

So I wanna take just second to share how we're gonna discuss this today, I'm gonna give you just a very short presentation, not very long, welcoming you to your first conference. Certainly you can ask me any questions that you like at the conclusion of my presentation. There are two microphones in the center aisle here that are turned on, so if you have any question about the conference, any general that I may be able to answer, you're welcome to just step to the microphone and speak loudly and clearly so everyone can hear it. And we're gonna do our best to start on time here today and end on time.

Just a few things regarding this, your first conference. Again, I wanted to give you a special welcome. I know some of you have rolled out of bed very early, particularly some of you here from the west coast or from the mountain regions of the nation. I know it's very early for you, so we're thankful for your commitment to get up and get here early before everyone else. All your colleagues are sleeping in. Is that right? Or maybe they're getting out of bed now. I wanna give you just some brief information, sharing how the conference is gonna work, and I'm gonna refer to a couple of documents, a couple of resources that you should have been given when you checked in or when you registered either yesterday or today.

And I may refer to these shortly, but surely you've studied these to some extent, the Conference Guide, the spiral document here, and, of course, the trifold foldout brochure that shows the breakout sessions and when and where they are. But you can review that material and you can get a good understanding of how many sessions we're going to offer here today through Friday, and you can see on this slide, if you count all the breakout sessions, it's just over 46 different topics. Most of them are offered more than once. Some of them are offered twice. Some of them are offered three times, and some of them are offered four times. Now those are duplicates. That's not Part 1, 2, and 3. Those are duplicates so in case could not get in your first preferred timeslot, you can look at the alternate time slot, or the second or the third offering..

Today, Tuesday, we have nine breakout timeslots. Tomorrow, Wednesday, and Thursday, we're going to expand that. You can see the schedule. We'll actually have 11 different breakout timeslots. Friday is a shorter day for us because we're gonna wrap up early, and we're only gonna have two breakout timeslots that day.

Today, here in about an hour, or just over an hour, we're gonna have one of the most important sessions, our first general session. That's why this says "Tuesday," today. Then we have another one on Friday, and on Friday, it's gonna be another very large general session, but that's what we call the town hall meeting, and that's in a much larger room than this, similar to what you'll see today. And in the town hall meeting, you can listen to, of course, updates, and you can ask questions. We'll be in a much larger room with lots of microphones here. I think I see two microphones on stands here. In the general session – in the town hall, I should say – on Friday, we're gonna have lots of those microphones scattered throughout the audience.

We also have four Birds of a Feather sessions and we'll look at that in just a second in the Participants' Guide, and the Birds of a Feather session are simply where you can go and

meet with other financial aid administrators who come from institutions or situations similar to yours.

This year, this slide says we're expecting over 5,000 participants. The latest count that I saw was right at 6,000. I'm not sure if we hit the 6,000 mark yet. I need to go back and look, but if we haven't broken it, we're right at it, so you're part of a large conference this year, and we're glad you're here.

Look at this slide. This slide gives some general information as far as in the financial aid community, who may attend this conference. Of course, the most common person, and most of you in this audience today are gonna be the first bullet here, financial aid administrators. Financial aid administrators are there on campus as the designed representative, or I should say the designed coordinator, to ensure that all the students that apply for aid, received the right amount of aid. And the financial aid administrator, that really doesn't mean financial aid director. That could mean assistant director. That could mean counselor. That could mean loan officer. That could mean advisor. That could mean Advisor 1, 2, 3, 4, things like that. If you work in the financial aid office administering any type of the financial aid programs, certainly we're gonna consider an FAA, or a financial aid administrator for purposes of this conference.

In addition to the financial aid administrator, some schools are fortunate enough to bring their other teammates on campus, the admissions officers. Typically, the admissions officers at your school will always have a very keen interest in the financial aid operations because we know that in many cases, the students are reliant on the financial aid process to help them get started at your school and to stay enrolled at your school, and to ultimately finish, complete, graduate the program at your school. So we're fortunate that we have some admissions officers here today. Also, not just admissions officers, but bursar's office. That's your business office, or maybe your finance office. That's the office that you may work with closely when you start drawing down federal student aid dollars, for example, federal Pell Grant dollars from the G5 system, or maybe when you start drawing down direct loan dollars and you work with the bursar or your finance office or your fiscal office to ensure the Title IV funds are properly reconciled so that everybody knows how much money you've drawn down and how much money you've dispersed. Hopefully, we have some bursar's officers here, and there will be sessions here that I know will be directly relevant for you.

Foreign schools administrators. Believe it or not, in another meeting room right across the way at this very time, we have another similar introduction welcome sessions for foreign school administrators. That's right. That means you'll see other financial aid administrators here at this conference, not just from Florida or Georgia or Virginia, but you'll see some from Switzerland and English and France. And the reason why is because we have US students – US citizens studying at some foreign institutions and they are eligible for the direct loan funds. And I don't know if you knew that or not, but that's why you'll have several foreign financial aid administrators here this week. So if you see them, I want you to stretch your hand out and be friendly and tell them you're glad they've made a much longer trip. I know you made a long trip, but they've made a

longer one.

We'll have loan servicers here. Loan servicers will be providing some information in some of the breakout sessions that we'll talk about shortly. And I know many of you who participate in the direct loan program, which most, if not all of you do, you may have questions for the loan servicers about how they do what they do, and how they can improve and how you can work with them to better serve your students.

This next bullet refers to senior ed officials. That means senior department of education officials. Now, fortunately, I am not one of those, but the good news is there are several department of education officials here on the senior level. That means this. That means the offices that actually write federal student aid policy. That means regulations. So some of the presentations here this will be presented by my colleagues who work in the department of education at the senior level. You'll hear many of them and you may see them in the hallway, and I always find it valuable to talk to them when I can and ask them questions when appropriate. We also have private auditors and accountants here. All of the schools are required to engage some private auditor or an accountant to prepare their annual compliance audit to prepare actually to audit their financial aid operations. And we have many private auditors or accountants here that are just here to learn because they're gonna work for you, and they wanna ensure that they are reviewing your statements of cash flows, balance sheets, things like that, properly.

Look at these last two bullets, financial aid rookies and financial aid veterans. Now I know in this room, I assume none of you have been to a federal student aid conference before, but that doesn't mean you're a financial aid rookie. I think some of you have been in financial aid industry 20 or 30 years. This just may be your first conference, so we welcome you here. But, also, financial aid veterans, so whether you're a rookie or you're a veteran, just hang tight. We want you to enjoy the conference. Open your ears and absorb everything you see here, and we know you'll have a good session.

Now let's look at this What to Expect Every Day. If you notice out in the lobby, there's some limited beverage service. So every day between 10:15 and 11:00 AM, we're gonna have morning coffee and tea. That's complimentary, compliments of the hotel. Similar situation in the afternoon, 2:45 to 3:30, there's gonna be an afternoon beverage break. Lunch is on your own. In the program that you have, there is a restaurant list that shows all the restaurants throughout the conference center.

We don't have any designated lunch period, which means when the clock strikes noon, everything's not gonna stop so everyone can go out to lunch. Last year. At the FSA conference, we had about 7,000 people going to lunch at the same time, and it caused a lot of challenges logistically. So when we look at the schedule layout, the schedule builder in just a second you can see how we have staggered start times for when these discussions start. There is no designated lunch period. You need to look at the conference schedule. You need to choose the sessions you want to attend, and make sure you leave time for you to steal away sometime during your typical lunch hour to make sure you get fed.

In the general sessions, again, one's gonna be today, and then we're gonna have another one on Friday. Watch the message boards for daily announcements and updates. Watch that because there may be last-minute schedule changes or other pertinent information that you need to without. In the registration area, that's where you signed in and received your booklets maybe yesterday or this morning, there's a big message board. A message board is basically a big bulletin board that you or someone can post messages to in case you need to touch base with a college that has gone astray, or in case someone back in your office needs to get a message to you. As you walk in the main lobby of the Peabody grand ballroom where you checked in, you'll see that message board. Every time you see it, just take a glance at it whenever you walk by it to see if there's anything that's relevant for you.

As I said just a second ago, the sessions will have staggered start and end times. That basically means not all sessions are going to start at the same time, you're gonna look at the schedule builder in the conference planner we'll look at in just a second, and you're going to see that some sessions start immediately, but then all of the sessions don't start at that time same time. What I'm trying to say is some sessions will start maybe at a given time, and then the next session will start maybe 45 minutes later, maybe 30 minutes later. And that's not to say that every sessions is 30 or 45 minutes in length. That's just to say that we're gonna have to alternate which courses or which breakout sessions you go to.

Let's look at the schedule planner and look at this trifold brochure. You'll see what I mean. Open this up and let's take a look and let's look at Day 1, Tuesday, November 27. Of course, that's today. I think this will better illustrate what I'm trying to say. Currently, we're in the first session, the Welcome to your First Federal Student Aid session. Again, I'm looking at Day 1, Tuesday, at the very top.

The second session offered today is one of the most important. That's the general session from 8:30 to 10:15. But once we get beyond that, here's what I'm trying to say. We have sessions starting at 10:30. Then we have the sessions starting 30 minutes later, then another session an hour later, and then another session 30 minutes later. Look at that to coordinate which sessions you're gonna go to. Because we have staggered start times and staggered sessions, we don't have enough seats for everyone at every session. That's why we're offering these sessions multiple time, some two times, some three times, some four times.

If you need help, there's a few things you should understand about how to get it. Look for anyone with a department of education nametag. I have a department of education nametag. It has a small blue ribbon at the bottom. But particularly, look for my colleagues that I affectionately refer to as the red shirts. The red shirts, that's federal student aid conference staff. They all have red shirts on. They have an emblem for the US Department of Education, and they have Conference Staff embroidered under the emblem. They're in charge of all the logistics and all the planning and all the execution of this entire conference. So as you're walking through the corridors, if you have any

questions about where a session is or what's happening when, and why, if you see a red shirt, that's a great person to ask. I've already talked to two or three of them this morning.

If you have any questions about the conference, you can see there's an e-mail address on this side that you can send a question to. And there's also a Twitter account that you can follow if you participate in Twitter. The fourth bullet on the slide says, "To follow the conference, view Twitter." It gives the "at" sign, and the FSA conference, and the hashtag you need to use.

Also, at the conference registration desk there is a box for you to handwrite a question if you like. You can write a question in there on any topic and drop it in.

General sessions I wanna refer to, and I wanna mention the general sessions here are really one of three big topics or big things you need to take advantage of that you're here. These general sessions are gonna be critically important. Again, today we're gonna have one that's at 8:30, and you need to take notes 'cause we're gonna have good policy updates and basically federal updates from some of the highest senior people in the department of education. Again, the next one is on Friday. That's the town hall. You can ask anything you like. Again, there'll be microphones set up in this room.

These general sessions are so large that we typically also have overflow rooms so that if you can't get into the main ballroom, you can also participate by going to one of the smaller overflow rooms which may be offset from the main ballroom. But those overflow rooms still have an overhead screen that will have a video camera so whoever is present, you'll be able to see them and hear them. And the overflow rooms will still have the wireless microphones so you can ask questions at the appropriate time.

Let's take a look. Now I said just a second ago one of the three most important things you need to focus on, this is it, the general sessions. These are gonna be some of the most productive that you'll have. That's the first one. The second of three most important things you need to focus on are these breakout sessions that are identified in the Participant's Guide and in the schedule planner. And I kind of went through these to kind of break them up into different categories, and I'm not going to read you everything that's in the program guide, but I just want to give you a couple things, hopefully, to whet your appetite about what these sessions are going to cover this week.

There's a few sessions that are gonna be offered on the topic of eligibility. Eligibility could be anything from student eligibility. You need to pay attention to that because you don't wanna break any of those regs. Also, institutional eligibility. That's very different than student eligibility, but that's your institution. Are you eligible to participate in the federal student aid programs. Even program eligibility. That's the academic program that the students are enrolled in at your school.

But this first session, Number 3, it's titled Another Look at the Student Eligibility Toolkit. They're gonna discuss lots of aspects of student eligibility, for example, the

ability benefit issues, high school diploma, satisfactory academic progress, professional judgment, things like that.

The next one regarding eligibility, Session 21, FSA assessments. We call that Fix It – Find it, fix it, and enhance it.

The wise financial aid administrator will self-assess your own systems so that if there are any issues, you can find them now before the award year ends, and before the auditor finds it, or before the program review finds it. This session is gonna go into the tools that we offer to allow you to self-access your system, your processes, your procedures, to ensure all the regulatory items are being met.

And this next session, Session 22 refers to the top 10 audit and program review findings. Like to go to that session every years. Those common findings change a little bit every year. Sometimes they're the same year to year, but I like to tie that one into the FSA assessments that's mentioned above. Here's why. The top ten audit and program review findings are gonna discuss the ten most common. Now if these are the ten most common with all audits and all program reviews nationwide, then I wonder if any of these give any indication of possible issues maybe in your operation. Not to say that your operation has any flaws in it or has any errors in it, or mistakes in it. But since this Session Number 22 is going to discuss the Top 10 audit and program review findings, you should go to the session and listen and ask yourself, "What's the chance that any of these issue are present in our operations and maybe we don't know it?" So I encourage you to go to that to see what the common issues are.

Also, the last one on this slide, reporting changes impacting institutional eligibility. We're gonna discuss what your institution has to do to maintain your institutional eligibility as far as filing that electronic application to notify the department of education of changes, maybe changes in officials at your school, maybe new academic programs, new locations, things like that. Just a few sessions on eligibility I want you to focus on.

Let's go to the next slide and talk just for a second about the sessions on consumer information. We're gonna discuss in this first session tools to support higher education choice. We're gonna discuss the new doing scorecard and the financial aid shopping sheet. Many you have seen information about off IFAP and in the news.

There's gonna be a Session Number 7 on IPEDS. That stands for the Integrated Postsecondary Education Data System, what you need to know. You need to know that because once a year, your institution is required to report information to IPEDS so that can be disseminated to all your current students and your perspective students. And you need to know, number one, what your reporting. Number two, you need to know what your perspective students are seeing and learning about your campus as far as your completion rate, your graduation rate, the programs you offer, things like that, 'cause remember, those students should be doing this ahead of time because they're trying to decide whether they want to enroll at your institution, or your institution. So you need to pay attention to what's being reported to IPEDS and how that's being passed down to

your prospective students. Also, changes that are coming in how you report and what you report you need to pay and then to.

Number 24 is gonna refer to the Clery Act or the security and fire safety requirements, the regulations and the laws that govern that. You need to make sure that your policies and your written procedures of what student do and what the institution does in case there's any type of situation on your campus. You need to do that now, not after some incident happens that brings tragedy to some of your students. So ensure you're looking at that area.

Number 27, financial literacy, what your students need to know. That's a good session you can go to, basically, to have a better understanding of how to improve the quality of your entrance and your exit counseling so the students can understand the rights and responsibilities of being student loan borrowers and being federal student aid recipients.

And the last one, gainful employment disclosures, gainful employment. Some of it has not gone away. We still have gainful employment programs that need to be identified at your institution, and you should still be making those disclosures to students enrolled in the gainful employment program so students can understand how these programs work. You not only need to make these disclosures, you need to be able to prove in an auditor program review one or two or three years down the road that you did make these disclosures so there's no question.

I'm gonna go through this pretty quick. I could talk more about each of these topics. Some other topics that you'll see, Pell Grant program update. We're gonna discuss recent updates, for example, the lifetime eligibility used factor in determining students' Pell Grant eligibility.

The next session, verification. Of course, we're gonna talk about current year, 2012-2013, and the upcoming award year, 2013-2014. That's important because how many of you know when January 2 rolls around, you're gonna be receiving those **ISRs** in your SAIG mailbox. Some of those ISRs are gonna be selected for verification. Does that sound familiar? And you always have those smarty-pants students that fill out that new FASFA January 1 and submit it. And when you come into the office on January 2, there's those ISRs in your mailbox. You don't come to the office on January 1, because you have a holiday. But January 2, bingo, there they are. Your verification processes will probably start sometime after the first of the year.

Number 10, COD update. Many of you work with COD because you're reporting the Pell Grant disbursements, the direct loan disbursements. Title IV reconciliation, your institution's required to reconcile at least federal funds at least monthly. This session's gonna tell you how you can do it.

26 is a big one, FASFA application and processing update. All of the students will have questions for you, "How do I fill out my FASFA? What happens this way? Do I fill out the paper form, the Web-based form?" things like that.

The final two have to do with a very common complex topic, return of Title IV funds. Session 31 is gonna discuss how you properly calculate the return of Title IV funds in a program of study that's taught in modules. What is a module? Do I have a module at my school? How do I calculate R2T4 if I have a student in a modular program and they withdraw at this point? You need to go to that session. If you're brand new to the concept of return of Title IV funds, look at Session Number 32. That's gonna give a basic breakdown of how to do it on a low level. So you should go to that if you're new to this.

In loan topics, look at these sessions, Session 9 and Session 17, loan counseling tools. Some tools you can use to perform this required duty at your school. You should always look at that loan entrance counseling and exit counseling and ensure you're doing it the best way for your students. You know your student body. I don't know your student body, but you need to have an interest in how we're doing in this area. Go to this session to learn more. Also, plus processing from top to bottom. You can go to Session Number 17. If you certify or originate a lot of plus loans or grad plus loans or have questions, I encourage you to go to that one.

Loan servicing. Session 8's gonna refer to the income-driven repayment plans and what you need to know about the income-based repayment plans. That's what "IBR" stands for in the income contingent repayment plans.

Session 14 and 15 have to do with the federal loan servicers. Session 14 is gonna be a panel discussion where you can go and listen to some very good questions and answers to a panel of representatives from the different federal loan servicers. And you can ask them questions, "How do you do this? How do you do that? Why do you do this?" things like that. I encourage you to go to that.

Then Session 15 is basically gonna be an update from the federal loan servicers. And I know if you have the direct loan program at your school, these sessions will be beneficial 'cause these servicers are very knowledgeable to explain how they do what they do, and those are gonna be very good sessions for you to go to.

Let's kind of stay in the loan theme here to look at the national student loan database system and the default information. Session 12 is gonna refer to the default management plans that some institutions are required to implement and submit to the department. We're gonna discuss the mandatory and the voluntary default management plans.

The next one, Session 13, is going to refer to default aversion activities. That's a fancy way of explaining steps you can take to avoid or to prevent or at least to minimize those defaults that may happen at your school, and we all know that we're better off avoiding those defaults than managing them when they occur. So go to that session for good ideas on how you can do it.

The NSLDS update will be offered in Breakout Session Number 18. They're going to

explain how the NSLDS has been updated, how it's gonna provide the information to you so you can understand how your students' eligibility, how their eligibility's gonna be calculated.

And look at Item 20, Breakout 20, the 3-year cohort default rate. It's going to explain where we're at and where we're going.

There are Birds of a Feather session. Again, as I shared just a second ago, some of you will be in situations very similar to some of your other colleagues, some of your other colleagues that you've never met before. Look at the Birds of a Feather sessions. Find out which ones you fall into, and then try to attend these sessions you can get more specific on common issues that might affect you, but may not affect other financial aid administrators that may be sitting in front of you or behind you.

Hands-on sessions. These are always very popular, but we're limited on seating on these. Hands-on for the COD system. That is to say how you report originations and disbursements, make adjustments. Hands-on the NSLDS, how you go to the NSLDS to report students' enrollment status and items like that. Hands-on students for the new StudentAid.gov initiative and the integrated student experience, and also the FSA assessments for foreign schools. I don't think we have any foreign schools administrators in here, but they'll be interested in that. They're limited, as I said. 60 computers, 120 maximum attendees. It's gonna be two people per computer.

Special topics. Let's go through this real quick. Executive Order 13607's gonna refer to the presidential directive called the Principles of Excellence. We're gonna have sessions on how you can use social media to help your students understand how the federal student aid process works and how they can become more aware and how you can become engaged with them.

Session 29's gonna refer to the enterprise identity management. That's how you're going to use this process called "participation management" that's gonna make it easier for you and your staff to sign into the COD system so you can make those adjustments and report those disbursements.

Breakout Session 30 is very important, regarding an issue that has been emerging for some time, identity fraud with the federal student aid programs. We want you to go to that session if possible and share information and collect information about t you can do to minimize or prevent that altogether at your school.

The last two sessions on this screen, 45 and 60, refer to the quality assurance program. I'm sorry. Session 45 – I need to correct myself – refers to the quality assurance program. That's an alternative way that some schools perform the verification activities on their campus. That's open only to quality assurance schools. If you are a quality assurance school, then you know you are, and if you're not, then you can ask me ask any department of education official some general information about that program. But, again, that session's gonna be restricted to quality assurance schools only.

The last one refers to the experimental sites initiative. That's also gonna be limited to the experimental sites initiative school. That's a concept where you and the community suggest better ways or experiments, processes that we can administrator or write regulations for these federal student aid programs that may be in a better, faster, more efficient, or more effective manner. And if you're suggestion is determined to have merit and is agreed upon, we can actually roll that out and implement it at an ESI school – at an experimental site school – where we can test your idea to see if it works. And if it works, guess what? Your idea might make it into regulation. But, again, that's optional process that some schools participate in.

Foreign schools. I'm not gonna spend a lotta time on this session, but I just wanna show that there are several breakout sessions specifically for your foreign school colleagues that you'll meet here this week.

Those are the first two. The first big thing I wanted to mention were the general sessions. The second one were the breakout sessions. This is the last and the final thing, the resource center. We used to call this the PC lab. It's not PC lab anymore like one big room with a bunch of computers in it. Resource center is an area where we have specific booths or rooms that have subject matter experts in them where you can go to, and these are open, basically, all day, starting at 10:00 in the morning, and going to 6:00 in the evening. So if you have a time when you're not gonna make a session, if you have an extra few minutes, slip to the resource room and you can see – you can go into any of these rooms or any of these booths and talk with someone in any specific area in case you have any questions.

Here is an example. On the screen that you see here, you'll find that one of the rooms for the resource center in the lower left-hand corner is the COD system. A couple of years ago, I was at this federal student aid conference and a financial aid administrator came up to me with a student file in her hand. She said, "Trevor, I'm having problems reporting this student's disbursements to the COD system, and I'm frustrated. I'm so frustrated, I brought file with me to the FSA conference."

I walked her over to the resource room, sat her down with the folks from the COD desk, and they have live Internet access where they can pull up the COD system, pulled up the student's record and the financial aid administrator and the two specialists from COD were able to confer and examine, and they weren't able to fix the problem, but they were able to identify the problem. They identified it. They went back and then they fixed it. All of these sessions will have live Internet access, whether you have questions about what COD is, how it works, how the electronic application process works for schools, the easy audit system, G5, et cetera, et cetera. Go to the resource center and you can go there and, hopefully, almost any question you ask will be answered.

Just a few logistical tips, and I'll just keep you just two or three more minutes. Plan smart for the generals sessions. What I mean by that is the general sessions are gonna be in large rooms with a lot of people. You need to make sure you get there on time, and try

to strategically plan a place where you can sit so that if you need to slip out or if you're gonna go to the next session, it's be in a nearby room. Look at the participant's guide – I'm sorry – the program guide you have for the location of your next session so you can get familiar with where you're gonna go.

There's gonna be a 15-minute break between each sessions. Ensure you use that to refresh yourself as appropriate. Sit strategically in any of these rooms in case you need to leave quickly. And have these backup plans – have these backup choices in case the session you want to go to is filled. In fact, look at your conference guide, and I want you to look at the schedule builder, and I'll show you exactly how you can use this to determine which sessions you can have a backup for.

Go to Page 15 in your participant's guide – 14 and 15. That's where the schedule builder is. And we're not gonna fill this out right now, but I just want to just how you in case you haven't seen it yet. Go to Page 14 and 15, and this tell us how you can assemble your own first choice and second choice of every day, Tuesday, Wednesday, and Thursday. So look at that. And, again, if the session you're trying to meet is full, then go to your alternate session.

Two last things on this slide. You need to wear comfortable shoes. You will walk a lot. I think some of you have figured that out already. And don't be afraid to go outside periodically to get some fresh air. Just two more slides, and then I wanna point out a couple of other things, and I'll take some questions or let you go.

We have a busy week here. We have a big week here. We have a complex week here. We're gonna talk about a lot of specific policy situations and general procedural topics, things like that, regarding this big thing we work in called federal student aid. But don't forget to do a few things this week. Don't forget to do a few things that's mentioned on this slide so that you can get the most out of this week.

Number 1, relax. I wish I could write a rule that said, "Nobody has to wear a tie at this conference," but I can't do that. But I want you to relax. You're not here to impress anyone. You're here to learn. You're here to engage. You're here to network. Be friendly. The only way to make a friend is to be a friend. You'll see lots of people here you don't know. If you see another financial aid administrator, I wanna encourage you to show yourself friendly, make new friend to make a new contact. That's why the third bullet says, "Make a new contact and stay in touch." You'll have to the financial aid administrators that will have exactly the same questions you have that will face exactly the same situations you face, or maybe you faced a year or two ago and you found the perfect solution. Another financial aid administrator might use that to assemble a part of their solution for the challenges they're encountering a their campus.

Visit the resource center, formerly the PC lab. You need to ask questions. Don't be intimidated. You need to start or continue the journey of becoming a Title IV expert or a federal student aid expert.

I say start or continue the journey because some of you that are brand new financial aid administrators may be starting the journey of becoming a federal student aid or a Title IV expert. Some of you may be a 10- or a 20-year, or a 30-year veteran. You may be continuing the journey, but I want to encourage you in this respect you can be the next Title IV expert.

No one here in the department of education or anywhere has a corner on the market of Title IV expertise. You can be the next subject matter expert or policy expert. I don't care who you are, where you work, or how long you've been in the federal student aid business. You need to start or continue the journey of becoming a Title IV expert. You may be just the person that has the idea and the right approach that will help your students, your office, your school, even the overall department of education's goals. So I want to encourage you. You can be the next expert. That's why I wanna emphasize start or continue the journey of becoming a Title IV expert.

Look at this, the last day, Thursday and Friday, if you're flying outta here, you can actually print your boarding pass here at the registration desk.

That's the majority of what I wanted to tell you. I'm sorry I don't have any complex policy updates to give you. You're gonna get those in the next session. But I'll be glad to answer any questions that you have, and I need to make sure we stay on time, so we wrap this up in the next few minutes. This is my name. This is my e-mail address. In fact, that's the e-mail format for all of the department of education employees. It's the first name and then the period, and then the last name, and then at ed dot gov.

So that's what I wanted to share with you. Any questions? If you have any questions, please raise your hand. Please come to the microphone and I'll be glad to answer anything that I can. If not, I will see you at 8:30 in the main general session. Thank you very much. Enjoy the conference.

[Applause]

[End of Audio]