contact points for each of these centers. **All telephone numbers listed below for these centers should be in service later this summer.**

Direct Loan Servicing Center (Great Lakes, Michigan)

Borrower Services	1-888-988-2022
Delinquent Accounts/ Collections Department	1-888-988-2023
School Relations	1-888-988-2024
FAX	1-888-998-2025
TDD	1-888-998-2026

² Telephone number should be in service later this summer

Direct Loan Servicing Center (Fisher, Indiana)

Borrower Services	1-888-335-1180
Delinquent Accounts/Collections Department	1-888-335-1181
School Relations.....	1-888-335-1182
FAX.....	1-888-335-1184
TDD	1-888-335-1183

Direct Loan Servicing Center (Louisville, Kentucky)

Borrower Services	1-888-758-9727
Delinquent Accounts/Collections Department	1-888-758-9728
School Relations.....	1-888-758-9729
FAX.....	1-888-758-9730
TDD	1-888-758-9731

Borrowers who do not know who is servicing their loans or who have misplaced their servicing center information may call Central Borrower Services at **1-888-447-4460** for assistance. A new Central School Relations number will also be available later this summer. That number is **1-888-445-7745**.

GLOSSARY

Academic Year. A period of time schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester, during which a student must complete 24 semester hours. Academic years vary from school to school, and even from educational program to educational program at the same school. The school defines its own academic year, but federal law and regulations set minimum standards for SFA purposes. For example, every eligible school, including graduate programs, must have a defined academic year that contains a minimum of 30 weeks of instructional time.

Award Year. Spans from July 1 to June 30 of the next year. For the Federal Pell Grant and campus-based programs, eligible students are paid out of funds designated for a particular award year, such as the 1997-98 award year (July 1, 1997 to June 30, 1998).

Base Year. For need analysis purposes, the calendar year preceding the award year. For instance, 1996 is the base year used for determining eligibility in the 1997-98 award year.

Campus-based Programs. The Federal Perkins Loan, Federal Work-Study (FWS), and Federal Supplemental Educational Opportunity Grant (FSEOG) programs are often collectively referred to as the campus-based programs because the funds for these programs are administered directly by the school's financial aid office.

Central Processing System (CPS). The Department's application data processing facility, currently located in Iowa. The CPS uses student information from the *Free Application for Federal Student Aid (FAFSA)* processors to calculate the student's official Expected Family Contribution (EFC), and creates an Individual Student Information Record (ISIR) and prints the *Student Aid Report (SAR)*.

Cost of Attendance (COA). Includes tuition, fees, the student's living expenses while he or she is attending school, and other costs such as costs related to a disability or for dependent care. The COA is determined by the school, using guidelines established by federal law to determine the figure. The COA, together with the student's Expected Family Contribution (EFC), helps determine the student's need for SFA funds.

Default. Occurs when the borrower fails to repay a loan in accordance with the terms of the promissory note. See Chapter 10.

Estimated Financial Assistance (EFA). The amount of student financial aid the student may expect from federal, state, school, or other sources (including grants, loans, or need-based work programs). The school must consider this available assistance when determining a student's eligibility for a Federal Family Education Loan and for a Direct Subsidized Loan.

Expected Family Contribution (EFC). The amount that the student's family is expected to contribute toward the cost of attendance. This amount is usually based on the family's income and assets. The EFC, together with the student's cost of attendance (COA), helps determine the student's need for SFA funds.

FAFSA. See *Free Application for Federal Student Aid*.

FAFSA processors. Agencies that process the *Free Application for Federal Student Aid* (FAFSA) under contract with the U.S. Department of Education. For more information, see the *Counselor's Handbook*.

Financial Need. Generally, the difference between the student's cost of attendance (COA) and the Expected Family Contribution (EFC).

Free Application for Federal Student Aid (FAFSA). The application that the student must file to apply for aid from any SFA program, including the FFEL and Direct Loan Program. The FAFSA is printed and distributed free of charge by the U.S. Department of Education.

Institution. A postsecondary educational institution. In this handbook, the terms "school" and "institution" are often used interchangeably.

Institutional Student Information Request (ISIR). The ISIR and the Student Aid Report, covered later in this glossary, are both federal output documents processed by the CPS. The SAR is sent to the student, while the ISIR is sent to the student's school. SARs and ISIRs contain the same processed student information in different formats.

Need analysis. The process of using a student's household and financial information (derived from the financial aid application) to calculate the amount the family can be expected to contribute to educational costs. For the SFA Programs, the need analysis calculation is defined by law and results in the Expected Family Contribution (EFC).

Overaward. Generally, any campus-based, FFEL, or Direct Loan funds disbursed in excess of the student's financial need. (The overaward concept does not apply to the Federal Pell Grant Program.)

Overpayment. Any payment of a Federal Pell Grant, FSEOG, Federal Perkins Loan, or SSIG that exceeds the amount for which the student was eligible. An overpayment may be the result of an overaward, an error in calculating the cost of attendance (COA) or the Expected Family Contribution (EFC), or a student's failure to meet any other eligibility criteria, such as citizenship or enrollment in an eligible program.

Professional Judgment. While the Expected Family Contribution (EFC) calculation is defined by law, the law does provide some flexibility. The financial aid administrator can make individual adjustments, based on his or professional judgment, to override a student's dependency status (from dependent to independent), to adjust the components of a student's cost of attendance (COA), and to adjust the data elements used to calculate the student's EFC. Such adjustments must be made on a case-by-case basis, and the reasons for the adjustment must be documented in the student's file. See the *Counselor's Handbook* for more information.

Promissory Note. A legal document that must be signed to obtain a loan. By signing, the borrower promises to repay the loan, with interest, in specified installments. The promissory note also includes any information about the grace period, deferment or cancellation provisions, and the student's rights and responsibilities with respect to the loan.

Resources. The amount of student financial aid the student may expect from federal, state, school, or other sources (as defined in the campus-based regulations). The school must consider this available assistance when determining a student's eligibility for campus-based funds.

School. A postsecondary educational institution. In this handbook, the terms "school" and "institution" are often used interchangeably.

SFA Programs. The Student Financial Assistance (SFA) Programs administered within the U.S. Department of Education. These programs include Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Work-Study, Federal Perkins Loans, Federal Family Education Loans, Federal Direct Loans, State Student Incentive Grants, and Byrd and Douglas Scholarships.

Student Aid Report (SAR). The federal output document printed by the CPS and mailed to the student. The SAR contains the family's financial information and other information as reported by the student on the FAFSA. The student's eligibility for aid depends on the Expected Family Contribution (EFC) that is derived by the processor and printed on the front of the SAR. Schools that participate in the Electronic Data Exchange (EDE) and other services offered by the Department may receive the information on the SAR through these services. For more information, see the *Counselor's Handbook*. Students who apply electronically will

initially receive a SAR Information Acknowledgments instead of a paper SAR.

Verification. The Central Processing System will select a certain percentage of FAFSAs, some randomly and others based on certain edit criteria, for data verification. Schools must verify certain data reported on these FAFSAs, using documentation provided by the student. (Many schools also choose to verify additional applications beyond those selected during processing.) For more information, see the *Verification Guide*.

