

Selected Disclosures Affected by Higher Education Opportunity Act of 2008 (P.L. 110-315)

Higher Education Act—§132(i)(1) as added by P.L. 110-315

INFORMATION ABOUT TITLE IV PARTICIPATING INSTITUTIONS POSTED TO DEPARTMENT OF EDUCATION'S COLLEGE NAVIGATOR WEB SITE	RELATED CURRENT REGULATION / REPORTS ¹	NOTES
Mission	IPEDS IC (IC = Institution Characteristics)	
Number of applicants for admission, admitted applicants, and attendees	IPEDS IC	
SAT or ACT scores (if school requires) for middle 50% range of freshman class	IPEDS IC	
Number of first-time, full-time, and part-time students at undergraduate and graduate levels	IPEDS EF (EF = Enrollment Fall) 668.45(a)(3)	
Number of degree- or certificate-seeking students who transferred in	New to IPEDS 668.45(f)(1)	
Percentages of male and female students	IPEDS EF 668.47(c)(1)	
Percentages of first-time full-time degree- or certificate-seeking undergraduates who are: <ul style="list-style-type: none"> • In-state • Out-of-state • International 	IPEDS EF [Residence and migration of graduation rate survey (GRS) cohort] for in-state and out-of-state; international student data is new	

¹ The National Center for Education Statistics (NCES) collects detailed information through its Integrated Postsecondary Education Data System (IPEDS) which is a source of information for *College Navigator*. Very few if any of this data is currently addressed in Title IV regulation as part of the institution's information dissemination requirements; however, some regulations contain related requirements that the institution might find useful in setting up or modifying procedures to compile any data that is new. Note also that data "new to IPEDS" might be already collected elsewhere.

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Percentages of first-time full-time degree- or certificate-seeking students by race and ethnicity	IPEDS EF (Age, gender, race – recently expanded race/ethnicity categories) 668.48(a)(1)(i)	
Percentage of undergraduates formally registered with institution's disability services	New to IPEDS	
Percentages of first-time full-time degree- or certificate-seeking undergraduates who graduate within: <ul style="list-style-type: none"> • Normal time • 150% of normal • 200% of normal 	IPEDS GRS; reporting 200% of normal is new 668.45(b)	
Number of certificates, associate degrees, baccalaureate degrees, master's degrees, professional degrees, and doctoral degrees awarded by the institution	IPEDS C (C = Completion) 668.43(a)(5)	
Undergraduate majors with most degrees awarded	IPEDS C	
The student-faculty ratio, the number of full-time and part-time faculty, and the number of graduate assistants with primarily instructional responsibilities	New to IPEDS; Common Data Set currently collects 668.43(a)(5)	
Costs of attendance for the following categories of first-time full-time undergraduates: <ul style="list-style-type: none"> • Living on campus For public institutions, separate by in-state vs. out-of-state residents • Living off campus For public institutions, separate by in-state vs. out-of-state residents 	IPEDS IC 668.43(a)(1)	
Average annual grant (including federal, state, and institutional sources) awarded to first-time full-time undergraduate aid recipients	IPEDS SFA (Student Financial Aid)	

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Average annual amount of federal loans provided to undergraduates	IPEDS; by loan source is new: optional 08-09, required 09-10 682.604(f)(1)(v), (g)(2)(i) 685.304(a)(2)(i), (b)(4)(i)	
Total annual grant aid from all sources awarded to undergraduates	IPEDS SFA 668.14(b)(11)	
Percentage of first-time full-time undergraduates receiving federal, state, or institutional aid	IPEDS SFA 668.16(b)(2)	
Number of students receiving Pell Grants	IPEDS SFA (optional 08-09, required 09-10; previously all grants aggregated) 690.83	
Cohort default rate	FISAP collects raw data for Perkins 668.186	
Campus security information as already required	668.41(e); 668.46	
Link to institution's own Web site for the following information: <ul style="list-style-type: none"> • Student activities offered by institution • Services for individuals with disabilities • Career and placement services, during and after enrollment • Transfer of credit from other institutions 	668.43(a)(7)	Note that the law is not requiring institutions to carry this information on their Web sites, but requires ED to link to pages of schools that do carry it
Link to Bureau of Labor Statistics (BLS) Web site giving regional starting salaries in all major occupations		Note this requirement applies to ED, not to schools
IPEDS data	668.14(b)(19)	

INFORMATION ABOUT TITLE IV PARTICIPATING INSTITUTIONS POSTED TO DEPARTMENT OF EDUCATION'S COLLEGE NAVIGATOR WEB SITE	RELATED CURRENT REGULATION / REPORTS ¹	NOTES
<p>Link to pricing summary page giving, for every Title IV institution:</p> <ul style="list-style-type: none"> • Tuition and fees for past 3 years • Net price for past 3 years • Net price for TIV aid recipients, disaggregated by income categories: <ul style="list-style-type: none"> ≤ \$30,000 \$30,001 – 48,000 \$48,001 – 75,000 \$75,001 – 110,000 >\$110,000 <p>Effective 7/1/10 through 6/30/13: most recent year Effective 7/1/13: prior 3 years</p>	<p>IPEDS IC for tuition & fees; net price is new and grouping aid recipients by these income categories is new</p> <p>668.43(a)(1)</p>	
<p>Link to reports required of institutions with largest cost increases</p>	<p>New</p>	
<p>Alternative tuition plans (such as guaranteed tuition)</p>	<p>New</p>	

Higher Education Act—§485 as amended by P.L. 110-315

ENTRANCE COUNSELING (FFEL & DL): NEW LAW	CURRENT REGULATION [682.604(f) & 685.304(a)]
The effect of accepting the loan on eligibility for other forms of student financial assistance	
An explanation of the use of the master promissory note	Explain the use of a Master Promissory Note (MPN)
How interest accrues and is capitalized during periods when the interest is not paid by either the borrower or the Secretary	
For unsubsidized Stafford or PLUS loans, the borrower's option to pay the interest while the borrower is in school	
The definition of half-time enrollment at the institution, during regular terms and summer school, if applicable, and the consequences of not maintaining half-time enrollment	
The importance of contacting the appropriate offices at the institution if the borrower withdraws prior to completing the borrower's program of study so that the institution can provide exit counseling, including information regarding the borrower's repayment options and loan consolidation	
<p>Sample monthly repayment amounts based on</p> <ul style="list-style-type: none"> • a range of levels of indebtedness of <ul style="list-style-type: none"> ✓ borrowers of subsidized or unsubsidized Stafford loans; and ✓ as appropriate, graduate borrowers of subsidized or unsubsidized Stafford loans or Grad PLUS loans; or • the average cumulative indebtedness of other borrowers in the same program as the borrower at the same institution 	Sample monthly repayment amounts based on a range of student levels of indebtedness or on the average indebtedness of Subsidized and Unsubsidized borrowers, or student borrowers with Subsidized, Unsubsidized, and Plus loans, depending on the types of loans the borrower has obtained, at the same school or in the same program of study at the same school
The obligation of the borrower to repay the full amount of the loan, regardless of whether the borrower completes or does not complete the program in which he or she is enrolled within the regular time for program completion	Obligation to repay the full amount of the loan even if the student does not complete the program, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services that the student borrower purchased from the school

ENTRANCE COUNSELING (FFEL & DL): NEW LAW	CURRENT REGULATION [682.604(f) & 685.304(a)]
The likely consequences of default on the loan, including adverse credit reports, delinquent debt collection procedures under federal law, and litigation	<p>The seriousness and importance of the repayment obligation the student borrower is assuming</p> <p>The likely consequences of default, including adverse credit reports, garnishment of wages, federal offset, and litigation</p>
Information on the National Student Loan Data System (NSLDS) and how the borrower can access the borrower's records	
The name of and contact information for the individual the borrower may contact if the borrower has any questions about the borrower's rights and responsibilities or the terms and conditions of the loan	

EXIT COUNSELING (FFEL & DL): NEW LAW	CURRENT REGULATION [682.604(g) & 685.304(b)]	EXIT COUNSELING: OLD LAW
Information on available repayment plans, including a description of the different features of each plan	Review available repayment options including all repayment plans and loan consolidation	A review of the repayment options available
Sample information showing the average anticipated monthly payments under each repayment plan	The average anticipated monthly repayment amount based on the student's indebtedness or on the average indebtedness of student borrowers who have obtained the same types of loans as the student, for attendance at the same school or in the same program of study at the same school	Average anticipated monthly repayments
The difference in interest paid and total payments under each repayment plan		
Debt management strategies that are designed to facilitate repayment	Debt-management strategies that would facilitate repayment	Debt and management strategies that the institution determines facilitate repayment
<p>General descriptions of terms and conditions for full or partial forgiveness or cancellation, deferment, or forbearance, and a copy of the information ED must provide under §485(d)</p> <p><i>Note: Under §485(d) ED must provide information:</i></p> <ul style="list-style-type: none"> <i>To enable students and prospective students to assess the debt burden and monthly and total repayment obligations that will be incurred as a result of receiving Title IV loans of varying amounts</i> <i>To enable borrowers to assess the practical consequences of loan</i> 	<p>Conditions under which the student borrower may defer or forbear repayment or obtain a full or partial discharge of a loan</p>	<p>Terms and conditions for partial cancellation or deferment</p> <p><i>Note: Under §485(d) ED must provide information:</i></p> <ul style="list-style-type: none"> <i>To enable students and prospective students to assess the debt burden and monthly and total repayment obligations that will be incurred as a result of receiving Title IV loans of varying amounts</i> <i>To enable borrowers to assess the practical consequences of loan</i>

EXIT COUNSELING (FFEL & DL): NEW LAW	CURRENT REGULATION [682.604(g) & 685.304(b)]	EXIT COUNSELING: OLD LAW
<p><i>consolidation, including differences in deferment eligibility, interest rates, monthly payments, and finance charges, and illustrative samples of loan consolidation profiles</i></p> <ul style="list-style-type: none"> • <i>Concerning the specific terms and conditions under which students may obtain partial or total cancellation or defer repayment of loans for service, and indicating (in terms of the federal minimum wage) the maximum level of compensation and allowances that a student borrower may receive from a tax-exempt organization to qualify for a deferment, and explicitly stating that students may qualify for partial cancellations or deferments when they serve as a paid employee of a tax-exempt organization</i> • <i>On the various payment options available for student loans, including income-sensitive and income-based repayment for FFELP loans and income-contingent and income-based repayment for Direct Loans</i> • <i>On loan forbearance, including the increase in debt that results from capitalization of interest</i> 		<p><i>consolidation, including differences in deferment eligibility, interest rates, monthly payments, and finance charges, and illustrative samples of loan consolidation profiles</i></p> <ul style="list-style-type: none"> • <i>Concerning the specific terms and conditions under which students may obtain partial or total cancellation or defer repayment of loans for service, and indicating (in terms of the federal minimum wage) the maximum level of compensation and allowances that a student borrower may receive from a tax-exempt organization to qualify for a deferment, and explicitly stating that students may qualify for partial cancellations or deferments when they serve as a paid employee of a tax-exempt organization</i>
<p>The borrower's options to prepay each loan, pay each loan on a shorter schedule, and change repayment plans</p>		

EXIT COUNSELING (FFEL & DL): NEW LAW	CURRENT REGULATION [682.604(g) & 685.304(b)]	EXIT COUNSELING: OLD LAW
Consequences of defaulting on a loan, including adverse credit reports, delinquent debt collection procedures under federal law, and litigation	The seriousness and importance of the repayment obligation The likely consequences of default, including adverse credit reports, federal offset, and litigation	
The effects of consolidating Title IV loans under including at a minimum: <ul style="list-style-type: none"> • The effects on total interest to be paid, fees to be paid, and length of repayment • The effects on underlying loan benefits, including grace periods, loan forgiveness, cancellation, and deferment opportunities • The borrower's option to prepay the loan or to change repayment plans • Variation in borrower benefit programs among different lenders 		
A general description of the types of tax benefits that may be available to borrowers		
The availability of NSLDS and how the system can be used by a borrower to obtain information on the status of his or her loans	Availability of Title IV loan information in NSLDS	
	How to contact the party servicing the student borrower's Direct Loans (DL only)	
	Explanation of the use of a Master Promissory Note	
	The student's obligation to repay the full amount of a Stafford loan even if the student does not complete the program, is unable to obtain employment upon completion, or is	

EXIT COUNSELING (FFEL & DL): NEW LAW	CURRENT REGULATION [682.604(g) & 685.304(b)]	EXIT COUNSELING: OLD LAW
	otherwise dissatisfied with or does not receive the educational or other services that the student purchased from the school	
	Availability of ED's Federal Student Aid (FSA) Ombudsman's office	

INFORMATION INSTITUTIONS MUST DISSEMINATE OR MAKE AVAILABLE TO CURRENT AND PROSPECTIVE STUDENTS: NEW ITEMS	RELATED CURRENT REGULATION/REPORT	NOTES
Any plans for improving the institution's academic program	668.43(a)(5)	
The terms and conditions of FFEL, Direct, and Perkins loans	Replaces 668.42(c)(7)	
<p>Institutional policies and sanctions related to copyright infringement, which must include annual disclosure concerning unauthorized distribution of copyrighted material and peer-to-peer file sharing, penalties for violating federal copyright laws, and institutional disciplinary actions for violations using the institution's information technology system</p> <p><i>Note: The institution must, under its Program Participation Agreement, develop plans to combat copyright infringement and offer alternatives to illegal downloading or peer-to-peer distribution of intellectual property, in consultation with the chief technology officer or other designated officer of the institution.</i></p>		
<p>Student body diversity at the institution, including the percentage of enrolled, full-time students who:</p> <ul style="list-style-type: none"> • Are male • Are female • Receive a Federal Pell Grant • Are a self-identified member of a major racial or ethnic group 	IPEDS EF (Pell recipient statistic is new)	
Employment statistics, gathered from such sources as alumni surveys, student satisfaction surveys, the National Survey of Student Engagement, the Community College Survey of Student Engagement, state data systems, or other relevant sources		
The types of graduate and professional education in which graduates of the institution's four-year degree programs enrolled, gathered from such sources as those listed above		

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Crime statistics, add to categories of crimes reported as hate crimes: <ul style="list-style-type: none"> • Larceny-theft • Simple assault • Intimidation • Destruction, damage, or vandalism of property 		
On-campus housing fire safety report prepared by the institution	Fire log similar to currently required crime log in 668.46(f)	
The retention rate of certificate- or degree-seeking, first-time, full-time, undergraduate students entering the institution	668.45 IPEDS GRS	
Institutional policies regarding vaccinations		
Campus policies and procedures regarding immediate emergency response and evacuation procedures		
Missing person reporting and notification procedures		
Drug violation penalty notice	668.40; 668.46	
Transfer of credit policies and articulation agreements		