

A high-angle, top-down photograph of a group of students walking down a set of concrete stairs with orange metal railings. The students are dressed in casual attire, including hoodies, jackets, and backpacks. The scene is brightly lit, suggesting an outdoor or well-lit indoor environment.

Investing in the future: Simplifying financial aid for students

Department of Education transforms customer
experience for over 40 million borrowers

Call for change

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Higher education opens up a world of opportunities. For millions of aspiring students, financial aid is essential to unlocking that door...and the Department of Education holds the key.

The Department provides more than \$120 billion annually through its Title IV programs, making post-secondary education accessible to millions of students. To best support the aspirations of these students—many of whom are the first in their family to attend college or vocational school—the Department set an ambitious goal of its own: a dramatic reimagining of the Federal Student Aid (FSA) agency’s customer experience.

As a federally-funded program, FSA must meet the individualized needs of all eligible borrowers, while complying with a complex system of

congressionally-mandated rules and regulations. The process can be equally complex for students and their families. In the past, borrowers faced inconsistent information across various platforms and channels—web and mobile, landline phone, email, U.S. mail, text and social media.

With more than 40 million borrowers currently owing nearly \$1.6 trillion, second only to mortgage debt in the U.S., the Department needed an intuitive and user-friendly solution that would make it easy for students to access.

To meet these diverse challenges, the Department envisioned a truly modernized, personalized digital experience—powered by cloud and emerging technologies—on par with what consumers expect from banks and other financial institutions.



When tech meets human ingenuity

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The Department teamed up with Accenture Federal Services to tackle this transformation, embracing the bold vision of a Next Generation Financial Services Environment (NextGen)—an innovative, streamlined, world-class solution that would benefit students, parents, school financial aid administrators, and other customers and partners.

To bring this vision to life, the team incorporated human-centered design techniques, consulting with financial aid administrators and industry experts and conducting hundreds of interviews and workshops with parents, students and customer service representatives.

Their insights informed the development of a seamless, inclusive solution where borrowers can learn about, apply for and manage their federal financial aid.

As part of the NextGen transformation, the new Digital and Customer Care (DCC) program consolidated and integrated previously disconnected websites, customer care solutions and communications platforms. Using cloud technologies with robust capabilities, such as Amazon Web Services and Salesforce, the team delivered a sophisticated, scalable and secure platform that gives FSA the agility necessary to support its innovation agenda.

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The new, omni-channel network includes:

01

A single digital platform, which is integrating 13 different legacy websites and serves as a borrower's front door to FSA services via the [StudentAid.gov](https://studentaid.gov) website and the redesigned myStudentAid mobile app, eliminating the need for multiple log-ins.

02

A modern marketing platform, delivering real-time, personalized email and SMS communications. The team also created a message optimization testing process to drive better outcomes for email recipients and expanded targeted marketing across social and paid media.

03

A consolidated customer care platform, which empowers customer service agents and back-office processors to better manage customer inquiries. The platform consolidates and standardizes multiple disparate customer care solutions and introduced more self-service features to improve the customer experience and increase operational efficiency.

04

Aidan® virtual assistant, which uses natural language understanding to answer frequently asked questions about student aid and provides key transactional functions, including checking loan balances and making payments. Available 24/7, it offers a level of self-service that's beneficial to borrowers and frees up agents to serve more complex customer needs.

Together, these innovations deliver a unified customer care experience across the full financial aid life cycle, streamlining account activity and enabling consistent messaging across platforms: giving borrowers what they want, when and where they want it.

The new platform also provides flexibility and efficiency and enables the Department's workforce to adapt quickly and respond to unexpected disruptions like COVID-19 with consistent, comprehensive communications about essential developments.



A valuable difference

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Higher education has the potential to be world-changing on the individual level and to decrease inequities on the societal level. The Department was determined to ensure that an applicant's financial circumstances are not a barrier to higher education and students are not disadvantaged by a disjointed process. The Department's commitment to transforming the customer experience is already paying off.

The new program represents a huge step forward for FSA, which successfully delivered a significant digital transformation at scale in a short amount of time. Borrowers can call customer service and be immediately connected to an agent with access to all relevant information. They can get immediate support from a virtual assistant wherever and whenever they wish. They can visit a single website or use a feature-rich mobile app. They can receive personalized updates via email or text. And in all these instances, they can expect a reliable, productive, and consistent experience.

A valuable difference

In the first 12 months after deployment, FSA achieved the following results:

220 million+
visits to StudentAid.gov

5.2 million
inbound calls to the single toll-free
number transferred to contact
centers

5 contact centers
fully mobilized with more than 1,200
agents able to handle inquiries

322 million
emails sent to customers using
the marketing platform

2.2 million
messages handled by Aidan®

These innovations work hand-in-hand to instill trust from the start, which is essential in establishing a relationship that will endure for many years. The platform prepares students for the reality of repayment by offering end-to-end financial literacy counseling. It also simplifies some of the most challenging aspects of the process through interactive tools such as a Public Service Loan Forgiveness online help tool and a Loan Simulator, which Megan Coval, vice president of policy and federal regulations for the National Association of Student Financial Aid Administrators, called “a victory for students.”

FSA now has the technology and tools to continually improve the experience and expand its services to support students and families in the future.

Whether it’s helping someone be the first in the family to go to college or helping a borrower get back on his or her feet, the Department of Education’s new customer-centric approach is delivering on its mission to make the dream of **higher education a reality and invest in America’s greatest asset—its people.**



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