

SFAP Project Oversight (Updated: 2-6-18)

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 such as the degree of impact, the deadline for implementation, temporary work-arounds, and other opportunities should be considered when prioritizing.
- 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
- **SPO:** SFAP Strategic Plan Objective
- **Weaver:** Points for Consideration from the Weaver loan program assessment
- **Lead:** SFAP staff member (typically a Business Analyst or Assistant Director) assigned to lead the project assessment and implementation

Project Stages

- **Implementation:** Assessment has occurred, resource availability has been verified, and these projects are now in the process of being implemented. 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 for implementation. A Lead (in parenthesis) has been assigned to develop the project proposal.
- **Parking Lot:** Limited resources are available for these projects.

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
- Katherine Carson, Assistant Director for Business Improvement

SFAP Project Oversight Committee Monthly Meeting Agenda

- **Implementation:** 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 to implementation or back to parking lot)
- **Parking Lot:** Review rankings and adjust where appropriate
- **New projects:** Rank any new projects

IMPLEMENTATION

Central Office

- **Compliance**
 - Biennial allocations (**Lead:** Chad; July 2018)
- **Customer**
 - Impact of removing demographic information from the Financial Aid Database System (FADS) (**Lead:** Lesa; January 2018)
- **Communication**
- **Culture**

Financial Aid Services

- **Compliance**
 - *Automated grant payment/reconciliation files (**Lead:** DeChà; August 2018)*
 - *Updating institutional Q&A documents (**Lead:** Leah; November 2018)*
- **Customer**
- **Communication**
 - *Net Price Calculator improvements (**Lead:** Leah; May 2018)*
- **Culture**

Borrower Services

- **Compliance**
 - *HELMS Co-signer split – bringing HELMS loan software code drops up-to-date (**Lead:** Katherine; January 2018)*
 - Pre-1971/Federal loan record updates (**Lead:** Rinn; March 2018)
 - *HELMS 2.0 – Litigation module (**Lead:** Katherine; on hold until co-signer split has been implemented)*
- **Customer**
 - *Online ACH requests (**Bright Ideas:** BI1001) (**Lead:** Ron; June 2018)*
- **Communication**
 - *IVR/ACD Implementation (stability and basic functionality) (**Lead:** Stephen; January 2018)*
- **Culture**

ASSESSMENT

Compliance

- **BS:** *Unable to post payments without manual intervention, in certain circumstances* (**Lead:** Michael)
- **BS:** *Reduction of errors and unapplied funds in payment processing {includes **Weaver** CP-01 (payment processing inefficiencies); CP-02 (data transfer validation); CP-03 (HELMS to Cash Receipts System reconciliation); CP-07 (payment application reconciliation); PA-01 (reconciliation of loan transactions); PA-02 (validation of loan portfolio financial data)}* (**Lead:** Michael)
- **BS:** *Applying payments to specific loans (both the borrower's ability to request this and the system's ability to process it correctly) {includes **Weaver** CP-04 (application of payments to borrower's accounts)}* (**Lead:** Michael)
- **BS:** *CAL origination updates {includes updating CAL application process to include statutory requirement for consideration of family resources, and adding fiscal year/FADS reporting year selection to loan certification in HELMS}* (**Lead:** Valerie/Katherine; April 2018)
- **BS:** *Enrollment processing issues {includes **Weaver** EM-02 (review of automated enrollment status updates); EM-03 (manual enrollment status updates); EM-04 (incomplete enrollment updates); EM-05 (enrollment status notifications); EM-06 (review of Clearinghouse report processing); EM-07 (documenting review of Clearinghouse report processing)}* (**Lead:** Natalie)
- **BS:** *Changes in Mental Health Loan Repayment Program (LRP) require modifications to application process* (**Lead:** Ron; March 2018)
- **BS:** *Reducing the use of SS#'s on reports* (**Lead:** Natalie)

Customer

- **BS/FAS:** *New website layout (clear purpose, intuitive, mobile friendly)* (**SPO:** Integrated Website White Paper) (**Leads:** Leah/Stephen)

Communication

- **BS/FAS:** *Customer Response and Feedback Tracking System (CRAFT) process and tracking improvements {includes **Weaver** CS-06 (monitoring of CRAFT inquiry assignment); improved ability to see a customer's other inquiries; auto entry of contact info if person logs in; reduction in topic list; allowing attachments; providing customer with confirmation of CRAFT submission; security of CRAFT data; etc.}* (**Leads:** Leah/Stephen)
- **BS:** *Revising the way HELMS letters are generated {Includes 1098/1099 online documents and pdf's generated by processor for loading into Laserfiche}* (**SPO:** Communications White Paper initial requirement) (**Leads:** Natalie/Valerie)
- **BS:** *Batch posting comments to HELMS* (**SPO:** Communications White Paper recommendation #7) (**Lead:** Natalie)

Culture

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**
 - **BS:** *Improved flagging of "No Contact" accounts {includes **Weaver** RDM-04}*
 - **BS:** *Improved deferment and forbearance processing {includes **Weaver** CP-09 (deferment enrollment verification); CP-10 (scanning of faxed deferment and forbearance forms); CP-11 (lack of formal guidance on processing forbearance requests); CP-13 (system controls over forbearance timeframes); CP-14 (review and approval of forbearance request); CP-15 (verbal forbearance request denials)}*
- **Customer**
 - **BS:** *Improved loan accessibility for cosigners (ability to make payments on co-signed accounts, etc.) (dependent on what's available in new code drops and the impact of HELMS 2.0.)*
 - **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}*
 - **BS:** *Borrower Portal (**SPO:** Communications White Paper #2) {includes billing statements, 1099/1098, borrower notifications, etc.; **Weaver** CS-08 (online availability of 1098 and 1099 forms)}*
 - **BS:** *Reprogramming the calculation of the loan past due amount so that the next payment due is not included*
 - **FAS:** *Integration of state loan data into grant history database for institutional access*
- **Communication**
 - **BS/FAS:** *Search engine optimization (**SPO:** Integrated Website White Paper)*
- **Culture**

Medium

- **Compliance**
 - **FAS:** *Developing a Laserfiche structure for FAS that allows 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 (TEG) provision, etc.) (**Lead:** Natalie)*
 - **BS:** *Laserfiche restructuring to align with departmental reorganization*
 - **BS:** *Consistency in making demographic account changes {includes **Weaver** AM-01 (inconsistency among different methods); AM-02 (confirmation of account changes); and possibly AM-07 (social security number verification)}*

- **BS:** Automation opportunities {includes **Weaver** RDM-01 (manual removal of A flag); RDM-02 (monthly hold status updates); and RDM-03 (manually updating accounts to which collection e-mails were sent)}
- **BS:** Improvements to loan originations {includes **Weaver** LO-06 (monitoring of loan certifications); EL-02 (loan origination process inefficiencies); and LO-08 (Regulation Z), which needs General Counsel input}
- **BS:** Verifying applications against our own default records
- **Customer**
 - **BS:** Create tools for staff to calculate payment amounts under different plans to better assist customers and reduce the need to transfer calls (**Bright Ideas:** BI 1005)
 - **BS:** Modifying loan term structure (e.g. length of repayment) to provide for more manageable repayment and reduced delinquency/default
 - **BS:** Review of every third-party vendor to assure it fulfills our business needs (e.g. NICUSA, TCI, etc.)
 - **BS:** Reporting to all three credit bureaus and reporting on co-signers
 - **BS:** Encourage use of ACH {part of **Weaver** EL-01 (mail payment processing)}
- **Communications**
 - **BS:** Expanded due diligence for borrowers with the highest origination fees/lowest credit scores
 - **BS:** FAQ's for borrower website
 - **BS:** Better utilization of HELMS communication options: on-demand letters, account update notices, billing statements, repayment disclosures, etc. (**SPO:** Communications White paper #3, 4, 5, 7, and 8). Reliant on first revising the way HELMS letters are generated.
 - Pre-emptive e-mail notices of upcoming payment due date (**Bright Ideas:** BI 1004)
 - Repayment option details included with initial repayment schedule (**Bright Ideas:** BI1008)
 - Expanded details (**Bright Ideas:** BI1009) and improving wording (**Bright Ideas:** BI1013) on billing statement
 - Better clarification of specific loan that is affected by any correspondence (**Bright Ideas:** BI1010)
 - **Weaver** CP-06 (manual borrower correspondence)
 - **Weaver** EM-08 (repayment notification)
- **Culture**

Low

- **Compliance**
 - **CO:** 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 (recording of approved loan forgiveness in HELMS); and CP-17 (system controls over loan forgiveness)}; (this is a declining portion of our business)
 - **BS:** Claims {includes **Weaver** RDM-06 (manual change of status for cancelled loans); RDM-07 (monitoring of accounts in bankruptcy status);

RDM-08 (review of proof of claims that are submitted electronically); RDM-09 (bankruptcy conclusion notification approval)}; (this is a declining portion of our business)

- **BS:** *Enhancing the safeguarding of borrower sensitive information (**Weaver CP-05**); (these are additions to our current safeguards)*
- **BS:** *Incomplete student information (**Weaver LO-05**); (HELMS upgrade appears to have resolved this issue; additional testing will need to occur at some point to verify that this item can be removed)*
- **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)*
- **Customer**
 - **BS:** *Interest rate and repayment calculators formerly appearing on the borrower website are broken and must be rebuilt*
 - **BS:** *Nursing Faculty LRP on-line application (couple hundred apps; next deadline is Fall, 2018)*
 - **BS:** *Math & Science Scholars LRP on-line application (couple dozen apps; next deadline is Spring, 2018)*
 - **BS:** *Varying payment due dates to balance workloads*
 - **BS/FAS:** *Website "gamification" (**SPO:** Integrated Website White Paper)*
 - **BS/FAS:** *Expanded social media efforts (**SPO:** Integrated Website White Paper)*
 - **BS/FAS:** *Enhanced customer contact/FAQ's (**SPO:** Integrated Website White Paper)*
 - **BS:** *TASSP Loan Acceptance and Loan Consummation Disclosures currently require manual intervention*
- **Communication**
 - **FAS:** *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:** *Institute a returned check fee (**Bright Ideas:** BI1012)*
 - **BS:** *Credit score affirmation (**Weaver LO-01**)*
 - **BS/FAS:** *Chat functionality (**SPO:** Integrated Website White Paper)*
- **Culture**
 - **BS:** *Training content {includes **Weaver CS-01** (inconsistent customer service training); CS-02 (customer service training completion); CS-04 (response time monitoring); CS-07 (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** (monitoring of processing time for requests to change account information)}; (new systems and approaches will help address this, so we will reassess in 2019)*

Needs to be Ranked

- *Reconciliation of exemptions and waivers between IFRS and FADS.*

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)
 - FADS 1st Submission (**Lead:** Shebah; February)
 - Reallocations (**Lead:** DeChà; March)
 - 10-day data review (allocation preparation) (**Lead:** Shebah; April)
 - Allocations (**Lead:** DeChà; May)
 - FADS 2nd Submission (**Lead:** Shebah; July)
 - FADS 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)
- **Customer**
- **Communication**
- **Culture**