



# Consumer Information

**Tri-State Conference - Dover, DE**  
**November 7-9, 2010**

Presented by:

Annmarie Weisman

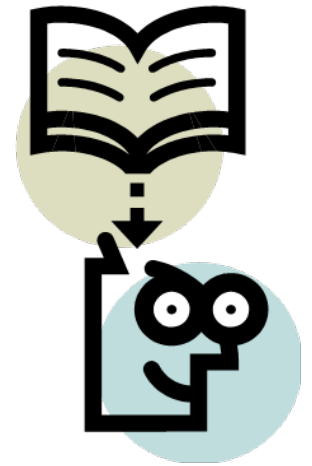
Federal Student Aid

U.S. Department of Education



# Agenda

- Introduction
- Requirements by Section
- Questions & Answers





# Developing Policies & Procedures

Who will develop (update)?

Who will distribute?

When must it be distributed  
(updated)?

Who must receive?

What format?

Distribute to all,  
or upon request?



# Consumer Information

- Requirements by Section
- Think about how to organize
  - Intended recipient
  - Responsible office
  - Frequency or method of distribution
  - Etc.



# Other Requirements

- In addition to Department requirements
  - State Licensing/Authorizing Agency
  - Accrediting Agency
    - Primary
    - Programmatic



# Notices to Enrolled Students

Must  
distribute  
annually to  
all enrolled  
students a  
notice that  
lists and  
describes:

- Financial aid information
- Institutional information
- Graduation/completion rate;  
Transfer-out rate\*
- Campus security report
- Athletic program participation/  
financial support report\*
- Student rights under FERPA
  
- *\*Where required*
- *Reference: 34 C.F.R. Section 668, Subpart  
D and Section 668.41(a) and (c)*



# Financial Aid Information

**Publish & make readily available** to all enrolled students & to prospective students, upon request:

- A description of all available financial aid programs
- For each program, must describe:
  - Application procedures and forms
  - Student eligibility requirements
  - How you select recipients & determine award amounts

*Reference: 34 C.F.R. Sections 668.41(d) and 668.42*



# Financial Aid Information (cont.)

**Provide information about awarded aid:**

Terms of  
employment

Method &  
frequency of  
disbursements

Deferment  
options for  
Peace Corps or  
volunteer  
service

Terms of any  
loan; sample  
loan repayment  
schedule, &  
requirement to  
repay

*Reference: 34 C.F.R. Sections  
668.41(d) and 668.42*





# Financial Aid Information (cont.)

## Aid recipient rights & responsibilities:

- Criteria for continued eligibility under each program
- SAP standards
- Reestablishing aid eligibility if lost due to SAP



# Institutional Information

**The school must provide the following minimum information about itself:**

The names of associations/agencies that accredit, approve, or license the school and its programs

-must provide procedures by which a student may receive a copy for review of the school's accreditation, licensure, or approval

Special facilities and services available to disabled students



# Institutional Information

**The school must provide the following minimum information about itself:**

Degree programs, training, and other education offered, and any plans the school has for improving the academic programs

Availability of a GED program, if the school admits students who do not have a high school diploma or equivalent

Instructional, laboratory, and other school facilities associated with academic programs



# Institutional Information

**The school must provide the following minimum information about itself:**

A list of faculty and other instructional personnel

Terms and conditions under which students receiving federal education loans may obtain deferments

Availability of FSA funds for study abroad programs

School policies on transfer of credit

-how credits earned at another school are evaluated

-articulation agreement information



# Institutional Information

**The school must provide the following minimum information about itself:**

Information on student body diversity in the categories of gender and ethnicity of enrolled, full-time students who receive Federal Pell Grants

Information on placement of and types of employment obtained by graduates of the school's degree or certificate programs

Information on the types of graduate and professional education in which graduates of the school's 4-year degree programs enrolled

Retention rates of certificate or degree-seeking first-time full-time undergraduate students

*Institutional Information*

*Reference: 34 C.F.R. Section 668.43*



# Graduation/Completion and Transfer-out Rates

- Prepare annually:
  - Graduation/completion rate, and
  - Transfer-out rate (if applicable)
- Make available to enrolled or prospective students **upon request.**

*Reference: 34 C.F.R. Sections 668.41(d)(3) and 668.45*



# Annual Security Report

- **Distribute** annual security report to all enrolled students & current employees
  - Crime statistics
  - Campus security policies & procedures
- **Inform** prospective students/prospective employees about the report & how to obtain it
- **Submit** statistics portion of the report to ED

*Reference: 34 C.F.R. Sections 668.41(b),(c)(2),(e) & 668.46(b),(c)*



# Graduation/Completion Rate & Transfer-Rate for Student-Athletes

- If athletic-related aid provided, prepare an annual report on:
  - graduation/completion rate
  - transfer-out rate, if applicable
  - athletic aid recipient statistics

*Reference: 34 C.F.R. Sections 668.41(f) and 668.48*





# Graduation/Completion Rate & Transfer-Rate for Student-Athletes

- When offering athletically-related aid to a prospective student-athlete, provide report to:
  - the student
  - the student's parents
  - the high school coach
  - the high school guidance counselor

*Reference: 34 C.F.R. Sections 668.41(f) and 668.48*



# Athletic Program Participation and Financial Support Report

- Make athletic program participation and financial support report available upon request to:
  - Enrolled students
  - Prospective students
  - The general public
  - The Department of Education (“ED”)

*Reference: 34 C.F.R. Sections 668.41(g) and 668.47*



# FERPA

- Explain students' rights under the Family Educational Rights and Privacy Act (FERPA)
  - a/k/a “Buckley Amendment” (1974)
  - Annual notice to each student

*Reference: 34 C.F.R. Section 99.7 (a)(1)*



# Campus Security - Hate Crimes

Statistics of these Part I crimes or larceny/theft, simple assault, intimidation, and/or destruction, damage, or vandalism of property

“wherein the victim is intentionally selected because of the actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability of the victim.”

**Note: Data must be collected & reported according to category of prejudice.**

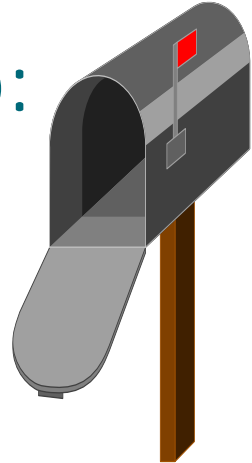
**\*\*HEOA Change\*\***



# Campus Security Distribution Requirements

Institution must distribute CSR to:

- Current students/employees by appropriate publication and mailings through:
  - ✓ direct mailing to each individual (campus or U.S. mail) or
  - ✓ publications provided directly to each individual





# Campus Security Distribution Requirements

- Prospective students/employees upon request, provided each is informed of the availability of the CSR, given a summary of its contents, and given the opportunity to request a copy
- A prospective student is an individual who has contacted the institution for the purpose of requesting information concerning admission to the institution.



# “Timely Warnings”

Institutions must issue advisories in a manner that is timely and will in aid in the prevention of similar crimes that:

- ❖ are required by the Clery Act
- ❖ are reported to a CSA or police
- ❖ present an on-going threat



# Campus Security Reporting— Further Information

Handbook for Campus Crime Reporting:

<http://www.ed.gov/admins/lead/safety/handbook.pdf>

[CrimeHandbookQuestions@ed.gov](mailto:CrimeHandbookQuestions@ed.gov)





# Missing Persons

- **An institution that maintains an on-campus housing facility** must establish, for students who reside in on-campus student housing, a policy and procedures for missing student notification.
- The statement, to be included in the Annual Security Report, must contain the following...



# Missing Persons Policy

- A list of titles of the persons or organizations to which individuals should report that a student has been missing for 24 hours
- A statement that each student living in an on-campus student housing facility has the option to register a confidential contact person to be notified in the case that the student is determined to be missing



# Missing Persons Policy

- A statement that advises all students, even if they have not registered a contact person, that local law enforcement will be notified that the student is missing
- A statement that advises students less than 18 years of age and not emancipated that their parent or guardian will be notified



# Missing Persons Policy

- A statement that requires that official missing student reports be referred immediately to an institutional police or campus security department or local law enforcement agency with jurisdiction in the area
- Specific procedures that the institution will follow when a student who resides in an on-campus student housing facility is determined to have been missing for 24 hours

NOTE: An institution may implement these procedures in less than 24 hours if circumstances warrant



# Fire Safety & Student Housing

- **If your school maintains on-campus student housing facilities**, the school must publish an annual fire safety report that contains information about campus fire safety practices and standards of the school.



# Fire Safety & Student Housing

- Your report must include:
  - A description of each on-campus student housing facility fire and safety sprinkler system
  - The number of regular mandatory supervised fire drills
  - Policies/rules on portable electrical appliances, smoking and open flames (such as candles)



# Fire Safety & Student Housing

- Your report must also include:
  - Evacuation procedures
  - Policies regarding fire safety education and training programs provided to students, faculty and staff
  - Plans for future improvements in fire safety, if determined necessary by the school



# Fire Safety & Student Housing

- The report must also include statistics for each on-campus student housing facility during the most recent calendar years for which data are available for each of these categories:
  - The number of fires and the cause of each fire
  - The number of injuries related to a fire that result in treatment at a medical facility
  - The number of deaths related to a fire
  - The value of property damage caused by a fire





# Fire Safety & Student Housing

- A school with on-campus student housing facilities must maintain a written, easily understood fire log
- The log must include the following:
  - A record, by the date the fire was reported, of any fire that occurred in an on-campus student housing facility
  - The nature, date, time and general location of each fire



# Fire Safety & Student Housing

## Availability of Data

- Fire log entries must be made within 2 business days of receipt of the information
- The fire log for the most recent 60 day period must be available for public inspection during business hours
- Older portions of the log must be made available within 2 business days of request



# Fire Safety & Student Housing

- Effective October 10, 2010, the report can be published with the annual security report
- As with the security report, may distribute through:
  - direct mailings to each student and employee
  - publication provided to each individual
  - an internet or intranet web site posting



# Safeguarding Customer Information

- **Post-secondary educational institutions participating in the FSA programs are subject to the information security requirements established by the Federal Trade Commission (FTC) for financial institutions**



# Safeguarding Customer Information

- **Must safeguard all customer information**
  - applies to all nonpublic personal information in the school's possession
  - information may be from students, parents, or other individuals with whom the school has a customer relationship



# Safeguarding Customer Information

- **Must have a comprehensive information security program**
  - must include the administrative, technical, or physical safeguards the school uses to access, collect, distribute, process, protect, store, use, transmit, dispose of, or otherwise handle customer information



# Safeguarding Customer Information

## Required elements - information security program:

- Designated Coordinator(s)
- Risk assessment
  - Employee training and management
  - IT systems & information processing/storage/transmission/disposal
  - Detecting, preventing, and responding to attacks/intrusions/system failures
- Safeguards testing/monitoring
- Evaluation & Adjustment
- Overseeing service providers



# Misrepresentation

- Have procedures in place to ensure that your institution does not misrepresent:
  - the nature of any education program
  - financial charges
  - the employability of graduates
- Review publications (printed or electronic) to ensure that there are no false or misleading statements
- Train staff to provide accurate information





# Misrepresentation – Areas of Focus

- The school's accreditation or the school's size, location, facilities or equipment.
- The employability of the school's graduates.
- Whether a particular charge is a customary charge for that course at the school.



# Misrepresentation – Areas of Focus

- Scholarships provided to students for the purpose of paying school charges.
- If your school offers scholarships, a grant must actually be used to reduce tuition charges made known to the student before the scholarship was offered to the student.
- Tuition charges must be charges that are applied to all students-- whether or not they are receiving a scholarship.





# Additional References/Resources

- 34 C.F.R. Section 668, Subpart D
- 34 C.F.R. Section 668.41(a)
- 2008-09 *FSA Handbook*,  
*pp. 2-69 to 2-77, 2-88 to 2-92*
- *FSA Assessments* (link from IFAP)



# FSA Assessments

Link from:  
[ifap.ed.gov](http://ifap.ed.gov)

Go to:  
*Tools for Schools*

Select:  
*FSA Assessments*

Select:  
*Consumer Information*



# FSA Assessments


Federal Student Aid - About Federal Student Aid - Mozilla Firefox

File Edit View History Bookmarks Tools Help

http://ifap.ed.gov/qahome/qaassessments/consumerinformation.html

Most Visited Getting Started Latest Headlines NASFAA Inside Higher Ed

Federal Student Aid - About Federal ...



**START HERE  
GO FURTHER**  
FEDERAL STUDENT AID

Quality Assurance Program

**Consumer Information** Download all activities related to this assessment

Home  
FSA Assessments  
Students  
Schools  
Institutional Eligibility  
Default Prevention & Management  
Consumer Information  
Automation  
Managing Funds  
Innovation

This assessment provides you with an opportunity to review procedures regarding consumer information. It will assist in the review of information provided to students.

**START HERE  
GO FURTHER** [Consumer Information Activity 1: General Information](#)

**Why start with this activity?**

The activity will give you the opportunity to review the general consumer information you should be providing to students and staff. It is also a great place to start your review of consumer information requirements. Additional activities related to this assessment are found in the chart below. You are also encouraged to review the [Consumer Information Disclosures At A Glance](#) document that provides a summary of school disclosure requirements.

If you identify areas requiring a corrective action, we recommend that you complete the [Management Enhancement Worksheet](#).

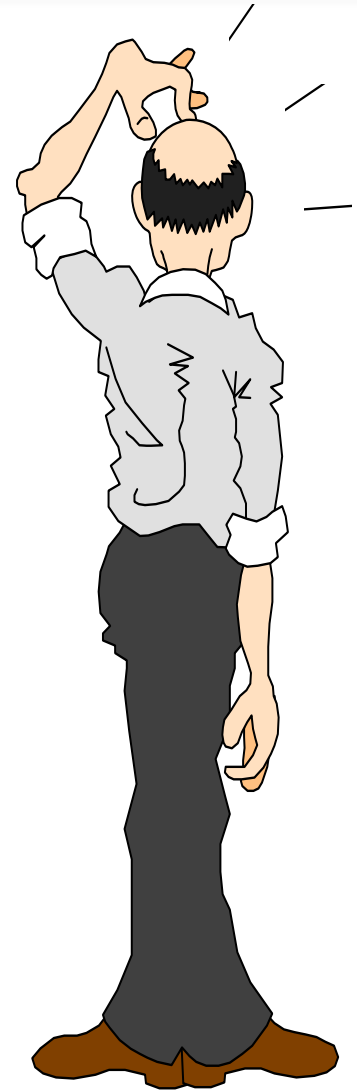
**Activity Bar:**  
[Consumer Information Activity 1: General Information](#)  
[Consumer Information Activity 2: Drug & Alcohol Prevention](#)  
[Consumer Information Activity 3: Consumer Information for Student Athletes](#)  
[Consumer Information Activity 4: Student Right-to-Know Act](#)  
[Consumer Information Activity 5: Clergy/Campus Security Act](#)  
[Consumer Information Activity 6: FERPA](#)  
[Consumer Information Activity 7: Safeguarding Customer Information](#)  
[Consumer Information Activity 8: Fire Safety Reports and Student Housing](#)  
[Consumer Information Activity 9: Misrepresentation](#)

**Additional Links:** [2009-10 FSA Handbook, School Eligibility & Operations, Chapter 6](#) and [Chapter 9: Handbook for Campus Crime Reporting](#)

Consumer Information	Activity
<b>Scope and Special Definition:</b> <a href="#">668.41(c)</a> ; <a href="#">668.44</a> ; 2009-10 FSA Handbook, School Eligibility & Operations, Chapter 6, pages 2-70 through 2-71, Disclosure requirements: <a href="#">668.41(e)(5)</a>	
<b>Preparation and dissemination of materials:</b> <a href="#">668.42</a> ; 2009-10 FSA Handbook, School Eligibility & Operations, Chapter 6, pages 2-70 through 2-71	
<b>Financial Assistance Information:</b> <a href="#">668.43</a> , Required Information about the School <a href="#">668.43</a> ; 2009-10 FSA Handbook, School Eligibility & Operations, Chapter 6, pages 2-70 through 2-71	<a href="#">Consumer Information Activity 1: General Information</a>
<b>Institutional Information:</b> <a href="#">668.44</a>	



# Questions ????





# Further Questions/Comments?

Contact me:

Annmarie Weisman, Training Officer

[annmarie.weisman@ed.gov](mailto:annmarie.weisman@ed.gov) or 215-656-6456

Feedback on Training?

Contact: Thomas Threlkeld,

Supervisor of Training Officers

[thomas.threlkeld@ed.gov](mailto:thomas.threlkeld@ed.gov) or 617-289-0144





# Federal Student Aid Regional Training Officers Philadelphia Office

\*Gregory Martin – 215-656-6452  
[gregory.martin@ed.gov](mailto:gregory.martin@ed.gov)

\*Craig Rorie – 215-656-5916  
[craig.rorie@ed.gov](mailto:craig.rorie@ed.gov)

\*Annmarie Weisman – 215-656-6456  
[annmarie.weisman@ed.gov](mailto:annmarie.weisman@ed.gov)