

Higher Education Relief Opportunities for Students 2003-2007 HEROES ACT

What is the HEROES Act?

The HEROES Act was signed into law on August 18, 2003 and it allows the Secretary of Education to waive or modify student financial assistance program requirements in times of war, military operation or national emergency. The purpose of the HEROES Act is to protect affected individuals from specific administrative burdens associated with Federal Financial Aid and ensures that military service does not have a negative effect on receiving aid.

Who is an “affected individual”?

- Active duty military members serving during war, military operation or national emergency
- Members of the National Guard who are called to active duty for a period of at least 30 consecutive days
- People who reside in government-declared disaster areas in connection with a national emergency
- People suffering a direct economic hardship as a result of war, military operation or national emergency
- Spouses and dependents of active duty and qualifying National Guard members
- An “affected individual” is **not** an active duty member on regular assignment at an overseas base or post.

I am an “affected individual”, what are some of the benefits that I am eligible for under the HEROES Act?

There are several different categories of “affected individuals” and each category has different benefits.

Here are some of the possible benefits:

- Your Financial Aid Administrator can adjust your income through professional judgment to increase your need or lower your expected family contribution (EFC).
- If you cannot file taxes on time due to deployment, you do not have to submit an approved filing extension to the Financial Aid Office.
- Dependent students do not have to provide parental signatures when verifying household size and a parent does not have to sign the Free Application for Federal Student Aid (FAFSA) if the parent is an “affected individual”.

- If you have to withdraw and it is determined that you received an overpayment in federal funds, you do not have to return or repay the overpayment.
- You or your parent may provide verbal authorization to use current federal funds to pay for previous term/semester charges.
- You may be provided with an exception if you fail to meet satisfactory academic progress standards.
- Some of the possible benefits if you are a loan recipient are: adjustment to enrollment status, extended forbearance, relief from the collection of defaulted loans, easier rehabilitation and consolidation of defaulted loans, and extended military deferment

If you are an affected individual, you should notify the holder of your loan and the Financial Aid Office. You may need to provide additional documentation to prove your status as an “affected individual”.