

Access & Persistence



ADVISORY COMMITTEE ON STUDENT FINANCIAL ASSISTANCE



SUMMER 2008

June Roundtable Summary

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MESSAGE FROM THE CHAIR

Fluctuations in the U.S. economy have been a cause for concern among educators, parents, and students as one academic year winds down and another is about to begin. Questions linger among stakeholders in higher education as to grant and loan availability, state budget appropriations, and sources of institutional aid. To determine the extent to which access and persistence to college for low- and moderate-income students may be affected by the credit crisis and general economic climate, the Advisory Committee held a roundtable discussion on June 13 in Nashville, Tennessee. Facilitated by Dr. Donald Heller of Pennsylvania State University, the roundtable brought together higher education professionals from a variety of perspectives within the community. Participants described possible impacts on students as well as steps federal and state governments, institutions, and the private sector can take to mitigate negative effects on access and persistence.

While the Committee was preparing for the roundtable, Congress moved forward with legislation to reauthorize the Higher Education Act, and the bill passed by an overwhelming majority in both chambers at the end of July. Several issues in the House and Senate bills required compromise, and Hill staff worked diligently to reach solutions. Advisory Committee staff have been monitoring HEA progress closely; a summary of the Committee's new purposes, functions, and special analyses and activities is in this issue. As implementation moves forward, the Committee will provide perspective on reauthorization issues affecting access to college for low- and moderate-income students.

In addition to monitoring economic and legislative issues relevant to student aid, the Committee has also released two reports. In May, *Transition Matters: Community College to Bachelor's Degree* was issued; it identifies three critical transition points for students who begin at a community college and intend to obtain a bachelor's degree: enrollment, persistence, and transfer. The report analyzes five categories of barriers that prevent students, at each transition point, from attaining a degree. In July, *Early & Often: Designing a Comprehensive System of Financial Aid Information* was released, which provides materials for use by early intervention practitioners, college access providers, and others when incorporating financial aid information into a program's structure. The report details a comprehensive framework of aid information, a set of ten guidelines to tailor delivery to a target population, and a series of unit plans for use in curriculum development.

Lastly, the spring brought an update to the Committee's 2006 report, *Mortgaging Our Future*. A policy bulletin released in May analyzed final enrollment data from NCES for the high school class of 2004, finding that, between 1992 and 2004, a major shift in enrollment away from four-year colleges occurred among college-qualified high school graduates from low-income families. As my tenure on the Advisory Committee comes to a close, working to shed light on these inequities has been satisfying. It has been an honor to work with the Committee's members and staff. As we move forward into the next academic year, I know the Committee's impact on the community will endure. ♦

JUNE ROUNDTABLE SUMMARY

As the impact of last summer's sub-prime credit crisis widened across the economic landscape, persistent concerns were raised within the higher education community about the availability of loans and grants as well as state appropriations for the 2008-09 academic year. In light of the potential negative impact on college access and persistence for low- and moderate-income students, the Advisory Committee determined that a public hearing in the form of a roundtable discussion was necessary. On June 13, 2008 in Nashville, Tennessee, the Committee held a roundtable discussion, *Ensuring Access to College Amid Economic Uncertainty*. The purpose of the discussion was to gather information from a variety of perspectives within the higher education community on effects of the credit crisis and general economic conditions on student financial assistance. The discussion was facilitated by Dr. Donald Heller, Professor of Education and Senior Scientist, and Director of the Center for the Study of Higher Education at Pennsylvania State University.

Session I: Scope, Severity, and Duration of the Problem

The first session examined the severity, scope, and duration of the current economic problems. Specifically, the session addressed the access and persistence problems that low- and moderate-income students might face during this period of economic downturn. Students and families, many of whom felt already that college was beyond their financial reach before the current economic hardships, are now facing increasing costs of commodities and transportation, less discretionary income, and fewer options to pay for college. The roundtable began with an overview of current market conditions and a discussion of the breadth, severity, and likely duration of the situation, with special attention given to the role of the federal government, state governments, institutions, and the private sector.

Current market conditions put additional pressure on our nation's ambitious and necessary goal of producing a more highly educated workforce. Though the crisis may have disproportionately affected families with lower incomes, it is having ripple effects throughout the American population. **John Nelson** put these concerns into context, noting that, at this point in time, public universities can be compared to industry as opposed to public service as they have become competitive and market-driven, turning increasingly to student tuition and philanthropy for funding instead of state governments. Thus, the situation in higher education is different from previous downturns because the country has been experimenting with *de facto* privatization of public higher education now for several decades. For this reason, the globalization of financial markets is creating additional problems. However, the effects of the downturn on student aid will be a matter of segment and scale; for example, small institutions may have more trouble finding certain types of loans for their students, while large, or elite, institutions will not likely face the same concerns. **Harris Miller** confirmed these concerns at institutions such as career colleges, which serve greater populations of low-income and high-risk students than do other types of colleges.

In light of these economic complications, various policies at the federal, state, and institutional levels have enhanced the challenges for students and families in both direct and indirect ways. At the federal level, Pell Grant funding has generally increased over the last decade; however, both **Harris Miller** and **Brett Lief** noted that no substantial new money has been placed into the Title IV programs as a whole. Funds have only been shifted from one area to another. In addition, Pell award levels have not kept pace with college prices. These factors have created an increasing reliance on loans from all sources, resulting in increased work and loan burden for low- and moderate-income families in particular. **Brett Lief** described the problems NCHelp sees at the legislative level: the erosion of the student aid programs is related to substituting budget reconciliation for reauthorization

of the Higher Education Act. In order to keep Pell Grant funding intact beyond 2013, when the funds from budget reconciliation will be depleted, a thorough discussion of student aid policy is badly needed at the federal level. **Stella Flores** discussed possible links between home ownership and college access, noting that those families who are newly middle-class are most at risk in the current economic situation. She suggested that the Advisory Committee study the issue.

At the state level, students are most affected by the fluctuating nature of appropriations for higher education. Recessions and other economic downturns tend to reduce state support to public colleges and universities, increasing tuition and decreasing state grant aid. Appropriations tied to state economies are not the only cause for concern: a growing share of state grant aid is merit-based, rather than need-based. Increases in merit aid at the expense of need-based aid threaten to raise net prices for low- and moderate-income students and do not help to increase access for students who most need support during this rough economic period. **Charlie Lenth** discussed long-term research by SHEEO on state and local appropriations for higher education since 1982, observing that such support has remained at the same level since 1982. **John Nelson** also mentioned that over the last 30 years, the percentage of revenue that comes from state funding at public universities has declined dramatically in almost every state. **Eduardo Padrón** and **Stella Flores** each described the effects of state merit aid on the access and persistence of low-income students. Dr. Padrón analyzed Florida's Bright Futures scholarship and noted the ways in which it benefits white middle-class families at the expense of low-income families. Dr. Flores observed that state merit-based programs are clustered mainly in the South, where Hispanic populations are growing rapidly, and called for further research.

Students are also impacted by shifts in patterns and trends in institutional aid, which is often used for tuition discounting by both private and public colleges. Institutional grant aid is now the second largest share of all aid, and its availability is affected by state appropriations as well as decreases in endowments and charitable giving. The current economic downturn may also create problems for students in terms of this funding source. **John Nelson** stated that the effects of the downturn on philanthropy will affect colleges on a state-by-state basis; institutions new to fundraising efforts will be hit hardest as cultivating donors takes years. Both **Nancy Moody** and **Eduardo Padrón** described how, as college presidents, fundraising has consumed more and more of their time as state appropriations have fluctuated and costs have risen. **Harris Miller** discussed the need to include the business community on advisory councils for for-profit institutions and others. **Charlie Lenth** cautioned that more robust political leadership is needed to further policies that would work to increase educational attainment nationwide.

Session I Panelists

Dr. Stella Flores

Assistant Professor, Public Policy
and Higher Education
Peabody College, Vanderbilt University

Dr. Charlie Lenth

Vice President for Policy Analysis
and Academic Affairs
State Higher Education Executive Officers
(SHEEO)

Mr. Brett Lief

President
National Council of Higher Education
Loan Programs (NCHELP)

Mr. Harris Miller

President
Career College Association

Dr. Nancy Moody

President
Lincoln Memorial University

Mr. John Nelson

Managing Director, Health Care, Higher
Education, Infrastructure and Not-for-Profits
Public Finance Group
Moody's Investors Service

Dr. Eduardo Padrón

President
Miami Dade College

Discussion highlights have been noted above. The complete discussion on streaming video is available [here](#).

Session II: Steps Higher Education Must Take to Ensure Access & Success

The second session discussed steps that higher education must take to ensure access and success for low- and moderate-income students during this period of economic downturn. Even during times of prosperity, these students have difficulty gaining access to higher education and persisting to degree completion. Current economic conditions will impact these students' ability to access and persist in college. If America is to continue to be competitive in the global economy, higher education must remain a priority so that more students do not lose ground *en route* to a bachelor's degree.

Panelists examined the effectiveness of recently enacted solutions to these problems and determined whether additional steps were necessary. This discussion was placed within the context of four of the six policy implications from the Advisory Committee's 2006 report, *Mortgaging Our Future: How Financial Barriers to College Undercut America's Global Competitiveness*. These policy implications were identified to help stem the losses of bachelor's degrees among college-qualified high school graduates, of whom between 1.7 million and 3.2 million fail to achieve the degree due to financial barriers. These loss estimates reflect the most recent update to the *Mortgaging Our Future* data, released by the Committee in a [May 1, 2008 policy bulletin](#). The policy bulletin also shows a major shift in enrollment away from four-year colleges among college-qualified high school graduates from low- and moderate-income families. Lowering financial barriers by increasing need-based aid appears to be a necessary condition for stemming bachelor's degree losses among college-qualified high school graduates. Without increases, grant aid will be stretched further across a wider population of students, and the net price facing every student will rise.

Reinvigorating the access and persistence partnership to increase need-based aid from all sources. This policy implication is critical to formulating a comprehensive access and persistence strategy linking federal and state governments, institutions, early intervention programs, K-12 schools, and corporations. The federal government should provide financial incentives to encourage the formation of partnerships within states among pertinent stakeholders, establishing financial resources that would ensure that low- and moderate-income students have sufficient need-based grant aid to cover at least tuition and fees at a four-year public college. **Patrick Callan** agreed that collaboration and partnership are the only way to solve the failing system of higher education financing. Stakeholders should begin discussions by asking how to replace the skilled labor force retiring with the babyboom generation, and what the U.S. needs to do to become competitive with OCED countries. **Phil Day** stated that the lowest income students should be attending college at no cost for at least two years, and, in that regard, Pell, the campus-based programs, and SEOG need to be addressed for the support the programs can provide. **Richard Rhoda** suggested that dual enrollment should be considered as a method of accelerating students through the education pipeline and leveraging financial aid.

Restrain increases in the price of college and offset increases with need-based aid. All institutions, public and private, face institutional financing challenges during economic downturns; however, it is imperative that price increases be restrained to the extent possible. Maintaining stable funding or, at least, minimizing budget cuts is one way that states can enact such restraints for public colleges. In the event that appropriations cannot be stabilized during difficult economic times, states should work to set aside need-based aid to protect low- and moderate-income students from price increases, as well as ensure that tuition increases are not always used as a substitute for decreased appropriations. **Phil Day** noted that colleges and states do not often document the ways in which they act to bring down college costs; he suggested that that documentation be required as part of accreditation standards. **Sarita Brown** and **Hazel O'Leary** discussed the possibility of engaging the business community to a greater extent in curricular and student aid discussions as they are invested in higher education outcomes. President O'Leary also described the role of need-based

institutional aid at Fisk University in persistence efforts. **David Gregory** described actions taken by the State of Tennessee to restrain price increases: bringing everyone to the table to take a serious look at all of the programs and making difficult choices, which included reducing the number of hours toward degree and placing remedial programs within the community college system.

Moderate the trend—at all levels—toward merit-based aid and the increasing reliance on loans. Merit-aid programs can negatively impact the access and success of low- and moderate-income students. While the increase in merit aid is noticeable at all levels, it is most pronounced at the state level. Merit aid alone may not reach the neediest students; however, if adjusted to include a need-based component, it can better serve low- and moderate-income students. If states can seek to both protect and develop need-based grant programs, they can diminish reliance on student loans, particularly private loans, which represent a growing share of student borrowing. **Richard Rhoda** discussed the particulars of the Tennessee lottery scholarship, which is a state merit scholarship that provides an additional \$1,500 for low-income students who qualify. **Pat Callan** suggested that individual state programs do not provide long-term strategies for dealing with the issue of merit aid and loans; merit aid has become a type of bribery by states and institutions to attract the top tier of qualified students. He argued that students should be provided with aid and allowed to make their own educational decisions. **Deanne Loonin** said that loan providers should try to develop better products for the life of the loan, implementing safety nets and better service in partnership with other entities.

Reduce financial barriers to transfer from two-year to four-year colleges. Two-year colleges play a vital role in America's higher education system as they serve as an initial entry point to many students *en route* to a bachelor's degree. Recent data analysis that serves as a follow-up to *Mortgaging Our Future* shows a major shift in enrollment away from four-year colleges between 1992 and 2004 among college-qualified low-income students. Many of these students are now beginning at two-year colleges. Facilitating transfer is critical and may involve addressing the tuition disparity between two- and four-year colleges through grants specifically for transfer students, as well as other financial incentives directly to institutions in order to produce more transfer students. **Sarita Brown** described an initiative by the University of Texas at El Paso and El Paso Community College to accept joint applications in financial aid, which help students navigate the process of financing a full four-year education through pooled resources. **Phil Day** discussed the intersegmental tracking system in place at the California State University that allows data sharing among education sectors, including high schools. In addition, a lively conversation took place on issues related to remediation and college preparation.

Session II Panelists

Ms. Sarita E. Brown

President

Excelencia in Education

Mr. Patrick M. Callan

President

National Center for Public Policy
and Higher Education

Dr. Phillip R. Day, Jr.

President and CEO

National Association of Student Financial
Aid Administrators (NASFAA)

Mr. David Gregory

Vice Chancellor for Administration
and Facilities Development
Tennessee Board of Regents

Ms. Deanne Loonin

Director

Student Loan Borrower Assistance Project
National Consumer Law Center

The Honorable Hazel O'Leary

President

Fisk University

Dr. Richard G. Rhoda

Executive Director

Tennessee Higher Education Commission

HEA REAUTHORIZATION: THE COMMITTEE'S NEW CHARGES

The much awaited reauthorization of the Higher Education Act of 1965 (HEA), the *Higher Education Opportunity Act*, passed by overwhelming majorities in both the House and the Senate on July 31, 2008. The President is expected to sign the bill into law by the middle of August. Written into the act are new special analyses, activities, and functions for the Advisory Committee, as well as three new purposes. Overall, the Committee has been given significant new responsibilities and charges in the areas of access, simplification, early financial aid information, and review of higher education regulations.

In terms of special analyses and activities, the Committee has been asked to conduct a study of innovative pathways to degree attainment, as well as a review and analysis of regulations. One of the Innovative Pathways studies underway will inform the early information demonstration program and the FAFSA simplification study to be enacted by reauthorization. In terms of the FAFSA simplification study, the Committee will support the Secretary of Education, the Comptroller General, and a study group as they identify and evaluate ways to simplify the process of applying for financial aid under both the current needs analysis formula and an alternative formula. The study's specific objectives are: to make the FAFSA easier to complete, to identify formula changes that reduce the required amount of financial information without significantly redistributing federal aid, and to review and propose ways to address state and institutional data needs. Among the required elements are the use of IRS data to pre-populate the FAFSA and the use of prior, prior year data for aid determination.

Two significant new functions with associated tasks have been assigned to the Committee, the first of which is to report annually on the adequacy of need-based aid for low- and moderate-income students, as well as their postsecondary enrollment and graduation rates. The second is to develop and maintain an information clearinghouse to help institutions of higher education understand the regulatory impact of the federal government on institutions of higher education from all sectors. Each new function is related to the Committee's core activities, access and simplification.

In addition, the Committee's purpose has been enlarged to include three new issues related to access and simplification. The first is to provide knowledge and understanding of early intervention programs, and to make recommendations resulting in early awareness by low- and moderate-income students and their families of their eligibility for Title IV assistance. To make recommendations to expand and improve partnerships among higher education stakeholders that increase the awareness and amount of need-based aid for low- and moderate-income students is the second new purpose. And the third is to collect information on federal regulations and their impact on student aid and college costs, and to make recommendations to help streamline regulations for higher education institutions from all sectors.

Congress has requested that the Advisory Committee undertake a study of Title IV regulations under three different auspices of the Committee's updated mandate: as a special analysis, a new function, and a new purpose. The new reauthorization legislation charges the Committee with addressing these significant responsibilities in the following ways. A review and analysis process is to be performed to determine whether a regulation is duplicative, no longer necessary, or overly burdensome. The review is to be limited to regulations affecting institutions that have received more than \$200,000 in Title IV funds over the last two award years. The Committee is specifically charged with evaluating the ways in which Title IV regulations affecting institutions may be improved, streamlined, or eliminated. To accomplish this, the Committee is tasked with the following required actions: monitor and describe regulations and notices of proposed rulemaking; develop a website to share review and other deregulation information, and allow public comment and recommendations; create and maintain peer review panels; and deliver a final report and periodic updates no later than two years after the negotiated rulemaking process for the HEA is completed.

The Advisory Committee looks forward to the challenges ahead and to fulfilling the charges Congress has set forth. The reauthorization of the HEA is a major accomplishment for the higher education community. ♦

ACSFA STEPPING STONES

Over the last five years, the Advisory Committee has been a stepping stone in the careers of a remarkable group of emerging talent in the field of higher education. In its twenty-year history, the Committee has always attracted talented staff, and the needs of Congress and expertise of Advisory Committee members combine to provide staff opportunities to conduct research and contribute to policy reports on pressing issues of national importance in higher education. Many who have served as Committee staff have entered prestigious graduate programs or moved on to exciting, high-level jobs.

In the recent past, both Nicole Barry and Erin Renner have landed top jobs in part due to their experience working for the Advisory Committee. Nicole began her tenure at the Committee in 2003 as an Assistant Director and was promoted in two years to Deputy Director. She left in August 2006 to enter the MBA program at the Kellogg School of Management and is now working for the Boston Consulting Group. Her colleague, Erin Renner, who also joined the Committee in 2003 as an Assistant Director, is now a top staff member on the U.S. Senate Health, Education, Labor, and Pensions Committee. Erin rose to become the Advisory Committee's Director of Government Relations from 2006-07 before leaving for the Senate.

This summer, three Advisory Committee staff members are moving on to take advantage of significant career opportunities: Deputy Director Michelle Asha Cooper, Associate Director Brent Evans, and Assistant Director Jodut Hashmi. Both Jodut and Brent are returning to graduate school, while Michelle will take the helm of a prestigious higher education research organization. Jodut Hashmi began her career with the Advisory Committee as a Policy Research Intern in September 2006 after graduating from Cornell University. In September 2007, she was promoted to Assistant Director, and has developed research and analysis for the Committee on textbook costs, community college to baccalaureate transition issues, and early financial aid information. Jodut has been admitted to the EdD program at the Harvard Graduate School of Education this fall, and her studies will include a concentration in higher education.

Brent Evans, who already has a master's degree from the Harvard Graduate School of Education, will be earning a PhD at the Stanford University School of Education. While at Stanford, he will hold a graduate research position at the Institute for Research on Education Policy and Practice, working under Dr. Eric Bettinger on the econometrics of college admission and financial aid policy. During his two years at the Committee, Brent was promoted from Assistant to Associate Director and has been a key staff member responsible for quantitative analysis of student aid policies, including prior, prior year income data and need analysis simplification. Brent has also done substantive analytical work in early financial aid information dissemination policies and practices.

Michelle Asha Cooper will be assuming new responsibilities this fall as the President of the Institute for Higher Education Policy (IHEP). As the IHEP press release notes, Michelle is "an emerging and respected leader in the postsecondary community with extensive knowledge of higher education policy, with special focus on issues of finance, diversity, and college access and success for underserved populations." Michelle began her work with the Advisory Committee in 2004 as a Graduate Research Assistant while she was earning her PhD from the School of Education at the University of Maryland, College Park. She became an Assistant Director in 2005, and, after completing her PhD in 2006, became the Director of Policy Research. From April 2007 through July 2008, Michelle served as Deputy Director for the Committee. Michelle has played a critical role in the research and analysis developed for all of the Advisory Committee's major reports since 2004, including *Mortgaging Our Future*.

The Advisory Committee offers congratulations to Michelle, Brent, and Jodut on their accomplishments and thanks them for their dedicated service to the Committee. ♦

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Mr. Allison G. Jones Assistant Vice Chancellor of Academic Affairs Student Academic Support The California State University

Allison Jones, Assistant Vice Chancellor of Academic Affairs, Student Academic Support, coordinates support to the California State University's (CSU) 23 campuses in the areas of K-12 academic outreach, admission, enrollment management, financial aid, educational opportunity programs, student services, student health, transfer services, disabled student services, and remediation. He has been with CSU since 1985 and the Office of the Chancellor since 1988. In 1991, he served as Acting Director of the CSU Office of Federal Relations in Washington DC while the search for a permanent director was conducted. Mr. Jones serves on several system-wide, state-wide, and national advisory committees that address outreach, admission, enrollment management, transfer, financial aid, and remediation issues. In addition to the Advisory Committee, these include the Scholarshare Investment Board by the California Senate Rules Committee, the Governors Interagency Coordinating Council on the Prevention of Alcohol and Other Drug Problems, the P-16 Council, and the California ACT Advisory Council. He has also served as Chair of the governing boards of ASSIST and CAN, as well as Chair of the Intersegmental Coordinating Committee of the California postsecondary system. He is currently a Trustee of The College Board and is appointed by the Chancellor of CSU to the task force charged with implementing the provisions of the Governor's California Veterans Education Opportunities Partnership. Mr. Jones began his career in education administration in 1970 at the University of Redlands from which he graduated. ♦

ACSFA Announcements

Over the course of the spring, the Advisory Committee released two reports and a policy bulletin. *Transition Matters: Community College to a Bachelor's Degree*, which details barriers to access and persistence among community college students intending to transfer to four-year colleges, was released in May. Also in May, the Committee released an update to the data in its 2006 report, *Mortgaging Our Future*, in the form of a Policy Bulletin. In July, *Early & Often: Designing a Comprehensive System of Financial Aid Information* was issued. The latter report provides information and materials for organizations seeking to incorporate early financial aid information into an intervention. Each of these documents is available on the Committee's website.

The Advisory Committee congratulates Senior Administrative Officer **Tracy Jones**, who earned a bachelor's degree in business administration with a concentration in contracts and acquisition management from Strayer University on July 28, 2008.

Ms. Julie Johnson, Associate Director, has been promoted to Director of Programs for the Advisory Committee. **Ms. Zakiya Smith**, Assistant Director, has also been promoted, and is now Director of Government Relations for the Committee.

Ms. Megan McClean joined the Advisory Committee as an Assistant Director on August 4, 2008. Ms. McClean completed an MEd from Pennsylvania State University in 2006, and has worked for the last year as an Admissions Counselor at Penn State.

The Advisory Committee on Student Financial Assistance (Advisory Committee) is a Federal advisory committee chartered by Congress, operating under the Federal Advisory Committee Act (FACA); 5 U.S.C., App. 2. The Advisory Committee provides advice to the Secretary of the U.S. Department of Education on student financial aid policy. The findings and recommendations of the Advisory Committee do not represent the views of the Agency, and this document does not represent information approved or disseminated by the Department of Education.

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