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**TO:** Directors of Financial Aid  
Private and Independent Institutions of Higher Education

**FROM:** DeChà Reid  
Director, Financial Aid Services

**DATE:** October 31, 2019

**RE:** B-On-Time (BOT) Loan Reallocation Process for FY 2020

Enclosed is a copy of the FY 2020 BOT allocation for private and independent institutions, including encumbered and unencumbered amounts as of Oct. 29, 2019. Private and independent institutions have until **Nov. 20, 2019**, to encumber any allocated FY 2020 BOT program funds by certifying eligible loan applications. Institutions will lose claim to any unencumbered amounts, and these funds may be reallocated to other eligible private and independent institutions requesting these funds.

To request reallocated funds, institutions must complete and submit the enclosed **FY 2020 BOT Reallocation Request Form** by **Nov. 20, 2019**. A request for reallocation should be submitted only if eligible students have been identified. Reallocated funds will be distributed among institutions requesting additional funds; however, no institution will receive more funds than requested. Institutions that have not encumbered all of the FY 2020 original allocation are not eligible to request reallocated funds.

For questions, contact Financial Aid Services at 1-844-792-2640 or through [CONTACT US](#) (select "Financial Aid Question" for the Contact Reason).

**Enclosed:** [FY 2020 BOT Reallocation Request Form](#)  
[FY 2020 BOT - Private Allocation Usage as of 10/29/2019](#)