SFAP Project Oversight
(Updated: 5-29-18)

General Notes
- This SFAP Project Oversight document includes any project requiring resources from other agency divisions (e.g. ISS, SPF, etc.), as well as cross-departmental projects.
- A list of annual or other repetitive projects is included to help identify resource needs.
- Individual Directors maintain departmental project lists for consideration when assessing the resources available to commit toward prioritizing SFAP projects in this document.
- *Italics represent projects requiring ISS support.*

SFAP Strategic Plan Goals and Objectives (ordered by priority)
- SFAP's Compliance and Customer goals are considered jointly, as we strive to improve the customer experience while remaining in compliance.
- **Compliance**: Improve compliance
    - Maintain a transparent environment for sharing audit findings and implications
    - Maintain current documentation on QA activities across SFAP
    - Maintain reconciliation standards for all SFAP financial activities
- **Customer**: Enhance services to effectively meet customer needs
    - Implement key elements of the IVR white paper
    - Implement key elements of the customer self-sufficiency white paper
    - Increase the accuracy and timeliness of payments
- **Communication**: Enhance communication and expand customer knowledge
    - Implement key elements of the financial aid website integration white paper
    - Implement key elements of the electronic communications white paper
    - Strengthen the training and resources for SFAP customers
- **Culture**: Build a culture of employee excellence
    - Promote a structured program for collecting new ideas
    - Promote employee appreciation and recognition opportunities
    - Promote an active professional development program

Prioritizing Projects
- Compliance and the Customer are considered jointly in prioritizing projects, with special consideration of the risks associated.
- Factors to consider when prioritizing: degree of impact, deadline for implementation, temporary work-around, system errors vs. enhancements, etc.
- Whether a deadline is fixed or flexible must also be taken into consideration, as well as what resources are available for the project, both within SFAP and across the agency.
- The opportunity for a completed project to allow for realignment of resources is another important consideration.

SFAP Core Customers
- **Central Office (CO)**: Board and Legislature
- **Financial Aid Services (FAS)**: Institutions
- **Borrower Services (BS)**: Borrowers

Coding Within This Document
- **Bright Ideas**: Suggestion provided by SFAP staff
- **System Error:** Feature of our software that is not working as intended (these are underlined in the document)
- **Lead**: SFAP staff member (typically a Business Analyst or Assistant Director) assigned to lead the project assessment and implementation
- **SPO**: SFAP Strategic Plan Objective
- **Weaver**: Points for Consideration from the Weaver loan program assessment

Project Stages
- **In Progress**: Assessment has occurred, resource availability has been verified, and these projects are now in progress. A Lead (in parenthesis) has been assigned who is guiding the project toward the specified deadline (in parenthesis).
- **Assessment**: A project proposal is being assembled to assess required resources. The proposal will help guide the determination of whether resources are available to move forward with the project. A Lead (in parenthesis) has been assigned to develop the project proposal.
- **Parking Lot**: Limited resources are available for these projects.

Project Codes:
- **PO-FAS:** Projects focused on institutions that don't fall into a category below
- **PO-BS:** Projects focused on borrowers that don't fall into a category below
- **PO-PAY:** Projects focused on improving payment processing
- **PO-WEB:** Projects focused on improving borrower's web self-sufficiency
- **PO-LF:** Projects focused on greater utilization of Laserfiche

Bright Ideas
- Bright Ideas are first vetted by the Bright Ideas team to verify validity (e.g. is it within the scope of our responsibilities, will another current project solve the issue, etc.) and to identify the scope of the project (e.g. is it a quick fix, a department project, or something that needs to be integrated into the SFAP Project Oversight).
- Based on this review, quick fixes will be handled by the Bright Ideas team, and other submissions will be routed to the appropriate Director. The Director will assess whether it can be handled as a departmental project or if it should go to the SFAP Project Oversight Committee for ranking.

SFAP Project Oversight Committee
- Charles Puls, Deputy Assistant Commissioner
- Lesa Moller, Sr. Director
- DeCha Reid, Director of Financial Aid Services
- Rinn Harper, Director of Borrower Services
- Katherne Carson, Assistant Director for Business Improvement

SFAP Project Oversight Committee Monthly Meeting Agenda
- In Progress: Verify that milestones and deliverables are on track; Discuss decisions to be made, actions that may be problematic, or other concerns
- Departmental Projects: General update so that the oversight team is aware of resources
- Assessment: Review project proposals (assess resources needed, milestones, and deliverables; determine if project should move forward)
- Parking Lot: Review rankings and adjust where appropriate
- New projects: Rank any new projects

ISS APPROVED; IN PROGRESS

Compliance
- **PO-BS-1** Pre-1971/Federal loan record updates (**Lead:** Rinn; March 2018)
- **PO-BS-2** *HELMS 2.0 – Litigation module (**Lead:** Katherne; December 2018)*
- **PO-PAY-1** *NICUSA payment interface change (**Lead:** Michael; August 2018)*
- **PO-PAY-2** Reduction of errors and unapplied funds in payment processing (**SPO:** Self-Sufficiency 4.10 1st & 2nd bullets) {includes **Weaver** CP-01-Moderate (payment processing inefficiencies); CP-03-Moderate (HELMS to Cash Receipts System reconciliation); CP-07-Moderate (payment application reconciliation)} (**Lead:** Michael; June 2018)
- **PO-PAY-3** *Posting payments without manual intervention for all loan statuses {includes **Weaver** CP-04-Moderate (application of payments to borrower's accounts); (**Lead:** Michael, June 2018)*

Customer
- **PO-PAY-4** *Online ACH sign-up (**Bright Ideas:** BI1001) (**SPO:** Self-Sufficiency 4.8.9); Applying payments to specific loans (both the borrower's ability to request this and the system's ability to process it correctly) (**SPO:** Self-Sufficiency 4.8.13) (**Lead:** Michael; August 2018)*
- **PO-PAY-5** *Improving Borrower Summary and On-Line Payment Process (originally reviewed as a potential System Error - Reprograming the calculation of the loan past due amount so that the next payment due is not included) (**SPO:** Self-Sufficiency 4.8.1.1); Displaying reference number online (**SPO:** Self-Sufficiency 4.3 - High) (**Lead:** Valerie and Natalie; June 2018)*

Communication
- **PO-BS-4** *IVR/ACD Implementation (Phase 2) (**Lead:** Stephen; May 2018)*
- **PO-WEB-1:** *Correcting verbiage in online loan application status table to align with the actual name of the forms (**SPO:** Self-Sufficiency 4.6 - High) and enhancing the online loan application status table to include disbursement details (**SPO:** Self-Sufficiency 4.6 - High) (**Lead:** Valerie and Natalie; May 2018)*

Culture

APPROVED BY PROJECT OVERSIGHT COMMITTEE; NEEDS ISS REVIEW

Compliance
- o **PO-FAS-1** *Automated grant payment/reconciliation files (**Lead:** DeChà; June 2019)*

Customer
- o **PO-PAY-5** *Improving Borrower Summary and On-Line Payment Process (originally reviewed as a potential System Error - Reprograming the calculation of the loan past due amount so that the next payment due is not included) (**SPO:** Self-Sufficiency 4.8.1.1); Displaying reference number online (**SPO:** Self-Sufficiency 4.3 - High) (**Lead:** Valerie and Natalie; June 2018)*
- o **PO-WEB-2** *Streamlining CRAFT (fewer Responding Department options, fewer Issue Type options; internal use of Secondary Issue type; and additional fields added to Export Results for improved tracking)*

Communication
- o **PO-WEB-1:** *Correcting verbiage in online loan application status table to align with the actual name of the forms (**SPO:** Self-Sufficiency 4.6 - High) and enhancing the online loan application status table to include disbursement details (**SPO:** Self-Sufficiency 4.6 - High) (**Lead:** Valerie and Natalie; May 2018)*

Culture

ASSESSMENT

Compliance
- o **PO-FAS:** *Adding fiscal year/FAD reporting year selection to loan certification in HELMS {includes* **Weaver** *PA-01-Moderate (reconciliation of loan transactions)} (***Lead:** *Valerie/Katherne)*
- o **PO-BS:** *Reducing the use of SS#'s on reports (***Lead:** *Natalie)*

Customer

Communication
- o **PO-FAS:** *Updating institutional Q&A documents (***Lead:** *Leah; November 2018)*

Culture

Tracking Number Assignments

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
PO-FAS	x																	
PO-BS	x	x	x	x														
PO-PAY	x	x	x	x	x													
PO-WEB	x	X																
PO-LF																		

BOARD REQUEST

At the April 25, 2018, Agency Operations Committee meeting, Board members expressed an interest in seeing faster progress toward addressing borrower concerns related to customer service, web self-sufficiency, and payment processing. In response to this, a review of SFAP's project list was completed to identify activities that would address these concerns. These projects are categorized based on both the area of improvement and the potential for outsourcing opportunities. Each category needs further assessment to determine the most efficient approach to achieving the suggested improvements. Discussions with key vendors will allow for the development of detailed timelines and resource lists.

Payment Efficiency
In addition to five projects currently in progress, the following activities will improve the efficiency and accuracy of payment processing, while encouraging ACH. These projects will require support from a variety of internal and external participants given the various interfaces required to process payments.
- o System Error - Correcting payoff calculation for paid ahead accounts (**SPO:** Self-Sufficiency 4.10 5th bullet)
- o Interest rate discount for recurring payments and other ways to encourage use of ACH {part of **Weaver** EL-01-High (mail payment processing)}
- o Online payoff calculation that acknowledges mailing time (**SPO:** Self-Sufficiency 4.8.1.2)
- o Implement a credit card service fee (code freeze until Sept 1)
- o Address the time delays that occur when payments are made via speaking with a CSR and when they are made via NICUSA
- o Implement data transfer validation and reconciliation between all systems -- HELMS, MIPS, USAS, CRS, and Texas.gov {**Weaver** CP-02 Moderate, PA-01-Moderate, & PA-02-Moderate}
- o Improve the efficiency of applying payments to borrower's accounts {**Weaver** CP-04-Moderate}
- o Allow excess credit card payments to be applied to specific loans
- o Implement a returned check fee (**Bright Ideas:** BI1012)
- o Posting payments without manual intervention (problems related to repayment status are already being addressed; this project would investigate other opportunities for improvement)
- o Ability for co-signers to make payments on-line (dependent on completion of Litigation project)

Customer Self-Sufficiency (Borrowers): E-Correspondence
Our current loan software includes a module that allows for the creation of a "borrower portal." This portal provides greater web self-sufficiency for borrowers, allowing for on-line correspondence. In addition to bringing this module on-line, this set of projects focuses on improving the communications we currently have, better utilizing other communications features in our software, and implementing on-line opportunities for some previously overlooked items.
- o "Borrower Portal" (**SPO:** Communications White Paper #2, 3, 4, 5, 7, and 8; Self-Sufficiency White Paper 4.8.5 or 4.8.6, as an alternative)
- o Revising the way all HELMS correspondence and reminders are generated (billing statements, 1098/1099's, due diligence, account change notices, etc.) to allow online documents for borrowers and pdf's for loading into Laserfiche. May also eliminate the need to pursue batch-posting comments to HELMS. (**SPO:** Communications White

Paper recommendation #7; **Bright Ideas:** BI1017; **Weaver** CS-08-Moderate, AM-02-Low, and RDM-03-Low)
- o Improvements to the repayment schedule and disclosure statement (repayment option details, and better clarification when repayment options have been exercised) (**Bright Ideas:** BI1008; **SPO:** Self-Sufficiency White Paper 4.10 4th bullet)
- o Expanded details and improving wording on billing statement (**Bright Ideas:** BI1009 and BI1013)
- o Better clarification of specific loan that is affected by any correspondence (**Bright Ideas:** BI1010)
- o Pre-emptive notices (due dates, end of grace period, change in enrollment, reminders that payments will be increasing when a reduced payment plan is expiring, and other alerts and messages) (**Bright Ideas:** BI1004; **SPO:** Self-Sufficiency 4.8.4 & 4.10 3rd bullet; **Weaver** EM-08-Low)
- o Automated processes for standard, pre-defined correspondence (**Weaver** CP-06-Low)
- o On-demand letter generation of common customer requests (**SPO:** Self-Sufficiency 4.8.10)
- o System Error - Updating/Canceling loan online (**SPO:** Self-Sufficiency 3.4, 3.5, 4.4, 4.5 - Low)
- o TASSP Loan Acceptance and Loan Consummation Disclosures (currently requires manual intervention)

Customer Self-Sufficiency (Institutions): WebFocus Replacement – Potential for Outsourcing
Institutional WebFocus reports were taken off-line due to potential security concerns. To address the elimination of the on-line reports, Financial Aid Services runs the reports for any institution requesting the information for their loan program. While FAS is able to meet the current demand for these requests, the number of requests has steadily increased, and institutional concern about not being able to access these reports on-line is growing. The Financial Aid Advisory Committee's sub-committee on Data Collection would be a good resource to help develop reporting specifications. Converting those specifications to programming appears to be a project that could be accomplished through a contract with 5280 or a temporary programmer.
- o Develop online reporting tools (WebFocus or other) and glossaries; replace WebFocus School Allocation reports (**SPO:** Self-Sufficiency 3.3 and 3.3.1)

Customer Self-Sufficiency (Borrowers): Laserfiche Expansion – Potential for Outsourcing
Creating on-line submission for borrower forms would significantly improve customer service. The Laserfiche system would be a logical venue for this, given the other on-line forms that have been developed. The creation of these on-line forms, as well as support for developing workflow and folder restructuring, could be contracted through the vendor managing the Laserfiche software. Additional Laserfiche support is needed for Financial Aid Services and Loan Repayment Programs, and it may be more effective to contract all Laserfiche projects at once.
- o Making a dozen borrower forms available for submission through Laserfiche (**SPO:** Integrated Website White Paper; Self-Sufficiency 4.7 and 4.8.12; **Bright Ideas:** BI1015 & BI1019)
- o Include loan reference number in the meta data for Laserfiche searches (**Bright Ideas:** BI1007)
- o Laserfiche workflow and folder restructuring to align with Borrower Services departmental reorganization
- o Laserfiche workflow and folder structure for OAG as part of the Litigation project

- o Laserfiche workflow and folder structure for FAS for centralized storage of institutional documentation (e.g. Memorandum of Understanding, Department of Education letters, unique justification items such as those required for the special Tuition Equalization Grant provision, etc.)
- o Nursing Faculty LRP on-line application (couple hundred apps; next deadline is Fall, 2018)
- o Math & Science Scholars LRP on-line application (couple dozen apps; next deadline is Spring, 2018)

Customer Interaction and Communication: CRAFT – Potential for Outsourcing

The CRAFT system was not initially designed to support the interactive nature of communication with borrowers, nor does it provide the necessary steps to confirm a borrower's identity. Improvements are needed to acknowledge the manner in which staff communicates with borrowers and to address PII protection. The projects listed will improve the efficiency and effectiveness of CRAFT interactions. Converting these specifications to programming appears to be a project that could be accomplished through a contract with a temporary programmer.

- CRAFT Functionality
  - o Custom CRAFT entry screens that prepopulate Contact Reason and Received From based on the webpage from which you selected Contact Us
  - o Allow borrowers to include attachments
  - o Automated response acknowledging an inquiry was received and the timing borrowers/co-signers should expect (**SPO:** Self-Sufficiency 4.10.1)
  - o Auto-populate the customer's information when generating responses
  - o Include the customer's original email in the reply
  - o Automatically update the "Current Status" when the response is sent
  - o Field for customers to enter last 4 digits of SS#
- CRAFT – Interfaces Required
  - o Ability for customers to confirm their identity as an existing account holder. This will ensure SFAP is protecting sensitive borrower information {includes **Weaver** AM-01-High (inconsistency among different methods)}
  - o Automatically populate customer information for customers who login
  - o Pre-emptive notification to non-account holders explaining that activities like account change requests cannot be processed without confirmation of being an account holder
  - o Additional "Contact US" links accessible in HelmNET3 after the customer logs in
  - o Automated notations of CRAFT actions in HELMS
- CRAFT Structure
  - o Improved ability to see a customer's other CRAFT inquiries
  - o Automated routing based on a combination of Contact Reason and Received From.
  - o The sender and receiver should be able to communicate with multiple emails. Customers are currently unable to answer our responses and must create a new CRAFT.

Customer Interaction and Communication: Web Improvements

In addition to the following projects to enhance the borrower's overall web experience, focus groups with borrowers are needed to ensure that changes accomplish improvements that address their needs.

- o Google Translate (**SPO:** Self-Sufficiency 4.8.2)
- o Interest rate and repayment calculators formerly appearing on the borrower website are broken and must be rebuilt

- FAQ's (**SPO:** Self-Sufficiency 4.8.2)
- Glossary of terms (**SPO:** Self-Sufficiency 4.8.2)
- Fewer clicks to get from "Apply For a Loan" to the actual application (**SPO:** Integrated Website White Paper)
- Displaying reference number online in more places (currently being added to Borrower Summary page) (**SPO:** Self-Sufficiency 4.3 - High)

PARKING LOT

Parking Lot Ranks
- High: Next in line for assessment. A Lead (in parenthesis) may have been assigned to begin the initial steps of a project proposal.
- Medium: A Lead (in parenthesis) may have been assigned to research certain aspects of the idea to help inform further decisions about the project's rank.
- Low: No work will occur on these projects until their ranking changes.

High
- **Compliance**
  - **PO-BS:** *Improved flagging of "No Contact" accounts {includes **Weaver** RDM-04-Moderate}*
  - **PO-BS:** *Improved deferment and forbearance processing {includes **Weaver** CP-09-Low (deferment enrollment verification); CP-10-Low (scanning of faxed deferment and forbearance forms); CP-11-Moderate (lack of formal guidance on processing forbearance requests); CP-13-Moderate (system controls over forbearance timeframes); CP-14-Moderate (review and approval of forbearance request); CP-15-Moderate (verbal forbearance request denials)}*
  - **PO-BS:** *Enrollment processing issues {includes **Weaver** EM-02-Low (review of automated enrollment status updates); EM-03-Moderate (manual enrollment status updates); EM-04-Low (incomplete enrollment updates); EM-05-Low (enrollment status notifications); EM-06-Low (review of Clearinghouse report processing); EM-07-Low (documenting review of Clearinghouse report processing)} (**Lead:** Natalie)*
- **Customer**
  - **PO-FAS:** *Integration of state loan data into grant history database for institutional access*
- **Communication**
  - **PO-FAS:** *Net Price Calculator improvements*
- **Culture**

Medium
- **Compliance**
  - **PO-BS:** *Social security number verification { **Weaver** AM-07-Moderate}*
  - **PO-BS:** *Automate manual removal of A flag {**Weaver** RDM-01-Low}*
  - **PO-BS:** *Automate monthly hold status updates {**Weaver** RDM-02-Moderate}*
  - **PO-BS:** *Improvements to loan originations {includes **Weaver** LO-06-Moderate (monitoring of loan certifications); EL-02-High (loan origination process inefficiencies); and LO-08-High (Regulation Z), which needs General Counsel input}*
  - **PO-BS:** *Verifying applications against our own default records*
- **Customer**
  - **PO-FAS:** *Institutional portal {includes integrating an institution's allocation information, funds request, return of funds, contact information, user access, quarterly user access review, etc.; Far Cry or other structure that allows FAS to manage changes}*
  - **PO-BS:** *Create tools for staff and borrowers to calculate payment amounts under different plans to better assist customers and reduce the need to transfer calls (**Bright Ideas:** BI1005) (**SPO:** Self-Sufficiency 4.8.11)*
  - **PO-BS:** *Modifying loan term structure (e.g. length of repayment) to provide for more manageable repayment and reduced delinquency/default*

- **PO-BS:** *Review of every third-party vendor to assure it fulfills our business needs (e.g. NICUSA, TCI, etc.)*
- **PO-BS:** *Reporting to all three credit bureaus and reporting on co-signers*
- **PO-FAS:** *Single sign-on for institutions (**SPO:** Self-Sufficiency 3.2 - medium)*
  - o **Communications**
    - **PO-BS:** Expanded due diligence for borrowers with the highest origination fees/lowest credit scores
    - **PO-FAS:** *Search engine optimization and upgraded search feature (**SPO:** Integrated Website White Paper) (**SPO:** Self-Sufficiency 4.8.3)*
  - o **Culture**

- **Low**
  - o **Compliance**
    - **BS/FAS:** Records Retention – Assessing Laserfiche, H: drive, and items labeled on Records Retention Schedule as "agency" storage to align with expectations; (awaiting revised agency records retention policy)
    - **BS:** *Forgiveness processing {includes **Weaver** CP-16-Low (recording of approved loan forgiveness in HELMS); and CP-17-Moderate (system controls over loan forgiveness)}; (this is a declining portion of our business)*
    - **BS:** *Claims {includes **Weaver** RDM-06-Low (manual change of status for cancelled loans); RDM-07-Low (monitoring of accounts in bankruptcy status); RDM-08-Low (review of proof of claims that are submitted electronically); RDM-09-Moderate (bankruptcy conclusion notification approval)}; (this is a declining portion of our business; about half a dozen borrowers a month)*
    - **BS:** *Enhancing the safeguarding of borrower sensitive information (**Weaver** CP-05-Moderate); (these are additions to our current safeguards; all the work we are doing will help address this, so we will reassess in 2019)*
    - **BS:** *Automating the process for Texas Armed Services Scholarship Program (TASSP) alternates and replacements; (External relations has confirmed that a manual process is acceptable, as long as it is well explained)*
    - **BS:** *Updating CAL application process to include statutory requirement for consideration of family resources (project proposal documented the complexity and cost of the project to institutions; currently on hold while statutory intent is verified)*
    - **BS:** *Placeholder for State Loan repayment Program if we are funded.*

  - o **Customer**
    - **BS:** *Varying payment due dates to balance workloads (**SPO:** Self-Sufficiency 4.8.8)*
    - **BS/FAS:** *Website "gamification" (**SPO:** Integrated Website White Paper)*
    - **BS/FAS:** Expanded social media efforts (**SPO:** Integrated Website White Paper)
    - **BS:** *Real-time communication between IVR, HELMS, HelmsNet3, and Laserfiche (**SPO:** Self-Sufficiency 4.1 - Medium) (once the e-correspondence project is fully analyzed, this project can be re-prioritized accordingly)*
    - **BS:** *Allow alternate sign-in methods (e-mail address, phone number, etc.) (**SPO:** Self-Sufficiency 4.2.2 - Medium) (ranked Low until other sign-in options have been stabilized)*

  - o **Communication**
    - **FAS:** *Enhanced customer contact/FAQ's (**SPO:** Integrated Website White Paper); Converting Q&A documents to an interactive database (like NASFAA)*
    - **FAS:** *Quarterly GovDelivery participation review*

- **BS:** *Expanded due diligence on defaults under $5,000; HELMS 2.0 must be completed first*
- **BS:** *Contact Center display boards and other resources; implementation of IVR must occur first*
- **BS:** Credit score affirmation (**Weaver** LO-01-Low)
- **BS/FAS:** Chat functionality (**SPO:** Integrated Website White Paper)
- **FAS:** Glossary of terms (**SPO:** Integrated Website White Paper) (ranked Low until other web revisions have occurred which may impact what terms need to be defined)
- **FAS:** On-line Message banner (**SPO:** Self-Sufficiency 3.1) and Quick-link access (**SPO:** Self-Sufficiency 3.2.1) (Ranked Low until further analysis can be completed as to how the institutional website will evolve)

- **Culture**
  - **BS:** Training content {includes **Weaver** CS-01-Moderate (inconsistent customer service training); CS-02-Low (customer service training completion); CS-04-Low (response time monitoring); CS-07-Moderate (quality assurance reviews)}; (all the other work we do will help address this, so we will reassess in 2019)
  - **BS:** Monitoring work {includes **Weaver** AM-05-Low (monitoring of processing time for requests to change account information)}; (new systems and approaches will help address this, so we will reassess in 2019)

ANNUAL EVENTS

Central Office
- Compliance
  - TEXAS Grant Report (**Lead:** Lesa; March for June CAAPs)
  - Financial Aid Report (FAR) (**Lead:** Lesa; July for September CAAPs)
    - July 2018 will integrate biennial PELRP annual retention into FAR
  - **(Biennial)** Financial Aid Program Overviews for External Relations (**Lead:** Lesa; October)
  - Monitoring of prior audit results (**Lead:** Lesa; October)
  - **(Biennial)** Document Department of Education "Transition to Teaching" Grant availability (**Lead:** Lesa)
- Customer
- Communication
- Culture

Financial Aid Services
- Compliance
  - Award Maximums (**Lead:** DeChà; January)
  - FAD 1st Submission (**Lead:** Shebah; February)
  - Reallocations (**Lead:** DeChà; March)
  - 10-day data review (allocation preparation) (**Lead:** Shebah; April)
  - Allocations (**Lead:** DeChà; May)
  - FAD 2nd Submission (**Lead:** Shebah; July)
  - FAD 3rd Submission (**Lead:** Shebah; December)
- Customer
- Communication
  - *Net Price Calculator (**Lead:** Leah; May)*
  - Program Guidelines (**Lead:** Leah; July)
  - Texas Application for Student Financial Aid (TASFA) (**Lead:** Leah; August)
  - Instruction Manuals (**Lead:** Leah; August)
- Culture

Borrower Services
- Compliance
  - **(Quarterly)** *HELMS Code Drops (**Lead:** Katherne)*
  - *1098/1099 release (**Lead:** Katherne; January)*
  - *TASSP Nominations (**Lead:** Davin; May)*
  - *Variable interest rate changes (**Lead:** Rinn; June)*
  - *End-of-year Comptroller Shutdown (**Lead:** Katherne; August)*
  - *KPMG Audit (**Lead:** Katherne; August)*
  - *CAL Interest Rate Change (**Lead:** Valerie; month varies based on bond sale)*
- Customer
- Communication
- Culture