Agency Priority Goal (APG) Action Plan

Improve Borrowers' Access to Quality Customer Service

APG Goal Leader: Mark Brown, Chief Operating Officer, Federal Student Aid (FSA)

APG Deputy Goal Leader: Diane Jones, Principal Deputy Under Secretary Delegated to Perform the Duties and Functions of Under Secretary and Assistant Secretary for the Office of Post-Secondary Education

Overview

Goal Statement*

- o   By September 30, 2019, the Office of Federal Student Aid (FSA) will advance the adoption of the Next Generation Financial Services Environment, enabling over 1.8 million customers to submit their Free Application for Federal Student Aid (FAFSA) through the FSA mobile platform and 30,000 customers to use the mobile platform to check on their loan balances.

Challenge

- o   To provide enhanced access to real-time financial aid information through a mobile-first, mobile complete environment, allowing customers to make informed decisions and with access to quality customer service.
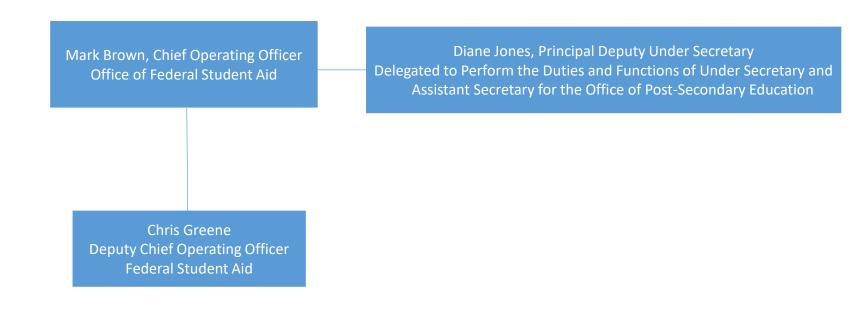
Opportunity

- o   Modernizing and improving customers' overall experience by developing and making available the Department's first mobile platform, *myStudentAid*. Through the mobile platform, students and parents can fill out and submit a FAFSA, view their federal student loan history, compare information about schools and link to other services.

*APG changed at the start of Quarter 1 of FY 2019 with the Department's transition to a new paradigm of student loan processing.

Leadership

Visual representation of the goal team governance structure:

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│ Mark Brown, Chief Operating     │        │   Diane Jones, Principal Deputy Under Secretary            │
│ Officer                         │────────│ Delegated to Perform the Duties and Functions of Under     │
│ Office of Federal Student Aid   │        │ Secretary and Assistant Secretary for the Office of        │
│                                 │        │ Post-Secondary Education                                   │
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┌─────────────────────────────────┐
│       Chris Greene              │
│ Deputy Chief Operating Officer  │
│     Federal Student Aid         │
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Goal Structure & Strategies

The Department will improve customers' experience throughout the entire student aid life cycle by first modernizing capabilities related to the FAFSA and the servicing and repayment of customer loans. With the Department's transition to a new paradigm of student loan processing, Next Generation Financial Services Environment (Next Gen), the Department revised this APG to monitor the following metrics in FY 2019:

- o Number of downloads of the *myStudentAid mobile app*;
- o Number of customers checking loan balances via the *myStudentAid mobile app*;
- o Number of customers submitting the FAFSA via a mobile platform – either through the *myStudentAid mobile app* or mobile-optimized FAFSA.gov; and
- o Number of visits (sessions) to the redesigned StudentAid.gov site.

Summary of Progress – FY 19 Q1 & Q2

- During FY 2018, Federal Student Aid (FSA) made significant strides toward the implementation of the Next Generation Financial Services Environment (Next Gen FSA). Next Gen FSA will provide a transformative experience for borrowers, and FSA customers in general, as they seek to make informed decisions about applying for aid, attending school, and repaying their student loans.

- From October 2018 – February 2019, FSA made changes to improve the security, usability, and experience of *myStudentAid* app for customers based on customer feedback to enhance the student and parent experience. This included fixing various design elements (e.g., buttons, navigation, scrolling indicators) to enhance the mobile app's flow and usability.

- Customers continued to download the *myStudentAid* app from both the Apple App Store (iOS) and Google Play (Android). The myFAFSA component—which is used to complete the FAFSA form—is the app's featured function. The app provides guidance on how to complete the FAFSA questions, making the overall process more engaging and user-friendly.

- Customers continued to use the *myStudentAid* app to check their loan balances. Usage increased over the first quarter by about 45%, resulting in goal achievement for this fiscal year.

- In addition to submitting a FAFSA form via the *myStudentAid* app, students and parents can also submit a FAFSA form on a mobile device through fafsa.gov. The fafsa.gov site was redesigned so that the form pages fit the screen size and shape of any device, including desktop or laptop computers and mobile devices such as smartphones or tablets.

Next Steps:
- FSA will continue to conduct outreach activities, and monitor adoption, related to the *MyStudentAid app* and mobile FAFSA submission/completion rates.

Key Milestones

Each implementation phase links to a key milestone towards achieving this APG.

Milestone Summary					
Key Milestone	**Milestone Due Date**	**Milestone Status**	**Change from last quarter**	**Owner**	**Comments**
In FY 2018 Q1, FSA drafted the proposed call center hours and requirements for student loan servicers to implement expanded call center hours and improved ASA and AR metrics.	3/31/18	Suspended	N/A	Chris Greene	*
In FY 2018 Q1, FSA planned to develop and finalize servicers' contract modification.	3/31/18	Suspended	N/A	Chris Greene	*
In FY 2018 Q1 and Q2, FSA planned to assess the scope and cost-benefit of expanding call center hours while concurrently developing and launching NextGen.	6/30/18	Suspended	N/A	Chris Greene	*
Track, monitor, and report the number of servicers that offer expanded hours (7 am to 11 pm ET)	6/30/18	Suspended	N/A	Chris Greene	*
Track, monitor, and report the number of servicers that meet or exceed ASA <= 70 seconds, and AR <= 3.50%.	6/30/18	Not Met	N/A	Chris Greene	**
Track, monitor, and report the number of servicers that meet or exceed ASA <= 65 seconds, and AR <= 3.25%.	3/31/19	Suspended ***		Chris Greene	**
Track, monitor, and report the number of servicers that offer expanded hours (7am to 2 am ET)	9/30/19	Suspended ***		Chris Greene	*
Track, monitor, and report the number of servicers that meet or exceed ASA <= 60 seconds, and AR <= 3.00%.	9/30/19	Suspended ***		Chris Greene	**

*After this strategy was formalized, the Department began to plan for a new paradigm of student loan servicing, the Next Generation Processing and Servicing Environment (NextGen), which will have a much more profound impact on borrower access and will make expansion of call center hours both unnecessary and counter-productive to focusing limited resources on launching NextGen.
**Implementation of NextGen impacted the servicing environment during the APG timeline, and could have adversely affected average ASA and average AR metrics.
***Key milestone not tracked under the FY 2019 APG with the transition to the new servicing paradigm. Performance measurements (i.e., ASA or AR) continue to be tracked in the Strategic Plan through FY 2019.

Key Milestones

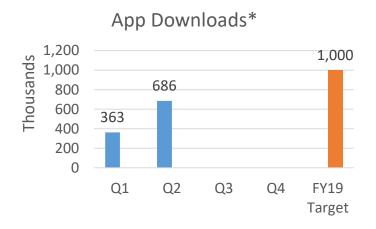Each implementation phase links to a key milestone towards achieving this APG.

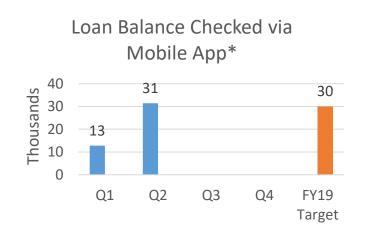| Milestone Summary					
Key Milestone	Milestone Due Date	Milestone Status	Change from last quarter	Owner	Comments
In FY 2018 Q4, FSA proposed a change to the agency performance goal (APG) and associated metrics as an improved indicator for Next Gen FSA. Metrics were inclusive of myStudentAid mobile app downloads, the number of FAFSAs submitted and loan balances checked via the mobile platform, and the number of visits to StudentAid.gov	9/30/18	Met	N/A	Chris Greene	*
In FY 2019 Q1, the Department approved FSA's proposed change to the APG and provided feedback on associated metrics	12/31/18	Met	N/A	Chris Greene	*
In FY2019 Q1 FSA baselined metrics and forecast annual target goals which incorporated Departmental recommendations	12/31/18	Met	N/A	Chris Greene	*
Track, monitor, and report the myStudentAid mobile app downloads, the number of FAFSAs submitted and loan balances checked via the mobile platform, and the number of visits to StudentAid.gov	12/31/18	Met	N/A	Chris Greene	**
Track, monitor, and report the *myStudentAid* mobile app downloads, the number of FAFSAs submitted and loan balances checked via the mobile platform, and the number of visits to StudentAid.gov	3/31/19	Met	N/A	Chris Greene	**
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Track, monitor, and report the *myStudentAid* mobile app downloads, the number of FAFSAs submitted and loan balances checked via the mobile platform, and the number of visits to StudentAid.gov	9/30/19			Chris Greene	

*The new APG addresses the lack of quality and efficient loan information available to students and borrowers which impacts their ability to make informed financial decisions.
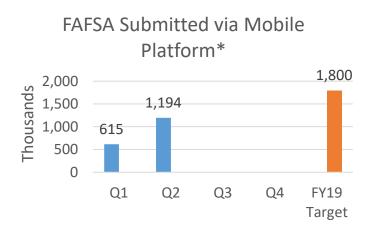
** Development and customer adoption of the *myStudentAid* mobile app and utilization of StudentAid.gov as vehicles of customer engagement, as envisioned by the Next Gen FSA will occur over a graduated cycle. Milestone status is listed as "Met" when all APG metrics on target to meet the annual goal.
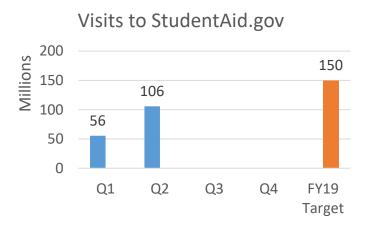
Key Indicators

FSA aims to increase the use of *myStudentAid* mobile to access information and apply for federal student aid. The charts below shows FY 2019 culminative actuals.

App Downloads*

Quarter	Thousands
Q1	363
Q2	686
Q3	
Q4	
FY19 Target	1,000

Loan Balance Checked via Mobile App*

Quarter	Thousands
Q1	13
Q2	31
Q3	
Q4	
FY19 Target	30

FAFSA Submitted via Mobile Platform*

Quarter	Thousands
Q1	615
Q2	1,194
Q3	
Q4	
FY19 Target	1,800

Visits to StudentAid.gov

Quarter	Millions
Q1	56
Q2	106
Q3	
Q4	
FY19 Target	150

myStudentAid mobile app released in August 2018. No baselines available for these new metrics and targets are calculated to reflect best estimate.

Data Accuracy and Reliability

Data are collected from Apple's App Store, Google Play and FSA's online platform analytics.

For number of downloads of the app, the FSA team generates a monthly report directly from Apple's App Store and Google Play. The data is reported as a cumulative number for all three months within the quarter.

The data will be reviewed by FSA leadership prior to being released as part of the Department's strategic reporting.

Additional Information

<u>Contributing Programs</u>

Organizations:

- o Office of Federal Student Aid

Program Activities:

- o Monitoring by the Office of Federal Student Aid

Regulations:

Tax Expenditures:

- o Reallocation of funding