

COVID-19 Title IV Flexibilities and Waivers as of January 15, 2021.

COVID-19 Relief/Flexibility	Timeframe Applicable	Citation
<p>Student Withdrawals:</p> <ul style="list-style-type: none"> • Waiver of returns under R2T4 requirements • Reversal of Pell Grant lifetime eligibility/subsidized loan usage for aid received for the period • Cancellation of TEACH Grant and Direct Loan funds received for the period • Requires institutions to report amounts eligible for CARES Act relief for withdrawn students 	<p>Applicable for any student who begins attendance in a payment period that includes March 13, 2020, or begins between March 13 and the last date that the national emergency is in effect, and subsequently withdraws from the period as a result of COVID-19-related circumstances.</p> <p>For institutions basing R2T4 calculations on a period of enrollment, the waiver may apply to a student who begins attendance in a payment period that includes the last date that the national emergency is in effect and withdraws after the conclusion of that payment period but within the applicable period of enrollment.</p> <p>Institutions must add the Coronavirus Indicator to disbursements qualifying for CARES Act relief by the following deadlines:</p> <ul style="list-style-type: none"> • For disbursements from award years prior to 2020–2021, no later than December 31, 2020 • For disbursements from the 2020–2021 award year, no later than September 30, 2021 <p>Institutions must report amounts not returned under R2T4 requirements due to CARES Act relief no later than September 30, 2021.</p>	<p>CARES Act, enacted March 27, 2020</p> <ul style="list-style-type: none"> • Sec. 3506 • Sec. 3507 • Sec. 3508 <p>May 15, 2020, Electronic Announcement August 21, 2020, Electronic Announcement</p> <p>Operational Announcements: July 30, 2020, Electronic Announcement September 23, 2020, Electronic Announcement November 6, 2020, Electronic Announcement</p> <p>The Department first provided guidance on these provisions in the May 15 electronic announcement. We subsequently extended the period of applicability for this relief by amending the May 15 electronic announcement on June 16, 2020. We further clarified the period of applicability in the August 21 electronic announcement.</p> <p>Federal Student Aid published electronic announcements explaining the implementation of CARES Act relief and deadlines for reporting on withdrawn students in electronic announcements published on July 30, September 23, and November 6, 2020.</p>

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<p>Approved Leaves of Absence (LOAs):</p> <ul style="list-style-type: none"> The CARES Act waives the requirement for students in term-based programs to resume training where they left off Allows an institution to place students on LOAs if the institution is temporarily unable to continue instruction due to COVID-19 and for the LOA to be granted prior to the student's request The Department also waives the limitation on the number of days a student can be on an approved LOA in a calendar year, allowing students to remain on LOAs through December 31, 2020 	<p>The CARES Act provisions and the ability to place students on LOAs without student request when an institution ceases instruction due to COVID-19 are applicable through the end of the of the payment period that begins after the date on which the Federally declared national emergency related to COVID-19 is rescinded.</p> <p>The flexibility for LOAs to include the additional days in the 2020 calendar year even if they exceed 180 days only applies to LOAs that end on or before December 31, 2020.</p>	<p>CARES Act, enacted March 27, 2020</p> <ul style="list-style-type: none"> Sec. 3508 <p>March 5, 2020, Electronic Announcement April 3, 2020, Electronic Announcement May 15, 2020, Electronic Announcement August 21, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>The Department initially offered some flexibilities related to LOAs in the March 5, 2020, and April 3, 2020, Electronic Announcements. The May 15, 2020, Electronic Announcement contained CARES Act flexibilities. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement and added the additional days above 180 flexibility.</p> <p>Finally, the December 11, 2020, <i>Federal Register</i> (HEROES) notice extends the flexibility allowing an approved LOA to be granted prior to the student's request. We similarly extend the waiver of the requirement that students in term-based programs resume training where they left off.</p>
<p>Students Who Fail to Begin Attendance:</p> <ul style="list-style-type: none"> Waived the requirement for institutions to notify the Direct Loan servicer where Direct Loan funds for living expenses are paid directly to a student who does not begin attendance 	<p>Applicable through the end of the payment period that begins after the date on which the Federally declared national emergency related to COVID-19 is rescinded.</p>	<p>March 5, 2020 Electronic Announcement August 21, 2020 Electronic Announcement December 11, 2020 Federal Register Notice</p> <p>Announced in the March 5, 2020, Electronic Announcement. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p> <p>Finally, the December 11, 2020, <i>Federal Register</i> (HEROES) notice further extends this waiver.</p>

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<p>Distance Education:</p> <ul style="list-style-type: none"> • Broad approval for institutions to use distance education • Waived regular approval process • Permitted accreditors to waive their distance education review requirements 	<p>Waivers of State authorization requirements for distance education and accreditation of initial distance education programs are applicable through the end of the payment period that begins after the date on which the Federally declared national emergency related to COVID-19 is rescinded.</p> <p>The flexibility for accrediting agencies related to distance education reviews extends for 180 days following the rescission of the COVID-19 national emergency.</p>	<p>March 5, 2020, Electronic Announcement August 21, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>The Department first provided guidance on distance education in the March 5, 2020, Electronic Announcement allowing flexibilities for the payment period overlapping the date of the EA and the following payment period. The April 3, 2020, Electronic Announcement expanded this to include payment periods that began on or between March 5 and June 1, 2020. The May 15, 2020, Electronic Announcement expanded this again to include payment periods that overlapped March 5 or that began on or between March 5 and December 31, 2020. The August 21 Electronic Announcement expanded the flexibility through the later of the payment period that includes December 31, 2020, or the payment period that includes the last date the national emergency is in effect.</p> <p>Finally, the December 11, 2020, <i>Federal Register</i> (HEROES) notice further extends flexibilities related to distance education.</p>

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<p>Foreign Schools Distance Education and Written Arrangements with U.S. Institutions:</p> <ul style="list-style-type: none"> Allowed if applicable foreign govt. has declared a public health emergency related to COVID-19 	<p>Applicable for the duration of the emergency as declared in the country where the institution is located through the payment period following the end of that emergency.</p> <p>Retroactive to March 1, 2020.</p>	<p>CARES Act, enacted March 27, 2020</p> <ul style="list-style-type: none"> Sec. 3510 <p>March 5, 2020, Electronic Announcement April 3, 2020, Electronic Announcement</p> <p>The Department initially indicated in the March 5 Electronic Announcement that the HEA specifically prohibits the use of distance education by foreign schools. The April 3 Electronic Announcement contained the CARES Act provision allowing distance education or written arrangements with U.S. institutions.</p>
<p>Waiver of underuse penalties for Campus-Based Programs:</p> <ul style="list-style-type: none"> No penalty will be applied in 2020–2021 award year for returning more than 10% of total 2019–2020 FSEOG or FWS allocation. 	<p>Automatic waiver of underuse penalty applies only to 2020–2021 FWS and FSEOG allocations.</p>	<p>August 3, 2020, Electronic Announcement</p>
<p>Campus-Based Waivers/Reallocation and FSEOG Emergency Aid Grants:</p> <ul style="list-style-type: none"> Institutional share waived for 2019–2020 and 2020–2021 Institution may reimburse itself from the FWS allocation for the non-Federal portion of wages paid or non-Federal portion of FSEOG contributed on or after March 13, 2020. Permits transfer of 100 percent from FWS to FSEOG Allows for FSEOG Emergency Grants with FSEOG awarding rules waived 	<p>Waivers of matching requirements apply to the 2019–2020 and 2020–2021 award years.</p> <p>Transfer of FWS to FSEOG and FSEOG Emergency Grant authority extend through the end of the payment period that includes the last date that the national emergency is in effect.</p>	<p>CARES Act, enacted March 27, 2020</p> <ul style="list-style-type: none"> Section 3503 Section 3504 <p>May 15, 2020, Electronic Announcement August 21, 2020, Electronic Announcement</p> <p>Discussed in the May 15, 2020, Electronic Announcement. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p>

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<p>Federal Work Study (FWS):</p> <ul style="list-style-type: none"> Allows payment of FWS wages to students whose employment was interrupted by a COVID-19 related event 	<p>Applicable through the end of the payment period that includes the last date that the COVID-19 national emergency is in effect.</p>	<p>CARES Act, enacted March 27, 2020</p> <ul style="list-style-type: none"> Sec. 3505 <p>March 5, 2020, Electronic Announcement April 3, 2020, Electronic Announcement August 21, 2020, Electronic Announcement</p> <p>The Department initially permitted FWS flexibilities in the March 5, 2020, Electronic Announcement. The April 3, 2020, Electronic Announcement contained the CARES Act provision allowing this use of FWS. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p>
<p>Federal Work Study Community Service Waivers:</p> <ul style="list-style-type: none"> FWS Community Service requirement automatically waived for at least the 2019–2020 and 2020–2021 award years 	<p>Waiver expires at the end of the award year that begins after the date on which the Federally declared national emergency related to COVID-19 is rescinded.</p>	<p>April 3, 2020, Electronic Announcement April 23, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>The April 3, 2020, Electronic Announcement instructed institutions to submit individual waiver requests. The April 23, 2020, Electronic Announcement provided an automatic waiver of FWS Community Service.</p> <p>Finally, the December 11 <i>Federal Register</i> (HEROES) notice further extends the waiver.</p>
<p>Perkins Loan Program:</p> <ul style="list-style-type: none"> Forbearance, collection, and repayment flexibilities Forbearance not to exceed three months Institution may cease collection activities until December 31, 2020. Payments a borrower fails to make not treated as missed payments for SRA or rehabilitation 	<p>January 31, 2021</p>	<p>April 3, 2020, Electronic Announcement</p> <p>Initial flexibility announced in the April 3, 2020, Electronic Announcement. Assumed to mirror flexibilities in the August 8, 2020, Presidential Memorandum for Federally held loans.</p> <p>Finally, assumed to mirror the flexibilities in the December 4, 2020, directive from the Secretary.</p>

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<p>Academic Calendars:</p> <ul style="list-style-type: none"> • Allows overlapping and short terms to remain standard • Permits a standard semester or trimester to have as few as 13 weeks of instructional time 	<p>Applicable through the end of the academic year that includes the last date that the national emergency is in effect.</p>	<p>March 5, 2020, Electronic Announcement April 3, 2020, Electronic Announcement August 21, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>The Department initially addressed academic calendar flexibilities in the March 5, 2020, and April 3, 2020, Electronic Announcements with respect to students returning from study abroad, and on June 16, 2020, amended the former document to expand flexibilities to be inclusive of all calendar adjustments. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p> <p>Finally, the December 11 <i>Federal Register</i> (HEROES) notice reiterates the period of eligibility expressed in the August 21, 2020, Electronic Announcement.</p>
<p>Academic Year Definition:</p> <ul style="list-style-type: none"> • Explains that an institution may request a reduction in the length of its academic year definition • SPT may grant a reduction in an institution’s academic year definition to as few as 26 weeks under 34 CFR 668.3 	<p>No expiration since the authority exists in regulation and is not tied to the COVID-19 emergency.</p>	<p>March 5, 2020, Electronic Announcement April 3, 2020, Electronic Announcement</p> <p>The April 3, 2020, Electronic Announcement offers more specifics and provides the email to which requests must be directed.</p>
<p>Professional Judgment:</p> <ul style="list-style-type: none"> • Reminds FAAs of their existing authority and encourages that they consider using that authority where families are affected by COVID-19 related circumstances 	<p>No expiration as professional judgment authority exists in statute and is not limited to circumstances related to COVID-19.</p>	<p>March 5, 2020, Electronic Announcement July 9, 2020, Electronic Announcement</p> <p>Additional reminder included in the July 9, 2020, Electronic Announcement.</p>

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<p>Satisfactory Academic Progress (SAP):</p> <ul style="list-style-type: none"> Attempted credits a student was unable to complete as the result of a COVID-19 related circumstance may be excluded from the quantitative (pace) component of SAP If an institution temporarily ceases operations during a period of enrollment, attempted credits for ALL affected students (specific to that enrollment period) may be excluded. 	<p>Applicable for SAP assessments made through the end of the payment period that includes the last date that the national emergency is in effect.</p>	<p>CARES Act, enacted March 27, 2020</p> <ul style="list-style-type: none"> Section 3509 <p>March 5, 2020, Electronic Announcement May 15, 2020, Electronic Announcement August 21, 2020, Electronic Announcement</p> <p>The March 5 Electronic Announcement informed institutions that COVID-19 related circumstances could form the basis of an appeal. The May 15, 2020, Electronic Announcement outlined flexibilities offered under CARES. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p>
<p>NSLDS Enrollment Reporting/ Borrowers in In-school Deferment Status:</p> <ul style="list-style-type: none"> Allows institutions to defer reporting a withdrawn status where the institution unexpectedly ceases operations but will reopen within 90 days Institutions should continue to report an in-school status to NSLDS where the borrower's attendance was interrupted by the COVID-19 emergency until that borrower is reported as withdrawn. 	<p>Applicable through the end of the payment period that includes the last date that the national emergency is in effect.</p>	<p>March 5, 2020, Electronic Announcement April 3, 2020, Electronic Announcement August 21, 2020, Electronic Announcement</p> <p>Announced in the March 5, 2020, Electronic Announcement. Additional guidance provided in the April 3, 2020, Electronic Announcement. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p>
<p>Written Arrangements:</p> <ul style="list-style-type: none"> Encouraged written arrangements with other institutions where schools are unable to continue offering programs 	<p>Guidance offered no new authority.</p>	<p>April 3, 2020, Electronic Announcement</p>

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<p>Institutional Eligibility:</p> <ul style="list-style-type: none"> Announced that the temporary cessation of instruction due to the pandemic will not result in loss of eligibility 	<p>Instruction must resume no later than the start of the payment period that is one payment period after the payment period in which the COVID-19 national emergency is lifted.</p>	<p>April 3, 2020, Electronic Announcement August 21, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>Announced in the April 3, 2020, Electronic Announcement. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p> <p>Finally, the period of eligibility was extended by the December 11, 2020, <i>Federal Register</i> (HEROES) notice.</p>
<p>Clery Act—Immediate Threat to Health or Safety:</p> <ul style="list-style-type: none"> Guidance on satisfying Clery Act requirements 	<p>Applicable through the end of the later of the payment period that includes December 31, 2020, or the payment period that includes the last date that the national emergency is in effect.</p>	<p>April 3, 2020, Electronic Announcement August 21, 2020, Electronic Announcement</p> <p>Announced in the April 3 announcement. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p>
<p>Need Analysis:</p> <ul style="list-style-type: none"> Restated the tenet from GEN-17-10 that emergency aid received from a Federal or state source is not considered EFA nor is it income for calculating a family's EFC Provided that an institution is not required to re-evaluate a student's eligibility for Title IV awards if a COVID-19 disruption occurs, altering a student's costs, after the student has been packaged 	<p>Applicable through the end of the payment period that includes the last date that the national emergency is in effect.</p>	<p>March 5, 2020, Electronic Announcement April 3, 2020, Electronic Announcement August 21, 2020, Electronic Announcement</p> <p>Announced in the April 3 announcement. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p>

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<p>Verification:</p> <ul style="list-style-type: none"> Permits various flexibilities with V4/V5 documentation Waives signature requirements where no responsible parent can be found Flexibilities in verification of non-filing and obtaining duplicate W-2 forms from IRS Institution may use documentation of HS completion it has already obtained for V4 and V5, and may accept a signed, dated statement from the applicant attesting to completion of high school 	<p>Applicable through the end of the payment period that begins after the date on which the Federally declared national emergency related to COVID-19 is rescinded.</p> <p>Applies to any award year for which verification is being performed during that timeframe.</p>	<p>April 3, 2020, Electronic Announcement May 15, 2020, Electronic Announcement July 9, 2020, Electronic Announcement August 21, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>Initial flexibilities were announced in the April 3, 2020, Electronic Announcement. High school completion flexibilities were discussed in the May 15, 2020, Electronic Announcement. Flexibilities related to signature requirements and W-2 forms were announced in the July 9, 2020, Electronic Announcement. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p> <p>Finally, the December 11, 2020, <i>Federal Register</i> (HEROES) Notice extended verification flexibility where a parental signature cannot be obtained. All verification flexibilities will conform to the applicable timeframe indicated.</p>
<p>Final Disbursement Reporting Deadlines:</p> <ul style="list-style-type: none"> Upon request, the Department will extend the deadline for reporting final Federal Pell Grant and TEACH Grant Payments to COD 	<p>N/A</p>	<p>April 3, 2020, Electronic Announcement August 21, 2020, Electronic Announcement</p> <p>Initial flexibility was announced in the April 3, 2020, Electronic Announcement.</p>
<p>Extending Sec. 3513 of the CARES Act: 0% Interest Rates:</p> <ul style="list-style-type: none"> Automatic forbearance and stopped collections Credit towards PSLF, TEPSLF, and IDR forgiveness 	<p>Applicable through January 31, 2021, per directive of the Secretary issued December 4, 2020.</p>	<p>August 8, 2020, Presidential Memorandum Press Release on Implementation</p> <p>Finally, by directive of the Secretary, the deadline is extended to January 31, 2021.</p>

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<p>Collection of Defaulted Loans and Payments to Rehabilitate Defaulted Loans/ Satisfactory Repayment Arrangements (SRA):</p> <ul style="list-style-type: none"> • Department to cease collection on all defaulted loans, including admin. Wages garnishment and Treasury Offset, until December 31, 2020 • Department will not treat a payment a borrower fails to make as a missed payment in the necessary on-time, consecutive payments necessary for SRA or consolidation • Department will not treat as a missed payment for the purpose of establishing nine on-time monthly payments within ten months for rehabilitating a defaulted loan, any payment not made through December 31, 2020, FFEL lenders should mirror the above flexibilities and guidance 	<p>As established in the CARES Act.</p> <p>Deadline extended through January 31, 2021, per the December 4, 2020, directive of the Secretary.</p>	<p>CARES Act, enacted March 27, 2020</p> <ul style="list-style-type: none"> • Section 3513 <p>April 3, 2020, Electronic Announcement</p> <p>The April 3, 2020, Electronic Announcement discusses the CARES Act provisions adding some operation items and providing additional FFEL guidance to mirror the CARES Act provisions applicable to Direct Loans. The August 8, 2020, Presidential Memorandum moves the initial deadline of September 30, 2020, established in the CARES Act to December 31, 2020.</p> <p>Finally, by directive of the Secretary, the deadline is extended to January 31, 2021.</p>
<p>Disclosure and Reporting Deadline Extensions:</p> <ul style="list-style-type: none"> • Annual Security Report to December 31, 2020 • Equity in Athletics Disclosure distribution to December 31, 2020 • FISAP submission to November 2, 2020 	<p>As stated in the Electronic Announcement</p>	<p>July 10, 2020, Electronic Announcement</p> <p>August 21, 2020, Electronic Announcement</p> <p>Extension of deadlines in the July 10, 2020, Electronic Announcement and reiterated in the August 21, 2020, Electronic Announcement</p>
<p>Cohort Default Rates:</p> <ul style="list-style-type: none"> • Deadline for appeal of draft 2017 CDR rates extended to June 30, 2020 	<p>N/A</p>	<p>April 23, 2020, Electronic Announcement</p> <p>The April 23, 2020, Electronic Announcement provided a deadline extension for CDR appeals.</p>

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<p>Credit Balances:</p> <ul style="list-style-type: none"> Modifies cash management requirements to allow institutions on Heightened Cash Monitoring 1 (HCM1) to submit a request for funds without first paying credit balances 	<p>Applicable to requests for payment submitted between March 2020 and the end of the payment period that begins after the date on which the Federally declared national emergency related to COVID-19 is rescinded.</p>	<p>December 11, 2020, Federal Register Notice</p> <p>Extended in the December 11, 2020, <i>Federal Register</i> (HEROES) notice.</p>
<p>Payment Methods:</p> <ul style="list-style-type: none"> Waives the requirement that an EFT be a direct deposit transaction, allowing institutions and third-party servicers to use any type of EFT under applicable Treasury regulations, including payment methods such as Zelle and PayPal 	<p>Applicable through the payment period that begins after the date on which the Federally declared national emergency related to COVID-19 is rescinded.</p>	<p>December 11, 2020, Federal Register Notice</p> <p>Extended in the December 11, 2020, <i>Federal Register</i> (HEROES) notice.</p>
<p>Accreditation Agency Virtual Evaluation Visits:</p> <ul style="list-style-type: none"> Provides for virtual accreditation site visits 	<p>Applicable for the duration of the national emergency declaration and 180 days following the date on which the COVID-19 national emergency is rescinded.</p>	<p>April 3, 2020, Electronic Announcement May 15, 2020, Electronic Announcement August 21, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>The April 3, 2020, Electronic Announcement referenced Department guidance supporting virtual accreditation site visits as initially outlined in our March 17, 2020, Department letter to accrediting agencies. The May 15 Electronic Announcement extended flexibilities provided in March 17 guidance to accrediting agencies until December 31, 2020. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p> <p>Finally, the December 11, 2020, <i>Federal Register</i> (HEROES) notice further extended this flexibility.</p>

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<p>Financial Statement and Compliance Audits:</p> <ul style="list-style-type: none"> • Extends Single Audit Act financial statement and compliance audit deadlines in accordance with OMB guidance M 20-26 • Extends the financial statement and compliance audit deadlines for institutions not subject to the Single Audit Act by six months 	<p>For an audit submitted under the Single Audit Act, audit submission will be considered timely if submitted through eZ-Audit at the same time it is submitted to the Federal Audit Clearing House under OMB guidance M 20-26 for COVID-19 Audit Submissions and any future extensions provided by OMB.</p> <p>For non-Single Audit Act audits (audits performed under the FSA Audit Guide) due to be submitted no later than March 1, 2020, through December 31, 2020, the Secretary is allowing up to an additional six months beyond that due date for submission of the annual compliance audit and audited financial statements. Audits submitted after the normal due date must be submitted to eZ-Audit no later than 30 calendar days after the date of the audit report.</p>	<p>April 3, 2020, Electronic Announcement May 15, 2020, Electronic Announcement August 21, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>The April 3, 2020, Electronic announcement references OMB flexibility for submission of single audits to the Federal Audit Clearinghouse and informs the community of ED’s intention to offer guidance on financial statement and compliance audit deadlines. The May 15 Electronic Announcement grants this flexibility.</p> <p>Finally, the December 11, 2020, <i>Federal Register</i> (HEROES) notice clarifies applicability of the six-month extension.</p>
<p>Institutional Eligibility—Change of Ownership:</p> <ul style="list-style-type: none"> • Waives the requirement to provide approval of the change of ownership from the institution’s accrediting agency and state, and same-day balance sheets or statement of financial position, within the time period established in 34 CFR 600.20(h)(3)(iii) 	<p>This waiver is in effect for the duration of the national emergency declaration and 180 days following the date on which the COVID-19 national emergency declaration is rescinded.</p>	<p>May 15, 2020, Electronic Announcement August 21, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>The May 15 Electronic Announcement granted a six-month extension to provide documentation of accrediting agency approval. We further clarified the period of eligibility in the August 21, 2020, Electronic Announcement.</p> <p>Finally, the December 11, 2020, <i>Federal Register</i> (HEROES) notice waives this requirement for the period specified.</p>

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<p>Medical College Admission Test (MCAT) and United States Medical Licensing Examination (USMLE):</p> <ul style="list-style-type: none"> • Waives the MCAT requirement for foreign medical schools during a year where the test was unavailable for some period of time • Waives the USMLE pass rate requirement for foreign graduate medical schools during a year when the test was unavailable for a period of time. 	<p>Applicable for the duration of admissions years in which the COVID-19 national emergency declaration is in effect.</p>	<p>May 15, 2020, Electronic Announcement December 11, 2020, Federal Register Notice</p> <p>The May 15, 2020, Electronic Announcement grants this flexibility. The December 11, 2020, <i>Federal Register</i> (HEROES) notice waives the MCAT requirement for the period specified. A future HEROES notice will include the waiver for the USMLE.</p>
<p>Short-Term Programs (70/70 Qualifying Requirements):</p> <ul style="list-style-type: none"> • The Secretary is waiving the requirement that institutions offering short-term programs demonstrate in their annual compliance audits that students enrolled in the programs had completion and job placement rates of at least 70 percent. 	<p>Waiver applies to any award year in which the COVID-19 national emergency declaration was in place for at least one day during the award year.</p>	<p>December 11, 2020, Federal Register Notice</p> <p>The December 11, 2020, <i>Federal Register</i> (HEROES) notice grants tis flexibility.</p>
<p>Paycheck Protection Program:</p> <ul style="list-style-type: none"> • Loan principal forgiven under PPP (Sec. 1102 CARES Act) will be excluded from total liabilities in the composite score, increasing the institution’s equity or net assets 	<p>N/A. Includes any fiscal year in which loan principal under PPP is forgiven.</p>	<p>May 15, 2020, Electronic Announcement</p> <p>The May 15, 2020, Electronic Announcement grants this flexibility</p>
<p>Student Workers and PPP Loan Eligibility:</p> <ul style="list-style-type: none"> • Excludes FWS recipients from the total number of an institution’s employees when determining PPP loan eligibility 	<p>N/A. Applicable for any PPP loan application.</p>	<p>May 15, 2020, Electronic Announcement</p> <p>The May 15, 2020, Electronic Announcement grants this flexibility</p>

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<p>Provisions Relating to Teaching Service:</p> <ul style="list-style-type: none"> • Qualifying service for TEACH Grants that becomes part-time or is temporarily interrupted as a result of a qualifying emergency is considered full-time and fulfills the service obligation • The Department may modify the categories of extenuating circumstances under which a TEACH Grant recipient who is unable to fulfill part of a teaching service obligation may be excused from fulfilling that portion of service • For purposes of teacher loan forgiveness, years of teaching service will be considered consecutive if the teaching service of a borrower is temporarily interrupted due to COVID-19 and the borrower later resumes teaching and completes a total of 5 years of teaching service (including service before and after the COVID-19 interruption) 	<p>Through the end date of the COVID-19 emergency.</p>	<p>CARES Act, enacted March 27, 2020</p> <ul style="list-style-type: none"> • Section 3519 <p>May 15, 2020, Electronic Announcement</p> <p>Discussed in the May 15, 2020, Electronic Announcement.</p>
<p>Borrower Defense to Repayment:</p> <ul style="list-style-type: none"> • Applications for relief on Direct Consolidation Loan that include FFEL or Perkins Loans originally included in borrower defense applications received by the Department prior to July 1, 2020, will be adjudicated under the standards for Direct Loans, including Direct Consolidation Loans, disbursed between July 1, 2017, and June 30, 2020, inclusive • Applies if the borrower’s application is based on loans that the borrower would need to consolidate on or after July 1, 2020, to obtain relief 	<p>N/A</p>	<p>December 11, 2020, Federal Register Notice</p> <p>Flexibility extended in the December 11, 2020, <i>Federal Register</i> (HEROES) notice.</p>

COVID-19 Title IV Flexibilities and Waivers as of January 15, 2021.

COVID-19 Relief/Flexibility	Timeframe Applicable	Citation
<p>Recertification of Income-Driven Repayment Plans:</p> <ul style="list-style-type: none"> • Waives the annual requirement for a borrower to provide documentation that enables calculation of his or her payment amount for one calendar year from the date on which the borrower would have been required to recertification documentation in 2020 	<p>N/A</p>	<p><u>December 11, 2020, Federal Register Notice</u></p> <p>Flexibility extended in the December 11, 2020, <i>Federal Register</i> (HEROES) notice.</p>
<p>Capitalization of Interest Under the Pay As You Earn, Revised Pay As You Earn, or Income Contingent Repayment Plan:</p> <ul style="list-style-type: none"> • Borrowers whose loans were in the type of deferment or forbearance in which interest would normally capitalize before the coronavirus-related administrative forbearance period began, will have any interest that accrued prior to March 13, 2020, capitalized when the suspension period or any contiguous, subsequent deferment or forbearance ends, or on January 1, 2021, whichever is later 	<p>N/A</p>	<p><u>December 11, 2020, Federal Register Notice</u></p> <p>Flexibility extended in the December 11, 2020, <i>Federal Register</i> (HEROES) notice.</p>