

**A message from uAspire regarding our COVID-19 Response:**

uAspire exists to ensure that students, families, and practitioners have the most accurate and timely information to help them navigate through issues of college affordability. That mission has not changed despite the pandemic we find ourselves in.

COVID-19 has translated to rapidly-evolving uncertainty in many areas of our world, we want to make sure you have support around college affordability issues.

This document includes resources for students, families, and educators on key questions and procedures regarding financial aid and the impact of COVID-19 now, and in the months ahead. Refer back regularly for updated information.

**uAspire FAQ Reponses:**

Topic	Question	Response
Emergency Aid	Is there any emergency aid available for college students?	Yes, the recent CARES act unlocked additional funds that colleges can provide to students. Students in need should reach out to their college's financial aid office to inquire about emergency aid. Colleges have received limited guidance on how to distribute this money to students and as of 4/17/2020 we heard from NASFAA that no colleges have actually received the funds yet. Colleges have some flexibility on how aid will be distributed so distribution methods will vary per college.
Emergency Aid	Will DACA/TPS and/or undocumented students be eligible to receive these emergency funds?	Initial guidance was very vague in terms of which students are eligible for this emergency aid. As of 4/17/2020, NASFAA suggested that while the CARES Act did not specifically say that certain students were ineligible for these funds, there is concern that a previous federal rule may prohibit colleges from awarding these funds to DACA/TPS and/or undocumented students. Stay tuned for more information.
Federal Loan Repayment	What is happening with student loan repayment?	Student loan payments are suspended through Sept. 30, 2020, and those months will still count toward loan forgiveness (both income-driven repayment programs and Public Service Loan Forgiveness (PSLF)). Interest will not accrue during this time period. Students do not need to do anything on their end - the Department of Education will be making the necessary changes. Students will receive additional information about how all of this works from their student loan servicer. Unfortunately, private student loans, FFEL loans owned by commercial lenders, and Perkins Loans owned by the institution are not eligible for this benefit.
Refunds	Will colleges refund unused room & board after closing campus?	Institutional refund policies (such as refunding room and board costs) are at the discretion of the institution.
Refunds	Some colleges have been releasing plans around refunding meals/housing - have	We have seen general messaging that because colleges/universities are offering online & virtual classrooms that they are not considering tuition refunds. If we see any

	there been any news about tuition-refunds due to the switch from in-person to online classes?	updates/changes to this we will update this response
Verification	Have there been any updates around verification leniency?	<p>We are currently still waiting for guidance for award year 2020-2021 and will update when there is any news.</p> <p>For the 2019-2020 award year the Department of Education has issued this guidance:</p> <p>The Department of Education has loosened the requirements that students need to provide an 'identity and statement of educational purpose' in person or via notarized documents. Colleges should allow students to submit this documentation via email or through the school's portal. How these are submitted will depend on the school and the resources they have available. The Department has also given guidance that colleges can accept expired forms of identification as long as they expired after March 1, 2020.</p>
Work Study	Are colleges required to pay work-study students who are unable to do their job due to campus closing?	The Department of Education will allow Federal Work-Study recipients to receive their wages through the end of the academic year even if they cannot continue working. Students in this situation must call the financial aid office and ask for the reinstatement of their work study funds. Colleges are not required to pay work-study students, so this policy may vary per college.
Aid Offer Appeals	Do you know how financial aid appeals will be affected by COVID-19? Any general advice for students who would have to go through that process this year?	If students and families experience changes to their financial circumstances <b>they should be encouraged to appeal to the college(s) as soon as possible</b> . Colleges have the ability to use professional judgment to adjust the information on the FAFSA, which could impact their EFC and grant eligibility. If a student needs to appeal they should gather documents that show the change in financial circumstances such as letters stating benefit eligibility, pay stubs, layoff or furlough documentation, etc. Each college may have a unique process they will need to go through in order to document the shifts and each college will make its own determination.
SAP	Will COVID-19 be an accepted reason for SAP appeals come fall?	Yes, their appeal process may consider instances related to COVID-19. The final decision on whether a SAP appeal will be accepted is determined by the college.
Stimulus Checks	Will students be getting a stimulus check?	Even if they have a job or are a student, young adults who still live at home will not get a check if they can be claimed as a dependent on anyone else's tax return (whether or not they are actually claimed as a dependent on someone's return). The IRS will look at the 2019 or 2018 tax return to determine if someone could claim the student as a dependent.
Withdrawal Impact on Aid	If a student withdraws do they have to pay back any aid?	If a student withdraws due to the COVID-19 emergency, they are not required to return federal student aid to the institution, and the institution is not required to return funding to the federal government. The Department of Ed will cancel the Direct loans from that semester once the student

		withdraws. Students who need to withdraw should talk with their financial aid office to confirm any paperwork the college needs is filed.
Verification: Tax transcripts	Are students and parents still able to request their tax transcripts by mail, and request the Verification of Non-Filing Letter from the IRS?	<p>The IRS is not currently able to process paper forms or take any orders for forms to be mailed. This means that people are not able to request their tax transcript by mail, or request the Verification of Non-Filing Letter by mail. Instead, there are electronic options offered by the IRS, such as the "Get Transcript Online" feature.</p> <p><a href="https://www.irs.gov/individuals/get-transcript">https://www.irs.gov/individuals/get-transcript</a></p> <p>We encourage students to contact the college(s) as necessary, to see what their process is.</p>

**Resources for Student and Families:**

Resource	Link to Resource
FAFSA Checklist & FA Timeline	<a href="https://www.uaspire.org/FinAid">https://www.uaspire.org/FinAid</a>
Info about appealing a financial aid offer	<a href="https://www.uaspire.org/how-to-appeal">https://www.uaspire.org/how-to-appeal</a>
uAspire Sample Appeal Letter for COVID-19 Related Situations	<a href="https://www.uaspire.org/sample-appeals-COV">https://www.uaspire.org/sample-appeals-COV</a>
*Swiftstudent- Free website for appeal templates	<a href="https://formswift.com/swift-student">https://formswift.com/swift-student</a>
Student Scripts for calling colleges	<a href="https://www.uaspire.org/scripts-COV">https://www.uaspire.org/scripts-COV</a>
*CFPB Financial Aid Offer Review Tool	<a href="https://www.consumerfinance.gov/paying-for-college/compare-financial-aid-and-college-cost/">https://www.consumerfinance.gov/paying-for-college/compare-financial-aid-and-college-cost/</a>
Next Steps After the Financial Aid Offer	<a href="https://www.uaspire.org/NextStepsAL">https://www.uaspire.org/NextStepsAL</a>

## Video Resources to Support Students:

Title	Description	Link to Video
How to use the IRS Data Retrieval Tool on your FAFSA	This uAspire help video walks through the process of using the IRS DRT on the FAFSA. Currently, it is demoed on the 2020-2021 FAFSA.	<a href="https://youtu.be/omoDKWLH8E4">https://youtu.be/omoDKWLH8E4</a>
How to retrieve your SAR	This uAspire help video shows how to retrieve a student aid report.	<a href="https://youtu.be/laCTw7hi4X0">https://youtu.be/laCTw7hi4X0</a>
How to add a college on your FAFSA	This uAspire help video shows how a student should add a college to their FAFSA after it has been submitted.	<a href="https://youtu.be/5SU662O5spQ">https://youtu.be/5SU662O5spQ</a>
How to create an IRS Account	In order to be able to download a tax transcript, you need to create an IRS account first. This video shows you how to create an IRS account.	<a href="https://youtu.be/q8WShuh8uZg">https://youtu.be/q8WShuh8uZg</a>
How to Download a Tax Transcript	<b>YOU NEED AN IRS ACCOUNT BEFORE GOING THROUGH THIS PROCESS.</b> This video shows you how to download an IRS Tax Transcript after creating an IRS account.	<a href="https://youtu.be/hh2xnefJalg">https://youtu.be/hh2xnefJalg</a>
*IDOC Overview	Created by College Board, this is a series of slides and videos that reviews the IDOC process.	<a href="https://slides.collegeboard.org/doc-student-dashboard">https://slides.collegeboard.org/doc-student-dashboard</a>

## Helpful Websites Related to COVID-19 and the CARES Act:

- <https://studentaid.gov/announcements-events/coronavirus> - Federal Student Aid page dedicated to questions related to COVID-19 and its impact on education
- <https://ticas.org/covid-resources-for-student-loan-borrowers/> - Resources for Student Loan Borrowers - The Institute for College Access & Success
- [NCAN](https://ncan.org/) - National College Attainment Network

## Helpful Websites on Financial Aid in General:

- [www.studentaid.gov](https://www.studentaid.gov) - For general federal financial aid info
- <https://fafsademotest.ed.gov/> - FAFSA demo site for counselors who want to explore and practice the form
- <https://finaid.org/> - Factual information about the financial aid process
- <https://www.edvisors.com/> - Factual information about the financial aid process
- <https://counselors.collegeboard.org/other-offerings/css-profile> - Info about the CSS Profile and other things about applying for institutional funds