

# Federal Student Aid

*An OFFICE of the U.S. DEPARTMENT of EDUCATION*



**STRATEGIC PLAN FISCAL YEAR 2023–2027**

## **UNITED STATES DEPARTMENT OF EDUCATION**

**Miguel A. Cardona, Ed.D.**

Secretary

## **FEDERAL STUDENT AID**

**Richard Cordray**

Chief Operating Officer

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# Letter from the Chief Operating Officer

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Dear Colleagues,

I joined Federal Student Aid in May 2021. During my short time at FSA, I have been consistently inspired by our mission to enable the American dream for so many deserving students. And I have seen our deep determination to deliver student loan relief to millions of borrowers, while also finding more ways to strengthen performance and accountability in the federal student aid programs.

We are glad to produce FSA's Five-Year Strategic Plan for Fiscal Years 2023–27. It presents tangible goals and objectives to help ensure that Americans can have broad access to higher education, without regard to any perceived limitations of socioeconomic status. The plan incorporates the Next Gen FSA initiative, which is designed to deliver intuitive, self-service tools for students, parents, and borrowers. Our overall goals include modernizing FSA's technology, processes, and operations to improve people's experiences and outcomes by working with our student aid partners, including postsecondary institutions.

In my own life, education has been the key that unlocked every door. It qualified me for opportunities in the public and private sectors to contribute to my community. Now, in turn, it is an honor to have the chance to help ease the way for others seeking to make the most of their lives.

The principles embodied in the Higher Education Act of 1965 direct the U.S. Department of Education to provide broader access to higher education. Our mission statement at FSA — “Funding America's Future, One Student at a Time” — expresses the same purpose. On behalf of the Department, FSA aims to make it possible for all eligible students and families to access federal financial aid so they can obtain the essential benefits of further education and training. This strategic plan is FSA's five-year road map to enhance customer service, expand our compliance and oversight efforts, invest in our internal and expanded workforce, and improve operational efficiencies.

As we work to advance our core mission, FSA collaborates with other stakeholders to achieve our shared goals by better serving students and families. Our priorities reflect a strong federal commitment to higher education, with all its profound effects. Higher education, quite simply, is the bridge to a better life for all Americans, regardless of the size of their bank account or the location of their zip code.

It is also worth considering the mammoth scope of our work. Each year, FSA provides more than \$112 billion in federal grants, loans, and work-study funds to more than ten million students who attend approximately 5,600 participating schools. These include colleges and universities, community colleges, graduate programs of all kinds, and trade and professional school programs. The total federal student debt that we administer for purposes of loan repayment has now swelled to more than \$1.6 trillion.

The costs of higher education and other training programs have steadily and rather dramatically outpaced inflation and wage growth, which makes our mission even more daunting. More families are struggling to pay for college. Yet, more than a half-century ago, we made a general promise as a nation that we would seek to finance every American, regardless of his or her background, through post-high school academic or career education. It was an important commitment, and we remain dedicated to it.

The COVID-19 risk has declined and appears to be less of a threat than it did for the past two years. During the height of the pandemic, FSA sustained its organizational productivity by moving more resources and assistance online to serve our students, families, and partners. At the time, we reaffirmed our commitment to customer service, continued our Next Gen FSA initiative to create an improved digital environment, and worked to instill a stronger culture of performance with our loan servicers.

During my tenure at FSA, we have made progress on our pledge to fix longstanding flaws in the Department's loan forgiveness programs. We have made strides with Total and Permanent Disability, Public Service Loan Forgiveness, Income-Driven Repayment, and Borrower Defense to Repayment. As FY 2023 begins, we will start applying one-time student loan debt relief targeted to low- and middle-income families.

FSA has also launched a more technologically seamless and robust connection between the Department and the schools we serve through FSA Partner Connect, a digital portal that schools use to meet the needs of their students. And we are working hard to streamline the FAFSA® form.

Looking beyond the COVID-19 period and its effects, the goals outlined in this plan provide a roadmap for how FSA will successfully operate, respond to change, and execute our mission moving forward. The plan comprises five strategic goals:

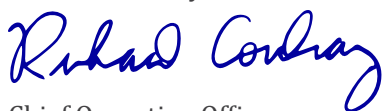
- Goal 1: Improve Customer Service and Outcomes for Students and Borrowers
- Goal 2: Advance Equity and Access to Student Financial Assistance
- Goal 3: Strengthen Engagement and Accountability for Educational and Financial Institutions
- Goal 4: Increase Workforce and Workplace Capabilities
- Goal 5: Boost Operational Efficiency

To develop this five-year plan, we heard from the U.S. Secretary of Education, reviewed congressional and federal audit recommendations, and sought feedback from higher education stakeholders. We used student and borrower feedback to focus on improving customer service. We also examined data from vendors and schools to ensure greater reliability and accountability.

The strategic goals, objectives, and metrics in this plan will enable FSA to complete Next Gen FSA implementation while solidifying oversight of our vendors, institutions, and extended workforce. Not only does the five-year plan increase external oversight, but it also advances our own accountability to our stakeholders. We will continue effective outreach, conduct evaluations, and foster innovation through collaboration. Using metrics to gauge our performance in all areas, we aim to make data-driven decisions that enable positive outcomes for our customers and for taxpayers.

We feel confident that this five-year plan lays the groundwork to attain our vision to remain the most trusted and dependable source of student financial aid, information, and services in the nation. And we invite you to help us reinvigorate our organization, boost its outcomes, and continue to improve opportunities for students and families across America.

Sincerely,  
Richard Cordray



Chief Operating Officer  
Federal Student Aid  
United States Department of Education



# Introduction to Federal Student Aid's Strategic Plan

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Recent years brought enormous change to our country. A global pandemic, an evolving cultural and economic environment, and rapid technological developments dramatically altered the landscape in which students pursue higher education. To meet students' and family's needs, Federal Student Aid (FSA) must shape a new path forward, one that expands equity and access while strengthening accountability and oversight.

FSA's mission is Funding America's Future, One Student at a Time. The agency directs programs designed to provide federal financial assistance to eligible students enrolled in postsecondary educational institutions, including grants, loans, and work-study assistance. FSA annually disburses billions of dollars in loans and grants, helping millions of Americans achieve their dreams of a higher education.

At the beginning of the COVID-19 pandemic in 2020, economic uncertainty prompted Congress to pause student loan repayments, a forbearance that was subsequently extended over a period of years. This unusual circumstance necessitated changes in FSA's operations and introduced complexity into future repayment, risking increased rates of delinquency and default. In parallel, FSA consolidated vendor operations, leading to the transfer of borrowers between loan servicers. In August 2022, the President and the U.S. Department of Education announced a plan to help federal student loan borrowers transition back to regular payment as pandemic-related support expires in 2023. This plan will include up to \$20,000 in debt cancellation for existing borrowers who meet certain criteria. These unprecedented conditions introduced new operational challenges to achieving FSA's mission.

To adapt to emerging issues, FSA will implement a broad strategy facilitating access for borrowers by providing the clear, accurate, and timely information they need to manage their loans, make decisions about repayment plans, and participate in loan forgiveness programs. Working with institutions of higher education, FSA operates to enforce compliance with student loan guidelines, accountability, and protection from fraudulent and deceptive practices in the student aid marketplace.

Pursuing the goals and objectives outlined in this strategic plan will require robust and agile internal operations. FSA will increase its workforce capabilities, provide the tools needed to succeed in a hybrid workplace environment, modernize technology systems, strengthen financial management, enhance acquisitions management, and leverage data to inform decision-making and implement operational and process improvements.

FSA is at the forefront of making higher education possible for millions of students each year. To achieve this mission, the organization will build its team internally, collaborate closely with customers and stakeholders, and continue to improve operations and services.

# About FSA

FSA plays a central and essential role in the of nation’s postsecondary education system. As a principal office of the U.S. Department of Education, FSA ensures that all eligible Americans can benefit from federal financial assistance for education or training beyond high school. And as the largest provider of student financial aid in the nation, FSA helps make higher education possible for millions of students each year. FSA’s mission is student-focused, enabling the organization to serve as a reliable provider of student financial aid services. FSA’s core values (Exhibit #) are key components in building a high-performing, mission-focused organization.

## EXHIBIT 1 FSA Mission, Vision, and Core Values

### Mission

Funding America’s Future, One Student at a Time.

### Vision

To be the most trusted and reliable source of student financial aid, information, and services in the nation.

### Core Values



#### INTEGRITY

Do the right thing regardless of personal interests and hold everyone accountable.



#### DIVERSITY

Develop a team that is reflective of our nation’s diverse tapestry of cultures, backgrounds, geographies, and experiences.



#### CUSTOMER SERVICE

Provide accurate and timely information and support to colleagues, customers, and partners.



#### EXCELLENCE

Strive to deliver effective programs, products, and services by adapting to change and continuously improving business practices and processes.



#### RESPECT

Treat individuals with dignity and gratitude by acknowledging their contributions, ideas, and talents.



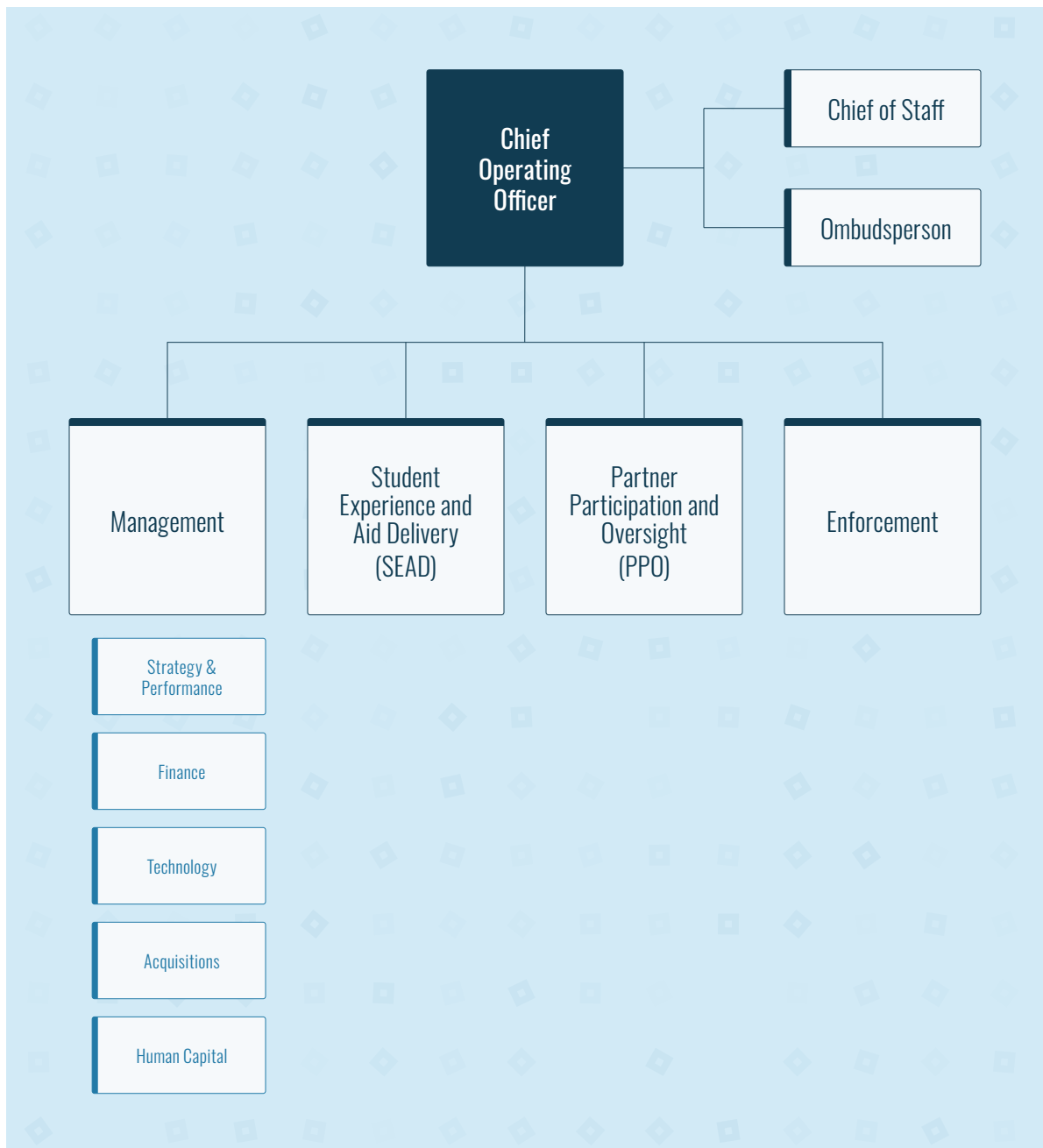
#### COLLABORATION

Coordinate cohesively with colleagues, customers, and partners to produce enterprise-focused solutions.

# Organizational Overview

FSA's reporting structure aligns key business areas with its strategic goals, objectives, and vision. A Chief Operating Officer (COO), who is appointed by the Secretary of the Department of Education (Secretary), leads FSA. Deputy COOs oversee operational areas. The figure below illustrates the functional organizations within FSA.

**EXHIBIT 2** Federal Student Aid Leadership





# FSA's Strategic Framework

FSA's Strategic Framework shapes the path forward for customer, partner, and operational journeys toward achieving the agency's mission. The chart below outlines FSA's goals, objectives, and key priorities. Each column summarizes goals and initiatives that will strengthen services, operations, and accountability.

## EXHIBIT 3 Overview of Goals, Objectives, and Key Priorities



### Goal 1: Improve Customer Service and Outcomes for Students and Borrowers

- ✔ Simplify the student loan repayment process to reduce future delinquency and default rates and improve accessibility of loan forgiveness programs.
- ✔ Enhance the quality of contact center and loan servicing operations, leveraging data to assess progress toward customer service and product delivery standards.
- ✔ Engage with stakeholders to improve delivery of student aid.
- ✔ Address complaints and inquiries regarding financial aid products and services.

#### Priorities:

- ★ Loan Forgiveness and Discharge
- ★ Return to Repayment
- ★ Income-Driven Repayment
- ★ Loan Servicing
- ★ Stakeholder Engagement



### Goal 2: Advance Equity and Access to Student Financial Assistance

- ✔ Enable financial education and empowerment by helping students and families understand the benefits and responsibilities of financing post-secondary education.
- ✔ Simplify the Free Application for Federal Student Aid® process.
- ✔ Provide accurate, seamless, easy, and customized interactions throughout the student aid lifecycle.

#### Priorities:

- ★ FAFSA® Simplification / *FUTURE Act*<sup>1</sup> (SABER<sup>2</sup>)
- ★ Customer Tools
- ★ Voice of the Customer (Listening Sessions)

<sup>1</sup> *Fostering Undergraduate Talent by Unlocking Resources for Education Act*

<sup>2</sup> Student Aid and Borrower Eligibility Reform



### Goal 3: Strengthen Engagement and Accountability for Educational and Financial Institutions

- ✔ Utilize a comprehensive suite of monitoring tools to oversee participating partners.
- ✔ Provide inclusive and effective partner outreach, training and technical assistance.
- ✔ Build enforcement capabilities, in coordination with federal and state partners to protect students, families, and taxpayers from deceptive, fraudulent, or harmful practices in the student aid marketplace.

#### Priorities:

- ★ Oversight and monitoring Tools/Methods
- ★ Borrower Defense and Investigations
- ★ School Complaints and Suspicious Activity
- ★ Outreach, Training, Technical Assistance



### Goal 4: Increase Workforce and Workplace Capabilities

- ✔ Promote workplace diversity, equity, inclusion, and accessibility.
- ✔ Attract, develop, and retain an agile workforce that can quickly respond to a changing environment and emerging priorities.
- ✔ Foster an organizational culture that promotes a productive, connected, and engaged workforce, particularly in a hybrid workplace environment.

#### Priorities:

- ★ Diversity, Equity, Inclusion, and Accessibility
- ★ Employee Engagement
- ★ Hybrid Workplace



### Goal 5: Boost Operational Efficiency

- ✔ Strengthen enterprise-wide data analytics and information management, to foster a customer-centric, data-driven, performance-based organization.
- ✔ Continuously improve systems, structures, and operations to enhance organizational efficiency and performance.
- ✔ Enhance procurement activities.
- ✔ Improve cybersecurity detection, prevention, and protection ensuring data confidentiality, integrity and availability.

#### Priorities:

- ★ Governance Processes
- ★ Technology
- ★ Financial Management
- ★ Acquisitions Processes
- ★ Strategy and Performance
- ★ Data Governance/Modeling
- ★ Risk Management

# Strategic Goals and Objectives

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## GOAL 1

### Improve Customer Service and Outcomes for Students and Borrowers

FSA intends to outperform the standard for excellent customer service by transforming our organization, enhancing borrower outcomes, and collectively keeping the promise to improve opportunities for students and families to make informed decisions on financial aid for college and student loan repayment. These improvements will provide a superior customer experience, resulting in positive repayment outcomes and reduced defaults.

Collecting advanced analytics and customer trends allows FSA to better understand experiences and interactions with FSA throughout the student loan repayment lifecycle. While many factors influence customers' ability to repay their loans, FSA will focus on leveraging data to support borrower decision-making and targeted engagement when interventions become necessary. FSA will also provide customers with the information necessary to make decisions about borrowing and loan repayment to reduce delinquency and default.



**OBJECTIVE 1.1** Simplify the student loan repayment process to reduce future delinquency and default rates and improve accessibility of loan forgiveness programs.

Leveraging lessons learned under previous loan servicing initiatives and related investments, FSA will build a long-term solution that helps guide more than 35 million federally managed student loan borrowers through the repayment process, striving to reduce future borrower delinquency and default. FSA's new loan servicing solution will help to improve FSA's technical infrastructure and allow FSA to transition from the current loan servicing contracts into a more stable, long-term servicing environment that provides student loan borrowers a better customer experience, holds loan servicers accountable to a higher standard of borrower outcomes, and brings greater transparency to taxpayers.

Alongside loan repayment, FSA is devoted to increasing the accessibility of loan cancellation and forgiveness programs, including leveraging existing information to reach eligible borrowers and minimize paperwork burdens. By improving operations and processes, FSA will provide borrowers with real-time, self-service access to information about their eligibility for and progress toward loan forgiveness. These technology initiatives will include providing borrowers and employers with digital signature and submission capabilities and implementing computer matching agreements

with the U.S. Office of Personnel Management (OPM), the U.S. Department of Defense (DOD), and state and local agencies to certify periods of employment for federal, state, and local employees and active duty armed services personnel and veterans, which will help to automate the verification of a borrower's public service with an eligible employer.

The new technologies will allow FSA to reliably deliver benefits to eligible borrowers and reduce student loan delinquency and default. These technologies will also allow customers to predict future repayment costs and obligations and to understand the cost implications and borrower benefits provided by various repayment options. Additional information will provide an overview of potential debt associated with loan choices, enabling borrowers to make more informed decisions regarding the various aid and repayment options they must consider when financing their education.

 **OBJECTIVE 1.2** Enhance the quality of contact center and loan servicing operations, leveraging data to assess progress toward customer service and product delivery standards.

FSA's vision for a student loan servicing system comprises a common look and feel for borrowers. This new system will improve the quality of service for customers and partners across the student aid lifecycle and improve operational efficiency, flexibility, and oversight of entities that directly support FSA's constituents.

Improving operations involves FSA's effort to provide customers and partners with clear information to resolve requests, questions, and issues quickly and accurately. In the past, limited coordination among FSA-operated contact centers, the loan servicers, and other vendors created a fragmented approach. Transitioning to more coordinated methods alleviates inconsistencies in customer and partner experiences, confusion about cross-branding of FSA and contractors, and operational complexity and inefficiency.

As FSA concludes the final phase of the customer service center transformation, our vendors will manage contact center and operations work for loan management, receiving aid, borrower defense, loan cancellation, discharge, and forgiveness. The vendors and their customer service representatives will complement the work of loan servicers in supporting students, parents, and borrowers and be equipped to answer questions about entrance and exit counseling; provide information about options for loan discharge, cancellation, and forgiveness; and manage other customer support needs.

 **OBJECTIVE 1.3** Engage with stakeholders to improve delivery of student aid.

To improve student aid delivery, FSA will continue to actively engage with stakeholders and solicit regular feedback through expanded participation in borrower advocate listening sessions, monthly meetings with state and federal regulators, and communication channels in customer listening and FSA's Annual Conference.

Additionally, FSA will harness insights from its newly procured customer feedback management tool that provides "always-on" and post-interaction surveys to customers across all communication channels. The tool will introduce an innovative artificial intelligence-driven text analytics capability that will allow FSA to better synthesize comments submitted in the survey. This analytics capability and expanded capacity will automate the analysis of unstructured feedback to get deeper, more

relevant insight into customer sentiment, desires, and pain points from the open-ended survey feedback. Over the long term, FSA can use this data to improve student aid processes and products in expedited timeframes.

 **OBJECTIVE 1.4** Address complaints and inquiries regarding financial aid products and services.

FSA will improve the borrower complaint and inquiry experience by focusing on enhanced complaint management, increased quality control, in-depth data analysis, and improved information-sharing. When borrowers submit complaints by phone, these complaints will be captured in the first person, rather than third-person paraphrasing by customer service representatives, improving qualitative review and machine learning capabilities. To enhance complaint management, FSA will develop a system to allow a single point of entry for complaints and inquiries, wherein trained vendors will appropriately categorize and route the submission to the proper queue. As a result, borrowers will get more accurate responses with the information they need, and submission data in aggregate will be more reliable and actionable.

By expanding and improving the quality review of initial responses to complaints, FSA can improve the customer experience and reduce the need for borrowers to escalate their complaints for further intervention. An extended effort will focus on assessing the quality of all aspects of a complaint resolution, including the timeliness and accuracy of complaint response content and affiliated data.

New initiatives will report on qualitative and quantitative complaint data, with a focus on monitoring issues that affect student and borrower outcomes, such as those related to loan servicers, guaranty agencies, institutions of higher education, and debt relief scams. To promote collaboration while maintaining privacy, FSA will explore sharing complaint information with federal and state agencies.



## GOAL 2

### Advance Equity and Access to Student Financial Assistance

Each year, FSA helps millions of Americans achieve their education dreams. Access to student aid is central to FSA's mission: Funding America's Future, One Student at a Time. Advancing equity and access to financial assistance options will help eligible students and families gain the benefits of education and training beyond high school.

By expanding student loan repayment and loan forgiveness options – including income-driven repayment, public service loan forgiveness, and borrower defense – as well as communications and outreach to customers, FSA will help students make informed decisions about financial aid and loan repayment and reduce the number of students who default each year.



**OBJECTIVE 2.1** Enable financial education and empowerment by helping students and families take advantage of the benefits and understand responsibilities of financing post-secondary education.

StudentAid.gov is FSA's primary customer-facing website for students, parents, borrowers, and taxpayers who need to be informed about, apply for, and manage their federal student aid. In early 2020, the StudentAid.gov website began hosting new tools that promote aid awareness and educate customers about basic loan concepts—such as interest accrual and capitalization, repayment options, and the difference between federal and private loans.

FSA continues to develop and leverage tools that provide specific information to the target audience when they need it the most, including StudentAid.gov, the Free Application for Federal Student Aid (FAFSA®) form<sup>1</sup>, and the Public Service Loan Forgiveness (PSLF) Help Tool<sup>2</sup>, which are critically important for users because they help guide customers through the necessary steps to accomplish their immediate goals.

By tailoring educational tools using customer feedback and increasing outreach to provide specific students with information when it's needed, FSA hopes that these efforts will help students understand aid eligibility, financial aid benefits and protections, projected earnings compared to estimated student loan payments, and the best repayment plan based on a range of borrower scenarios, thereby helping eligible borrowers reduce required monthly payments, apply for loan forgiveness, and avoid delinquency and default.




**OBJECTIVE 2.2** Simplify the Free Application for Federal Student Aid (FAFSA®) process.

The Free Application for Federal Student Aid (FAFSA®) form is the most vital step in applying for federal grants, work-study, and loans for college. States and colleges use FAFSA® information to award their grants, scholarships, and loans. FSA has launched a variety of enhancements to provide customers more digital access to the FAFSA® form, which so far has resulted in more than five million FAFSA® submissions from sources other than a desktop computer, such as a mobile device.

Congress passed laws to simplify and streamline the completion of the FAFSA® form which will expand access to Federal Pell Grants<sup>3</sup> and subsidized loans<sup>4</sup>, which help many students afford the cost of college. By automating the verification process and improving the exchange of tax data to help people file FAFSA® forms, FSA optimizes access for students and families. These outcomes will be achieved through FSA's Student Aid and Borrower Eligibility Reform (SABER) initiative, which will enable critical changes to the student aid and borrower eligibility determination processes that will make the FAFSA® faster and less burdensome for students, families, and colleges.

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- 1 [Free Application for Federal Student Aid \(FAFSA®\) form](#): a free form to apply for federal grants, work-study, and loans for college through the U.S. Department of Education.
  - 2 [PSLF Help Tool](#): helps borrowers determine whether they work for a qualifying employer for the PSLF or Temporary Expanded Public Service Loan Forgiveness (TEPSLF) programs, suggests actions to become eligible for PSLF, and guides borrowers through the PSLF form and submission process.
  - 3 [Pell grants](#): federal grants usually awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.
  - 4 [Subsidized loans](#): The U.S. Department of Education offers low-interest loans to eligible students to help cover the cost of college or career school.

 **OBJECTIVE 2.3** Provide accurate, seamless, easy, and customized interactions throughout the student aid lifecycle.

Over the past several years, FSA consolidated, integrated, and improved customer interaction channels across the student aid lifecycle. This effort included the integration of multiple customer-facing websites into StudentAid.gov, the consolidation of contact center channels under a business process operations (BPO) function and back-office center, and the launch of an enterprise marketing and communications platform.

FSA will focus on continuously improving customer digital interactions by following human-centered design principles. Key activities include expansion of major features and services on StudentAid.gov, delivery of critical customer outreach campaigns, and data-driven improvements to BPO operations. Leveraging feedback can improve digital interactions with customers across the student aid lifecycle, such as content updates or user experience improvements, that can directly address customer pain points. FSA will also leverage “Voice of the Customer”<sup>5</sup> feedback sessions to measure satisfaction with the interaction channels.



## GOAL 3

### Strengthen Engagement and Accountability for Educational and Financial Institutions

FSA achieves its mission of funding America’s future with the assistance of participating educational and financial institutions; without them, FSA would not be able to fulfill its mission. In addition to overseeing compliance with *Title IV* program laws and program rules, training and technical assistance is provided to schools, third-party servicers, and financial institutions to support their compliance efforts.

The aim is to provide the best in business services to program participants for managing operations that oversee delivery of federal student aid. FSA will continue to build its capabilities to strengthen engagement and accountability by providing a single point of digital interaction for all participating educational and financial institutions. This enhanced capability will allow FSA to improve our relationships with participating institutions through targeted and proactive engagement, simplified customer service, and increased visibility into financial health using data analytics.

FSA will bolster oversight, enforcement, and collections for schools posing a risk to students and taxpayers. In addition to comprehensive compliance reviews, FSA will review borrower complaints and other risk indicators to identify programs that pose risk to borrowers and taxpayers, conduct

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5 “Voice of the Customer”: Each month, FSA hosts this informative session that examines what our customers are saying and how they are engaging with us. Customer listening is FSA’s opportunity to understand our customers’ needs, behaviors, and expectations.

investigations, and pursue enforcement actions where appropriate, and consider borrower defense to repayment applications for students who allege that they are entitled to a loan discharge due to violations by their school.

This goal reaffirms FSA's commitment to protect and serve a wide variety of stakeholders, including schools, third-party servicers, and financial institutions; borrowers and their families; and the taxpayers who fund the *Title IV* programs.

 **OBJECTIVE 3.1** Utilize a comprehensive suite of monitoring tools to oversee participating partners.

The responsibilities associated with FSA's partner participation and oversight functions play a crucial role in safeguarding funds authorized by *Title IV* of the Higher Education Act of 1965 (HEA), from which FSA administers student financial aid programs. These programs include grants, loans, and work-study funds for students enrolled in postsecondary programs and institutions. To safeguard *Title IV* funds on behalf of students and taxpayers, FSA provides an effective, compliant student aid delivery process and a program of partner oversight and monitoring. These efforts are aimed at reducing program risks by monitoring the performance of participating partners such as schools, third-party servicers, and financial institutions, as well as assessing their compliance with program participation requirements.

Comprehensive Compliance Reviews (CCRs) evaluate student financial assistance programs at participating educational institutions that are experiencing potential problems in the administration and management of *Title IV* funds. The reviews are triggered by oversight events such as recertification, initial applications, reinstatement of *Title IV* eligibility<sup>6</sup>, deficient annual audits, flagged annual financial statements, and risk-based program review candidate assessments. In subsequent years, FSA will expand its comprehensive suite of monitoring tools that evaluate partners' participation based on continual analysis of program risks.

The expansive set of monitoring tools includes *Title IV* compliance audit reviews and resolutions; institution financial health ratio analyses; *Title IV* program reviews; periodic financial reporting reviews; and policy and procedures reviews. To be most effective, FSA will also strive for more consistent messaging regarding the communication of the U.S. Department of Education's regulatory interpretations among its various regional offices through formal updates of national standards, issuance of guidance, and internal controls monitoring. Institutions will receive the same answer to a question, or the same program review finding, no matter which regional office or which staff member responds to the inquiry.

To assess FSA's progress toward this strategic objective, FSA will measure its use of Comprehensive Compliance Reviews using a suite of monitoring tools to evaluate high-risk partners as defined by their provisional certification status.

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6 [Title IV eligibility](#): To participate in federal student financial aid programs and be initially designated as an eligible institution for other Higher Education Act of 1965, as amended (HEA) programs, postsecondary institutions must apply for initial approval.

 **OBJECTIVE 3.2** Build enforcement capabilities, in coordination with federal and state partners, to protect students, families, and taxpayers from deceptive, fraudulent, or harmful practices in the student aid marketplace.

FSA is committed to strengthening oversight and taking appropriate actions against entities to protect the interests of students, families, and taxpayers from harmful practices. To fulfill this commitment, FSA strengthened its oversight work, including rebuilding the Enforcement Office, which reinforces FSA's existing school oversight and compliance work through identifying and addressing serious wrongdoing.

The focus is on schools that pose the most risk to students and taxpayers, such as schools with rapid growth, financial irregularities, high cohort default rates and other measures of student loan outcomes, and frequent student complaints. FSA will work to proactively identify and address major problems across postsecondary schools that pose widespread risks to students and taxpayers, by incorporating a risk-based approach to enforcement. As part of the risk identification, information obtained from investigations by our federal and state partners in addition to anonymous or public complaints will be considered. Based on the analyses and findings, FSA will take enforcement actions as warranted (such as initiating actions to impose fines, limitation actions, or termination from the *Title IV* programs), will take steps to protect students and taxpayers (such as through use of Heightened Cash Monitoring or requirements for financial protection), and will manage borrower defense to repayment applications submitted by borrowers who allege that they were defrauded by their schools.

Recognizing that this important work needs strong partnerships to achieve the best outcomes, FSA will augment its efforts through coordination with federal partners, including the Consumer Financial Protection Bureau, Federal Trade Commission, the Securities and Exchange Commission, Cabinet Departments, and U.S. Attorneys. Additionally, FSA will continue to communicate and enter into agreements with State Attorneys General and State Student Loan Ombudsmen to share information and coordinate regarding schools and open investigations.

The intent is to share information publicly about FSA's school oversight and enforcement activities to increase transparency in its efforts, provide guidance regarding acceptable conduct, and deter misconduct by schools participating in *Title IV* programs.

 **OBJECTIVE 3.3** Provide inclusive and effective partner outreach, training, and technical assistance.

Using a data-centric approach, FSA plans to engage in effective outreach and technical assistance efforts by providing targeted technical support and training. Policy updates, systems training, and other pertinent information are efficiently delivered to all segments of the financial aid community. The organization will leverage existing partner relationships, FSA Training Center reports, survey instruments, and affinity groups to derive participation insight and establish training baselines. To identify new and targeted content and trends for FSA's training and technical assistance offerings, FSA will continue to offer virtual discussions with stakeholders including those from minority-serving institutions (MSIs) and community colleges.

Through virtual and in-person technical assistance, the FSA Training Center, and state, regional, and national conferences, FSA provides high-quality training products and technical assistance services to Institutions of Higher Education (IHEs), third-party servicers, auditors, and



participating school business officers. Making continuous enhancements to state conference training will result in increased attendance, supported training, and higher satisfaction scores in doing business with FSA.

Additionally, FSA supports training, outreach, and executive engagement through focused support for MSIs and other under-resourced institutions. Technical assistance is provided through the Ask-a-Fed service, Partner Connect/Common Origination and Disbursement (COD) customer service representatives, and FSA employees. Initiatives in meeting the commitment to provide inclusive and effective assistance also consist of making improvements to FSA's operational and training systems, including integrating the Learning Management System (LMS) into Partner Connect and new training solutions for the National Student Loan Data System (NSLDS) database and Postsecondary Education Participation System (PEPS).



## GOAL 4

### Increase Workforce and Workplace Capabilities

In any industry or sector, an organization's most important asset is its talent. FSA strives to be a model federal employer, creating an environment where individuals maximize their potential and teams collectively move the agency forward. Achieving FSA's mission requires attracting, developing, and retaining a skilled and agile workforce. The agency remains committed to investing in the knowledge, skills, and abilities of each of its employees. Diversity, equity, inclusion, and accessibility are foundational to this effort.

Following unprecedented adaptation during the global pandemic, FSA's future workplace environment offers new opportunities and calls for different ways to connect and engage employees. A hybrid workplace, with some employees working in an office while others work remotely, can facilitate broad connectivity but also introduce risks to work-life balance. FSA will leverage data to assess and track progress, including using results from the annual Federal Employee Viewpoint Survey (FEVS)<sup>7</sup>. Leadership engagement, collaboration across teams, and organizational processes play a central role in shaping improvements in the years ahead.



#### **OBJECTIVE 4.1** Promote workplace diversity, equity, inclusion, and accessibility.

Leveraging leading diversity, equity, inclusion, and accessibility (DEIA) principles and practices will position FSA to become a champion for these issues. The U.S. Department of Education developed a multi-year plan outlining a robust DEIA program, which will benefit students, external stakeholders, and the workforce. Diversity, equity, inclusion, and accessibility are necessary for

<sup>7</sup> [Federal Employee Viewpoint Survey \(FEVS\)](#): The Office of Personnel Management Federal Employee Viewpoint Survey (OPM FEVS) is an organizational climate survey and assesses how employees jointly experience the policies, practices, and procedures characteristic of their agency and its leadership.

the organization to reach its full potential. FSA established a task force to implement its DEIA program, promoting a sustained enterprise-wide effort to integrate diversity, equity, inclusion, and accessibility into every aspect of the organization's culture and business operations. These efforts will bolster FSA's ability to attract and retain talent and create more positive experiences for customers and stakeholders.

Using the DEIA maturity model, FSA aims to have a workforce that is representative of the communities it serves. The agency will define policies and processes to empower employees to grow their skills and embrace unique identities. Associated activities include developing a multi-year training plan based on identified workforce needs.



**OBJECTIVE 4.2** Attract, develop, and retain an agile workforce that can quickly respond to a changing environment and emerging priorities.

As FSA's mission evolves and new issues emerge, it must harness existing and build new capabilities within the organization that support an agile and mission-ready workforce. FSA will cultivate a culture that encourages collaboration, flexibility, and fairness to help individuals fulfill their potential. Success hinges on employees understanding their roles in the organization and how their work drives the achievement of organizational goals and objectives.

Through a robust human capital framework and an organizational training and development plan, FSA will improve hiring processes to better recruit needed talent, strategically align skills to organizational mission requirements, and analyze human capital systems and processes. A new organizational training and development plan will allow FSA to pool resources and set training standards that improve team capacity and flexibility, gain economies of scale, and provide mechanisms to evaluate workforce capabilities. A strategic partnership with each business unit will enhance awareness of human capital needs across the organization, improving the overall employee experience.



**OBJECTIVE 4.3** Foster an organizational culture that promotes a productive, connected, and engaged workforce, particularly in a hybrid workplace environment.

Organizational culture drives the employee experience, from a focus on teamwork to celebrating individual accomplishments. Particularly as FSA transitions to a new hybrid workplace environment, a deliberate effort to shape and maintain a positive and productive organizational culture is critical. Connectivity and inclusion are central to engagement across the organization.

FSA will increase opportunities for employees to share their insights and perspectives. To boost engagement, FSA will provide coaching services to all employees, conduct informal sessions on topics such as mental well-being and preventing bias in the workplace, solicit employee input through pulse surveys and focus groups, and use employee input to inform action plans.

To reflect FSA's core values, leadership will provide regular opportunities for engagement, including fireside chats with employees, frequent communications about key issues, quarterly manager sessions, and all-staff events.



# GOAL 5

## Boost Operational Efficiency

Efficient internal operations are essential to achieving FSA’s mission. As FSA strives to become more customer-centric and outcome-based, the organization will continue to focus on operational and process improvement. By modernizing technology, leveraging data analytics, and tracking organizational performance, FSA can serve as a model for federal management best practices. Boosting operational efficiency requires cross-agency collaboration on data, finances, technology, and acquisitions. Every business unit and employee contribute to operational efficiency, and FSA aspires to fully capitalize on our organizational and individual capabilities.



**OBJECTIVE 5.1** Strengthen enterprise-wide data analytics and modernize information management to foster a customer-centric, data-driven, performance-based organization.

To improve services to internal and external customers, FSA will enhance analytical capabilities in performance and information management. By continuing to collect and share information internally across the organization, FSA will support better results for stakeholders through data-driven decisions. Using advanced analytics and tracking trends will help FSA better understand customer needs and challenges. This effort will require enhanced data, risk, and performance management.

FSA will establish and enforce enterprise standards and controls for quality, security, privacy, and reporting architectures. To serve as a trusted information source, FSA will develop integrated dashboards of the customer, school, and financial partner data. FSA will also develop a reporting database to provide a single, end-to-end picture of the customer’s digital journey and experience with FSA and will offer customized feedback at various points along their journey. The database will enable FSA to offer the best customer experience across all channels by allowing for a unified view of the various customer touchpoints which influence the relationship between the customer and FSA.



**OBJECTIVE 5.2** Continuously improve systems, structures, and operations to enhance organizational efficiency and performance.

Management systems, structures, and processes optimize FSA’s organizational performance. Through effective financial planning and execution, FSA will invest resources where there are emerging needs and look ahead to align with the agency’s overall direction. By improving its performance management systems, FSA can streamline structures, improve program alignment, and increase accountability.

FSA will refine and clarify its internal governance program to develop an operational plan that aligns with FSA’s strategic goals and guides decision-making in the future. The governance program

will integrate strategy and investment discussions, incorporating technology needs, acquisition strategies, human capital plans, and the budget into a comprehensive planning approach. Weaving key management areas into a shared operating plan will enhance collaboration across FSA and facilitate coordination within the U.S. Department of Education.

Monitoring performance and identifying trends will be essential to driving FSA toward its desired results. Building on existing evaluation methods, FSA will establish a quarterly performance review process to enhance organizational efficiency and performance. The performance review will evaluate progress toward strategic goals and assess recent successes, major milestones, anticipated challenges, and emerging opportunities. The strategic and data-driven discussions will enable the organization to analyze cross-cutting themes, evaluate performance, assess risk, and identify potential areas for operational improvement.

### **OBJECTIVE 5.3** Enhance procurement planning, management, and execution.

FSA relies on a multitude of contracts and thousands of vendor employees to deliver its mission. Achieving the program requirements, objectives, and outcomes requires a comprehensive plan. Drawing on industry-leading practices, FSA will enhance its acquisition strategies, develop requirements consistent with customer and partner expectations, and execute contractual instruments and other agreements that yield exceptional services and outcomes in a secure manner.

By aligning FSA's efforts regarding program and project planning, acquisition planning, budget formulation, and human resource management, FSA will be well-positioned to provide exceptional student aid experiences for borrowers and their families. These efforts will also enhance our engagements with our partners and other financial and educational institutions that contribute to the student aid experience.

Collaboration and coordination across FSA will help streamline procurement-related processes and procedures. Through FSA's requirements definition processes, staff will identify and clearly articulate key program objectives and outcomes for contracts. Critical enhancements include conducting market research with the industry; engaging in acquisition planning as part of the investment management process; identifying key performance indicators, acceptable service levels/performance metrics, and methodologies for determining program outcomes for inclusion in contractual instruments; and supporting both internal and external reviews and examinations to assess vendor performance.

These improvements will enhance the quality of products and services procured, permit greater oversight and accountability of vendors, promote effective communication with stakeholders, leverage economic efficiencies with enterprise-focused solutions, improve FSA's cybersecurity posture, increase socio-economic achievements, and lead to better outcomes for customers and partners.

### **OBJECTIVE 5.4** Improve cybersecurity detection, prevention, and protection ensuring data confidentiality, integrity, and availability.

FSA's cybersecurity framework focuses on three core groups: business partner and vendor systems, institutions of higher education, and FSA employees and contractors. As FSA increases its digital

engagement with customers at key points during the federal student aid lifecycle, it is critical to integrate state-of-the-art cybersecurity protection into all aspects of loan programs. Institutional oversight is aligned with FSA's obligation to protect borrowers and their families from beginning to end. Enhanced outreach and compliance efforts will ensure that FSA's partners maintain the highest levels of cybersecurity. To demonstrate its commitment to enhancing FSA's privacy and cybersecurity capabilities, FSA will implement effective data loss prevention strategies.

A commitment to cybersecurity enhances the confidentiality, integrity, and availability of student and borrower data. Upholding and enforcing rigorous cybersecurity standards enables FSA to better achieve its mission. Through a review of the cybersecurity posture of servicing systems, FSA will adopt a phased approach to upgrading existing FSA systems to incorporate multi-factor authentication, block malicious/suspicious activity, and facilitate incident response. These changes will better protect borrower data, prevent identity theft, and ensure continuity of service.

FSA will develop a cloud-centric monitoring and response capability supporting cybersecurity data collection, analysis, fraud monitoring, and threat correlation. This capability will facilitate automated threat monitoring activities, enabling early detection, response, and remediation of cybersecurity incidents, vulnerabilities, and emerging threats. Achieving this goal will further demonstrate FSA's overall commitment to privacy and security by continuously preparing for, monitoring, and mitigating cybersecurity events. FSA's systems will become a leader in federal efforts to maintain the confidentiality, integrity, and availability of customer data.

# Performance Indicators

FSA's strategic goals and objectives set a path for providing greater access to financial assistance, better services to borrowers, and increased accountability and oversight of partners and vendors. The performance indicators outline desired outcomes and inform decision-making. The performance indicator baselines and targets will be published in FSA's Annual Report.

## EXHIBIT 4 OBJECTIVES AND PERFORMANCE INDICATORS

Goal	Objective	Indicator
<b>Goal 1</b>	<b>1.1</b> Simplify the student loan repayment process to reduce future delinquency and default rates and improve accessibility of loan forgiveness programs.	<b>A</b> Number of borrowers that received loan forgiveness
		<b>B</b> Percentage of borrowers using auto-debit
		<b>C</b> Percentage of borrowers submitting applications through the PSLF Help Tool
	<b>1.2</b> Enhance the quality of contact center and loan servicing operations, leveraging data to assess progress toward customer service and product delivery standards.	<b>A</b> Percentage of contractor interactions reviewed that received a passing score
	<b>1.3</b> Engage with stakeholders to improve delivery of student aid.	<b>A</b> Surveys to third-party stakeholders
	<b>1.4</b> Address complaints and inquiries regarding financial aid products and services.	<b>A</b> Timeliness of case handling
		<b>B</b> Accuracy of business process operations
<b>C</b> Accuracy of first-level complaint response		
<b>Goal 2</b>	<b>2.1</b> Enable financial education and empowerment by helping students and families understand the benefits and responsibilities of financing post-secondary education.	<b>A</b> Overall borrower satisfaction score for online counseling.
	<b>2.2</b> Simplify the Free Application for Federal Student Aid (FAFSA®) process.	<b>A</b> Customer satisfaction survey score associated with completing the Free Application for Federal Student Aid®.
	<b>2.3</b> Provide accurate, seamless, easy, and customized interactions throughout the student aid lifecycle.	<b>A</b> StudentAid.gov Digital Satisfaction
		<b>B</b> StudentAid.gov Post-transaction Satisfaction
		<b>C</b> Contact Center Satisfaction
		<b>D</b> Email Campaign Helpfulness

Goal	Objective	Indicator
<b>Goal 3</b>	<b>3.1</b> Utilize a comprehensive suite of monitoring tools to oversee participating partners.	<b>A</b> Review for participating partners that have been provisionally certified.
	<b>3.2</b> Build enforcement capabilities, in coordination with federal and state partners to protect students, families, and taxpayers from deceptive, fraudulent, or harmful practices in the student aid marketplace.	<b>A</b> Build and implement an FSA Enforcement Strategy that incorporates a risk model for identifying schools that pose risk to students and taxpayers.
	<b>3.3</b> Provide inclusive and effective partner outreach, training, and technical assistance.	<b>A</b> Institutional participation rates in <i>Title IV</i> training and specialized technical assistance programs.
<b>Goal 4</b>	<b>4.1</b> Promote workplace diversity, equity, inclusion, and accessibility.	<b>A</b> Federal Employee Viewpoint Survey Diversity and Inclusion Index: New Inclusion Quotient Index.
		<b>B</b> Percentage of qualified new hires and backfills coming from identified underrepresented workforce populations.
		<b>C</b> Percentage of underrepresented populations included in organizational talent acquisition, promotion, and development/training activities.
		<b>D</b> Percentage of employees participating in formal diversity, equity, inclusion, and accessibility efforts.
	<b>4.2</b> Attract, develop, and retain an agile workforce that can quickly respond to a changing environment and emerging priorities.	<b>A</b> Federal Employee Viewpoint Survey: Intrinsic Work Experience
	<b>4.3</b> Foster an organizational culture that promotes a productive, connected, and engaged workforce, particularly in a hybrid workplace environment.	<b>A</b> Federal Employee Viewpoint Survey: Employee Engagement Index
<b>B</b> Federal Employee Viewpoint Survey: Leader Lead		
<b>C</b> Federal Employee Viewpoint Survey: Supervisors		
<b>Goal 5</b>	<b>5.1</b> Strengthen enterprise-wide data analytics and information management to foster a customer-centric, data-driven, performance-based organization.	<b>A</b> The Sum of Annual Data Maturity Assessment (DMA) for DMA Processing Areas.
		<b>B</b> Successful maintenance and use of statistical models in <i>Title IV</i> operations.
		<b>C</b> Implement new Statistical Modeling Initiatives.
	<b>5.2</b> Continuously improve systems, structures, and operations to enhance organizational efficiency and performance.	<b>A</b> Operational Performance.
	<b>5.3</b> Enhance procurement planning, management, and execution.	<b>A</b> Time-duration estimates for procurement-related tasks for use in Program Schedules.
		<b>B</b> Plan, develop and implement a new investment management process aligning acquisitions, budget, and human capital with program planning.
	<b>5.4</b> Improve cybersecurity detection, prevention, and protection ensuring data confidentiality, integrity, and availability.	<b>A</b> Cybersecurity Maturity-Level (OIG Maturity Levels).

# FSA Strategic Plan Crosswalk

This illustration demonstrates how the business areas withing FSA support the goals and objectives.

## EXHIBIT 5 FSA Strategic Plan Crosswalk

**Glossary:** COO = Office of the Chief Operating Officer; PPO = Partner Participation and Oversight; SEAD = Student Experience and Aid Delivery; SMO = Strategic Measures and Outcomes.

Strategic Goals	Strategic Objectives	Leading Business Area(s)
 <p><b>Goal 1</b> Improve Customer Service and Outcomes for Students and Borrowers</p>	1.1 Simplify the student loan repayment process to reduce future delinquency and default rates and improve accessibility of loan forgiveness programs.	SEAD
	1.2 Enhance the quality of contact center and loan servicing operations, leveraging data to assess progress toward customer service and product delivery standards.	SEAD
	1.3 Engage with stakeholders to improve delivery of student aid.	COO
	1.4 Address complaints and inquiries regarding financial aid products and services.	Ombudsperson
 <p><b>Goal 2</b> Advance Equity and Access to Student Financial Assistance</p>	2.1 Enable financial education and empowerment by helping students and families understand the benefits and responsibilities of financing post-secondary education.	SEAD
	2.2 Simplify the Free Application for Federal Student Aid (FAFSA®) process.	SEAD
	2.3 Provide accurate, seamless, easy, and customized interactions throughout the student aid lifecycle.	SEAD
 <p><b>Goal 3</b> Strengthen Engagement and Accountability for Educational and Financial Institutions</p>	3.1 Utilize a comprehensive suite of monitoring tools to oversee participating partners.	PPO
	3.2 Build enforcement capabilities, in coordination with federal and state partners to protect students, families, and taxpayers from deceptive, fraudulent, or harmful practices in the student aid marketplace.	Enforcement
	3.3 Provide inclusive and effective partner outreach, training, and technical assistance.	PPO
 <p><b>Goal 4</b> Increase Workforce and Workplace Capabilities</p>	4.1 Promote workplace diversity, equity, inclusion, and accessibility.	Management / Human Capital
	4.2 Attract, develop, and retain an agile workforce that can quickly respond to a changing environment and emerging priorities.	Management / Human Capital
	4.3 Foster an organizational culture that promotes a productive, connected, and engaged workforce, particularly in a hybrid workplace environment.	Management / Human Capital
 <p><b>Goal 5</b> Boost Operational Efficiency</p>	5.1 Strengthen enterprise-wide data analytics and information management to foster a customer-centric, data-driven, performance-based organization.	Management / SMO
	5.2 Continuously improve systems, structures, and operations to enhance organizational efficiency and performance.	Management / Finance
	5.3 Enhance procurement planning, management, and execution.	Management / Acquisitions
	5.4 Improve cybersecurity detection, prevention, and protection ensuring data confidentiality, integrity, and availability.	Management / Technology

**Note:** The table is subject to change based on reorganization at the time of publication.



# Evaluating Progress

FSA uses a variety of methods and tools to evaluate its progress against the goals and objectives set forth in the strategic plan. The organization continues to build and improve on data collection, research, and analysis to inform management decisions, improving the day-to-day administration of business. The following chart lists some of the significant evaluations, a description of these evaluations, and their frequency.

**EXHIBIT 6** Performance Evaluation Chart

<b>Performance Evaluation</b>	<b>Description</b>	<b>Frequency</b>
FSA Executive Management Report	Reports on FSA's performance outline in the Five-Year Strategic Plan, using various internal metrics for operational management.	Monthly
FSA Performance Review	An assessment of organizational performance on key strategic performance measures to FSA senior leadership team.	Quarterly
Strategic Plan Performance Review with Department of Education	Reports on organizational performance toward specific FSA performance measures included within the U.S. Department of Education's Strategic Plan, inclusive of an Agency Priority Goal reported to the Office of Management and Budget.	Quarterly
Review with the Office of Management and Budget	Reports on organizational performance toward specific FSA performance, and updates and changes on FSA's portfolio.	Quarterly
FSA Customer Listening Meetings	A comprehensive assessment of customer feedback, satisfaction, and trends across multiple FSA systems.	Quarterly
Federal Employee Viewpoint Survey	An assessment of employee satisfaction and commitment across federal agencies.	Annually
FSA Annual Report	Reports on agency performance, including an evaluation of the extent to which FSA met the goals and objectives in the Five-Year Strategic Plan and annual financial statements.	Annually

# Risk Management Philosophy Statement

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FSA will establish a risk-intelligent culture where consideration of both the upside and downside of risk is integrated into strategic planning and decision-making at all levels of the organization. FSA defines risk as the possibility that events will occur and affect the achievement of objectives. The enterprise risk management program at FSA focuses on identifying and managing risks within its risk appetite and tolerance thresholds, to manage uncertainty associated with the execution of the organization's mission and the achievement of its strategic goals and objectives. Effective risk management is everyone's responsibility at FSA and is critical to the success of the organization as it pursues opportunities that will provide better outcomes for students and greater value to taxpayers.

## Relationship to the U.S. Department of Education's Strategic Plan

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FSA's strategic plan aligns with and supports the U.S. Department of Education's overall strategic goals and direction. In the Department's Strategic Plan for Fiscal Years 2022–26, FSA directly supports goals 4 and 5:

- **GOAL 4:** Increase postsecondary value by focusing on equity-conscious strategies to address access to high-quality institutions, affordability, completion, post-enrollment success, and support for inclusive institutions.
- **GOAL 5:** Enhance the Department's internal capacity to optimize the delivery of its mission.

The Department's goals, objectives, and performance indicators are integrated into FSA's Strategic Plan for Fiscal Years 2023–27. Several performance indicators are shared between the Department and FSA to increase strategic alignment and accountability, improving customer service, partner collaboration, and oversight.

FSA also directly contributes to the Department's Agency Priority Goal (APG) focused on effectively managing federal student loans. APGs are outcome-oriented, ambitious, and measurable with specific targets that reflect a near-term result or achievement agency leadership wants to accomplish within approximately 24 months.

Aligning the Department's and FSA's strategies strengthens internal connections while driving positive outcomes for students, families, and taxpayers.



