

MDHE DIGEST

Building Missouri's future... by degrees®

The Digest, an electronic newsletter produced by the Missouri Department of Higher Education, is intended for Missouri's financial aid officers, high school counselors and other secondary and higher education professionals interested in promoting student success and access to postsecondary education.

March 2011

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MDHE

Missouri Department of Higher Education

Digest

www.dhe.mo.gov

Mailboxes are being replaced since some of the older ones did not work properly. The previous boxes were aluminum. The new ones will be brass. "It will look real nice; it will go with the unique nature of the university," Henderson said. In addition, the opening into the mailroom is much larger. Henderson said that in addition to the mailroom, the staff lounge is moving, and a new office for Auxiliary Services is opening.

The refurbishments have affected the relocation of the staff lounge from the right side to the left side of the mailroom. It was also made smaller. According to Henderson, the lounge was well used a great deal by staff. Thus the downsizing of space. The Auxiliary Services office will move from the main mail room where the old staff lounge used to be. This will allow Sylvia Wilson, the Auxiliary Services director, to be closer to the mailroom. Henderson said Auxiliary Services was looking for a bigger area and

the size of the old ones at four feet wide. Resident floor will be put in to benefit mailroom employees who stand most of the day. Henderson said the new mailroom will feature more light for the mailroom staff. He explained that being "downgrade" or partially underground due to the slope of the landscape outside, average light makes you feel like you're in a dungeon. "We're going to overdo it on the light."

Mailboxes are being replaced since some of the older ones did not work properly. The previous boxes were aluminum. The new ones will be brass. "It will look real nice; it will go with the unique nature of the university," Henderson said. In addition, the opening into the mailroom is much taller. Henderson believes this will allow mail to flow much better.

Even the finish on the new walls has been matched to the original finish. Henderson said, "It's going to look like it was always here." He added that they wanted the students to feel proud of the school just



Copy Editor
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Clarification
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T
Yuk

mail postal service, overnight service as well as UPS services are offered through the mailroom. Any student, faculty or staff member can send mail through the mailroom.

The money for the renovation came from the Auxiliary Services budget. The mail-

pus include Dawson Hall where floors six and seven are under renovation due to a fire last semester. Also in Dawson Hall, life safety improvements will be made. Over the summer sprinkler systems will be installed on all floors. Henderson said the renovation is Auxiliary

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Missouri News

New higher education funding report released

This month, the [State Higher Education Executive Officers](#) issued its [annual update on state higher education finance](#) that provided a comprehensive review of state funding and enrollment trends for higher education in fiscal year 2010. The report concluded that despite a federal infusion of \$7.1 billion to states for higher education in 2009 and 2010, state and local support per student sank to the lowest level recorded in more than 30 years. It also found that public higher education enrollments have grown 35 percent since 2000, the most rapid ten-year growth rate since 1970. [Commissioner of Higher Education David Russell](#) says the report reflects economic reality. “The desire to adequately fund higher education exists,” Russell says, “but the means to do it is lacking. Institutions are educating more students with fewer resources and that is likely to continue to be the case until new sources of revenue are identified or the economy recovers.”

ATOM to cease electronic funds process

ATOM will no longer be able to process funds electronically effective March 28, 2011. Any funds that need to be returned must be sent via check and mailed to the address below. Please submit a completed [ATOM Loan Maintenance Request form](#) or a detailed description of the loan maintenance to be performed with the check. If you have any questions, please contact Shelly LeCure, accounting

specialist, at (573) 526-6693.

Missouri Department of Higher Education
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Lottery ticket sales help fund public education

Did you know Missouri Lottery proceeds currently fund 97 percent of the [A+ Scholarship program](#)? Or that more than \$11.9 million in Lottery proceeds is appropriated to the [Access Missouri Financial Assistance program](#) for the 2010-2011 academic year? Or that Lottery revenues fund 8 to 9 percent of the operating costs at four-year public institutions around the state?

As a partner in education, the Missouri Lottery exists to raise money for public education. You can learn more about [Missouri Lottery](#) proceeds and happenings by signing up for the “Director’s Update,” a monthly e-newsletter that comes out the third Friday of each month, coinciding with the monthly proceeds transfer to public education.

Sign up to receive this newsletter by e-mailing director@molottery.com.



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National News

By Robert Powell, MDHE policy analyst



Senate committee examines Ashford University

On [March 10, 2011](#), the Senate Committee on Health, Education, Labor & Pensions held a hearing to examine the For-Profit Education sector by spotlighting Bridgepoint Education, Inc., which operates Ashford University out of Iowa. The university was cited for several violations in a recent U.S. Department of Education audit. Andrew Ridge, the CEO of Bridgepoint Education, Inc. [declined](#) an invitation to appear at the hearing due to ongoing negotiations related to the recent audit.

House holds hearings on federal regulations

On [March 1, 2011](#), the U.S. House Education and the Workforce Committee held a hearing to examine the impact of federal regulations on K-12 schools, colleges and universities. That same day, the House Higher Education and Workforce Training subcommittee held a follow-up hearing to examine “burdensome” regulations imposed on institutions of

higher education.

FY 2009 draft CDR released

On Feb. 14, 2011, the USDE distributed the [FY 2009 Draft Cohort Default Rates](#). Beginning with the current draft period, all Incorrect Data Challenges must be submitted through the [eCDR Appeals](#) application. The deadline for submitting challenges is April 8, 2011.

To assist schools with reviewing their default rates, the USDE released [guidance](#) on Feb. 25, 2011, regarding when a loan is considered to be in default based on loan type and holder.

USDE guidance

The USDE recently released guidance on the following Title IV issues.

[DCL GEN-11-03](#) – Enhancements to the FAFSA-IRS Data Retrieval process

[DCL GEN-11-04](#) – Use of “Professional Judgment” and reminder of Combat Pay exclusion

[EA 2/11/11](#) – 2010-2011 Iraq and Afghanistan Service Grant calculations

[EA 3/11/11](#) – Making Direct Loan refunds of cash



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Common Manual Updates

The latest updates to the July 2010 reprint of the Common Manual are available:

[Written Agreements to Provide Educational Programs](#)

[Definition of Full-Time Student - Retaking Coursework](#)



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Default Prevention

MDHE default prevention events coming soon

The Missouri Department of Higher Education's annual Default Prevention Grant meeting will be held on Wednesday, May 11th at the Governor's Office Building in Jefferson City. All 33 institutions participating in the [grant program](#) are encouraged to attend. The meeting will begin with a luncheon and move immediately into the program. The MDHE is in the process of securing guest speakers and creating an exciting agenda. This is also an excellent opportunity for grant recipients to network and share ideas.

In addition to this annual meeting, we would like to extend an invitation to all Missouri institutions to attend a half-day default prevention training on Thursday, May 12th. Among the guest speakers for this event will be Mike English, President & CEO of the [Missouri Council on Economic Education](#). All Missouri students are now required to have a 0.5 credit in [personal finance](#) to graduate from a Missouri high school, but Mike will share why it is important for colleges to build upon this foundation by offering [financial literacy](#) programs at the postsecondary level. Other topics of discussion will include innovative default prevention and financial literacy initiatives used by Missouri schools and procedures for accessing and utilizing the U.S. Department of Education's delinquent borrower reports.

Watch for more information in an upcoming issue of the Digest. If you have any questions regarding the MDHE's annual Default Prevention Grant meeting,

please contact [Marilyn Landrum](#) or [Sarah Schedler](#).

Default Prevention Grant application process for 2011-12

We are pleased to announce that the Missouri Department of Higher Education will again be offering the [Default Prevention Grant](#) to Missouri institutions for the 2011-12 academic year. The MDHE will send letters of invitation to Missouri institutions later this month. Like the 2010-11 grant program, the grant application process will be competitive with awards being offered to the top scoring institutions. MDHE plans to make up to 30 awards. Schools wishing to apply must submit a letter of intent prior to submitting a proposal. Proposals will be due in mid-May, with awards being made in early July.

Questions may be directed to [Marilyn Landrum](#), [Sarah Schedler](#), or [Kim Howe](#), MDHE client service representative.

MDHE 2009 draft CDR reported

Efforts put forth by the Missouri Department of Higher Education to make students more cautious in borrowing student loans are paying off. According to preliminary data released last month by the U.S. Department of Education, fewer Missouri students are defaulting on their student loans. The fiscal year 2009 draft [cohort default rate](#), which is calculated by the USDE and represents the number of borrowers who entered repayment and defaulted on their Federal Family Education Loan Program student loans between Oct. 1, 2008, and Sept. 30, 2010, dropped to 6.4 percent. This is a promising decline from the



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MDHE's fiscal year 2008 official CDR rate of 6.6 percent.

Initial data show that the MDHE had 34,652 borrowers enter repayment between Oct. 1, 2008, and Sept. 30, 2009; of those borrowers, 2,252 defaulted on their FFELP student loans. Official CDRs will be released in September 2011.

Dedicated to educating student loan borrowers on [financial literacy](#) topics and to carrying out default prevention initiatives, the MDHE works to decrease student loan defaults through early intervention and financial counseling through a partnership with [Student Loan Counseling Services](#). The MDHE also oversees a [Default Prevention Grant program](#) for Missouri's postsecondary institutions. Funds from this program allow participating institutions to be more proactive in preventing student loan defaults, in increasing graduation and retention rates, and in helping students become more financially literate. Institutions participating in the MDHE Default Prevention Grant program had an average CDR of 7.0 for the official 2008 cohort period.

Look for more information about opportunities to participate in the [Default Prevention Grant program](#) in the article titled "DP Grant application process for 2011-12" in this same issue of the MDHE Digest. If you would like more information on customized, in-depth financial literacy or default prevention trainings for your institution or for your students, please contact [Marilyn Landrum](#), [Sarah Schedler](#), or [Kim Howe](#), MDHE client service representative.

Additionally, the USDE offers a [Cohort Default Rate Guide](#), which provides information about the CDR calculation as well as the challenge process. You may also contact the USDE by emailing fsa.schools.default.management@ed.gov or by calling the Operations Performance Division Hotline at (202) 377-4259.



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Training & Events

MDHE training services coordinator,
at (800) 473-6757.

Registration opens for MDHE spring beginner webinar

Online registration is now available for the Missouri Department of Higher Education's spring beginner webinar. Created with financial aid officers and high school counselors in mind, this training promises to deliver up-to-date information regarding the [Free Application for Federal Student Aid](#), [federal student aid programs](#), [Missouri state aid programs](#), student eligibility, [financial literacy](#) and [default prevention](#).

One-hundred slots have been reserved for individuals participating on the live presentation date, slated for Thursday, April 7. If you or staff in your office would like to be included in the live webinar registration count, log onto the MDHE's website and [register](#) for the spring beginner webinar today.

This year's participants will be afforded an opportunity to download the webinar resource manual a few days before the live presentation date. Participants are encouraged to read through the resource manual beforehand in addition to preparing questions for the webinar's question and answer period.

For those financial aid officers and high school counselors who are unable to participate on the live presentation date, a pre-recorded version of the webinar will be posted to the MDHE's [Spring Beginner Workshops Web page](#) in late April. Questions regarding the MDHE's spring beginner webinar should be directed to [Lesley Hendrix](#),



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What's New

MDHE 2010-11 publication inventory overview

Publications for the 2010-11 academic year are still available, so don't hesitate to order additional materials for your students high school and college students. For example, the [Missouri Department of Higher Education](#) developed materials such as the *College Portfolio* expansion folder to help students keep track of institutional and financial aid related documents, such as transcripts, admissions applications, Student Aid Reports, and the Free Application for Federal Student Aid.

As of today, we currently have 6,000 *College Portfolios* in stock. Once this supply has been depleted, we will begin taking pre-orders for the 2011-12 academic year. If you are interested in ordering the *College Portfolio* expansion folders, please be sure to lock in remaining quantities as soon as possible.

Other MDHE publications currently in stock and available to order for the 2010-11 academic year include the following:

College Life - A planning guide equipped with strategies to help prepare students for various career opportunities and a successful college experience, recommended for middle to high school students.

Journey to College test survival kits - Packed with information specifically for high school students who are planning to attend college. Also includes items for students to use during ACT, SAT or GED testing:

pencil sharpener, #2 pencil, tissues, and lip balm.

Planning for Financial Success - A handy calendar for both high school and college students, complete with financial literacy and money management tips to help guide them through the year; includes stickers to help customize school deadlines: institutional aid, entrance and exit counseling, add and drop periods, school payment due dates, etc. (A great resource to use to help students prioritize and balance homework assignments.)

Later this summer, the MDHE will release the 2011-12 versions of highly requested publications, such as *The Source*, *Online MDHE* and *Smart About Spending*. As always, requests and pre-orders for MDHE publications are taken throughout the year and can be submitted by completing the MDHE's [Online Publication Order form](#).

Please keep in mind, 2011-12 publications will look slightly different thanks to the addition of new student models who will be attending the following Missouri institutions in the fall of 2011:

Kyle Eno, Blue River Community College

Kapono Faitau, Park University

Audra Handschke, Stephens College

Jhamie Johnson-Scott, University of Missouri

Sarah Kurain, Missouri University of Science and Technology

Rodney Mays, Lindenwood University

Gwen Prenger, University of Missouri

Stay tuned to future Digest issues for additional information regarding 2011-12 publications. Inquiries regarding MDHE publications may be sent to info@dhe.mo.gov.



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White House launches 2011 Races to the Top Commencement Challenge

In an effort to keep Missouri's high school counselors, teachers, and administrators informed of opportunities to promote college and career readiness, the Missouri Department of Higher Education would like to share the following press release issued on Feb. 1 by the U.S. Department of Education.

WASHINGTON, D.C. – Today, the White House opened applications to the 2011 Race to the Top Commencement Challenge. Students from public high schools across the country are invited to demonstrate how their school prepares them for college and a career by going to www.whitehouse.gov/commencement and submitting an application. The winning school will host President Obama as their 2011 commencement speaker.

“I’m looking for the school that’s doing the best job of preparing students for college and careers,” said President Obama. “The winning school will understand that their number one priority is making sure that our kids are learning what they need to succeed in this 21st century economy.”

“Success happens in schools across the country every day,” said Secretary of Education Arne Duncan.

“The Commencement Challenge is an extraordinary opportunity for students to share their school’s story and be rewarded for their commitment to preparing for college and careers.”

The White House once again partnered with Viacom and the Get Schooled Foundation to launch this year’s

Commencement Challenge. In a video launching the challenge, Simon Boehme, the salutatorian from last year’s winning school - Kalamazoo Central High - and current freshman at the University of Michigan, came to the White House to discuss the Commencement Challenge with President Obama.

The application includes essay questions and statistical information that illustrate how schools are promoting college and career readiness for all students while establishing a culture of student success and academic excellence. Applications must be submitted by Friday, February 25th at 11:59 pm EST. More information, including the launch video, can be found at www.whitehouse.gov/commencement.

Last year, President Obama launched the first ever Race to the Top Commencement Challenge and encouraged public high schools across the country to show how they promote college attainment and career readiness. Over 1000 schools applied and more than 170,000 people weighed in on short videos and essays from the six finalists. President Obama selected the national winner from the three high schools with the highest average ratings. This year, the President has renewed the challenge, calling on high schools to share effective strategies on how they are preparing their students to win the future and achieve the goal of having the highest proportion of college graduates in the world by 2020.

Mapping Your Future to change some exit counseling names

Mapping Your Future will change the name of some of its exit counseling sessions effective March 25.



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MYF will change names, as follows [with the information in parentheses showing on the Online Student Loan Counseling index page]:

- Stafford exit will become Direct Loan exit (previously “Stafford exit”)
- Spanish Stafford exit will become Orientaci3n de admisi3n del Pr3stamo Directo (previamente “Orientaci3n de admisi3n del Pr3stamo Stafford”)
- Stafford and Perkins combined exit will become Direct Loan and Perkins combined exit (previously “Stafford and Perkins combined exit”)
- Grad PLUS exit will become Direct PLUS exit (previously “Grad PLUS exit”)
- Stafford and Grad PLUS combined exit will become Direct Loan and Direct PLUS combined exit (previously “Stafford and Grad PLUS combined exit”)

Some schools provide written instructions about how to complete OSLC to their students. You will be able to continue using your existing supply of Mapping Your Future instructions, since the former names will display on the counseling index page and the counseling URLs will not change. MYF recommends that you update any instructions once your current supply is depleted. Watch future Mapping Your Future Higher Ed News for information about the availability of updated printable counseling instructions.

If you provide your own instructions or publish them on your website, be sure to revise these effective March 25, as follows:

- Visit MappingYourFuture.org (no “www”).
- Click on the “complete Online Student Loan

- Counseling” link on the left side of the page. Click on the _____ link. (Fill in the appropriate loan counseling type. For example, for the current Stafford exit counseling, the revised instruction should be “Click on the ‘Direct Loan exit’ link”.)
- Complete the steps to select your school, read the content and answer questions, and complete the student form.
- Print the confirmation page (it has your rights and responsibilities) or note the confirmation number for your records.

Exit counseling sessions will continue to meet requirements for both the FFELP and Direct Loan Program, though you need to take additional steps to fully meet regulations. You can find more information about requirements in the OSLC User’s Guide located in the Resources area of the FAO Access Area homepage.

MYF strongly recommends schools continue to use OSLC. This is especially true for exit counseling, to ensure students receive sufficient information about both loan programs before they enter repayment. See the MYF OSLC resource page at mappingyourfuture.org/oslc/oslcresources.htm for more details, and share the information with your colleagues.

If you have questions, contact MYF at feedback@mappingyourfuture.org

NCHE and NASFAA partner to develop and release outreach materials regarding homeless youth



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In an effort to keep Missouri's high school counselors, teachers, and administrators informed of opportunities to promote college access, the Missouri Department of Higher Education would like to share the following information released by the [National Association of Student Financial Aid Administrators](#).

The National Center for Homeless Education and NASFAA have partnered to develop and release outreach materials regarding homeless youth. These items are available to Missouri's college preparation and student success advising professionals, including high school guidance counselors, financial aid administrators, and other professionals. Materials currently available include:

- An [outreach poster to help unaccompanied homeless youth](#) become aware of their educational rights
- A [FAFSA tip sheet for 2011-12](#)
- A [webinar](#) on the topic Supporting Homeless Youth in Accessing Higher Education

For more outreach materials from NASFAA, visit http://www.nasfaa.org/Advocacy/counseling/Resources_for_Counselors.aspx. For more information from the NCHC, visit <http://center.serve.org/nche/index.php>. To see resources and materials available from the Missouri Homeless State Coordinator, visit <http://www.dese.mo.gov/divimprove/fedprog/discretionarygrants/homeless/index.html>.



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Compliance Q&A

Provided by the MDHE compliance staff

Question:

Does the state of Missouri have a law or regulation for postsecondary schools that requires a student be evaluated by a mental health professional if the student has been dismissed from the school for behavior problems?

Answer:

There is no state law to that effect for postsecondary schools. There may be policies on individual campuses that mandate an evaluation, but there is no uniform statewide law or policy.



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Staff News

There are no updates to report at this time.



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Financial Literacy

OBAMA administration releases 'Educator Toolkit' for the 2011 National Financial Capability Challenge

The Missouri Department of Higher Education would like to share the following press release issued by the U.S. Treasury Department Office of Public Affairs on March 10 with Missouri's personal finance community.

Toolkit Includes Ready-to-Use Lesson Plans on Budgeting, Saving, Investing, and Other Critical Skills That Will Help Students Build Secure Financial Futures

WASHINGTON – Yesterday, the Obama Administration released a new “educator toolkit” with lesson plans that teachers can use to help students prepare for the upcoming 2011 National Financial Capability Challenge. The Challenge, which will include a voluntary online exam for high school students that begins as of March 7, helps teach young Americans about saving, budgeting, investing, and other important skills critical to building a strong financial future. The highest scoring students on the exam will be recognized through a national awards ceremony in Washington, DC and other high-scorers will receive official award certificates.

“Empowering students with the knowledge they need to make smart financial choices about saving, budgeting, and investing for the future is good for the long-term strength of our economy,” said Treasury Secretary Tim Geithner. “It will help ensure that

young people have the skills they need to achieve financial security, and that will help us continue to build this recovery on a strong and sustainable foundation.”

“Our students need to graduate high school ready for college and career if they’re going to compete in a global economy,” said U.S. Education Secretary Arne Duncan. “Incorporating financial literacy, through Treasury’s online educator toolkit or other significant learning materials, will encourage students to make smart long-term investments, such as preparing to pay for college.”

The educator toolkit, which is available online starting today at <http://www.challenge.treas.gov/toolkit>, covers five core competencies of financial education: earning, spending, saving, borrowing, and protecting against risk. It includes a collection of lesson plans from the Federal Reserve, the Federal Deposit Insurance Corporation, and non-profit organizations that are designed to help teach students important financial skills, such as developing a personal spending plan, balancing checking and savings accounts, understanding the costs of benefits of buying insurance, using credit wisely, minimizing exposure to identity theft, and making smart investments in their future through education.

Additionally, for the first time, this year’s educator toolkit will include interactive online lessons and Spanish-language materials. The toolkit can be used not only to help prepare students for the Challenge’s online exam, but also for year-round classroom instruction on financial capability.

More than 76,000 students and 2,500 educators in all 50 states participated in last school year’s National



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Financial Capability Challenge. This year's exam will be available online between March 7 and April 8, 2011. Educators can administer the exam to their students at any time during that window. To register for the Challenge, educators should visit <http://www.challenge.treas.gov> between now and April 8.

The Challenge is one of many important steps the Obama Administration has taken to help empower Americans through improved financial capability. In November, the Administration unveiled a new coordinated National Strategy for Financial Literacy to help guide the ongoing efforts of the federal government and private organizations to empower Americans with the financial skills they need to strengthen their long-term economic security and stability. Additionally, the Administration established the President's Advisory Council on Financial Capability to provide advice on how to maximize the effectiveness of existing private and public sector efforts, and to identify new approaches to increase financial capability.

In November, the Federal Deposit Insurance Corporation, National Credit Union Administration, and U.S. Department of Education announced a new partnership to encourage schools and financial institutions to work together to increase students' financial capability, access to federally-insured deposit accounts, and savings. And just last month, Treasury launched a pilot program to offer safe, convenient and low-cost financial accounts for the electronic delivery of federal tax refunds to those Americans with limited or no access to traditional banking services.