



Transcript of NCSET Conference Call Presentation

Utilizing Federal Financial Aid to Fund Postsecondary Education for Students with Disabilities

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presented by:

Dan Klock, Program Specialist
Federal Office of Student Financial Aid

Ms. Hart: Welcome everyone. My name is Debra Hart. I work at the Institute for Community Inclusion at the University of Massachusetts-Boston in partnership with Megan Conway and Kelly Chang at the Center on Disability Studies, University of Hawaii. I'm going to be moderating today's call, which is about financial aid and postsecondary education for students, including students with disabilities.

Today's speaker is Dan Klock, a Program Specialist in the Policy Liaison and Implementation Division of Federal Student Aid. He is responsible for student and institutional eligibility issues. He joined the Department of Education in 1999. Prior to federal service, he spent more than 24 years as a Financial Aid Administrator at a variety of campuses. He is going to talk about issues and resources related to financial aid for postsecondary education students with a focus on students with disabilities. Included in his discussion will be general student eligibility requirements, ability to benefit, Title IV programs, and Web-based resources. Dan is going to speak for approximately 45 minutes, and when he is done, I will ask for questions from the audience, and I'm going to ask that the audience members give their name and institutional affiliation before asking their question. Dan.

Mr. Klock: Hi. Good afternoon everyone. First of all, I want to thank you for this opportunity. It's certainly a pleasure to provide you with information about the more than 134 million applicants that we have on an annual basis, including many of the students that you work with on a daily basis. With me today, I have several other colleagues; Hazel Mingo, who participates in FSA as the Lead in Outreach Programs is here joining me along with David Morgan who works with ATB publishers. I've asked the two of them to join us because I think they can bring their insights and information

and can probably answer some of your questions as well. We also have a couple of our other folks who are participating – just noting information as we go through our presentation today. I do want to encourage everyone, as I am talking about different topics, don't hesitate at all to stop and ask questions. I think it will probably flow much better, and I have a brief presentation to kind of get us going, and hopefully, that will open up many different areas for questions, and then we can respond to those.

The first thing that I'm going to focus on is to give you a little bit of background about the types and amounts of aid that we provide. For example, in fiscal year 2004, we had over 134 million applicants for financial aid. I don't know how many of you are familiar with our FAFSA or Free Application for Federal Student Aid form. A number of years ago, we developed a Web-based product, which we call FAFSA on the Web, and now, almost 85% of annual applicants are using that Web-based product, which, particularly for people with disabilities, is 508 compliant and certainly makes the application available to students all over our country and outside the country as well.

This past year, we delivered over \$69 billion worth of assistance in the form of loans, grants, and work study. This is an amount which, fortunately, has been able to grow each year, although it is growing at a fairly low rate right now, but that's a significant number of dollars that we provide to our applicants to help them break down any economic barriers they might have as they enroll in college, at a university, or to attend a trade school or training center to work on degrees and certificates.

A couple of other quick statistics – we have a variety of Web-based information, not just our application, but a whole host of things that we'll talk about a little bit later, and I'm sure Hazel can pro-

vide you with additional information on those. Last year, we had over 20 billion hits to our Web site – just to give you a dimension of how popular they are, and we received 41 million pieces of mail from our aid applicants. So, we're talking some pretty big numbers in programs that really reach out and provide a lot of assistance.

The next thing that I would like to touch on is some of our student eligibility criteria. A person must be enrolled as a regular student in an eligible program in order to receive federal student aid funds. A regular student is someone who is enrolled or accepted for enrollment at an eligible and participating institution, and they have to be there for the purpose of obtaining a degree or certificate offered by the school. Now, one of the basic student eligibility issues is that a student must have a high school diploma or its recognized equivalent, which could be a GED, or have passed an approved ability to benefit (ATB) test or have been home-schooled, and we can go into some more detail about each one of those areas.

Before we get into those areas, I want to remind participants that we've had a number of questions in the past about whether an ATB test would be appropriate for a student who has already received a high school diploma. For our purposes – for Title IV (federal student assistance) purposes, if they have a high school diploma, there would be no need for them to take and pass an ATB test. They've already met our criteria by completing their high school program and receiving their diploma. It's those students who lack a high school diploma where an ATB test might be an alternative. Those students, of course, would have to be beyond the compulsory age for attendance, which is set by state statute, but they could then take one of the approved ATB tests (currently there are 8 approved tests). The test taken would have to be a test appropriate for the program in which the student is going to be enrolled, because the tests do a variety of different things, and the school is the one who makes the determination of the appropriateness of the ATB test. The student can take that test, and when the student achieves the approved score, then that's the equivalent of the high school diploma for our purposes in terms of establishing eligibility. Next the student would complete our Free Application for Federal Student Aid or

FAFSA, and the school would use the results of the FAFSA to then make an award of not only federal aid, but they also use the same information to determine institutional aid. States use the FAFSA results for state grant programs, also. So, there can be, in addition to the federal assistance, state assistance as well as institutional aid.

Let's see – what kinds of questions do you have?

Ms. Lee-Smith: This is Stephanie Lee-Smith, and I have a question about the ability to benefit test. As you may know, there is a growing number of programs on college campuses for students with intellectual disabilities, and these are often students – they are typically students who would not be receiving regular high school diplomas and may not be able to – are more than likely not able to pass the ability to benefit test, but they are enrolled in these new programs which may or may not have some type of certificate, and I think the thinking has been that they would not be able to receive government loans or grants. Do you know if there has been any thought to making an exception for these students?

Mr. Klock: To my knowledge, there has not been an exception provided for them. David, are you aware of any? He is indicating no. Basically, what Congress was trying to do here with the ATB test, of course, is to have a device, a test, to determine whether the student has the ability to benefit from the training that is being provided. So, that was the intent and purpose of this exception to the high school diploma. It sounds, in this particular case, that it, as is many times the case with federal law, may not be keeping up with the pace of changes in the field here in terms of students with intellectual disabilities, and that's really an area where the community should be writing to us, to the Department, to the Secretary for consideration for future regulatory or statutory changes. I don't know to what extent folks in your community are monitoring the reauthorization of a Higher Education Act, but there is proposed legislation in Congress as we speak – HR 609 being the most recent one, and I'm sure the Senate has its own version too, although, I don't know the number right now, and that would be an appropriate area for the public to provide comment. I'm trying to think, but I can't recall that there are any provisions in HR 609 that

touch would impact the alternatives for the requirement for a high school diploma.

Ms. Lee-Smith: And so, it would require a statutory change, not a regulatory? A regulatory change wouldn't do it? It would require a statutory change, in order for these students to...

Mr. Klock: Yes. I'm pausing, because I'm mulling that over. The specific language that provides for ATB tests as an alternative is in Section 484(d) of the Higher Ed Act. So, it is specifically addressed in that section of the law, and then, by a regulation, of course, we implement that particular statute. So, in my judgment, I think it would probably require a statutory change.

Mr. Fox: My name is Eric Fox, and I'm calling from New Jersey. All states have different diplomas and different graduation requirements. In New Jersey, students with intellectual disabilities get a regular diploma, but if they wanted to go to one of the programs that this lady is mentioning that is usually on self-determination, and it could be a certificate program, would they be eligible or not?

Mr. Klock: If the state is providing the high school diploma and it meets the state requirements and they've recognized it as a high school diploma, then we would recognize the diploma for the purposes of applying for Federal student assistance. So, the quick answer should be yes. If the state recognizes it as a high school diploma, then we would as well.

Ms. Martinez: This is Donna Martinez. Which state are you referring to? If the individual is out of the state of the particular university or college...

Mr. Klock: It would be the state where the high school diploma is conferred. So, let's say I live in Pennsylvania, but I travel to a school over in New Jersey and this student receives a diploma as provided by the state for a student with intellectual disabilities. As long as the state statute provides that they recognize it as a high school diploma. We would recognize the diploma for Title IV student financial aid eligibility purposes as well.

Ms. Lee-Smith: This is Stephanie Lee-Smith again. Doesn't it require a regular high school diploma – your program – as opposed to what's called an IEP Diploma or a Certificate of Attendance or...

Mr. Fox: They are not differentiated in New Jersey.

Mr. Klock: And that's the key. It would depend upon state statute again. We would rely upon that. For example, if the state differentiated between a regular diploma and others including an IEP or the one for a student with intellectual disabilities, it all depends on how the statute in the conferring state.

Ms. Lutes: This is Kathy Lutes. I'm in Tennessee. I have a question regarding deaf and hard of hearing students trying to take the ATB test. We've had a lot of complaints from our students who want to go into our vocational school programs. I'm at a community college, and they could probably do well in the program but because of their limited English proficiency, they can't get past the ATB test. Have you all had any kind of dealings with that?

Mr. Klock: One of the criteria for the test publishers and their submission is that they are required to provide us with a packet of information. Included in the submission are accommodations that would be made for students with disabilities. So, when we get these varieties of packages in, that's one of the issues that is addressed and evaluated from the standpoint of was the information provided. We are not psychometricians, although we hire them to evaluate each of these submissions.

Back to your point, the examples that we are aware of are in cases where there are students who need special accommodations – deaf and hard of hearing could be one, and there could be others; sight problems, for example. In those cases, though, many of the accommodations that are met are additional time to take the test, because these are all timed tests. That would be one accommodation provided for by the test publisher, or the test would be read to the individual, or perhaps, a Braille version would be provided. Those are the more common examples that I can think of, and I'm wondering what you've encountered, Kathy, there in Kentucky. Have there been times where either a test assessment center or the independent test administrator was or was not able to provide those alternate means?

Ms. Lutes: We provided interpreters for the actual testing situation. That's not the problem. The particular person I'm thinking about is an older deaf person. He's in his thirties – wanted to go into one of our vocational programs, but he didn't graduate from an accredited high school. So,

therefore, he had to take the ATB test but had very poor skills in reading English, because he, as a deaf person, hasn't had exposure to English, and to his debit, probably hasn't pushed trying to improve his reading over the years. Because of that, he was not able to pass the reading portion of the test.

Mr. Klock: Was it because of the way the test was delivered to him? In other words, the interpreter or reader who was providing it, or do you think it was more of his basic skill level?

Ms. Lutes: Well, the basic skill level is the big problem, but we were told, in looking at the accommodations, that an interpreter can't interpret the test, because it changes the basic purpose of the test. They translated it, basically, into another language that the student can understand, which kind of relates to a foreign language student taking the test. What would you do for that person? So, that's our biggest problem right now.

Mr. Morgan: Do you know which test publisher it was?

Ms. Lutes: The Asset and the Compass are the two that we use primarily.

Mr. Morgan: And this interpretation, was it coming from the test publisher or from the person who was on site?

Ms. Lutes: By interpretation, do you mean the interpreter?

Mr. Morgan: Who said that the interpreter could not translate what was on paper?

Ms. Lutes: It was coming from the publisher. We looked at the accommodations, and nowhere in the accommodations did it say anything – I mean in the list from the publisher – about being able to interpret the reading portions for a deaf student.

Mr. Morgan: I guess we'll have to have a discussion with the test publisher about that issue, because it's the first that I've heard of it.

Ms. Lutes: Okay. That would be great.

Mr. Klock: Thank you for bringing that to our attention. David is the person who has the most frequent and direct contact with the test publishers here within the Department. So, that's very helpful, and we can follow up on that, and then, I imagine through Megan and others, we can report back any findings that we have there.

Ms. Martinez: I have a question regarding

universal design of the tests. I understand the concept of a reading test – the skill of both, I presume, decoding as well as comprehension and fluency. To what extent then, if an individual is fluent in Braille, is there an auditory version of that particular test? Can it be read, which, of course, would not be able to examine decoding skills but at least would meet the criteria for comprehension? The reason I ask – those are one of the accommodations. They are considered a non-standard accommodation that the State of Virginia utilizes for their students with disabilities so that even at a secondary level students are eligible to receive reading examinations read to them. It's classified as non-standard though.

Mr. Klock: In our experience here, we wouldn't have any difficulty with that, and we are unaware of any of the test publishers that would necessarily have any difficulty with that either. So, if you are encountering like in the last case, if you have experienced with a particular test publisher where there are problems – where they said, "No, you can't use a reader," we would need to know about that so we could have further discussion with them. In fact, reading the test for someone has been reported to us as a common accommodation for ATB tests.

Other questions? If not, what I'd like to do, for a moment or two, is tell you about some of the Web-based services that are available. We've mentioned, of course, our application, which is critical for us to determine a student's eligibility and then to report that information to the institutions that the student indicates on the application that they are interested in attending. It's at the school level, and they work in partnership with us and as agent for us to then determine the types and amounts of aid that an individual student is eligible to receive, and for those of you who haven't had any recent experience with this, either through your own children or relatives or neighbors, financial aid packages, in many institutions, is in some combination of not just federal but institutional and state aid, and that can be loans, grants, work study, scholarships. While some people think for many disabled students some of those types of aid might not be appropriate, and I think work study is probably one that comes to mind or is thought about first, but having worked on a variety of campuses, I can tell you from experience that that was a won-

derful way of both utilizing some superb skills that students with disabilities had and to encourage them to participate just like students without disabilities. So, we found them tremendously active and capable, and in often cases, they had heightened skills that we were looking for, particularly on a computer. I know I'm preaching to the choir here. We don't prejudge. Those aid packages are put out there, and then, it's up to the student and the student's family to make those determinations of which portions they are going to accept or not accept.

One of the things I would like to mention is where you can get or where students can get a ton of information. Maybe Hazel would like to talk about that for a moment, and we have a portal that she can tell you a little bit more about including the URL.

Ms. Mingo: Good afternoon. I work in an area called Awareness and Outreach, and our primary responsibility is to disseminate information about federal aid including types of aid, how to apply for the aid, and explain the application and aid delivery process. We have various publications that we provide to students and families. We also have a Web site; the URL is <http://www.studentaid.ed.gov/>, and Megan and I have had some conversations about working together to disseminate some of this information. So, I will be providing Megan the URL. We also have a Web site that is specifically for individuals who provide counseling or mentoring to students who are considering postsecondary education, and that does have a different URL, and I will be also providing that information to Megan via email. I will also send Megan information on how you can order, because non-profit organizations can order all of our publications free of charge. We will mail them to you, and you can actually get on our mailing list and see all of the publications that we have available and the formats in which they are provided. We do have some publications that are in Braille that explain the financial aid process. So, I will be sending all of that information out some time after today's call – probably a little later this week, and I'm certain that Megan will share all of this with you, and this will give you an idea of the type of information that we provide, but I'm also interested in getting some feedback, once you have had a chance to look at the information on both our Web site and in our

publications as to what recommendations you might have with respect to how we can better target information for students with disabilities, make sure that we perhaps answer the particular questions that they may have, many of which are the types of questions that you are asking us during this call. So, we will be looking at this very closely, because we would like to develop information that better targets the questions that you have with respect to the Title IV federal financial aid project.

Unidentified Participant: Hazel, what specific mailing lists are you referring to?

Ms. Mingo: Well, we maintain mailing lists of various non-profit organizations meaning libraries, high school counselors, college access program directors, as examples, and any non-profit organization that is interested in obtaining our materials – our publications, our pamphlets, brochures, bookmarks – that address federal financial aid and can get on our mailing list, and then, you can actually go online and order any of the publications that you would like to have available either for yourself or to share with your students and families that you work with. So, what I'm going to do is send information out so that you all will know how to get on the mailing list and how to go online and look at all of the publications that are available.

Ms. Hart: Is that mailing list an electronic list, or is it postal?

Ms. Mingo: Well, what we have is we have a contractor that handles all of our fulfillment requests for the entire Department of Education, and that means all of the publications that the Department has available. You can access – you go online. You can get a mailing list number, and then, you use your mailing list number to go in and order publications in the future or at any point and time, and we mail them to you. The contractor who does the fulfillment for us will mail you whatever publications in whatever quantity that you ask for.

Mr. Klock: So, for example, you might want some of our free application paper forms, or we have bookmarks that talk about our Web-based application, again, since the majority of students use the electronic version of the FAFSA. We have Student Guides, which are little handbooks that answer questions that families constantly raise,

because they need to know more information about the process. We also provide an audio version of those student guides. So, these are some of the kinds of things, and it's well beyond just this scope, but there is literally a ton of information that go from preparing to thinking about higher education to choosing a school to making applications, which you can do online through our Web-based products, the funding that goes on, about attending a school, and then, repayment of loans thereafter. So, it can be used by families when the student is in junior high through the retirement of their loans, which could be up to 30 years after they get out of school. So, it's quite useful and comprehensive.

One of the other aspects that I want to touch on today was when you are helping clients consider financial barriers and how to meet those financial challenges of paying for school, some of the things that are most important, in addition to the application and looking at some of these Web sites to get additional information, is the establishment of an ED (Department of Education) personal identification number (PIN). All of our electronic services – or most of them nowadays – that require either signatures or certifications, things like loan promissory notes, they all operate via the Web, and we are moving away from paper just like industry is – at a very rapid pace. So, in order to do that and to operate in this electronic environment, of course, a student needs a PIN. So, some of the things that you'll see our Web site take you to is the ED PIN Web site, which is <http://www.pin.ed.gov/>, and that's something that the student and if the student is a dependent, one or more of the student's parents, would go out there, and they would each establish their own PIN. And through the use of that PIN, they would electronically sign and certify any documents for the transmission of information from the student or the student's parent to the Department of Education. So, that's a very important aspect to this whole process.

In addition, when someone is looking at different campuses, and again, it could be colleges, trade schools, or local community colleges, they need to be thinking about contacting those individual schools as early as possible, because each of the schools, very importantly, has established their own deadlines for receiving applications. In many cases,

the school itself will have its own application that it uses for financial aid purposes. Again, because they are giving, in many cases, their own dollars away, they have their own types of questions they need to ask. One can well imagine that they have a scholarship program, and it has certain criteria in it; "Have you been involved in this particular program or an area of community service," and so, they'll have questions that are unique to their own programs that they are asking. Therefore, they have their own institutional application and deadline associated with that application that students need to know about. I suggest that students make a folder for each one of the schools, keep a copy of all of the information that they've sent, and to ensure that they are meeting all of the deadlines so that they have the best possible chance to maximize the number of dollars that they are eligible to receive.

Dr. Conway: I was wondering if you could talk a little bit about – one aspect of financial aid is establishing financial need, and so, for example, let's say a family that has a child with a disability might have certain expenses related to that disability, is that considered in determining a person's need financial aid?

Mr. Klock: Great question, Megan. Thank you. Let me give you the general answer, and then, we'll drill specifically in on the disability aspect or the expenses associated with it.

In another section of the law, Congress has defined what we call cost of attendance (COA), and that includes all of the direct costs such as tuition, fees, room and board, the other common things, books and supplies, which, by the way, can include the cost of the rental or the purchase of a computer for the student. Anyway, these are all part of the expenses that the student is going to incur as they get ready for school. It also looks at indirect costs; things that aren't paid to the institution. Things like personal expense. There is a realization of transportation expense; a trip to the school at the beginning of the year, a trip home midterm, and a trip back home at the end of the year, things like that.

Also then, specifically, if there are disability-related expenses, that too is established in the law. So, here, because costs associated with an individual's disability are so unique to the individual, it

would be incumbent upon the applicant and the applicant's family to make each of the schools that they are applying to aware of what those expenses are and if there is any support being derived from another outside source. For example, I had many students over the course of my career where we were working with state rehabilitation agencies, Departments of Vocational Rehabilitation, and they might cover a small portion of the student's expense or in some cases, a large portion of the related costs. It just depended from budget year to budget year what the student was interested in studying and what the particular expenses were, but the key point being that, if the family does a good job of documenting what the expenses are and how those expenses are to be met, certainly, the institution can take that into consideration. They don't need to come to us and ask for any special waivers or anything else. For example, let's say that the student was coming to school and needed a particular type of wheelchair. They didn't have an electric wheelchair, and that was required so that they could get around this expansive campus. The family would document the expense of that, submit it to the school, and then, it would be up to the school to determine how they might meet that expense. Unfortunately, many institutions, the expense is so high that if they are looking at providing additional assistance to the student, if there isn't anything available through the state, and again, I'm thinking of the Department of Vocational Rehabilitation funds, it generally means that the family might have some additional capacity to borrow funds, but we never know. That might be all the help that the family needs. So, that would be very appropriate, and again, they get to decide whether the family want to borrow the additional loan resources – if the school awards it, whether they want to incur that additional debt or not.

So, those are some examples. The key point being it is the responsibility of the family to provide that documentation.

Ms. Martinez: I have a question, and I don't know if you are in a capacity to answer it or if it is even a problem. If an individual has qualified for Medicaid waiver funding and then also qualifies for loans for school, Medicaid does often have a dollar related to income and funds, and forgive my vague-

ness, but without a piece of paper in front of me to read off of, it's really very confusing. My question is, has there been or are you aware of any difficulties with an individual who has qualified for a Medicaid waiver, say, for personal assistance, come in conflict with that source of funding and support when seeking student loans and the like?

Mr. Klock: Yes. Unfortunately, I do not have any experience in that area, and of course, it would be the Health & Human Services, I guess, that administers the Medicare or Medicaid programs that would make the determination about their individual programs. How about within the audience? Anyone have any general knowledge about those limitations? I just don't have any additional information on that. I may have a contact over in HHS though, if somebody wants to follow up with an email to me, I could see if we can get you with the appropriate people.

Ms. Martinez: I would be interested in that. I don't know if it is an issue. I'd like to be assured that it is not an issue.

Mr. Klock: Okay. Donna, what will happen, at the end of this, I will provide you with my email address.

Ms. Martinez: Okay.

Mr. Klock: And, of course, Megan has both Hazel and my email addresses, if we do forget that.

Ms. Martinez: Right, and I'm on the Communities of Practice group too.

Dr. Conway: Yes. We are going to post any sort of Web sites or emails or things that Dan provides us with or provided me with prior to call – hopefully, on the Web site along with the tele-conference transcript. So, that information will be available probably – it might be several weeks or so while the transcript is prepared, but we will have that information, if you check back on the Web site. I would say in a month if not sooner.

Ms. Martinez: Thank you.

Mr. Klock: Can you tell me a little bit about some of the other issues that your students are encountering as far as trying to get assistance?

Ms. Lee-Smith: This is Stephanie Lee-Smith again with the National Down Syndrome Society, and the issue for families and students who are now trying to get into these programs that are emerging in college campuses, for students with intellectual

disabilities, unless they are in one of the few states, and someone had mentioned New Jersey maybe in this case, I don't know about that, but I'm not an expert there. I know there are some states where there is not a different Special Ed diploma, and these students are able to get a regular diploma, but that's unusual. So, most of them are either – if the school district is willing to work with the college in setting up a program are able to do it that way, but many, the parents just have to pay the entire cost, and there is not a possibility of getting any kind of government loan or grant like they can for their other children, and one of the things I was wondering about is that you mentioned that the loans or grants can also be for certificate programs, and I'm wondering if there are any particular rules about what constitutes a certificate program?

Mr. Klock: It's just a distinction that we make in our law and in our regulations. There are degree-granting institutions, and then there are certificate-granting institutions. Now, there are some that overlap. I mean, you can be a degree-granting institution, such as a community college would be the most common example that have certificate programs. They are more specific. Often, they are vocationally related, although they don't have to be, and generally, they might be of a shorter term. For example, for about 10 years, I worked at a small school out in Wyoming where we trained people to become automotive mechanics, diesel mechanics; those 6-month certificate programs where they were training for a specific set of job skills to where they immediately go into the work world to be employed, and that, hopefully, gives you an idea.

Ms. Lee-Smith: So, if a college or a junior college, community college, wanted to set up a certificate program for these students, you also indicated that it's up to the university or the college to determine which ATB is appropriate. I'm wondering if there is a way to do this within the context of the current law. In other words, if a certificate program was set up and there was a test that was made available that would be appropriate for these students in these programs, then they might be able to get loans or grants.

Mr. Klock: Yes, institutions that have been approved to participate in our programs can develop

new certificate programs of postsecondary study. As long as the program is an eligible program (we have rules to define an eligible program), it is possible that an institution of higher education can establish a postsecondary certificate program of study for eligible students to enroll and if otherwise eligible, receive Title IV program, assistance. The establishment of a new certificate program at a college, university, or community college also entails gaining approval from the institution's accrediting agency.

Ms. Lee-Smith: Well, these are typically regular colleges and universities that are setting these programs up.

Mr. Klock: Okay. Can you tell me a little bit more information about the type of program that you are referring to? We'll assume that it's an eligible and participating institution.

Ms. Lee-Smith: Okay, there's a Web site that you can go to (<http://www.thinkcollege.net/>), and there are over 100 colleges and universities that have programs like this – that you can go to that Web site and see where they are and how they are set up.

Mr. Klock: Okay.

Ms. Lee-Smith: And, I'm not suggesting you do that right now, but I'm just saying that that's a resource that sometimes these are programs that are set up jointly between school districts and colleges for students who are in the 18-21 age range. Sometimes, they are set up independently. Sometimes, it's support for an individual student who might be on a college campus. Sometimes, it's done through the disability resources center at a college. So, there is a wide variety, and it's something that's really growing, and I think...

Mr. Klock: Can you give me a sense of what the certificate is for or what it enables the student to do?

Ms. Lee-Smith: Well, I don't know how many of them actually have designed a certificate per se. What I'm thinking about is that might be an avenue, and most of these programs are geared towards continuing to learn academics and also learning the necessary things that you need to do in order to live as independently as possible as well as to get into a job when you are finished.

Mr. Klock: Right.

Ms. Lee-Smith: Donna, is there anything you

would add to that?

Ms. Martinez: Well, as well as accessing some of the courses that they might find beneficial or of interest...

Ms. Lee-Smith: The regular college classes.

Ms. Martinez: Yes, the regular college classes. Some universities and colleges are opening access or supports where students are participating in the classes as well as various programs that include a life skills kind of direction as well. I think, if I understand you correctly, it's mostly the certificates that come – that you would find under something like the Perkins Vocational Technology, and I guess there's like a series of 20 “essential” occupations that are all certified like beautician and auto mechanic. Is that what you are referring to?

Mr. Klock: Yes. In fact, there's a catalogue. I don't know the name of it, but there's a directory of occupational titles that I think is maintained by the Labor Department, and there are literally hundreds of occupations listed in there. But, I want to draw a distinction here. Generally, we distinguish between life skills and vocational skills. Traditionally, Title IV program assistance has been available for eligible students enrolled in programs leading to a degree or certificate that trained the student for a particular vocation. Through their training, they learned the required vocational skills to begin a career. We have not typically provided Title IV funds for the acquisition of “Life Skills”, if we mean the skills one needs to maintain themselves in a household setting. This question goes to the point of “is the program at a postsecondary level”? But, I appreciate the web address suggested and I will take a look at it. Thanks! One other question that I have for you – are the students that you are working with participating in home schooling?

Ms. Lee-Smith: Not too many.

Mr. Klock: Not too many. Okay, because that is an area where, for students who are not disabled, where we've seen tremendous growth in the last 5-10 years, and of course, that is included as another alternative to the high school diploma. So, I was just curious whether there were questions about that.

Mr. Fox: I work for a Center for Independent Living, and this goes along the lines of what people are discussing. A lot of the programs are being con-

ferred for a certificate of self-determination, which can involve academics. It involves employment. It involves life skills. The Centers for Independent Living in New Jersey – there are 12 of them; there are 400 nationwide – are interested in providing an avenue or an opportunity for students with intellectual disabilities to continue past 21, which really isn't occurring, and I heard you mention, on <http://www.thinkcollege.net/>, there are over 100 programs. Sometimes, people have to travel hundreds of miles to get to these. We are looking to provide an avenue right in their back door. How would we go about becoming eligible as a criteria-based site?

Unidentified Participant: Which I find to be a very timely question given that it's the 15th anniversary for the ADA and accessibility.

Mr. Fox: Exactly. Everyone should have the right to continue their education.

Mr. Klock: There is an extensive process. I'll be glad to provide you with the information. Basically, there's an online application to participate in our programs. One of the components there is that you are in a state – you are licensed to provide educational services; you are accredited. So, I'm not sure whether you would meet all those components, but if you would, I can certainly point you to all of the resources that you would need plus some resource people here at the Department that can answer all your questions about that. Here is the url that will provide some additional information about applying to participate in our programs: <http://lifap.ed.gov/sfahandbooks/attachments/0405Vol2MasterFile.pdf>

Ms. Hart: Dan, what if an independent living center were to partner with a 2- or a 4-year institute of higher education?

Mr. Klock: That's probably a faster alternative in my opinion. They've already been established as an eligible institution. The key is going to be whether the educational program that's being developed meets the criteria for the accreditor. I don't know if there is an accrediting agency “independent living” – the people that are involved in educational development on the individual campuses would be the best folks to talk to about your idea and see whether that meets their needs and they can provide for that in the community. You would jumpstart the whole process by partnering with an

institution that has already established eligibility.

Ms. Martinez: I do have one last question, as I'm double tasking here and looking at a newsletter by the Higher Education Washington News Line. There is a posting that speaks to the Student Assistance Advisory Committee. Who is that? It does give a URL. It speaks about "the Student Assistance Advisory Committee posts the first quarterly access report." Is that separate from you?

Mr. Klock: And the other one – tell me the name of it again.

Ms. Martinez: The organization – the announcement comes from the Department of Ed – Student Assistance Advisory Committee.

Mr. Klock: Right. The Advisory Committee was established under section 491 of the Higher Education Act to provide Congress and the Secretary of Education with advise and recommendations on financial aid issues. The committee is composed of a director and a very small staff and then a number of people who are from the community; some financial aid, some higher ed. They are pretty broad-based in terms of their representation, and my general recollection is that Congress places so many members on the committee. The White House places a couple folks on there, as well as the Secretary of Education appoints a number of the committee members. They look at issues related to the Title IV Higher Education programs – the financial aid programs. So, that would, again, that's another area where any of your issues, if you'd like to address them, that's another place where they are independent of the Department. They are looking at issues that affect and impact our Title IV loans, grants, work study students, and parents who receive them.

Ms. Martinez: Right. It says that it highlights the committee recommendations that lawmakers have used to draw up the legislation, and it announces their report online.

Ms. Guest: My name is Allison Guest. What is the maximum amount of aid distributed to students, and how do they determine that?

Mr. Klock: The amount an individual can receive primarily depends upon the student's financial need and the amounts that the institution has to award. It would probably be more useful for me to answer your question by reviewing some program

maximums. For example, the Pell Grant program, which is for undergraduate students, the amount can change based on funding year. Currently, the maximum is \$4,050 per award year. Then, there are a couple of other grant programs. The Federal Supplemental Educational Opportunity Grant – the minimum amount would be \$100 and could be as high as \$4,000, but what you need to know is that there are so few funds in that program that are given to....First of all, they are given to individual campuses that apply, and most of the campuses that I worked at that had those funds, we could only afford to give students a couple hundred dollars. A limited number of students, the most needy students, a couple hundred dollars. So, while we have ranges here of what can be awarded, there are other factors that you have to consider.

Then, we get into our work study program. That really depends on the job, the hourly rate established by the institution, the number of weeks they figure the student will work, whether it's during the school year or during summer, but that can range. Typically, it is going to range from \$1,500 to probably \$3,500 per award.

And then, we have a variety of loans. The Perkins loan can go up to \$4,000 a year. We have the Stafford Loans. That breaks into two different components – a Direct Loan program and a Federal Family Educational Loan program. The difference between the two programs is the source of the funding. If the lending source providing the funds to the school is the Department of Education then you are in the Direct Loan program. Hence the name Direct Loan. Other schools, participate in FFEL, Federal Family Educational Loans. The lender source providing funds to the schools in FFEL are banks all around the country that are FFEL participating lenders. In either case, a first year student can borrow up to \$2,625; a second year student up to \$3,500; a third and fourth year student up to \$5,500; a graduate student up to \$10,500. All those amounts will probably go up as a result of reauthorization, but that's speculation right now. They are looking at increasing the loan amounts for the Stafford Loan (Direct Loans and FFEL loans) in the House Bill and probably in the Senate Bill as well. In addition to that, then parents can borrow under the PLUS loan

– a Parent Loan for Undergraduate Students, and they can borrow the difference between the cost of education less the other financial aid that the student receives. So, if we take a student who's interested in their local low-cost school that is going to cost them \$3,000 a year, and they get a \$3,000 Pell Grant, and then, the student is interested in going to the most expensive school in the country, which costs \$55,000 a year. Again, they are still eligible for a \$3,000 Pell Grant. The student received nothing else. In the first case, the parent wouldn't be eligible for a parent loan. In the second case, they could get the difference or \$53,000 a year in a PLUS loan. Now, obviously, on the parent loan, there is a credit check that's done to determine that they have established credit worthiness, but that's how these programs get so large, and we end up providing \$69 billion worth a year.

That's it in a nutshell. I should mention, for graduate programs, the annual loan amounts are even larger.

Ms. Hart: Okay. I'm going to take this opportunity now to complete the conference call, but I want to thank Dan and his colleagues for the information they presented on financial aid for students with disabilities, and thank you to all of you who participated on the call. This was the first conference call for the Transition to Postsecondary Education Community of Practice, which is sponsored through the National Center for Secondary Education and Transition out of the University of Minnesota and the University of Hawaii. More information on this community of practice is available on the National Center for Secondary Education and Transition Web site as will be the transcript from this call. The Web site is <http://www.ncset.org/>. Thank you all again.

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Contact us at:

National Center on Secondary Education and Transition
Institute on Community Integration (UCEDD)
6 Pattee Hall
150 Pillsbury Drive SE
Minneapolis MN 55455
(612) 624-2097 (phone)
(612) 624-9344 (fax)
ncset@umn.edu (E-mail)
<http://www.ncset.org> (Web)

