



# News To Know

## Florida Department of Education

May 2011

### The Florida Department of Education Office of Student Financial Assistance (OSFA) Provides Public Service Loan Forgiveness Training

#### **Public Service Loan Forgiveness (PSLF)**

The OSFA Outreach Team is available to assist with PSLF training needs. The PSLF Program was established to encourage individuals to enter and continue in full-time public service employment by forgiving the remaining balance of their William D. Ford Federal Direct Loan Program loans (Direct Loans) after the borrower has made 120 qualifying monthly payments (beginning any time after October 1, 2007) while employed full-time by a public service organization. To qualify, the borrower must be employed full-time by a public service organization when the required 120 monthly loan payments on the Direct Loan are completed and at the time of application. Questions and answers are available along with a Fact Sheet and PowerPoint Presentation on the Navigating Your Financial Future [website](#).

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The OSFA mission is to facilitate higher education access and services by providing exemplary customer attention, comprehensive financial aid information, and convenient and efficient products.

# Navigating Your Financial Future (NyFF)



## Grace Period Counseling is Available to Your Students

This online training will focus on:

- What is a grace period?
- Preparing for repayment
- Preparing for employment
- Managing your student loan debt

Throughout the training, references will be made to our website, *Navigating Your Financial Future* ([www.navigatingyourfuture.org](http://www.navigatingyourfuture.org)), which provides brochures, budget forms, debt calculators, and more. For in-depth information, please visit the website.

## National Student Loan Data System

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants for Title IV aid recipients. What a great resource for students to keep track of their loan portfolio!



*your dream, your plan, **your future***

# State Scholarship & Grant Programs

## **2011 Florida Legislative Session**

The 2011 session started March 8, 2011 and will end May 6, 2011.

### **Budget**

After the session ends, the budget is submitted to the Governor for review and signature. When the budget is signed, OSFA will notify all postsecondary institutions of the 2011-2012 appropriation amounts for state scholarship and grant programs. The OSFA website is updated in July 2011 to reflect the 2011 Legislative changes.



## **State Scholarship & Grant Spring Deadlines:**

### **May 2**

- Grade & Hours Reporting begins
- Institutional Renewal Application for 2011-12 participation opens.

Visit our State

Programs

[Calendar!](#)



# Important Announcements

## **ED provides guidance on participation in the William D. Ford Federal Direct Loan Program**

On March 22, 2011, ED provided information for participation in the William D. Ford Federal Direct Loan Program and guidance on issues related to school participation in the Direct Loan Program.

The following topics are discussed in this letter:

- Participation in one or more components of the Direct Loan Program
- Limiting student or parent borrowing
- Denial of Direct PLUS Loans based on adverse credit
- Awarding additional Direct Unsubsidized Loan funds to dependent students
- Student FAFSA required for parent Direct PLUS Loans

With the exception of the new requirement that a student complete a *Free Application for Federal Student Aid* (FAFSA) before the parent can receive a Direct PLUS Loan, schools participating in the Direct Loan Program for the first time are reminded that the guidance in the letter is consistent with the policies that applied to schools under the Federal Family Education Loan (FFEL) Program. For further details review the *Dear Colleague Letter* (DCL) [GEN-11-07](#)

## **New Ability to Benefit Regulations**

ED addresses, in the Federal Register of October 29, 2010, improving integrity in the programs authorized under Title IV of the Higher Education Act of 1965, as amended (HEA), by amending the regulations for Institutional Eligibility under the HEA. For further guidance review the [final regulations GEN-11-08](#).



# Important Announcements

## Direct Loan Cash Refund Process

Direct Loan funds are not student-specific, but are program year-specific. This means that when one student will not use the funds or returns them to the school, the funds can be disbursed to other eligible students who are eligible for Direct Loans in the same Direct Loan program year. If the funds cannot be disbursed within the regulatory timeframes, they must be returned. To review the annual reminder please visit [IFAP](#).

## New State Programs Training Webinars Available Upon Request

If you are new to Florida Scholarship & Grant Programs or need a refresher, new webinars are available upon request from OSFA's Information & Training Unit. These one-hour sessions include:

- Overview of the State Programs Website & Resources
- Bright Futures Scholarship Program & Children/Spouses of Deceased or Disabled Veterans and Servicemembers (CSDDV)
- Florida Student Assistance Grant (FSAG)
- Florida Public Postsecondary Career Education Student Assistance Grant Program (FSAG-CE)
- Florida Work Experience Program (FWEP) & William L. Boyd, IV, Florida Resident Access Grant Program (FRAG)
- State Student Financial Aid Database (SSFAD) Reporting

To request these webinars, send an e-mail to [OSFATraining@fldoe.org](mailto:OSFATraining@fldoe.org) or contact [Eunice.Selewski@fldoe.org](mailto:Eunice.Selewski@fldoe.org), 850-245-1972.

*Training Manuals for Self-Study* for each session are posted to **Documentation** on the training website at <https://www.osfaffelp.org/osfatraining/UpcomingEvents.aspx>. Select State Programs Webinar Manuals to download the manuals.

Other materials available in downloadable format on OSFA's training website include:

- National Training for Counselors & Mentors (NT4CM) presentations and handouts
- Postsecondary Institution Training:
  - Federal Loan Forgiveness Program for Teachers & Public Service Employees presentation
  - Year Round Pell Grant presentation
  - Clock Hours Workshop presentation including FSAG & FWEP
- State Grants & Scholarships Training & Information
  - Disbursement Eligibility Reporting Using the Online Process presentation

## OSFA's Outreach Team

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## The OSFA Philosophy

The Office of Student Financial Assistance (OSFA) has the ability to offer its partners and customers something few public agencies can, the ability to shape OSFA programs and services based on their specific needs and concerns. OSFA provides financial aid workshops, publications, better services for participants, and helps fund scholarship and grant programs. If a participant has a problem or suggestion, the OSFA management team listens and makes every effort to implement a solution that meets their needs. Public dollars deserve the kind of accountability OSFA provides in financing education.



The **News to Know** is now available on the [Policy, Regulations, and Guidance](#) page of our website. Previous editions may be viewed on our [Archives](#) page.

### Contact OSFA

Tallahassee, FL

Toll-free State Programs: 1-888-827-2004

E-mail: [OSFA@fldoe.org](mailto:OSFA@fldoe.org)

Toll-free Federal Loans: 1-800-366-3475

Locally: 1-850-410-5200

E-mail: [OSFAStudentLoans@fldoe.org](mailto:OSFAStudentLoans@fldoe.org)

Visit our website at [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org)

[Click here to contact an OSFA Outreach Representative about your institution's needs.](#)