

New Enhancements on StudentAid.gov and the myStudentAid Mobile App

Speaker 1: Welcome and thank you for joining new enhancements on studentsaid.gov and the myStudentAid mobile app. I will now turn the call over to Maisha Challenger. Maisha, please go ahead.

Maisha Challeng...: Thank you so much. Good afternoon everyone for those individuals on the East coast and good morning for some of you joining from the West coast. We'd like to welcome you to our FSA webinars series in 2021. Once again, my name is Maisha Challenger. You all have seen me before. I am an awareness and outreach specialist here at Federal Student Aid. Our webinar topics for the month of February is entitled, new enhancements on studentaid.gov and the myStudentAid mobile app. There are so many resources we provide our students and families during the financial aid journey and we'd like to share where you can locate some of this information and utilize this information from Federal Student Aid. We are extremely excited to have as our presenters today, Tate [inaudible 00:01:01], User Experience Designer from the C division, along with Nick Dvorscak, Project Manager also from the C division. A few housekeeping notes, all questions during the presentation today should be sent to the following email address, fsaoutreachwebinars@ed.gov.

Don't worry, we'll provide that email address on the slides coming up shortly. But once again, all questions during this presentation should be sent to the following email address, fsaoutreachwebinars@ed.gov. At the conclusion of the webinar, we will share some of the questions and answers and give our presenters an opportunity to provide some additional information. It is also important to know that for those that are unable to join this webinar in real time, this will be recorded and provided on various digital platforms, studentaid.gov for students and parents and the financial aid toolkit for counselors and mentors in about one to two weeks. We will also provide a PDF version of the PowerPoint slides along with a brief survey. Now that we've taken care of logistics, let's begin.

Next slide. As I mentioned today, our presenters Nick and Tate will go through some studentaid.gov enhancements, the myStudentAid mobile app. They're going to do a live demonstration of some of the exciting enhancements and resources Federal Student Aid has to offer so this is exactly what I believe you all would want to see. And then I'm going to conclude with some tooling resources that generally can be provided to our students and families and then we'll finish with questions. Next slide. As I mentioned earlier, to submit your questions, please use the following email address, and I've put it on the slide for you all to see, fsaoutreachwwebinars, with an S, @ed.gov. I see some of you are writing it so I'll give you another minute, probably less than a minute.

fsaoutreachwebinars@ed.gov. Next slide. At this point, I will turn it over to Nick. Nick, it's all yours.

Nick Dvorscak:

Thanks Maisha. So as Maisha said, I'm Nick Dvorscak, I am Project Manager for FSA digital platform which includes the, myStudentAid mobile app and a backup. So, like she said, Tate and I are going to be walking you all through a live demonstration of a handful of the features on the website and also in the mobile app here. So we'll be taking you through a handful of portions of the site where a user is likely to interact with our site, giving you an overview of the tools and talking about some things that are newer for those of you who have used our site before or experienced the mobile app.

So what you're seeing right here on this slide is just a quick overview of some of the features that we'll be talking about. So I'm going to briefly touch on the co-creation logging process. We'll spend a lot of time talking about the customer dashboard. We'll go in-depth on the notification center, each summary we'll talk about what our virtual assistant tool agent is, what it has to offer and then we will conclude the web portion where Tate briefly touches on some of the other tools like a loan simulator and a PSLF tool. So with that, I'm going to go ahead and open up my browser and share my screen here and get started.

(silence)

I'm just trying to get rid of this. There we go. Okay. So as a user I've navigated studentaid.gov, and we're hoping that the first thing the user sees when they come to our site is the login and create account buttons which are front and center here and also they will in the top right now. And this is really because we want to encourage our users to log into the site because once they're authenticated we can begin to serve them up personalized information that helps to provide them with info about exactly where they are in the financial aid process and hopefully provide them with tools and information that are very relevant to them while they're on the site. So I'm not going to actually take us through the create account process here, but I do want to highlight some recent improvements we've made to the page.

And we know this is one of the, excuse me, this is one of the more common pain points for our customers as far as creating an account, who needs to? What do I need it for? What do I need when I'm creating it? So the intent here is that when someone selects the create account link from anywhere on the site, they're navigated to this landing page where we clearly explain who needs to create an account, what they'll need it for and of course what they'll need when creating a new account. So again, just to an effort to make the user experience a little bit smoother because we know that that's a common problem. So instead of selecting the get started button here, I'm going to go ahead and select the login button. We will go ahead and log in as our test user Bill. Go ahead and accept the government disclaimer here. We will give that a second to load and so once it loads, it's going to take us to what we call the dashboard.

Give them another second here. There we go. So anytime a user logs in, the first place they're going to be navigated to on studentaid.gov is the dashboard and this is really the first place we're able to begin serving up personalized content to our users. The first thing that we'll highlight here is the my aid tile which you see should be front and center on your screen and this clearly lays out the total outstanding loan debt that I have including outstanding principal and interest. And if I have grants and in this case I do, I see this a separate pie chart here that, excuse me, shows the total amount of grants that have been dispersed and breaks them apart by the type of grants that I've received so far.

Now in the interest of showing you guys or walking you through the site a little more, we can actually drill down into the my aid section of the site. And so this is where as a user, I would be able to go and get even more granular or more granular level of detail about my loans and grants. We can do so, oops, we can do so by either selecting the view details button here or selecting the my aid blank from the utility menu here. So I'm going to go ahead and select the new details button.

Excuse me. And so, once this spins up what we're going to see, there we go, is the loans tab portion of the my aid section and this is again the first thing that the user will see upon navigating into this part of the site. So we've got a loan breakdown chart here. Again, this is very similar to what the user sees from the dashboard but we've also added some helpful links that could be useful depending on where a user is in their financial journey. First of all, we've got this handy repayment progress chart that helps user keep track of how much of their loan they've paid off and how much they have to go as far as their repayment progress. Further below that we've got another chart that breaks down a user's loan by the type of loan. So in this case, I can see I've got one subsidized loan and one unsubsidized loan, excuse me.

And then further below that, we've got the loan breakdown section and this further breaks on the loans, but this time the loans are broken down by the servicer who services them. So if you select this in view loans according here, this is actually an expand and we can get some more info on this specific loan information like the school I was attending when the loan was dispersed to me, the status of that loan so I'm in repayment, the repayment plan as well as the current interest rate. And then we do offer an even more granular level of detail on what we call the loan details page or pages that I will drill down into.

And again, this is very similar to what the user sees on my aid just broken down into the singular loan that I've selected. So again, similar to the previous page, we've got a chart that breaks down the current outstanding principal and interest, but again, it's just for this loan, not the sum total of all my outstanding loans. We've got some helpful information here like the loan period, the amount so far that I've paid off so again for this specific loan. And then the other neat part of this that I really find that useful is, if this user did have any PS clip cumulative match funds, we would also see that information here.

Scrolling down the page, again we have a similar repayment progress chart, again just breaking down this individual loan, other key information like the date I entered repayment, again, the repayment plan, the dates the loan was dispersed and then the contact information for the servicer who services that loan. So again, you can get pretty in-depth on the loan information here should you choose to or if there's something you need to know. So now that we've done that, I'm going to go ahead and navigate back to the my aid landing page. We give that one second. There we go. So I'm just going to quickly touch on what the user will see on the grants tab. And again, this is assuming the user has grants, in this case I do so I can show you exactly what the user would see.

We'll see a similar chart here except it's breaking down the grants again split between the types of grants that have been dispersed to me. Below that chart, this user I actually see a Pell, lifetime eligibility use tracker and this is because I've previously had a Pell Grant dispersed to me. So this is useful information to have so I can keep track of my remaining, excuse me, eligibility for Pell Grants. And then again, similar to what we saw in the loan section, we've got the grant breakdown section where we break down the grants by the school I was attending while they were dispersed. And again you'll see similar information like the grant amount, the dispersal amount and we could drill down into the grant details page here but in the interest of time I won't, it's again very similar to what you saw on the loan details page.

So now that we've done that, I'm going to go ahead and navigate all the way back to the dashboard. And so the next thing I'll touch on here is the upcoming payments tile. And this is where users can keep track of all of their upcoming payments for loans that they're in repayment on. So we've got key information like the servicer for the loan, the due date as well as the total due, excuse me. So in this case I've come here checked, looks like I've still got another month or so before my next payment is due so no immediate action for me there, which is great news. In this specific instance, you'll see that the button here it says make a payment. And this indicates that, excuse me, this indicates that the borrower is able to utilize the make a payment tool directly on studentaid.gov.

And not because the user has both of these servicers, he just happens to have both these services as well. It'll work if you just had one of the servicers but Great Lakes and Nelnet are the partner servicers who are participating in our makeup payment pilot which is why this user would be allowed to make a payment directly on studentaid.gov. If I had any of the other servicers, this button would actually say [inaudible 00:14:01] service or website which should indicate to the user that if I select a button, I will be taken directly to my servicer's website. Continuing down the dashboard, some users may then see the my cases and applications tile. We'll come back to this but this is only visible to those users who have previously either submitted or started a borrower defense application or submitted a feedback case.

Further below that we've got some personalized... Yeah, I see my issues. Hopefully that's a little better for everybody. So under the my cases and applications tile then we've got some personalized content cards which are based on the users for payment status and whether or not they are in or out of school. So in this case, this user is out of school and in repayments so we've got some specific things here to tools that the user may be interested in as well as the recent enhancement that we made that links out to the latest information on the coronavirus and forbearance frequently asked questions that we currently have on studentaid.gov. And then further below that, if the user needs any of these links, these are what we call evergreen links.

They could be applicable to a user across a variety of points in the financial aid life cycle so just another good place for the user to check occasionally to see if there's anything that they need to do or is relevant to them. So we'll go ahead and scroll back up to the top here and the next thing I'm going to check is actually my notifications. So we see this little bell icon up here in the top right corner. We've got the little number five here which indicates to me that I've got five unread notifications so we'll go ahead and open that up.

(silence)

And so again, this is just another way that we're able to deliver personalized content information to our users. We know a lot of questions or a lot of the common questions rather that come into our contact centers are related to, excuse me, are related to questions around repayment. So we've got a handful of notifications that specifically address that so notifications for upcoming payments, upcoming auto debits, they'll be debit from users accounts, miss payment. We've got some notification for payments that were posted as well as payments that have not been processed as you see here. And this is designed to mirror the functionality you'll see in common social media platforms but of course we think that the information is even more important and relevant to users because it pertains to their student loans.

So in this case, it looks like I've got a couple of disclosures that I need to review, a credit acceptance letter that needs to be reviewed. Looks like it's time for me to re-certify my income driven repayment plan and I've also got a handful of payments that have not since been processed. As you can see, there a variety of notifications that a user may see. I can imagine this could get pretty long but our goal is to keep this as easily digestible as possible. And so one of the ways we're able to do that is by grouping notifications of the same type together. So you can see here, we'll use the canceled payment. One is as an example here where it's saying we have two student loan payments to Great Lakes which is one of my servicers that weren't posted to my account.

So I'm going to go actually and mark this using this check mark here, I'm going to mark this as red. And so what you're going to see happen is that the notification not only moved from the unread section into the red section but that single

notification that you saw in the unread section then came down into the red section and broke apart as two separate notification, each tracking a different date where I had a payment that was submitted but didn't end up actually being processed.

So like I said, we think this is a pretty useful tool for borrowers, it's just another way we can deliver personalized information and content to them as they're navigating through the financial life cycle. The last thing I'll point out about the notification center is that you may have noticed that when I navigated here, this little bell icon had a five next to it, now it says four because we've taken one of the notifications and marked it as red. So in this case, I'm actually just going to leave the rest of these notifications on red status as a reminder for future bill and we'll go ahead and navigate back to the dashboard.

(silence)

Okay. So now that we are back on the dashboard, the next thing I wanted to touch on is the my cases and applications tile which is right here and will appear under the upcoming payments tile. And so as I previously mentioned, this tile will only appear for users who have either submitted a feedback case through a feedback center so that means they submitted either a complaint or a piece of positive feedback, excuse me, related to something that happened in their Federal Student Aid experience or they had submitted or started a borrower defense application. So if you wanted more details on the specific case, we could actually select the link right here and go directly to the case details page. But before we do that, I'm actually going to show you all what the status center landing page looks like where I would be able to view all my cases and applications.

So select that. And so this page is going to be broken down into three separate parts. So we've got the draft section here. This is currently only available for borrower defense applications, that's our only current application where you can save your progress in the form and come back at a later time so that would show up here and that's a recent addition to the site. And then of course, we've got the open section for cases and applications that are still being worked through our various processes, and then of course we have the quote section here where user can come in and keep track of any close cases or applications that they have.

So I'm going to go ahead and drill down into the actual feedback case itself to give myself over the refresher on the case that it looks like I submitted about a week ago, and I can do that by selecting anywhere on this card. Excuse me. All right. And so now we're in the case details page where I can see the specific information about the case that I previously submitted. We've got the case number here which is always handy to have, the current status, which is that it's in review so it doesn't look like there's anything that I need to do as a user. I can remind myself of the details that I included in the case including the category,

the sub category and the case description so it looks like I have a question about my loan balance.

The other really useful part of the status center is that users can come here and either upload messages directly or upload additional documentation. This is really handy if a user submits a case. And maybe I had a billing statement that shows that I paid my last or I made my last payment that I want to do attach to the case so I can just come in here, use the upload document functionality and get that upended directly to the case. And so this is this is just a way that we're attempting to be more transparent.

A lot of our feedback cases, especially the complaints are generally resolved through clarification of a process to our customers, but those cases that do take a little longer to resolve, we know they can take some time. So this is another or a way we're trying to be more transparent and giving users insight into the process to see exactly where their cases in the process. So far I have checked my aid, I looked at my loan balance, I looked at all the grants that have been dispersed to me, I've checked my notifications to see if there's anything that I had to do, I have refreshed my memory on the feedback case that I recently submitted, and I also checked to see if I had a payment that I had to make.

And so the last thing I actually want to do as a user when I came to the site was to find out where I need to submit my PSLF form. But because I have navigated around the site so much, I'm not exactly sure where I need to go or how to get back to where I was to find out where I need to submit that PSLF form. So instead of scrolling through the mega menu here and trying to find the right link or utilizing the search function, I can actually come down here to this little owl icon and use our virtual assistant. So, Aiden, which is the name of our virtual assistant, is a tool that we created with the hopes that it would help borrowers, not just borrowers, I should say customers who visit the site, it would help them self-service and hopefully get answers to the common questions that they have so they don't have to leave the site either feeling frustrated or reach out to a contact center or submit a complaint via the feedback center.

Once you're logged in, you can go ahead and select the little owl icon and Aiden will pop up. And so Aiden's going to give me a couple of general intense that I may or may not be pursuing. In this case I have a different question so I'm going to go ahead and open up the chat, will tell me, excuse me, Aiden will tell me a couple of give me an example of a question that the tool can answer but I'm going to go ahead and say where do I, and you'll see as I'm typing the tool populates some common examples of questions so I don't even have to finish typing so I can go ahead and select where do I send my public service loan forgiveness forms?

[inaudible 00:25:13] immediately, excuse me, come back and show me that I either need to, excuse me, mail to this address, I can even fax it or I can upload directly to the FedLoan Servicing website if they're already my servicer, and the

tool will also provide a couple of recommended related questions, but in this case I'm not interested in those. But reading through this answer, it did make me wonder if FedLoan is already my servicer. And again, not really knowing how to get back to the dashboard, I can go ahead and just utilize aid to help me answer that question. So I'll say, who is my servicer?

(silence)

And they'll take a second here and then it's going to come back and say that Nelnet and Great Lakes are my servicer which of course is what we saw earlier. So we're really excited about this tool. We think it's a great thing or a great addition rather to the site. And our hope is really that it allows, like I said, users to self-serve and ultimately get resolution to their questions and make sure they're able to accomplish everything that they came to the site to do in one trip and not have to like I said, worry about reaching out to a contact center or anything like that. So with that, that concludes my portion of the website walkthrough so I'm going to go ahead and stop sharing my screen here and actually hand it over to Tate who's going to continue.

Tate:

Great. Thanks Nick. Can everybody hear me okay? Fantastic. So I will share my screen in just a second and continue on with where Nick was. And what I want to do is very briefly go over just a number of enhancements that people may not be aware of. As we are continually trying to improve the site and improve even the preexisting tools that are already on there, we just want to really remind people that there's a wealth of information and help that can be accessed that is continuing to improve. Going back to when Nick said about public service loan forgiveness, as I go through this page which is one of the pages that Aiden can actually point me to if I'm wanting to know more about what that is, how I qualify, something that sticks out here is the PSLF help tool.

It looks pretty helpful so I want to check it out and it will be even more visible in future updates. So it will be more visible on this health pages dragging people to this tool right here which is incredibly useful if you are interested in PSLF or a temporary expanded PSLF. If you're interested in either of those, please direct people or yourself to this tool because it's continuing to improve rapidly. At June, 2020, we deliver the first enhancement to this tool. And going back, what it can do in general is help you determine whether the place that you are employed at is qualified for PSLF forgiveness, it can suggest actions that you can take to become eligible and guide you through the submission process so those are all great things for folks who are often confused by this program even though it's very popular.

So in June, 2020, we delivered the first enhancement to this tool, which you can see right here which was information about employer eligibility in real time, that's through an employer database and that information is also saved so then I don't have to, when I go back into the PSLF help tool and use it in later instances, I don't have to reenter that information and I can be confident that

my employer is eligible. But we've continued with that and we're making more improvements, PSLF and temporary expanded PSLF are now just one form which provides additional information for folks. And the form itself it continues to expand to help people track their progress, it includes a visual refresh of additional elements here and additional help at the end with common issues that the folks are having.

We're not going to go all the way through PSLF but that's just a quick mention of some of the many features that has. It continues to improve rapidly based on user feedback and so check back often if you are interested in Public Service Loan Forgiveness. And other things that users are often interested or curious about is the annual student loan acknowledgment. That can be accessed right here on the mega menu and, let me go ahead and leave this flow now. This is another feature that is continuing to improve every couple of months based on feedback. And what its purpose is, the annual student loans announcement it's meant to be a tool that users go to once a year before new aid is dispersed so that they can get a picture of their current financial situation before they take on more of a debt burden.

And so it's meant to be a very simple, straightforward tool but just make sure that they have the current understanding of their financial situation regarding student loans. If you open it up here, this is a good example of what a typical user might see. We focus on their outstanding debt prior to their next disbursement, an estimation on what their monthly repayment amount would be. This is based on the standard plan here so that's important to know but it is just a generally helpful figure. There are servicers which they'll be wanting to contact in the future, they're loan limits so that they can also understand how much more they'll be able tomorrow. We do cover their grants and Pell eligibility and then move forward with that acknowledgement.

So it's a very simple form. I think the thing to convey to folks if you're not using it yourself but you're directing people to this is that it's not intimidating at all. It's just meant to be a snapshot of information that really a lot of people saw when Nick brought us through the dashboard and the my aid section. So it's a condensed version of many things that you would see there. I go ahead and submit it. Entrance and Exit Counseling are two things that the users are obviously directed by their schools to do. They've long been in existence but they have just recently been re-platformed so users can have go and those enhancements include not just a visual refresh, but a new look at all of the content. So previously it was in really long pages that users could just scroll and scroll and scroll and not really process.

They've been broken down into modules now and small pages and small bits of information that we really want users to get takeaways that are simple for them to understand like you can see here, as well as integrations with college scorecard for things like cost of attendance, data, and more information about their current loan balance should they have it particularly for exit counseling

and visual information that they need to know both at the beginning and their debt loads increasing and they're taking on those loans and enter into the repayment process. So I won't go into those now as we're running a little bit tight on time, but just know that those are two more examples of things that really have been fully revamped. They haven't just been re-platformed on the studentaid.gov. We've taken a look at all of the content and try to make a more personal experience for folks. One of the things I really want to highlight for the moment is loan simulator.

Well things like ASLA, the Annual Student Loan Acknowledgement, PSLF, Entrance and Exit Counseling. These are things that are done generally at discreet moments of time or often as the direction of your school or others. The loan simulator is something that it's new on the new studentaid.gov and it continues to be improved as well. We've just released the third intent. So originally when it was first released and we have the find your best repayment strategy really important for folks to understand that if they don't actively choose a different repayment plan, they're on a standard plan. We have some 30 permutations of plans so that can be very confusing for users.

This is an incredibly useful tool to help them, based on both their current situation and their financial goals decide what plan is best for them and we narrow it down to a single recommendation which is really great to keep people from being in choice paralysis. We added onto that with the struggling with your payments to help folks understand the different options that they have there from forbearance, deferment forgiveness to switching to things like in contributing payments plans. So if folks are struggling, this is an excellent intent to guide them through that process. And finally the one that we've just added, simulating borrowing more money. This is great for planning for the future if you're going back to school or you're thinking of switching majors. There are many different situations where the amount that you're borrowing will change. This is a great intent to do that. I'm not going to go through all three of these intents now as we are running a little bit out of time but I'll briefly go through the repayment strategy intent which really most users will find extremely useful and highlight just a couple of things about it.

One is that we don't ask anything that we don't need to. And so if you're familiar with things like TurboTax or other programs, what we do here is we ask a couple of guided questions and it's really a wizard like process to get to the results that we need. So if something that doesn't apply to you, if you don't have children or dependents or have additional taxable income, we're not going to ask you questions about it. So this front page depending on what we select here, we're going to get a few additional questions to get at the information we need. So I just picked one, going to enter in the State that I live in.

Another couple of things about this that we really try to make it friendly for users; one, whenever we can, we pre-populate that value so that users don't have to think about it. So for instance, expected annual income growth, users

aren't going to be thinking about that too much so we take the average of five percent but we do allow them to change it if they so desire so they can really simulate whatever they want. Again for users who are in school, they're not going to necessarily know what is my yearly salary. But we can use our college scorecard integration to give us some good estimates.

And a new addition to this is we actually can drill down all the way to a field of study so somebody with a biology bachelor's degree from Alabama State, what is their median salary after graduation rather than the school average before? Even to this intent this is a new improvement that folks may not be aware of. We really are trying to make this as specific and useful as possible. Before it was just down to the school and degree and of course that can vary wildly between say a poetry degree and an engineering degree. So adding in the field of study is a way to make this more specific and more applicable for folks.

Again, we always try to pull in their loan information directly so that they don't have to enter it themselves although they can add in additional loans. One thing I need to mention about [inaudible 00:38:50] right now is that there is a bug with it right now. Because of the zero percent interest rate from the CARES Act, from COVID-19 pandemic relief, it is assuming that zero percent interest rate goes into perpetuity right now, which of course can create somewhat inaccurate results for loan simulator. We are looking at solutions to that currently as fast as we can, but in the meantime if users are very interested in the most accurate loan same results, they can log out and simply manually entering their loans and that bug will not apply.

Again we connect with public student loan forgiveness, Public Service Loan Forgiveness is, if users are interested in that, again we're just doing some brief screening. So if the type of organization that they work on may not qualify we try and let them know ahead of time so that they're not disappointed. And here, I think this is really important, what is their financial goal? Do they want to pay it off as fast as possible? Do they want a lower monthly payment or pay the lowest over time? There's a number of different goals here. We want to provide the best option for them so we really personalize it.

And again, we get to a single recommendation going down to not only the total being paid and the anticipated payment date, but really what does it mean on a monthly basis repaying these loans, and they can play with all of the information that they inputted through the Wizard as well to see how those things change over time, say maybe they're going to get married or change careers. Their repayment goals change. They can see in real time how changing those things changes the recommended payment plan, things like their monthly payments and a whole host of other additional options for them. So each one of these intense has a wealth of information but it's meant to be accessible and it's really worth encouraging everyone to go through wherever they are in the life cycle.

Looking at the time, I do want to briefly now go into the myStudentAid mobile app. So we just talked briefly about some of the additional enhancements that came through and Nick talked about a lot of fundamental things, I went over things public student loan forgiveness help tool, ASLA, Entrance and Exit Counseling and move on simulator. But another enhancement that has recently come out and continue to expand is the myStudentAid app. For folks who are interested in completing major tasks, particularly right now, the FAFSA, myStudentAid app is a great resource and something that is continuing to improve every few months as we continue to expand the amount of features that it covers.

What we can see right here, if you were familiar with the old app, the new enhanced app really puts logging in front and center, just as Nick said with the dashboard on the myStudentAid site, we want people to log in so that we can give them that personalized information. And I'm going to go ahead and log in here so that we can get a quick sense of the difference between the app and the website itself.

(silence)

It's going to load up just a moment here. This is not a demo, this is an actual device that we are streaming so there's a slight delay. What you can see here is that we end up on a dashboard that looks very much like what Nick just showed. So I won't go through all these features. The upcoming payments are right here, the aid summary is also available as well as cases and applications and the other items that Nick mentioned. There's two things that I want to emphasize about the mobile app at the moment; one is that any features that are in the mobile app right now such as the dashboard, notifications, contact us or the my aid section, those are complete. So there is the same amount of information that is on the website is available on the app.

There's no need to worry that some features were cut when you're in any particular section of the app. So the full FAFSA on the app as is notifications. If we open it up we can see that this behaves exactly as Nick saw before with the notifications that he dismissed available here on the red notification section. However while the features that are here such as FAFSA notifications are complete and fully comparable to the website, there are a number of additional features that are not yet available for the app such as say your MPN or applying for a plus loan or counseling. What I want to emphasize there is that we're really focused with the app on bringing in the features on a rolling basis that are most in demand for users and that users most want to do on a mobile device.

So we're really trying to focus on features that provide a positive experience for them, and that we can enhance by putting them on the app, because remember, while it may not be available say MPN on the mobile app right now, it is available on their mobile device because studentaid.gov is fully mobile responsive. That means that on their phone, if they open up the browser and

they type in studentaid.gov and log in, they'll be able to access every single aspect of that site and it will be optimized for their screen. It's just that the app provides an even smoother experience for them and a few additional benefits such as push notifications and other basic enhancements. What you can see here for instance is that view details it's moved up above the fold compared to the browser phone version of the site.

Things are a little bit smoother and there is less scrolling because we have more pagination. So for instance, if I want to go in and do those subsidized loans, well in the mobile responses site, that would just lengthen the page even further and you would continue to school. Here in the app, it goes into what is effectively a sub-page so that you don't get lost and you can just click that back button and move out and still know where you are so those are very useful features. FAFSA also has additional benefits that we can briefly see here but you start your FAFSA in the app and move to the web and vice versa. There's no compatibility issues. As I said before, these are feature complete so no one need worry about compatibility issues.

And as you go in and use the FAFSA, things like this household size card are available to you to make it easier to answer questions. These are just additional niceties that your household size is calculated in some previous questions and then it's visible now in this card so that it's easier to answer subsequent questions about your household size as well. So those are additional benefits that we have brought into the app and continue to want to bring forward for users, same thing with contact us and other sections. Yes, we'll describe those changes. So those are our great benefits and great things with the app. I see that we are running out of time. We do want to spend at least a couple of minutes on questions so I'll end it there.

But just to emphasize that these are continuing to evolve and we're making improvements all the time. So even if you six months ago checked out the app or Entrance Counseling or other features on the site, know that they're continuing to improve and they continue to improve for users. It's worth going back and taking advantage of the many, many offerings we have to help parents, students, borrowers, and others.

(silence)

So I'm going to stop sharing my screen in a second and we'll move into, Maisha, I think you have some additional slides to cover quickly and we'll do a couple of Q&A.

Maisha Challeng...:

Yes, that's great. Thank you Tate and Nick. That was a lot of information but you guys made it sound very easy to guide through and navigate through. We talked about loan simulator, we talked about the PSLF tool, we talked about ASLA, the Annual Student Loan Acknowledgement. So these are key things that individuals need to know, but more importantly where to go to find it, and thank you so

much for also emphasizing that our studentaid.gov site is mobile responsive. So we always mentioned there's three places; you've got the desktop version, you've got your phone where you can just literally type in the URL which makes it mobile responsive, then you have the app, the myStudentAid mobile app. So there's many different ways to access a lot of the same resources so thank you guys so much for that. Next slide. I'm going to go through this really quickly so we can get to questions. Next slide.

Next slide. Tate went through a lot of these next slides when he was going through the demo. Next slide. So here very quickly are some tools and resources for a lot of you that were listening to what Nick and Tate were providing you all. From a very fundamental basis, we have a lot of social media resources; we have Facebook, we have a Twitter account, we have an Instagram account and we have YouTube videos that you can use to find out about some of the very things that they've talked about even just the FAFSA process from beginning to end, what does repayment look like? Various different options. So wanting to share those with you. Again, we also have a link on our studentaid.gov website for the coronavirus. A lot of people are like, what are the changing policies?

There's the CARES Act. What does it mean? What's been extended? What hasn't? You can find a lot of that information on our studentaid.gov site. And then we also have a 1-800 number, 1-800-433-3243 Monday through Friday, there's Saturday and Sunday time hours and then English and Spanish. And so it's really important that we always show our resources because this webinar, which will be recorded, we apologize for the technical difficulties earlier, but we will be recording the webinar and we'll make sure you all get a PDF version of everything. So let's go to the next slide because we're going to answer some questions that have come in. So here's one question. Can the student loan acknowledgment replace the debt letter or will students need both? Nick or Tate, who wants to answer that?

Tate: Yeah, it does not replace other steps so I think that's important to emphasize, but I would also emphasize right now it is not required. So if in the future it becomes required, that would be communicated to you by your school and in other ways prior to loan disbursement but it's not currently required. I think it is a useful tool to look at a snapshot of your current debt burden but it doesn't replace other steps like counseling or debt letters and in the future that will depend on other administration priorities but it's not currently required so we should emphasize that.

Maisha Challeng...: Thank you so much. A lot of times when people are not sure you can always check with the financial aid office at the school. Again, the absolute basis on our end, the front end, but as Tate mentioned, it's not replacing it, it is a different procedure that's now in place so thank you for that. I want to ask maybe two more questions. I know we're at 3:01 but it would be really great. Here's another question, is there a practice account that can be used for counselors and advisors to help understand each portion of the student aid process? So we

have a demo site when it comes to the FAFSA form that counselors and mentors can use to actually fill out the FAFSA. We actually have a demo site. We also have a toolkit website for counselors and mentors if they want to understand how to conduct outreach working with various different social media to work with students and families, but is there a practice account that can be used? Do you guys have any additional information you'd like to provide?

Nick Dvorscak: [crosstalk 00:52:48] something... Oh, go ahead Tate.

Tate: I should say that there's not a single practice account that is available, there's security reasons for that among others, but I would also want to emphasize that some flows also have demos that can be used to follow through them and other flows have a read only version so that if you're interested, you can preview any questions that would peep around them. Also all of our flows now really emphasize on their portal pages which you saw a few of those, the time to complete and any key information that would be required to complete the flow prior to even entering in and logging in.

Maisha Challeng...: Great, thank you for that. That's really, really great feedback. I know we are over time but I really want to thank you all for providing us with some really great enhancements that are really critical. There's always updates. There's always information that individuals don't know how to access and so you all were able to provide us that information so thank you all so very, very much. One other quick question. Is there anywhere they can find detailed instructions with screenshots on how to complete the new Entrance Counseling?

Tate: [crosstalk 00:54:10]. Yeah, go ahead.

Nick Dvorscak: Yeah, so I will just say, that's not something we currently offer but again we want to emphasize that there is a demo version of the flow that users can walk through and there's also nothing to stop you from logging in and just working through the flow. I think it's also important to emphasize that none of the requirements have changed with the new version of veterans counseling. All we did was redesign it to make it more easily digestible for users so it's all the same information and content, it's just in slightly different formats, make it easier for users to navigate through instead of the long pages that Tate had mentioned.

Tate: Yeah. And to view that demo option, just log out and go to the Entrance Counseling or the Exit Counseling page and you'll see it right there'll be a button that you can view demo.

Maisha Challeng...: That's what I was going to ask. That was going to be my next question, where can they view the demo flow? So thank you so much for that. I'll provide that information for individuals. At this point, we're going to conclude our webinar. Very quickly, you all see on the screen that our next webinar is going to be how to tackle verification in the FAFSA process which will be Wednesday February 24th, from 2:00 to 3:00 PM. We will provide everyone with a link to register.

And, next slide, I believe that's it with questions. So at this point, we also would your feedback. Please provide, I will provide you also with a link along with the PDF so we'd love your feedback on this particular webinar. Next slide.

All right everyone. Thank you all very much for joining us, Nick and Tate, and thank you for your time and this wonderful information and we hope to see you all on our next webinar which will be March 24th, how to tackle verification and the faculty process. The audience for that will be college access professionals. Thank you all so much and have a good day.

Tate: Thanks everybody.

Nick Dvorscak: Thank you everyone.