

List of Selected Provisions of the HEOA by Effective Date	
July 1, 2007	<p>Amendments to Other Laws</p> <p>United States Institute of Peace Act</p> <ul style="list-style-type: none"> • Board of Directors
July 1, 2008	<p>Title IV—Student Assistance</p> <p>Pell Grant Program</p> <ul style="list-style-type: none"> • Maximum Duration of Eligibility (applies to students who receive a Pell Grant for the first time on or after this date) <p>FFEL and Direct Loan Programs— Common Provisions</p> <ul style="list-style-type: none"> • Servicemembers Civil Relief Act Related FFEL Lender Special Allowance Payment Calculations on Affected Loans (for FFEL loans first disbursed on or after this date) • Federal PLUS Repayment, Post-Half-Time Enrollment Deferment, and Interest Capitalization (FFEL and Direct Loan PLUS Loans for which the first disbursement is made on or after this date) • Extenuating circumstances for PLUS Loan Eligibility (FFEL and Direct Loan PLUS loans that were first disbursed on or after this date, for special extenuating circumstances that exist between January 1, 2007 and December 31, 2009) • Unsubsidized Stafford Loan Limits (loans first disbursed on or after this date) <p>Perkins Loan Program</p> <ul style="list-style-type: none"> • Reinstatement of Loans Discharged Due to Death or Disability (subject to regulations, except for borrowers with VA determinations)
Upon enactment August 14, 2008	<p>Title I—General Provisions</p> <p>Definitions</p> <ul style="list-style-type: none"> • Authorizing Committees • Critical Foreign Language • Distance Education • Diploma Mill • Early Childhood Education Program • Poverty Line • Universal Design

<p>Upon enactment August 14, 2008</p>	<ul style="list-style-type: none">• Universal Design for Learning <p>Institutional Eligibility</p> <ul style="list-style-type: none">• Conforming Amendment Concerning 90/10 Enforcement• Drug and Alcohol Prevention• Diploma Mills <p>Foreign Schools</p> <ul style="list-style-type: none">• Campus Crime Reporting• Audit Requirements <p>Accreditation (plus Title IV changes)</p> <ul style="list-style-type: none">• Expiration of the Terms of Members of the National Advisory Committee on Institutional Quality and Integrity (new committee appointments may be made after January 31, 2009)• Religious Mission• Distance Education and Correspondence Education• Student Achievement Standard• Due Process and Appeals• Accreditation Team Members• Operating Procedures• Secretary Prohibitions• Rule of Construction <p>Improved Information Concerning the Federal Student Financial Aid Website (by the Department)</p> <ul style="list-style-type: none">• Promotion of the Department of Education Federal Student Financial Aid Website• Enhanced Student Financial Aid Information• Promotion of Availability of Information Concerning Other Student Financial Aid Programs• National STEM Database• No User Fees for Department Financial Aid Websites <p>Miscellaneous</p> <ul style="list-style-type: none">• Protection of Student Speech and Association Rights• Treatment of Territories and Territorial Student Assistance
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<p>Upon enactment August 14, 2008</p>	<ul style="list-style-type: none"> • Prior Rights and Obligations • Transparency in College Tuition for Consumers <ul style="list-style-type: none"> ▪ State Higher Education Spending Chart ▪ Student Aid Recipient Survey • Federal Database of Student Information Prohibited • State Higher Education Information System Pilot Program • State Commitment to Affordable College Education • Performance-based Organization for the Delivery of Federal Student Financial Assistance • Certification Regarding the Use of Certain Federal Funds • Required Education Loan Borrower Disclosures by Lenders, Institutions of Higher Education, and Institution-Affiliated Organizations (except lender certification) • Self-certification Form for Private Education Loans <p>Title II--Teacher Quality Enhancement (All) Teacher Quality Partnership Grants (negotiated rulemaking required for any regulations developed for section 207(b)(2) of the HEA, the provision addressing a teacher preparation program that has had its eligibility terminated by the State from accepting or enrolling any student who receives Title IV aid)</p> <p>Title III—Institutional Aid (All)</p> <p>Title IV—Student Assistance</p> <p>Title IV Program--General</p> <ul style="list-style-type: none"> • Academic Year • Consumer Reporting Agency and Educational Service Agency • Master Calendar (compliance calendar) • Readmissions Requirements for Servicemembers • National Student Loan Data System • Early Awareness of Financial Aid Eligibility—system of early financial aid information • Distance Education Demonstration Program • Articulation Agreements
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<p>Upon enactment August 14, 2008</p>	<ul style="list-style-type: none">• Program Participation Agreement<ul style="list-style-type: none">▪ Voter Registration▪ The 90/10 Rule▪ Code of Conduct▪ Preferred Lender List▪ Private Education Loan Certification▪ Copyrighted Material• Institutional Requirements for Teach-Outs• Experimental Sites• Purpose of Administrative Payments• Advisory Committee on Student Financial Assistance• Regional Meetings and Negotiated Rulemaking• Eligibility and Certification Procedures—Treatment of Teach-outs• Program Review Data• Review of Regulations <p>Need Analysis</p> <ul style="list-style-type: none">• Discretion of Student Financial Aid Administrators <p>Improvements to the FAFSA and Processes</p> <p>Model Institution Financial Aid Offer Form</p> <p>Student Eligibility</p> <ul style="list-style-type: none">• Ability to Benefit• Eligibility for Citizens of the Freely Associated States• Financial Assistance for Individuals with Intellectual Disabilities <p>Consumer Information—(All, except Information and Dissemination Activities (academic year 2011-2012 for HEA section 488(a)(1)(L) or subsection (e) for two-year institutions))</p> <p>Pell Grant Program</p> <ul style="list-style-type: none">• Program Requirements and Other Operations Otherwise Unaffected/Availability of Funds <p>TEACH Grants</p> <ul style="list-style-type: none">• Program Report
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<p>Upon enactment August 14, 2008</p>	<p>Campus-based Programs</p> <ul style="list-style-type: none"> • Transfer of Allotments <p>FSEOG (All)</p> <p>FWS (All)</p> <p>LEAP /Grants for Access and Persistence (All)</p> <p>All Loan Programs (FFEL, Direct Loans, Perkins Loans)</p> <ul style="list-style-type: none"> • Loan Repayment for Civil Legal Assistance Attorneys • Statute of Limitations and State Court Judgments <p>FFEL and Direct Loan Programs— Common Provisions</p> <ul style="list-style-type: none"> • Extension of Authority and Authority of Administrative Expenses • Income-Based Repayment (IBR) Plan (for July 1, 2009 IBR implementation) • Lender Forbearance Information and Contact Requirements (for forbearance granted on or after this date) • Applicability of the Servicemembers Civil Relief Act to FFEL and Direct Loan Borrowers (application of interest rate cap to the FFEL or Direct Loan of an eligible borrower) • Guaranty Agency Notifications to Borrowers in Default (lender default claims received by a guaranty agency on or after this date) • Eligibility for FFEL Loan Rehabilitation, Related Consumer Credit Reporting, and Financial and Economic Literacy Information for Rehabilitated Borrowers • FFEL and Direct Loan Teacher Loan Forgiveness (for applications received on or after this date) • Loan Forgiveness for Service in Areas of National Need • Reports on Student Loans to Consumer Reporting Organizations • Common Forms and Formats • Required Lender Disclosures to FFEL Borrowers
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<p>Upon enactment August 14, 2008</p>	<ul style="list-style-type: none">• Required FFEL (non-consolidation) disclosures before loan disbursement• Required FFEL (non-consolidation) borrower disclosures before repayment• Special disclosure rules on PLUS and Unsubsidized loans• FFEL and Direct Loan Total and Permanent Disability Discharges based on VA Determination applications received on or after this date) <p>FFEL Program</p> <ul style="list-style-type: none">• Borrower Eligibility for Deferment (for deferments granted on or after this date)• Notification to a FFEL Borrower When the Transfer, Sale, or Assignment of a Loan will Result in a Change in the Party to Whom the Borrower Must Send Payments (for any required notification to a borrower on or after this date)• Changes to Prohibited Inducement Provisions Governing FFEL Lenders and Guaranty Agencies (guaranty agency and lender activities undertaken on or after this date)• FFEL Consolidation Loan—Application Disclosures to Potential Borrowers (applications provided to potential borrowers on or after this date)• Consumer Education Information Provided by Guaranty Agencies• New Audit Requirement for FFEL School Lenders and Eligible Lender Trustees (ELTs) Originating FFEL Loans for a School or School-Affiliated Organization (first auditable period that begins on or after this date)• Department of Education Temporary Authority to Purchase Student Loans—Guaranty Agency Responsibilities and Payments and Departmental Reporting <p>Direct Loan Program</p> <ul style="list-style-type: none">• Definition of “Public Service Job” for Direct Loan Public Service Loan Forgiveness• Direct Loan Borrower Disclosures by Direct Loan Schools (subject to Department regulations)
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<p>Upon enactment August 14, 2008</p>	<p>Perkins Loan Program (All, except total and permanent disability discharge provisions, and Reinstatement of Loans Discharged Due to Death or Disability)</p> <p>TRIO (All)</p> <p>GEAR-UP (All)</p> <p>Academic Achievement Incentive Scholarships Repeal</p> <p>Special Programs for Students Whose Families are Engaged in Migrant and Seasonal Farmwork (All)</p> <p>Robert C. Byrd Honors Scholarship Program (All)</p> <p>Child Care Access Means Parents in School (All)</p> <p>Learning Anytime Anywhere Partnerships Program Repealed</p> <p>Title V—Developing Institutions (All)</p> <p>Title VI—International Education Programs (All)</p> <p>Title VII—Graduate and Postsecondary Improvement Programs (All)</p> <p>Title VIII—Additional Programs (All)</p> <p>Amendments to Other Laws</p> <p>Private Student Loan Improvement</p> <ul style="list-style-type: none"> • Truth in Lending Act <ul style="list-style-type: none"> ▪ Definitions ▪ Prohibition on Certain Gifts and Arrangements ▪ Advisory Board Compensation ▪ Prohibition on Prepayment or Repayment Fees or Penalty ▪ Model Disclosure Form ▪ Duplicative Disclosure Requirements ▪ “Covered Educational Institution” definition ▪ “Private Educational Lender” definition ▪ “Private Educational Loan” definition ▪ Duties of Lenders Participating in Preferred
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<p>Upon enactment August 14, 2008</p>	<p>Lender Arrangements</p> <ul style="list-style-type: none"> ▪ Applicability of the TLA to All Private Education Loans <p>Financial Literacy</p> <p>Education of the Deaf Act</p> <p>United States Institute of Peace Act (except Board of Directors changes)</p> <p>Higher Education Amendments of 1998</p> <ul style="list-style-type: none"> • Repealed provisions • Grants to States for Workplace and Community Transition Training for Incarcerated Individuals • Underground Railroad Educational and Cultural Program <p>Higher Education Amendments of 1992</p> <ul style="list-style-type: none"> • Olympic Scholarships <p>Department of Education Organizational Act</p> <ul style="list-style-type: none"> • Deputy Assistant Secretary for International and Foreign Language Education <p>Tribally Controlled College or University Assistance Act of 1978</p> <p>Navajo Nation Higher Education Act of 2008</p> <p>Omnibus Crime Control and Safe Streets Act of 1968</p> <ul style="list-style-type: none"> • John R. Justice Prosecutors and Defenders Incentive Act of 2008 <p>Institutional Repayment Assistance Programs</p> <p>Stevenson-Wydler Technology Innovation Act of 1980</p> <ul style="list-style-type: none"> • Minority Serving Institution Digital and Wireless Technology Opportunity Program <p>Financial Literacy; Studies and Reports</p>
<p>October 1, 2008</p>	<p>Title IV—Student Assistance ACG/National SMART Grant Programs-- Availability of funds</p>

	<p>FFEL Program</p> <ul style="list-style-type: none"> • FFEL Consolidation Loan—Borrower Eligibility for Direct Loan No Interest Accrual (Direct Consolidation Loan, or portion of a Direct Consolidation Loan, first disbursed on or after this date) <p>Direct Loan Program</p> <ul style="list-style-type: none"> • No Interest Accrual on Direct Loans of Eligible Military Borrowers (Direct Loans first disbursed on or after this date, and any portion of a Direct Consolidation Loan that repaid a FFEL or Direct Loan first disbursed on or after that date)
January 1, 2009	<p>Accreditation</p> <ul style="list-style-type: none"> • New rules for membership, functions, meeting procedures, and report and notice for National Advisory Committee on Institutional Quality and Integrity
January 31, 2009	<p>Accreditation</p> <ul style="list-style-type: none"> • New appointments to the National Advisory Committee on Institutional Quality and Integrity may be made
July 1, 2009	<p>Title I</p> <p>In-State Tuition Rates for Armed Forces members, Spouses, and Dependent Children (for the first period of enrollment beginning after)</p> <p>Title IV—Student Assistance</p> <p>Competitive Loan Auction Pilot Program</p> <p>Pell Grant Program</p> <ul style="list-style-type: none"> • Maximum Pell Grant • Minimum Pell Grants • Year-Round Pell Grants • Sex Offenders and Pell Grants • Children of soldiers <p>ACG/National SMART Grant Programs (All, except availability of funds)</p> <p>FFEL and Direct Loans</p>

	<ul style="list-style-type: none"> • Required Lender Disclosures to FFEL Borrowers <ul style="list-style-type: none"> ▪ New borrower disclosures during repayment (for any loan for which the first payment is due on or after this date, for the required bill statement and required disclosures to borrowers having difficulty making payments; and for any loan that becomes delinquent on or after this date, for required disclosures to delinquent borrowers)
<p>August 14, 2009 (one year after date of enactment)</p>	<p>Title I</p> <p>Improved Information Concerning the Federal Student Financial Aid Website (by the Department)</p> <ul style="list-style-type: none"> • Improved Availability and Coordination of Information Concerning Student Financial Aid Programs for Military Members and Veterans <p>Miscellaneous</p> <ul style="list-style-type: none"> • Transparency in College Tuition for Consumers <ul style="list-style-type: none"> ▪ Net price calculator, consumer information, multi-year tuition calculator <p>Title IV-- Student Assistance</p> <p>General</p> <ul style="list-style-type: none"> • Program Participation Agreement <ul style="list-style-type: none"> ▪ Report on Results of Disciplinary Proceeding (for any proceeding conducted on or after this date) <p>Amendments to Other Laws</p> <p>Community Reinvestment Act of 1977 (regulations required—each appropriate Federal financial supervisory agency must issue regulations by this date)</p>
<p>February 14, 2010 (18 months after date of enactment)</p>	<p>Title I</p> <p>Miscellaneous</p> <ul style="list-style-type: none"> • Required Education Loan Borrower Disclosures by Lenders, Institutions of Higher Education, and Institution-Affiliated Organizations--Lender certification <p>Title IV--Student Assistance</p> <p>FFEL and Direct Loans</p> <p>Lender and Institution Requirements Relating to</p>

	<p>Education Loans</p> <ul style="list-style-type: none"> • No later than 18 months after enactment—February 14, 2010—lenders in preferred lender arrangements must annually certify compliance • The Department must determine, no later than February 14, 2010, the minimum information that lenders, institutions, and institution-affiliated organizations participating in preferred lender arrangements shall make available regarding FFEL Program loans—after this determination, the Department must provide for the disclosure of the information and develop a model disclosure form • Submission dates for lenders, institutions, or institution-affiliated organizations are to be determined by the Department) • Within 180 days of completion of model disclosure form, the Department must provide Direct Loan schools with the form <p>Amendments to Other Laws</p> <p>Private Student Loan Improvement</p> <ul style="list-style-type: none"> • Truth in Lending Act (effective on the earlier of this date, or the date on which regulations are issued by the Federal Reserve) <ul style="list-style-type: none"> ▪ Prohibition on Co-Branding ▪ Disclosures Required in Private Education Loan Applications and Solicitations ▪ Disclosures at the Time of Private Education Loan Approval ▪ Self-Certification of Information ▪ Disclosure at the Time of Private Education Loan Consummation ▪ Effective Period of Approved Rate of Interest and Loan Terms ▪ Right to Cancel ▪ Prohibition on Disbursement
<p>July 1, 2010</p>	<p>Title I</p> <p>Institutional Eligibility</p> <ul style="list-style-type: none"> • General Definition of Institution of Higher Education • Proprietary Institution of Higher Education • Dual enrollment <p>Foreign Medical Schools</p>

	<ul style="list-style-type: none"> • Nursing schools • Continuous operation of a clinical training program in a State • Pass Rate on the ECFMG exam <p>Textbook Information</p> <p>Title IV--Student Assistance</p> <p>General</p> <ul style="list-style-type: none"> • Master Calendar (addition of notices) <p>Need Analysis</p> <ul style="list-style-type: none"> • Cost of Attendance • Total Income • Untaxed Income and Benefits • Independent Student • Excludable Income • Estimated Financial Assistance <p>Student Eligibility</p> <ul style="list-style-type: none"> • Social Security Number • Distance Education/Correspondence Courses • Obtaining Financial Data from the Internal Revenue Service • Regaining Eligibility after a Drug Conviction <p>TEACH Grants (all except Program Report)</p> <p>FFEL and Direct Loan Programs—Common Provisions</p> <ul style="list-style-type: none"> • Borrower Eligibility for Federal Interest Subsidy (treatment of VA benefits for loan eligibility determinations on or after this date) • Permanent and Total Disability Discharge—non-VA determination provisions
<p>August 14, 2010</p>	<p>Title IV--Student Assistance</p> <p>General</p> <ul style="list-style-type: none"> • Early Awareness of Financial Aid Eligibility-- Public awareness campaign
<p>July 1, 2011</p>	<p>Title I</p> <p>Miscellaneous</p> <ul style="list-style-type: none"> • Transparency in College Tuition for Consumers <ul style="list-style-type: none"> ▪ College affordability lists

October 1, 2011	Title IV--Student Assistance FFEL and Direct Loan Programs—Common Provisions <ul style="list-style-type: none">• School Cohort Default Rate Loan Disbursement Waivers and Exceptions (loans first disbursed on or after this date)
September 1, 2012	Title IV--Student Assistance FFEL <ul style="list-style-type: none">• Cohort default rate threshold for institutional participation increase• Increase to period for calculation for cohort default rates (but will continue to be calculated, and penalties assessed, using the two-year period until three consecutive years are calculated using the three-year default period)