# Guidelines for Cost, Financial Aid Transparency, and Exit Counseling

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Pennsylvania
Department of Education

**COMMONWEALTH OF PENNSYLVANIA**
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## Overview: Act of July 17, 2024, P.L. 818, No. 69

On July 17, 2024, Governor Shapiro signed into law Act of July 17, 2024, P.L. 818, No. 69, which created new duties for postsecondary institutions of higher education regarding communication of costs, financial aid and exit counseling to postsecondary students at Pennsylvania institutions of higher education.

This document aims to summarize the related provisions, outline examples and provide templates and tools for postsecondary staff leading the implementation of cost, financial aid transparency and exit counseling for their students. Effective dates vary across the three sections beginning with the passage of the bill.

Overall, an *Institution of Higher Education* is defined[1]as any of the following for purposes of this Act:

"Institution of higher education." The term includes any of the following:

1. A community college operating under Article XIX-A.
2. A university within the State System of Higher Education.
3. The Pennsylvania State University, the University of Pittsburgh, Temple University, Lincoln University or any other institution designated as State-related by the Commonwealth.
4. The Thaddeus Stevens College of Technology.
5. A college established under Article XIX-G (Northern Pennsylvania Regional College).
6. An institution of higher education located in and incorporated or chartered by the Commonwealth and entitled to confer degrees as set forth in 24 Pa. C.S. § 6505 (relating to power to confer degrees) and as provided for by the standards and qualifications prescribed by the State Board of Education under 24 Pa. C.S. Ch. 65 (relating to private colleges, universities and seminaries).
7. A private school licensed under the act of December 15, 1986 (P.L.1585, No.174), known as the Private Licensed Schools Act.
8. A foreign corporation approved to operate an educational enterprise under 22 Pa. Code Ch. 36 (relating to foreign corporation standards).

## Student Fee Transparency

Institutions of higher education (IHEs), as referenced in 24 P.S. § 2004-H, are required to post mandatory fees applicable to all students before the semester which they applied, and before these costs are included in any bill statements to students.

[1] 1949 Act 14 - The Official Website of the Pennsylvania General Assembly

## Section Definitions[2]

**Mandatory fee:** A charge imposed by an institution of higher education to all of the institution's students, irrespective of their course or admission status, for enrollment or attendance with items not covered by tuition, room or board fees.

**Online student portal:** A secured internal Internet service administered by an institution of higher education on which a student of the institution of higher education can access personal academic, financial or other information related to attending the institution

## Mandatory Fee Requirements

All institutions of higher education in Pennsylvania must prominently display a description of every mandatory fee charged to all students, including undergraduate and graduate students. Institutions must publish the fee description on both their publicly accessible website and internal online student portal. This publication of fees must happen prior to the term for which the fees will be charged and before they are included in any bill provided to students for a forthcoming term.

The amount of the mandatory fee must also be accompanied by a description of:

1. The general purpose of the mandatory fee;
2. How the mandatory fee is expected to be used;
3. How the mandatory fee will be collected; and
4. The academic year or semester for which the fee will be assessed.

## Publication of Fees

Beginning November 15, 2025, and by November 15 of each year thereafter, Pennsylvania's institutions of higher education must publish on their publicly accessible website the following from the prior academic year:

1. The total amount of mandatory fees collected; and
2. The amount of mandatory fees allocated to each use.

## Notice of Compliance

Beginning on June 30, 2026, and by June 30 of each year thereafter, an institution of higher education shall provide the PA Department of Education (PDE) with evidence that the mandatory fee information is published on the institution's publicly accessible website. This notice will be incorporated into the annual Higher Education Reporting in March of each year.

Institutions of higher education (IHEs) are required to provide clear and transparent information regarding all mandatory fees charged to students. Before a mandatory fee is assessed and

[2] 1949 Act 14 - The Official Website of the Pennsylvania General Assembly

included on a tuition bill, the institution must prominently display a description of the fee on its publicly accessible website and online student portal. The description must explain the fee's general purpose, how the funds are expected to be used, and how and in what academic year the fee will be collected.

Each year, no later than November 15, institutions must publish information from the previous academic year showing the total amount of mandatory fees collected and how those funds were allocated.

Also, starting with the January 2027 Higher Education Reporting cycle, institutions of higher education must also provide the Pennsylvania Department of Education (PDE) with evidence that this information is available on the institution's publicly accessible website. This requirement promotes transparency by ensuring students, families, and the public can easily understand the purpose and use of mandatory fees.

## Higher Education Cost Transparency

Pennsylvania institutions of higher education, as referenced in 24 P.S. § 2005-H, are required to provide current and clear estimates and definitions of expected costs students will encounter in their course of study, along with the types of financial aid available to students as part of their offer of admissions and/or financial aid.

Institutions are expected to implement the Higher Education Cost Transparency requirements no later than for the incoming class of the 2025-26 school year.

### Higher Education Cost Requirements

The following cost and financial aid information must be provided to all prospective students with their offer of admission, or as part of their financial aid offer for the first academic year:

1. Calculation of total Cost of Attendance (COA)
    a. Tuition;
    b. Listing of each fee to be charged, including mandatory and optional fees;
    c. Books and supplies; and
    d. Every room and board option and the associated costs.

2. Estimate of all financial aid offered, including:
    a. Grants and scholarships that do not require repayment (including institutional aid);
    b. Student loans that require repayment; and
    c. Student employment options.

3. Calculation of students' net cost that subtracts scholarships and grants offered from the total Cost of Attendance (COA).

4. Estimate of the total Cost of Attendance (COA) for subsequent years, which may be provided electronically, and must include:
    a. Terms of renewal for each offer of financial aid and requirements for renewal;
    b. Tuition from the previous academic year;
    c. Estimated annual tuition that the student will have to pay for each year necessary to complete their degree; and
    d. Estimated total amount of fees to be charged each year for the student to complete their degree.

This information is to be presented using easily understood terms and/or definitions, and to clearly identify financial aid elements that require or may require repayment.

IHEs are required to make cost information publicly available on their publicly accessible internet websites. An estimate of all tuition, fees and room and board that may be charged in an academic year shall be listed.

It is recommended to list both mandatory and optional fees so that the student has a clear understanding of all possible charges.

## Higher Education Cost Transparency Examples

For reference, below are examples and templates for the communication of higher education costs and financial aid developed by national financial aid experts and provided in alignment with standards of the National Association of School Financial Aid Administrators (NASFAA) and the College Cost Transparency Initiative.

1. NASFAA Financial Aid Offer provides financial aid offer templates for degree-seeking students.

2. NASFAA Glossary of Terms for Financial Aid Offers outlines key financial aid terms and definitions written for a general audience and readily understandable for students and families.

3. NJ Shopping Sheet 4-Year (HESAA) provides a template for all institutions of higher education in New Jersey to communicate costs and financial aid for 4-year students.

4. NJ Shopping Sheet 2-Year (HESAA) provides a template for all institutions of higher education in New Jersey to communicate costs and financial aid for 2-year students.

IHEs are not required to use the provided templates and may create communications of their own to fit the requirements and the needs of their institution and students. Please be advised that offers of admission and/or financial aid offers must be inclusive of the items pursuant to Act of July 17, 2024, P.L. 818, No. 69 (Act 69 of 2024).

## Exit Counseling

24 P.S. § 2006-H requires that all IHEs make financial aid counseling available to every student at the end of their final term, whether graduating, stopping out or transferring, unless the student declines the exit counseling.

### Exit Counseling Requirements

Financial aid counseling must be offered to all exiting students at the end of their final academic term, including:

1. A list of available federal and state programs, including available websites and contact information to assist with payments, reductions, and/or forgiveness of the student's loans;

2. All available repayment options on loans known to the IHE and a link to an online student loan repayment calculator;

3. Information on when the student's loan payments will begin and information on assistance with delaying repayment of loans

4. Any other information the institution deems helpful for an exiting student to understand their obligations and options for repayment of student loans.

**Note for Transfer or Withdrawn Students**

The IHE must attempt to make financial aid counseling available to the student unless the students aid does not require repayment. If the IHE is unable to get in contact with the student, the information must be mailed to the student at the last known address on file.

### Student Types Requiring Exit Counseling

All students at IHEs are to receive an offer of exit counseling upon determination of their departure via graduation, transfer or withdrawal.

Additionally, certain financial aid programs such as the Grow PA scholarship will convert to a loan if students do not meet the occupational and/or residency requirements. Finally, there are loan relief plans available in Pennsylvania for certain high demand occupations such as nursing that may be valuable to students considering such careers and employment.

## Method of Exit Counseling

Institutions may provide the required exit counseling to departing students either in person or virtually. Additionally, institutions may partner with the Pennsylvania Higher Education Assistance Agency (PHEAA) or a similar, trusted entity to provide exit counseling to their students. PHEAA offers the Student Loan Exit Counseling Tool, a paid solution to meet these requirements, including compliance reporting to the Pennsylvania Department of Education.

## Students May "Opt-Out" from Exit Counseling

Institutions may determine the process for which students can elect not to participate in exit counseling.

## Examples, Templates and Resources for Exit Counseling

Any IHE may contract with a trusted student financial aid entity, specifically the Pennsylvania Higher Education Assistance Agency (PHEAA), to provide exit counseling to their students. The following resources are available from the U.S. Department of Education and Federal Student Aid, which administers all federal student loans.

**Federal Financial Aid Exit Counseling Information, Tools and Repayment Support**

1. Visit Federal Student Aid to learn more about loan repayment options for federal loans, and for resources to calculate and compare monthly payments.

2. Student Loan Forgiveness (and Other Ways the Government Can Help You Repay Your Loans) - Federal Student Aid outlines repayment and potential public service forgiveness options for borrowers of federal student loans.

3. Repaying Student Loans 101 - Federal Student Aid outlines steps to locate your government loan balance, find the students' federal loan servicer and get support from Federal Student Aid. For any disputes, the Consumer Financial Protection Bureau also provides support.

4. Visit the National Student Loan Data System (NSLDS) – Federal Student Aid to access information about federal student loans that students may have borrowed from all postsecondary institutions of higher education.

5. Office of the Ombudsman FSA | Help Center; outlines the support available and methods to contact Federal Student Aid ombudsman should a borrower need assistance with their servicer or have a dispute regarding federal student loans.

Students can visit Annual Credit Report to learn about their credit scores and to request credit scores and information regarding non-federal private student loans. In

addition, the State of New Jersey provides a Loan Repayment Roadmap that outlines key information for exit counseling and includes space for learners to indicate private, non-government loans they may have taken out to finance their education.



Pennsylvania
Department of Education
Office of Postsecondary and Higher Education

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# Act of July 17, 2024, P.L. 818, No. 69 (*Act 69 of 2024*): Higher Education Fee & Cost Transparency Q&A

## *Section 2004-H Student Fee Transparency*

### 1. *Which institutions must comply with section 2004-H (relating to student fee transparency)?*

Section 2004–H of the School Code applies to the following institutions:

- *Community colleges*
- *Universities in the State System of Higher Education*
- *Lincoln University, Penn State University, Temple University and the University of Pittsburgh*
- *Thaddeus Stevens College of Technology*
- *Northern Pennsylvania Rural Regional College*
- *All private colleges and universities*
- *Institutions licensed by the Board of Private Licensed Schools*
- *Out-of-state institutions of higher education authorized by the Pennsylvania Department of Education to operate in Pennsylvania*

### 2. *What student fee information is an institution required to post?*

An institution must prominently display on its public website and online student portal descriptions of every mandatory fee charged by the institution. Institutions must publish the amount of every fee along with a description of:

- *The general purpose of the mandatory fee;*
- *How the mandatory fee is expected to be allocated and used; and*
- *How the mandatory fee will be collected and the academic year or semester for which the fee will be assessed.*

Descriptions must be posted prior to the semester for which the fee will be charged and before it is included in any tuition bill.

### 3. *What is considered to be a "mandatory fee"?*

Section 2001–H for the School Code defines a "mandatory fee" as a charge imposed to all of the institution's students, irrespective of their course or admission status, for enrollment or attendance for items not covered by tuition, room or board fees. Mandatory fees for undergraduate students should be addressed separately from mandatory fees for graduate students.

### 4. *If an institution charges a fee for books for a particular course, does this qualify as a mandatory fee that requires disclosure?*

A mandatory fee is defined as a charge imposed on all of the institution's students. If all the students are required to take a course, then the fees for any books for that course would be a mandatory fee that requires disclosure.

### 5. *Does Section 2004-H apply to undergraduate and graduate students?*

Yes. Section 2004–H applies to both undergraduate and graduate students.

### 6. *When does the law take effect?*

The law took effect July 17, 2024. Commencing as of the effective date, mandatory fee amounts and descriptions must be posted prior to the semester for which the fee is charged and before it is included in any tuition bill.

### 7. *Are there any statutory reporting requirements and deadlines?*

By November 15, 2025, and by November 15 every year thereafter, institutions must publish on the institution's website the following information from the prior academic year:

- *Total amount of mandatory fees collected; and*
- *The amount of mandatory fees allocated to each use.*

By June 30, 2026, and by June 30 of each year thereafter, institutions must provide the PA Department of Education with a link to their mandatory fee information. Institutions will have the option of submitting the link via the assurance-of-compliance form during the higher education reporting period (January-March 2026). Submitting the link via the form will be mandatory effective AY 2026–27.

## *Section 2005-H Higher Education Cost Transparency*

### 1. *Which institutions must comply with section 2005-H (relating to higher education cost transparency)?*

Section 2005–H of the School Code applies to the following institutions:

- *Community colleges*
- *Universities in the State System of Higher Education*
- *Lincoln University, Penn State University, Temple University and the University of Pittsburgh*
- *Thaddeus Stevens College of Technology*
- *Northern Pennsylvania Regional College*
- *All private colleges and universities*
- *Postsecondary institutions licensed by the Board of Private Licensed Schools*
- *Out-of-state institutions of higher education authorized by the Pennsylvania Department of Education to operate in Pennsylvania*

### 2. *When must institutions provide cost information to the student?*

Section 2005–H of the School Code requires institutions to provide cost information to each prospective student (undergraduate and graduate) as part of the student's offer of enrollment at the institution or as part of the student's financial aid offer.

### 3. *What cost information must be provided?*

In order for students to make fully informed decisions when selecting an institution of higher education, they need to be aware of the costs associated with attending that institution for the duration of their program. To that end, Section 2005–H requires each institution of higher education to provide the following information to prospective students:

- *Estimate of total Cost of Attendance (COA), including the following:*
  - *Tuition for the student's first academic year.*
  - *A list of each fee charged to a student in the student's first academic year. Fees must include both mandatory and optional fees.*
  - *Breakdown of all room and board options and costs associated with each option for the student's first academic year.*
  - *Books and supplies.*

- *Estimate of financial aid offered by the institution, including, but not limited to the following:*
  - *All grants and scholarships that do not require repayment;*
  - *Student loans that require repayment; and*
  - *Student employment options, such as federal or state work study.*

- *Estimate of the net cost that subtracts scholarships or grants being offered from the estimated total COA, so as to show an estimated annual cost before loans are applied.*

- *Estimate of the total Cost of Attendance (COA) for subsequent years to include the following:*
  - *Information regarding whether or not the financial aid is being offered only for the upcoming academic year or if it is renewable for subsequent academic years. If financial aid is renewable for subsequent academic years, the information must include any requirements that must be met for renewal;*
  - *A history of the previous academic year's tuition;*
  - *An estimate of the total tuition that the student will be charged in each academic year necessary for the student to receive a degree in the student's major; and*
  - *An estimate of the total amount of fees charged to a student in each academic year necessary for the student to receive a degree in the student's major.*

### 4. When does the law take effect?

The law took effect July 17, 2024. Institutions are expected to implement the law as soon as possible, and no later than the incoming class for the 2025–26 school year.

### 5. What information is an institution required to post online?

Each institution must make available on its publicly accessible internet website an estimate of all tuition, fees and room and board that may be charged in an academic year. Institutions must use easily understood terms and clearly identify each piece of financial aid that a student must repay.

### 6. How should institutions determine subsequent year costs?

The law does not provide a methodology for institutions to determine future costs. Future costs should be estimated based on prior increases to give students an idea of what charges look like in future years and as a whole. You must list the dollar amount of the estimate, not just as a percentage change.

### 7. Can institutions use the word "estimated" on the cost disclosure?

Yes. Institutions should clearly indicate when costs are estimated. Institutions also might want to consider indicating how any estimates are calculated (i.e., estimates are based on a percentage increase per year, etc.).

### 8. Can an institution indicate a percentage change in tuition, room and board from the prior year or must it publish a dollar amount?

An institution is expected to show the actual dollar amount of tuition, room, and board charged last year by the institution. A statement only indicating the percentage change does not meet the statutory requirement and would not be easy for a student to understand.

Tuition and all mandatory and optional fees charged to a student in the first academic year,as well as a breakdown of all room and board options for the first academic year, must be provided to a student as part of the student's offer of enrollment or financial aid offer. The institution must also provide the prospective student with an estimate of the total COA of each subsequent year.

### 9. Is there a template or format that institutions are expected to use when providing this cost information to students?

Institutions may use any format as long as the information is clear and easy to understand by students.

### 10. Does the law include state reporting requirements?

No. There are no statutory reporting requirements. Institutions of higher education are responsible for ensuring they are compliant with the law.

# Section 2006-H Exit Counseling

### 1. Which institutions must comply with section 2006-H (relating to exit counseling)?

Section 2006–H of the School Code applies to the following institutions:

- *Community colleges*
- *Universities in the State System of Higher Education*
- *Lincoln University, Penn State University, Temple University and the University of Pittsburgh*
- *Thaddeus Stevens College of Technology*
- *Northern Pennsylvania Regional College*
- *All private colleges and universities*
- *Postsecondary institutions licensed by the Board of Private Licensed Schools*
- *Out-of-state institutions of higher education authorized by the Pennsylvania Department of Education to operate in Pennsylvania*

### 2. What does section 2006-H require?

Section 2006–H requires each institution of higher education that receives information regarding Federal education loans or other student loans for a student enrolled at the institution of higher education shall make financial aid counseling available to each studentat the end of the student's final academic term, unless an individual student elects not to participate.

### 3. What must the exit counseling include?

Section 2006–H provides that financial aid counseling must include, at a minimum:

1. *A list of all available Federal and State programs, including, if available, related websites and contact information, that may assist with payments, reductions or forgiveness of the individual's student loans;*
2. *All available repayment options on student loans known to the institution of higher education and, if available, a link to an online student loan payment calculator;*
3. *Information on when a student's loan payments will begin and information on assistance with delaying repayment of loans; and*
4. *Any other information that the institution of higher education deems necessary to help an exiting (graduating or withdrawing) student understand options relating to repaying student loans.*

### 4. Which students must be offered exit counseling?

Section 2006–H requires institutions to make exit counseling available to each student at the end of the student's final academic term. This includes undergraduate and graduate students who are graduating or leaving the institution permanently or temporarily. Exit counseling must be offered to each student regardless of whether the student has a student loan balance.

### 5. Can exit counseling be provided virtually?

An institution of higher education may offer exit counseling required under section 2006–H in-person or virtually and may partner with the Pennsylvania Higher Education Assistance Agency (PHEAA) or a similar entity to provide the required counseling.

### 6. Will a video link suffice for the exit counseling requirement?

No. Institutions must provide students with the ability to discuss their specific situation with a financial aid advisor.

### 7. How does an institution offer exit counseling to students who transfer or withdraw?

Institutions must attempt to make financial aid counseling available to students, even when a student leaves an institution of higher education without the institution's knowledge or transfers to another institution. If the institution is unable to get in contact with the student,the institution must mail the information to the student's last known address on file.

### 8. *How does a student "opt out" of exit counseling?*

Institutions may determine the process for which students may elect not to participate in exit counseling.

### 9. *Does the law include state reporting requirements?*

No. There are no statutory reporting requirements. Institutions of higher education are responsible for ensuring they are compliant with the law.