COVID-19 Frequently Asked Questions

Updated April 14, 2020

What steps has the Commission taken to support state financial aid recipients?

- The Commission recognizes that the significant disruption to students’ lives this spring 2020 – especially the transition from in-person to online coursework – may negatively impact their ability to complete 30 or more credit hours this award year. The Commission will waive up to 15 credit hours for students who use either the 21st Century Scholarship, Frank O'Bannon Grant or Next Generation Hoosier Educators Scholarship during spring 2020. These waived hours will be added to the Credit Bank once spring 2020 credit completion data is reported. Students will not need to submit an appeal to receive the waived hours.

- The Commission understands that students and families applying for financial aid for 2020-2021 may experience barriers to completing the FAFSA by the April 15 deadline. We are encouraging all financial aid partners to remind students of the numerous ways to complete the FAFSA, including the mobile-enabled FAFSA.gov and myStudentAid mobile application.
  - Any student who fails to file the FAFSA by the April 15 deadline as a direct result of COVID-19 illness or disruption may submit an appeal to the Commission in ScholarTrack to waive the April 15 deadline. Students will need to explain in their appeal how they were unable to submit the FAFSA by the April 15 deadline, either due to a lack of access to the application or as a result of serious illness of the student or an immediate family member (student’s spouse, child, parent, guardian, grandparent or sibling).
  - The Commission will be mailing paper FAFSA forms to senior 21st Century Scholars to ensure students have the ability file the FAFSA on time.
  - The Commission will continue to provide 21st Century Scholars with resources to complete their required Scholar Success Program (SSP) activities virtually.
  - Finally, the Commission will continually evaluate FAFSA filing numbers in the weeks ahead to determine whether we may need to extend that deadline as a result of this crisis.

- The Commission will waive the SAT/ACT entrance exam Scholar Success Program (SSP) requirement for current senior 21st Century Scholars (cohort 2020) who have not yet taken either exam because test administrations have been cancelled for the rest of the school year. Those students do not have to submit an appeal related to missing this specific requirement in order to receive the scholarship once enrolled in college. All other SSP requirements can be completed online; however no student who is unable to complete a Scholar Success Program activity due to COVID-19 illness or disruption will be denied the 21st Century Scholarship.

- Financial aid recipients may contact the Commission’s Financial Aid Support Center at 888-528-4719 or at awards@che.in.gov with further questions. Additional student-facing resources and FAQs are available online at LearnMoreIndiana.org/covid-19.
Have any requirements for 21st Century Scholars changed due to the pandemic?

The Commission will continue to require 21st Century Scholars to maintain at least a 2.5 cumulative GPA in high school to qualify for the scholarship in college, as is required by state law. However, we will give high schools additional flexibility when reporting this information in ScholarTrack. For Scholars in the graduating class of 2020 who are graduating at the end of spring 2020 or summer 2020, high schools may report in ScholarTrack the greater of (1) the cumulative GPA at the time of graduation OR (2) the cumulative GPA at the end of fall 2019.

Will colleges still accept a student who does not earn all of the credits required for an Indiana diploma?

Most Indiana colleges made admissions decisions for Fall 2020 based on Fall 2019 high school grades and student applications. That said, the Indiana Commission for Higher Education is working with its higher education partners, the Indiana Department of Education and the state’s e-Transcript provider to ensure student transcripts accurately reflect the unique situations caused by COVID-19 for the 2020 high school graduating class. This type of information can help postsecondary institutions determine the best supports these students may need to be ready for success in college-level work. More guidance will be available soon for schools and families.

How can we advise students who expect to have lower income in 2020 due income changes?

The Commission advises students and families who expect to have lower income in 2020 than in 2018 (the income that’s on the 2020-21 FAFSA) to contact their financial aid office about the professional judgment process. Under professional judgement, federal regulations give a financial aid administrator discretion, with adequate documentation, to make adjustments to the data elements on the FAFSA form that impact Expected Family Contribution (EFC) to gain a more accurate assessment of a family's ability to contribute to your cost of education.

Where can I find resources for shifting to remote or online teaching?

The Association of College and University Educators has published a free ACUE Online or Remote Teaching Toolkit for making a quick transition into an online environment. Additionally, the Journal has published a comprehensive library of free resources by education technology companies offering free or reduced services during the COVID-19 outbreak.

Do institutions need to obtain any approval for distance education during the pandemic?

Due to the public health measures recommending all face-to-face instruction for all Indiana public institutions be moved to an online format, the Commission will waive its existing policy on distance education and provide temporary authorization for all certificate and degree programs offered by all public institutions to be delivered through distance education. This temporary authorization or waiver will be effective immediately until the end of the 2021 summer semester (or earlier, should the public health mandates be lifted, in which case institutions will be notified.) Note: Authorization by the Commission is needed for any program offered by a public institution that has 80 percent or more of the total required credits delivered by distance education.
What is the CARES Act? How does it impact student loans?

The recently enacted Coronavirus Aid, Relief, and Economic Security (CARES) Act allocates $2 trillion in financial support for individuals, businesses, federal agencies, state and local governments, and educational provisions. Please review the Commission’s summary of the CARES Act Education Provisions for more information.

- The CARES Act requires the United States Department of Education (USDOE) to suspend payments on most federal student loans through September 30, 2020. Suspended student loans will not accrue interest during this time. All suspended payments will count toward loan forgiveness programs such as the Public Service Loan forgiveness Program. Borrowers may elect to continue to make payments during the suspension period.

- It is important to note that not all student loan payments are suspended. For example, Perkins Loans and private student loans are not part of the suspension. Further, the USDOE has until or around April 11 to suspend payments. Students should check with their loan servicer before they stop making payments on any student loans.

- If students are having trouble making payments or have a payment due soon, USDOE has directed all federal student loan servicers to temporarily stop requiring payments (a forbearance) from any borrower with a federally held loan if requested by the borrower. Students can request a forbearance for a period of at least 60 days as of March 13, 2020.

- To request a forbearance/stop payment, borrowers should contact their federal student loan servicer online or by phone. To find out who their federal student loan servicer is or how to contact their federal student loan servicer, students should visit studentaid.gov/announcements-events/coronavirus.

How should the institution handle dual enrollment student participation?

Institutions should take action in alignment with their partnership agreements so that dual enrollment students are offered an opportunity to complete coursework via distance education.

Are there resources for students that need help with transportation?

Enterprise is reducing the minimum age to rent a car to 18 through May 31, 2020, to allow for college students to get home to families during the COVID-19 pandemic. The company is also waiving the young renter fees for rentals during this time. For more information visit the following sites:

- Enterprise: enterprise.com/en/car-rental/deals/young-driver.html
- Hertz: hertz.com/rentacar/misc/index.jsp?targetPage=travel_advisory.jsp

How can we assist our students that are currently experiencing food insecurity/need assistance with food?

The state of Indiana has pulled together a list of food pantries, meal sites for individuals and families, and meals available to K-12 students. You can search for food assistance programs in your area here. Students may also be eligible for SNAP (food stamps), though there are several regulations around college students receiving SNAP benefits. It is best for the student to contact the Indiana Family and Social Services Administration (FSSA) directly with questions.
How can I help my students without internet access?

Some campuses have been able to provide students with hot spots or other forms of internet access. To see if your campus offers this, reach out to your campus' IT department, the Dean of Students or the Student Advocate/Ombudsperson. If your campus does not have this option, several internet providers are offering free or discounted internet access to students during this time. Here are some examples:

- AT&T: att.com/help/covid-19/
- Comcast: corporate.comcast.com/covid-19
- List of internet/phone services

If a student’s primary residence is campus housing and they are under quarantine (self-quarantine or quarantine order), what facilities should be provided?

In the event that a student is quarantined in a residence hall on campus with a single, private room with access to a private bathroom, the student may be able to quarantine in place. Institutions should consult with the local health department in their community to obtain advice and recommendations on options for potential quarantine alternatives, such as hotels and motels.

The 2020 Census operations have been delayed 2 weeks. What does this mean for my students?

Students in colleges and universities temporarily closed due to the COVID-19 virus will still be counted as part of this process. Even if students are at home on census day, April 1, they should be counted according to the residence criteria which states they should be counted where they live and sleep most of the time. As such, all on-campus students who are temporarily at home during quarantine should still be counted as living on campus. The Census Bureau is asking schools to contact their students and remind them to respond and have also issues new guidance on Group Quarters submissions. More information can be found in the Census Bureau’s March 15 press release.

Should institutions cancel planned commencement ceremonies?

As this is a rapidly evolving situation, institutions should consider monitoring federal, state and local guidance regarding the holding of large events. Institutions may want to consider developing alternate plans in the event that Governor Holcomb’s order for non-essential gatherings continues through the institution’s planned date for commencement.

What is the guidance for institutions regarding employees working on campus?

Institutions should institute a telecommuting or remote work policy where possible. For employees that still need to come to campus to perform their essential duties, institutions should encourage social distancing practices, such as convening meetings via conference call.
How should universities handle policy-related proceedings such as hearings during a campus closure?

Institutions should consider ways to conduct any in-person activities virtually, while maintaining compliance with all federal and/or state laws, including timely notifications about hearings to stakeholders involved. Students, faculty and staff should have clear instructions on how to report or submit formal complaints (i.e. Title IX violations) during a campus closure.

How do I use Zoom?

Zoom has become a popular solution for virtual meetings and course instruction. YouTube has a number of helpful tutorials on how to utilize Zoom, including Joining and Configuring Audio and Video, mastering Meeting Controls and Manage Participants.

How do I ensure my Zoom meeting is private?

Unless certain steps are taken, Zoom meetings are accessible to the general public. Institutions should follow this guidance to ensure their meetings and courses are only accessible by their intended participants.