



## Improving Customer Experience with Federal Services

**High Impact Service Provider Annual CX Action Plan**

**Federal Student Aid (FSA)**

*June 2019*



# 2019 HISP Self-Assessment Summary

## HISP Annual Maturity Self-Assessment Summary

In 200 words or less total, tell us about your efforts around each core CX function by responding to the following prompts that apply.

### Measurement: 4 / 6

Please give a 2-3 sentence summary of your efforts:

- The [Next Gen FSA](#) initiative will modernize the technology and operational components that support the federal student aid programs.
- FSA continues to report and track progress such as the American Customer Satisfaction Index (ACSI) in the FSA annual report.
- Expanded the efforts of Voice of Customer program with more participants and business units across FSA.

What are you most proud of?

- FSA has sustained the Voice of the Customer program since 2012 and we use the feedback to improve products/services and engage our employees.

What nascent / ongoing activities do you hope to grow?

- FSA will document standards to hold vendors accountable for improving the customer experience and taxpayer outcomes.

What's blocking you from initiating / making / fully implementing changes?

What else would you like to share?

### Governance: 5 / 6

Please give a 2-3 sentence summary of your efforts:

- Customer experience continues to be an increasing driver for FSA as new leadership refocuses the agency on customer driven outcomes.
- The FSA executive leadership team has been consolidated with the customer experience organization having a prominent leadership role.

What are you most proud of?

- Development, execution and buy-in of [Next Gen FSA](#) which is grounded in improving the customer experience for our customers. [Next Gen FSA](#) will improve the integrity of the Title IV programs and transform how we provide oversight of organizations that support our shared mission.
- Execution on the Digital and Customer Care project, which is core component of [Next Gen FSA](#), will enable key customer outcomes by FY20.
- We continue to work with IRS to enhance the Data Retrieval Tool.

What nascent / ongoing activities do you hope to grow?

- Look for opportunities to broaden data sharing with other agencies to enhance the customer experience.
- FSA is working on a reorganization to better align resources to support the [Next Gen FSA](#) initiative in order to create a customer centric organization by fundamentally changing how FSA does business.

What's blocking you from initiating / making / fully implementing changes?

What else would you like to share?





# 2019 HISP Self-Assessment Summary

## Organization & Culture: 2 / 6

Please give a 2-3 sentence summary of your efforts:

- FSA has recently hired employees with IT and human-centered design skill sets.
- FSA has assembled a cross functional team spanning different business units to support the [Next Gen FSA](#) initiative.

What are you most proud of?

- Utilized FSA's Performance Based Organization hiring authority to fill the IT and human-centered design skills set gap.

What nascent / ongoing activities do you hope to grow?

- FSA is working on a reorganization to better align resources to support the [Next Gen FSA](#) initiative in order to create a customer centric organization by fundamentally changing how FSA does business.
- FSA continues to retool, train and hire employees with IT, human-centered design and agile skill sets to help support the [Next Gen FSA](#) initiative.

What's blocking you from initiating / making / fully implementing changes?

What else would you like to share?

## Customer Research: 2 / 6

Please give a 2-3 sentence summary of your efforts:

- FSA continues to engage our customers to better understand their behaviors through the use of surveys, interviews and usability testing.

What are you most proud of?

- FSA continues to share data via the data center on [StudentAid.gov](#), and through conferences and outreach activities.

What nascent / ongoing activities do you hope to grow?

- FSA will continue to grow and expanded a human-centered design model with the Digital and Customer Care initiative.
- FSA is developing detailed personas/mindsets.
- FSA is developing customer journey maps.

What's blocking you from initiating / making / fully implementing changes?

What else would you like to share?





## Service Design: 4/ 6

Please give a 2-3 sentence summary of your efforts:

- We have embedded a design services team with the Digital and Customer Care initiative.

What are you most proud of?

- Committed employees and resources to the design services team.

What nascent / ongoing activities do you hope to grow?

- Continue to grow CX culture and capacity through out the organization.

What's blocking you from initiating / making / fully implementing changes?

What else would you like to share?

## Areas of Focus

Reflecting upon our 2019 CX Maturity Self-Assessment, our HISP has decided to focus on raising our maturity in the following areas in FY19/FY20:



**Measurement**



**Governance**



**Organization & Culture**



**Customer Research**



**Service Design**



## FY 2019 / 2020 CX Improvement Actions

Describe a use case where a typical customer of your program faced challenge(s) during a service experience. This case should relate to one of your organization's Focus Areas for the remainder of FY19 and through FY20.

### Typical HISP Customer Profile

Federal Student Aid's primary customers are students, parents, and borrowers. Last year over 18 million applicants completed the Free Application for Federal Student Aid (FAFSA) and FSA has over 40 million borrowers in its \$1.4 trillion dollars loan portfolio. The top tasks for customers coming to Federal Student Aid websites are creating a new account (FSA ID), filling out the FAFSA, learning about Public Service Loan Forgiveness, making a student loan payment, and finding information about how to contact us.

### Customer Needs + Frustrations

Over the past year, FSA spent a significant amount of time researching and documenting customer pain points across the student aid lifecycle. The main customer pain points that will be addressed by the digital platform improvements include accessing an account, understanding the amount owed, obtaining clear information on repayment options, and facilitating making a payment.

### HISP Implementation Challenge(s)

Designing new features that meet customer needs requires a more agile organization and more frequent usability testing with customers. Recruitment of usability testing participants is a challenge, as is streamlining the internal processes that can slow down the organization's ability to continuously improve and deliver new enhancements to customers quickly.

### Stats

StudentAid.gov received over 44 million visits in FY 2018.

## Action 1 – Digital Platform

### Focus Area: **Service Design/Customer Research**

#### **Goal to be accomplished by September 30<sup>th</sup>, 2021:**

Federal Student Aid will consolidate all customer-facing websites into a single digital platform that will allow our customers to access our services anytime, anywhere and on any device. The digital platform will also have a new Virtual Assistant that will be able to answer over 870 customer questions. In addition, FSA will conduct ethnographic research to develop personas/mindsets and customer journey maps.

#### **Critical Activities and Milestones:**

The first phase will consolidate StudentAid.gov, StudentLoans.gov, NSLDS.ed.gov, and FSAID.ed.gov, which is scheduled to go live in the fall of 2019. In the fall, the digital platform will also deliver an Account Summary and Loan Simulator that will meet the requirements in an Executive Order issued in March. The second phase will digitize key customer tasks such as submitting documentation for loan recertification, loan forgiveness and discharge programs. The third phase will consolidate FAFSA.gov followed by a final phase to consolidate other websites.

#### **Other Notes:**

The Digital Platform is an omni-channel enterprise wide customer engagement platform led by a mobile-first, mobile-complete, and mobile-continuous solution.





## FY 2019 / 2020 CX Improvement Actions

Describe a use case where a typical customer of your program faced challenge(s) during a service experience. This case should relate to one of your organization's Focus Areas for the remainder of FY19 and through FY20.

### Typical HISP Customer Profile

Federal Student Aid's primary customers are students, parents, and borrowers. The top call reasons are repayment options, making a payment, account issues (FSA ID), billing questions, account inquiries, and balance inquiries.

### Customer Needs + Frustrations

With over 40 million borrowers, FSA loan servicers are one of the primary methods of interacting with our customers. The main customer pain points that will be addressed by the customer care platform improvements include having issues with an account that are difficult to fix and receiving inaccurate or inconsistent information. Accuracy, consistency and overall customer experience will be improved through an enterprise Customer Relationship Management system, as well as a centralized knowledge base and training for all Customer Service Representatives.

### HISP Implementation Challenge(s)

Challenges include meeting evolving federal security requirements and managing the integration points between multiple contracts to different vendors.

### Stats

FSA contact centers receive over XX contacts annually. **(OMB staff - pending internal validation)**

## Action 2 – Customer Care Platform

### Focus Area: **Service Design**

#### Goal to be accomplished by September 30<sup>th</sup>, 2021:

Federal Student Aid will consolidate all contact centers onto a single platform that will include a single 1-800 number for customers, a contact center backbone, a command center to route calls and manage quality, an enterprise Customer Relationship Management (CRM) system to provide a single view of a customer, centralized knowledge management and training for Customer Service Representatives.

#### Critical Activities and Milestones:

The first phase will include setting up the 1-800-4-FEDAID number to route any customer to any Federal Student Aid contact center and establishing a centralized CRM to provide a single view of a customer. A servicing pilot will provide an opportunity to test, learn, and make improvements before on-boarding additional contact centers.

#### Other Notes:

The Customer Care Platform supports phone, email, SMS, social media, web/mobile, and live agent chat functions.

