According to NCES, there are 99,000 public schools and over 7,000 postsecondary institutions in the US. In Canada, there are over 15,000 schools and 387 college and universities. Each has its own suite of data systems that must synchronize harmoniously in order to successfully serve students, faculty, parents, government and the myriad of users dependent on those systems. Add in federal, state and province-based data systems – and don’t forget about software provider and vendor data systems – and the number soars into the hundreds of thousands.

A long list of obstacles and challenges awaits those attempting to coordinate data processing and exchange among external partners in their network. Conversely, many have achieved success by leveraging innovation and ingenuity with correspondingly proficient technology and services. PESC presents BEST PRACTICES in EDUCATION DATA SYSTEMS to showcase these leaders and innovators and their stories.

Four panels will discuss the obstacles, challenges and successes of data system from a P20W perspective, Student Aid perspective, College and Career perspective and lastly, from an emerging technology and social media perspective.

With AACRAO’s chief Michael Reilly as keynote speaker and a list of experts and leaders in education, the Summit can’t be missed. See www.PESC.org for more information.

**Course Inventory (Catalog) Released as PESC Approved Standard**

PESC is pleased to announce the release of an Education Course Inventory (Catalog) Standard approved through PESC’s development, approval & maintenance process. For more information, see page 6.
SLDS FY15 Grant Request for Applications

The Institute for Education Sciences of the US Department of Education has released a Request for Applications (RFA) for the FY15 Statewide Longitudinal Data System (SLDS) Grant Round.

Over the past decade, States have made a great deal of progress in developing Statewide longitudinal data systems, most of them with the assistance of SLDS Program funds. This competition will focus on enhancing States’ capacity to use those systems to identify problems and drive improvement efforts.

The full RFA is available on the IES website <http://ies.ed.gov/funding/slds.asp>.

The Federal Register Notice for the SLDS Grant Round is available here <https://www.federalregister.gov/articles/2015/03/12/2015-05682/applications-for-new-awards-statewide-longitudinal-data-systems-program>.

The SLDS team will host webinars and create a Frequently Asked Questions document to answer questions about the grant round and application process. Please check for updates on the IES website regarding these technical assistance efforts.

The 2015 NCES STATS-DC Data Conference

will be held July 8-10 at the Marriott Wardman Park Hotel in Washington, DC. This notification is being sent to enable participants sufficient time to prepare their proposal and demonstration submissions since there are two weeks from the time the website becomes available on Monday, April 13 and the deadline for submissions on Monday, April 27.

The deadline for proposal and demonstration submissions is Monday, April 27.

2015 NCES STATS-DC Data Conference Call for Proposals: All proposals are due by Monday, April 27. Presentation and demonstration proposals MUST BE SUBMITTED ONLINE. The link to submit proposals will be available Monday, April 13. Late proposals will not be considered.

Topics of Interest: The Data Conference welcomes proposals for presentations about Common Core of Data (CCD), data collection, data linking beyond K-12, data management, data privacy, data quality, data standards [Common Education Data Standards (CEDS) or other standards], data use (analytical), data use (instructional), EDFacts, fiscal data, & Statewide Longitudinal Data Systems (SLDS).

When submitting your proposal online, you will be requested to provide the following information:

- Whether you are submitting a proposal for a Concurrent Session Presentation OR a Demonstration Table.
- If submitting a Presentation proposal, you will be asked if the presentation type will be Individual (one presenter) or a Panel (two or more presenters). Both will be scheduled for a 50-minute time slot. NCES will not offer any 2-hour workshop slots.
- Title of Presentation or name of Demonstration organization to appear in conference agenda program.
- Other presenters and demonstrators to be included in conference agenda program (name and e-mail address).
- An abstract of the presentation or demonstration. The abstract will be used to review your proposal for acceptance and will be published in the conference agenda program. Summarize in 60-100 words using complete sentences. Incomplete proposals will not be considered.
- Designate the complexity of the presentation (entry level, intermediate level, or advanced level).
PESC and its Members lead transparent, collaborative development across P20W Education. Supporting this mission are PESC partners the AACRAO SPEEDE Committee, Common Education Data Standards (CEDS) Initiative, InCommon/Internet2 and the U.S. Department of Education (FSA, NCES, OUS, OET).

PESC is pleased to announce that Michael Reilly will serve as Keynote Speaker at PESC’s Spring 2015 Data Summit Education Data Systems being held April 28 – 30, 2015 at the Embassy Row Hotel in Washington, D.C.’s DuPont Circle. Mr. Reilly is the Executive Director of the American Association of Collegiate Registrars and Admissions Officers (AACRAO), a position he has held since June 2012.

Mr. Reilly leads AACRAO, its Membership and mission to serve and advance global higher education by providing leadership in enrollment and academic services. Mr. Reilly will discuss the key strategic factors comprising this mission and emerging initiatives including the Groningen Declaration Network and the “new” extended transcript Tuesday April 28, 2015 at noon.

PANEL 1
P20W Education Data Systems

Like electronic medical records, the use and electronic exchange of education data is on the rise. As a student’s data travels through many data systems along the education lifecycle, not all stops on this trip are smooth. The combination of paper and electronic processes integrated with barriers in technological capacity and emerging technologies that seem to overshadow yesterday’s technologies, can all contribute to not only a messy process, but increased time delays, increased costs and disruptions in access to and reliability of quality data.

This panel will discuss the value, status and promise of data systems from a variety of perspectives including from states, service providers, colleges and universities, and students.

Tuesday April 28, 2015
8:30am – 10:15am
Moderator
Andy Wood
Vice President of Product Engineering, Oracle Corporation
Panelists
Jeffrey Alderson
Principal Analyst, Enterprise Software, Eduventures
David K. Moldoff
CEO & Founder, AcademyOne
Brandt Redd
CIO/CTO, Smarter Balanced Assessment Consortium
J.James Wager
Consultant & Education Strategist, Credentials eSCRIP-SAFE

PANEL 2
Postsecondary & Student Aid Data Systems

The delivery of student aid in the USA is comprised of processing, data matching and exchange among a number of federal data systems including Common Origination & Disbursement (COD) and the National Student Loan Data System (NSLDS) under Federal Student Aid (FSA), institutional financial aid systems and data systems under the Social Security Administration and Internal Revenue Service.

Driving this process though are significant rules and regulations that seem to always be changing. This panel will highlight some of these major political changes that will affect student aid data systems and their corresponding timeframes.

Tuesday April 28, 2015
10:30am – Noon
Moderator
Kristi Blabaum
Systems Integration Analysts, Great Lakes Higher Education Corporation & NASLA
Panelists
Justin Draeger
President & CEO, National Association of Student Financial Aid Administrators - NASFAA
Ross Santy
Associate Commissioner, Administrative Data Division, National Center for Education Statistics (NCES), U.S. Department of Education
Francisco Valines
Director of Financial Aid, Florida International University
### PANEL 3 College to Career Data Systems

Graduation is a pretty significant milestone in a person’s lifetime. Graduation itself though does not guarantee an income or a job. When a student progresses from a college environment to a workforce environment, their data must travel with them. A keener and more demanding workforce requires stronger and stronger talent and skills. But are all skills and talents captured in the traditional education record? This panel will highlight some of the new and emerging ideas around connecting graduates to employers along with the innovative technological solutions being achieved to ensure connectivity between education and labor data systems.

**Moderator**

Anne Valentine, President, Smart Catalog

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#### A

**Tuesday April 28, 2015**  
1:30pm – 2:15pm

**Moderator**

Mark Cohen  
Senior Vice President of Market Strategy & Co-Founder, Parchment

**Panelists**

- Doug McKenna  
  University Registrar, American University  
- Rodney Parks  
  Registrar, Elon University  
- Joellen Shendy  
  Associate Vice Provost and Registrar, University of Maryland University College

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#### B

**Tuesday April 28, 2015**  
2:15pm – 3:30pm

**Moderator**

Jim Kathman  
National Student Clearinghouse

**Panelists**

- Frank Ciccia  
  iQ4  
- National Student Clearinghouse
PANEL 4

Emerging Technology & IT Strategy

In 2000, PESC formed the STANDARDS FORUM FOR EDUCATION as the forum under which PESC Approved Standards would be developed and delivered.

Over the years a variety of heavily used technologies have served as the foundation of PESC Approved Standards, among them EDI, XML and PDF.

With the emergence of new initiatives and new technologies, like JSON, social networking and NIEM, this panel will discuss the impact of these emerging technologies and build consensus around PESC’s IT Strategy.

Tuesday April 28, 2015
3:15pm – 5:00pm

Moderator
Charles Leonhardt
Director of Online Applications, Georgetown University

Panelists
Chris Etesse
CEO, Flat World
Alex Jackl
Technical Board Chair, Schools Interoperability Framework Association (SIFA)
Michael Morris
Director of Test Operations, ACT Inc.
J. James Wager
Consultant & Education Consultant, Credentials eSCRIP-SAFE

"Embrace common standards and data systems so we can know where we stand and how to move forward."

- Bill Gates, Chair, Bill & Melinda Gates Foundation

SPEAKERS, MODERATORS & LEADERS
PESC Spring 2015 Data Summit
April 28-30, 2015

Alderson, Jeffrey
Principal Analyst, Enterprise Software, Eduventures

Moldoff, David K.
CEO & Founder, AcademyOne

Amyotte, Shaun
Technology Solutions Manager, OCAS

Morris, Michael
Director of Test Operations, ACT

Blabaum, Kristi
Systems Integration Analyst, Great Lakes & NASLA

Parks, Rodney
Registrar, Elon University

Cohen, Mark
Sr. Vice President Market Strategy & Co-Founder, Parchment

Phillips, Don
Director of Product Management, XAP Corporation

Delzompo, Lou
CTO, California Community College System

Redd, Brandt
CIO/CTO, Smarter Balanced Assessment Consortium

Etesse, Chris
CEO, Flat World

Reilly, Michael
Executive Director, AACRAO

Falk, Doug
CIO, National Student Clearinghouse

Shendy, Joellen
Associate Vice Provost & Registrar, University of Maryland University College

Falk, Doug
CTO, California Community College System

Skeel, Rick
Ellucian

J. James Wager
Consultant & Education Consultant, Credentials eSCRIP-SAFE

Valentine, Anne
President, Smart Catalog

Jackl, Alex
Technical Board Chair, SIF Association

Valines, Francisco
Director of Financial Aid, Florida International University

McKenna, Doug
University Registrar, American University

Wager, J. James
Consultant & Education Strategist, Credentials eSCRIP-SAFE

Wood, Andy
Vice President of Product Engineering, Oracle

- Bill Gates, Chair, Bill & Melinda Gates Foundation

NEWS AND COMMENTARY ON TECHNOLOGY & STANDARDS IN P20W EDUCATION
Now PESC approved, the Education Course Inventory Standard is expected to be used by colleges, universities, schools, districts, states, data and software providers and other stakeholders interested in exchanging data about course information.

The new standard includes data determining the level, content and description of the courses which aids in the evaluation of course credit and the transferability of the credit, & facilitates advising and admissions processes.

It can also be utilized by education stakeholders to evaluate and better understand the courses offered by institutions, and can assist accreditation processes as well as local, state and national reporting.

"Current and historical data about courses at the sending institution are included in this standard, which is essential information when a student transfers, or intends to transfer, from one school to another," states Rick Skeel, former PESC Board member & Co-Chair, Development Workgroup
PESC PARTNERSHIPS
Spanning the Education Community and the Globe

PESC’s overall mission revolves around interoperability. It takes many organizations working together to support the Education Domain and infrastructure. We seek out organizations with common missions as open and transparent collaboration is the cornerstone principle of PESC.

We’ve partnered with the California Community Colleges to develop standardized protocols for common, scalable data exchange; and are working with Aperio as an expert organization supporting open source.

With Internet2 we joined forces to launch the Common Identity & Trust (ComMIT) Collaborative to bring sustainable, reliable single sign-on services to the education domain.

With the Association of Registrars of Universities and Colleges of Canada (ARUCC), we exchanged memberships allowing each to access the resources and networks of the other.

With the Data Quality Campaign (DQC), we are affiliates as we support the DQC in the efforts to ensure the use, sharing and exchange of quality data.

With the State Higher Education Executive Officers (SHEEO), we are partners as over 29 states reported their support of PESC Approved Standards to NCES.

With Founding Member American Association of Collegiate Registrars and Admissions Officers (AACRAO), due to common missions PESC has hosted meetings of the AACRAO SPEEDE Committee since PESC’s formation. AACRAO also hosted PESC, its activities and events, until PESC was formally established.

Helping drive this mission are dozens of volunteers populating PESC’s 14 committees and boards. Along with our Annual Diamond Sponsors - Credentials eSCRIP-SAFE, National Student Clearinghouse, Oracle, Parchment and USA Funds - together we are driving interoperability worldwide.

Join the Community. Join the Effort. Join PESC
Please consider joining PESC.

While we function as a data standards-setting body, we are membership based. Without federal funding or foundational support, we rely heavily on the dues of our members. For a ONE CAMPUS institution, annual dues are $250 a year.

Can your institution afford $250 a year?

If every institution joined, PESC would operate sufficiently. Most don’t know they are using PESC Approved Standards as they are embedded in the applications that you use on a daily basis. Please check the PESC website for dues information.

With no government concern for infrastructure, PESC relies on Membership dues for the ongoing maintenance of standards that support the tens of millions of students working toward the goal of education achievement.

Join the community in support of this vitally essential mission.

Join the Community.
Join the Effort.
Join PESC.
Release of School Courses for the Exchange of Data (SCED) Version 3.0

NCES is pleased to announce the release of School Courses for the Exchange of Data (SCED) Version 3.0. SCED is a voluntary, common classification system for prior-to-secondary and secondary school courses. You can access the codes themselves as well as additional elements and attributes that provide context for the codes at http://nces.ed.gov/forum/SCED.asp.

Notable updates in SCED Version 3 include:
- new and updated standardized courses, including International Baccalaureate and Project Lead the Way;
- new and updated Family and Consumer Sciences courses; and
- new courses added from the Classification of Secondary School Courses (CSSC) and NCES High School Transcript Studies.

NCES releases national and state revenues and expenditures for public elementary and secondary education for School Year 2011-12 (FY 12)

NCES releases national and state revenues and expenditures for public elementary and secondary education for School Year 2011-12 (FY 12)

Current expenditures per pupil for public elementary and secondary education were $10,667 on a national level in FY 12.

Current expenditures per pupil ranged from $6,441 in Utah to $19,847 in the District of Columbia.

Expenditures per pupil were next highest in New York ($19,396); New Jersey ($17,982); Alaska ($17,475); Connecticut ($16,855); Vermont ($16,651); and Wyoming ($15,988).

State and local revenues per pupil decreased by 0.8 percent on a national basis from FY 11 to FY 12, and decreased by 1 percent or more in 20 states from FY 11 to FY 12, after adjusting for inflation.

Current expenditures per pupil decreased by 2.8 percent on a national basis between FY 11 and FY 12, and decreased by 1 percent or more in 37 states, after adjusting for inflation.

This First Look report presents state-level data on revenues by source and expenditures by function for public elementary and secondary education for school year 2011-12. State education agencies in the 50 states and the District of Columbia provide the data to the National Center for Education Statistics at the Institute of Education Sciences, part of the U.S. Department of Education.

To view the full report when it is released, visit http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014301

IES Releases FY2015 Funding Announcement for Evaluation of State Education Programs and Policies (CFDA 84.305E)

IES is holding a special competition for the FY 2015 Evaluation of State Education Programs and Policies (84.305E).

This program will support rigorous evaluations of education programs and policies implemented by state education agencies that have important implications for improving student education outcomes. These evaluations are to be carried out by partnerships between research institutions and State educational agencies (SEAs). The types of state programs and policies that may be evaluated include those related to the following:
- College- and Career-Ready Standards and Assessments
- Identification and Improvement of the Lowest-Performing Schools, and/or Schools with the Greatest Achievement Gaps
- Teacher and Principal Evaluation and Support Systems

The Request for Application for this competition is available at: http://ies.ed.gov/funding/ncer_rfas/state.asp

Please see the Federal Register <https://www.federalregister.gov/articles/2015/03/12/2015-05693/application-for-new-awards-evaluation-of-state-education-programs-and-policies-grant-program> for more information.

“Systems must be designed to meet the standards and guidelines of NCES...including the schemas of PESC” - Statewide Longitudinal Data Systems (SLDS) Grant RFA, American Recovery and Reinvestment Act
Gainful Employment

FAQ - Frequently Asked Questions
Frequently Asked Questions provide information and operational guidance on the requirements of the gainful employment regulations. Institutions must review all applicable GE program regulations to ensure that they are in compliance with the GE Program requirements.

Dear Colleague Letters & Electronic Announcements
All guidance on Gainful Employment including Dear Colleague Letters and Electronic Announcements are posted in this online archive.

NSLDS Gainful Employment User Guide and Submittal File Record Layout
These items are posted online with additional information on the Gainful Employment Resources Page.

2014-2015 Application Processing System Specifications for Software Developers (Final)
FSA recently announced the posting of the final 2014-2015 Application Processing System Specifications for Software Developers. Other than removing designations of this version as a "draft," no changes have been made to the specifications since the last posting [see the specifications posted on December 11, 2013]. In addition to its current availability on the Information for Financial Aid Professionals (IFAP) Web site, the specifications will also be available from the Federal Student Aid Download (FSAdownload) Web site, located at https://www.fsadownload.ed.gov. If you have questions, contact CPS/SAIG Technical Support at 800/330-5947 (TDD/TTY 800/511-5806) or by e-mail at CPSSAIG@ed.gov.

Introducing FASTandard®
Education’s Fastest and Most Innovative Data Standards Development Process
At PESC, we’ve been developing data standards for over 17 years. PESC Approved Standards for Student Aid are used in every college and university* in the United States; while PESC Approved Registrar and Admissions Data Standards are used throughout the United States and Canada. We’ve also heard from a number of PESC members now interested in PESC Approved Standards for use in data exchange with China and several other stakeholders involved in the Groningen Declaration.

As PESC’s reach grows globally and as new technologies emerge increasing the need for mobility, we’ve prepared for this NEXT GENERATION by developing a new, innovative and cost-effective process that:

- decreases the overall development time from months and years to potentially days and weeks.
- decreases the time commitment for volunteers interested and involved in development by nearly 50%.
- decreases the overall cost of development for all parties involved.
- maintains openness, transparency and community participation
- maintains public comment period and PESC member voting
- fosters the improvement of PESC membership and finances
- satisfies trading partners in need of faster development time
- precludes the need for trading partners to develop their own proprietary formats
- is simple and easy to understand
- is reliable and supported by a solid and successfully proven process governed by PESC’s Standards Forum for Education

Check the PESC website for details and more information www.PESC.org.

"Washington State University is very interested in using the electronic standards provided by PESC in delivering transcripts electronically, both to our colleagues’ institutions as well as to employers & others.
Richard Backes, Senior Associate Registrar
Washington State University"

"PESC is where the higher education community comes together to create the building blocks & sustainable process underlying integration and information access long term.
David K. Moldoff, CEO and Founder
AcademyOne, Inc."
Higher education continues to be the single most important investment students can make in their futures.

Five years ago this month, President Obama signed student loan reform into law, redirecting tens of billions of dollars in bank subsidies into student aid. His historic investments in college affordability include increasing the maximum Pell Grant by $1,000, creating the American Opportunity Tax Credit worth up to $10,000 over four years of college, and letting borrowers cap their student loan payments at 10 percent of income.

He has also promoted innovation and competition to help colleges reduce costs and improve quality and completion, including a First in the World fund. While these investments have helped millions of students afford college, student loans continue to grow.

That is why President Obama will underscore his vision for an affordable, quality education for all Americans in a Student Aid Bill of Rights. As part of this vision, the President will sign a Presidential Memorandum directing the Department of Education and other federal agencies to work across the federal government to do more to help borrowers afford their monthly loan payments including:

1. a state-of-the-art complaint system to ensure quality service and accountability for the Department of Education, its contractors & colleges
2. a series of steps to help students responsibly repay their loans including help setting affordable monthly payments, and
3. new steps to analyze student debt trends and recommend legislative and regulatory changes.

In addition, the Administration is releasing state by state data that shows the outstanding federal student loan balance & total number of federal student loan borrowers who stand to benefit from these actions.

NCES Releases New Report on Price of College from the 2011–12 National Postsecondary Student Aid Study (NPSAS:12)

Although total price of attendance is a commonly cited measure of the price of college, most undergraduates and their families actually pay less because students receive financial aid. This report presents the average total price of attendance (tuition and living expenses), the average net price after grants (total price of attendance minus all grants), and the average out-of-pocket net price (total price of attendance minus all financial aid) by type of institution in the 2011-12 academic year.

Findings include:

- Among undergraduates enrolled full-time in 2011–12, students at public 2-year institutions had the lowest average total price of attendance, $15,000. The average total price of attendance was $23,200 at public 4-year institutions and $29,300 at for-profit institutions. Undergraduates at private nonprofit 4-year institutions had the highest average total price of attendance ($43,500).

- Most undergraduates enrolled full-time in 2011–12 received grant aid from federal, state, institutional, or private sources. After grants were taken into account, undergraduates’ net price averaged $11,700 at public 2-year institutions, $18,000 at public 4-year institutions, $25,200 at for-profit institutions, and $27,700 at private nonprofit 4-year institutions.

- Many undergraduates also took out loans, participated in work-study, or received Veterans’ benefits or other forms of aid to help pay the immediate expenses of postsecondary education. After accounting for all financial aid, the average out-of-pocket net price for full-time undergraduates was $9,900 at public 2-year institutions, $11,800 at public 4-year institutions, $15,000 at for-profit institutions, and $18,100 at private nonprofit 4-year institutions.

The report is a product of the National Center for Education Statistics at the Institute of Education Sciences, part of the U.S. Department of Education. To view the full report, please visit http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015165.
A Student Aid Bill of Rights
Taking Action to Ensure Strong Consumer Protections for Student Loan Borrowers

Today’s Actions to Promote Affordable Loan Payments

Americans are increasingly reliant on student loans to help pay for college. Today, more than 70 percent of those earning a bachelor’s degree graduate with debt, which averages $28,400 at public and non-profit colleges. Today’s actions will help borrowers responsibly manage their debt, improve federal student loan servicing, and protect taxpayers’ investments in the student aid program:

Create a Responsive Student Feedback System:

The Secretary of Education will create a new web site by July 1, 2016, to give students and borrowers a simple and straightforward way to file complaints and provide feedback about federal student loan lenders, servicers, collections agencies, and institutions of higher education.

Students and borrowers will be able to ensure that their complaints will be directed to the right party for timely resolution, and the Department of Education will be able to more quickly respond to issues and strengthen its efforts to protect the integrity of the student financial aid programs.

In addition, the President will direct the Department of Education to study how other complaints about colleges and universities, such as poor educational quality or misleading claims, should be collected and resolved and to strengthen the process for referring possible violations of laws and regulations to other enforcement agencies.

These actions will help ensure more borrowers get fair treatment throughout the federal student loan process.

Help Borrowers Afford Their Monthly Payments:

The President will announce a series of steps to improve customer services and help borrowers repay their direct student loans, which are made with federal capital and administered by the Department of Education through performance-based contracts.

High-quality, borrower-focused servicing helps more borrowers successfully repay their federal student loans. Building on the stronger performance incentives put in place last year, the Department will now raise the bar by:

- Requiring enhanced disclosures and stronger consumer protections throughout the repayment process, including when federal student loans are transferred from one servicer to another, when borrowers fall behind in their payments, and when borrowers begin but do not complete applications to change repayment plans. These steps will better protect borrowers from falling behind in their payments and ensure consistency across loan servicers.
- Ensuring that its contractors apply prepayments first to loans with the highest interest rates unless the borrower requests a different allocation.
- Establishing a centralized point of access for all federal student loan borrowers in repayment to access account and payment processing information for all Federal student loan servicing contractors.
- Ensuring fair treatment for struggling and distressed borrowers by raising standards for student loan debt collectors to ensure that they charge borrowers reasonable fees and help them return to good standing; clarifying the rights of Federal student loan borrowers in bankruptcy; working with the Department of Treasury to simplify the process to verify income and keep borrowers enrolled in income-driven repayment plans; and working with the Social Security Administration to ensure that disability insurance recipients who can discharge their student loans are not instead seeing their disability payments garnished to repay defaulted loans.

In addition, new requirements may be appropriate for private and federally guaranteed student loans so that all of the more than 40 million Americans with student loans have additional basic rights and protections. The President is directing his Cabinet and White House advisers, working with the Consumer Financial Protection Bureau, to study whether consumer protections recently applied to mortgages and credit cards, such as notice and grace periods after loans are transferred among lenders and a requirement that lenders confirm balances to allow borrowers to pay off the loan, should also be afforded to student loan borrowers and improve the quality of servicing for all types of student loans. The agencies will develop recommendations for regulatory and legislative changes for all student loan borrowers, including possible changes to the treatment of loans in bankruptcy proceedings and when they were borrowed under fraudulent circumstances.
A Student Aid Bill of Rights
Taking Action to Ensure Strong Consumer Protections for Student Loan Borrowers

Making Progress on A Student Aid Bill of Rights

Together, we can continue our work toward ensuring that all Americans have meaningful opportunities for a high-quality, affordable postsecondary education without the threat of unmanageable debt. The President’s vision laid out in the Student Aid Bill of Rights incorporates the progress we’ve made, his existing proposals, and the new actions announced today.

I. Every student should have access to a quality, affordable education at a college seeking new ways to lower costs and increase learning.

America’s College Promise: In January of 2015, the President released a bold new proposal to make two years of community college free for responsible students, letting students earn the first half of a bachelor’s degree and earn skills needed in the workforce at no cost, benefiting nearly 9 million students, and ensuring states and community colleges do their part to help students succeed.

First in the World Grants: In September, the Department of Education awarded $75 million to colleges and universities across the country under the new First in the World (FITW) grant program to encourage colleges to adopt cutting-edge innovations and proven strategies that expand college opportunity, improve student learning, and reduce costs. This year, the President has proposed increasing FITW to $200 million.

Call to Action on College Opportunity: Last December, the President, Vice President, and First Lady joined college presidents, K-12 superintendents, non-profit, foundations, and businesses to announce over 600 new commitments to help more students prepare for and graduate from college.

College Ratings: The Department of Education continues its work to develop a college ratings system by the 2015-2016 school year that will help students and families compare the value offered by colleges and encourage colleges to improve by highlighting institutions that successfully educate students from all backgrounds; maintain affordability; and help students gain a degree or certificate of value.

II. Every student should be able to access the resources needed to pay for college.

Dramatically Increasing Investment in Pell Grants: The President raised the maximum Pell Grant award to $5,730 for the 2014-15 award year — a nearly $1,000 increase since 2008, helping more than 8 million Americans a year afford college. This year, the President has proposed new investments to ensure the maximum Pell grant keeps up with the cost of inflation.

Simplifying the Process to Apply for Federal Student Aid: The Department of Education has helped students and their families fill out the Free Application for Federal Student Aid (FAFSA) in a fraction of the time it used to take—20 minutes from over an hour—through a redesigned tool that asks less questions and helps filers get their income data directly from the Internal Revenue Service. This year, the President has proposed eliminating more questions from the FAFSA.

Simplifying and Improving Education Tax Benefits: The President created the American Opportunity Tax Credit (AOTC) to provide families with up to $10,000 over four years of college. This year, the President has proposed simplifying and improving education tax benefits for more than 25 million families, including making AOTC available for up to five years and eliminating taxes on student loan debt forgiveness under income-driven repayment plans.

III. Every borrower has the right to an affordable repayment plan.

Pay-As-You-Earn Loans: Under the President’s Pay As You Earn plan, recent student borrowers can cap federal loan payments at 10 percent of their income. Last June, the President directed the Department of Education to amend its regulations to make the plan available to all direct loan borrowers, helping nearly 5 million additional borrowers by December 2015. This year, the President has proposed reforms to the program that will streamline and better target all income-driven repayment plans to safeguard the program for the future.

IV. And every borrower has the right to quality customer service, reliable information, and fair treatment, even if they struggle to repay their loans.

Transitioning to a Student-Centered Direct Loan Program: In 2010, the Administration took action to make federal student loans more reliable and efficient by eliminating subsidies to banks and successfully transitioning all new originations to the Direct Loan program. New performance-based contracts that were created by the Department incentivized servicers to find new and innovative ways to best serve students and taxpayers and this June, the contracts were strengthened to improve the way servicers are compensated to help borrowers repay their loans on time and ensure high-quality servicing.

Simplifying Income-Driven Repayment Plans and Improving Borrower Outreach: In 2012, in partnership with the Internal Revenue Service (IRS) the Department of Education made it easier for borrowers to enroll in an income-driven repayment plan by creating an online application that lets borrowers get their required income information directly from IRS. Along with outreach efforts spanning targeted email campaigns, social media, and partnerships with outside organizations, more than 2.4 million borrowers are able to manage their debt through and income-driven repayment plan.

Building Tools and Resources to Support Federal Student Loan Borrowers: Since 2012, the Department of Education has developed a suite of tools and resources to help federal student loan borrowers, including a financial aid counseling tool that helps borrowers make good education financing decisions, understand their options for paying back their loans, and accurately compare and select repayment options customized to their individual circumstances.
Education Department Considers Creating Not 1 but 2 College-Ratings Systems  By Kelly Field

The Education Department, under continued fire over its planned college-rating system, is considering creating two systems, an agency official said at a policy briefing here on Monday.

The first ratings system would be geared toward consumers and be based on raw outcomes metrics. The second would be geared toward policy makers and researchers, and would rely on metrics adjusted for student and institutional characteristics, the official told attendees at the Congressional Hispanic Caucus Institute’s annual policy briefing. Only the second system would be used to measure accountability.

The shift appeared designed to answer criticism that the department was trying to do too much with one system. In her remarks, the official — Melanie Muenzer, deputy assistant secretary for planning and policy development — noted the "inherent tensions" in crafting a system that both guides consumer behavior and holds colleges accountable for student outcomes.

"It’s hard to develop a system that addresses both," Ms. Muenzer said.

In a comment on the proposed system, sent last month, a group of think tanks and advocacy groups urged the department to either "narrow the scope of the ratings to develop one system to address one purpose, or design different rating systems that use common data while being tailored to each purpose."

But one higher-education lobbyist, who asked to remain anonymous to avoid angering the department, said a two-system approach was "a terrible solution" to the problems posed by a single system.

"What a disaster that would be," said the lobbyist. "You could easily see institutions doing well on one and badly on the other, and with Title IV [student-aid] eligibility attached, it would be utter chaos."

Ms. Muenzer acknowledged the drawbacks of the approach, including that colleges could perform poorly on the consumer system but use the "adjusted" outcomes data to sell themselves to prospective students.

"You could end up with an institution that goes from a 30-percent graduation rate to a 70-percent graduation rate," she said, by way of example. "That could be very difficult for consumers to understand."

"We can’t stop that institution from using 70 percent in its marketing materials," she added.

Even so, Ben Miller, a senior policy analyst at New America, formerly the New America Foundation, and another panelist at Monday’s event, said afterward that it would be a "massive mistake" not to create separate systems.

"The way consumers make choices and researchers and policy makers look at things is dramatically different," he said.

The department has promised a final version of its rating plan in time for the 2015-16 academic year. In December it released a draft "framework" of the plan that provided an update on metrics the department is considering using in its system.

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