



NYSFAAA 2026 CONFERENCE



Empire State of Mindfulness



OCTOBER 27 – 29, 2026

ALBANY, NEW YORK



*Agenda current as of August 27, 2026.
Details are subject to minor changes.*

Monday, October 26, 2026

PRE-CONFERENCE

11:00 AM - 5:00 PM	Registration Open Room: Foyer
12:00 PM - 4:00 PM	NASFAA Credential: Direct Loan Programs Room: Salon D Speaker: Tristia Kayser Stevenson Elevate your office's compliance with this robust pre-conference credential workshop on the Direct Loan Program! This session delivers an essential overview of Direct Loan concepts—including loan amounts and limits, eligibility requirements, repayment features and plans, and OBBBA fundamentals while awaiting official FSA Handbook updates. You'll leave equipped with the knowledge and tools needed to navigate complex borrower scenarios with confidence and administer Direct Loans compliantly. Sharpen your skills and walk away with the resources and knowledge to confidently earn your NASFAA Direct Loans Credential!
4:30 PM - 7:30 PM	Brewery Hangout Room: Lionheart on the Green Mindfulness is also about being fully present with the people around us. Join us for a casual evening to unwind, recharge, and connect! Whether you're catching up with long-time colleagues or making new friends across the association, this gathering is all about camaraderie, laughter, and building meaningful connections. Grab a drink—alcoholic or non-alcoholic—and enjoy great conversation in a relaxed environment. Come as you are, pull up a chair, and celebrate our wonderful community!
5:00 PM - 8:00 PM	Dinner on Your Own Room: Off Site
7:45 PM - 8:45 PM	The Great Conference Mystery Room: State Room Speaker: Ashley Ruszczyk Unplug, tap into your presence, and put your collective problem-solving to the test! A conference mystery has everyone searching for answers, offering a unique, immersive opportunity to connect deeply and collaborate with your peers. Work with your team to mindfully examine the evidence, separate fact from fiction, and uncover the truth—but beware, not every clue is what it seems.
8:30 PM - 9:30 PM	Nightcap & Networking Room: Chats Lounge Speaker: Keri Edsall Grab a drink and pull up a seat. No agenda, no presentations, just good company

Tuesday, October 27, 2026

**8:00 AM -
9:00 AM**

Morning Wellness: Zumba

Room: Empire | Speaker: Erin Pfister

Start your day with energy, joy, and intention! Self-care isn't just quiet reflection—sometimes it's letting go, moving your body, and having fun. Join us for a high-energy Zumba session where dance and play become a powerful form of active mindfulness. Taking time to care for our physical well-being helps us show up energized, focused, and present for ourselves and the students we serve every day. All fitness levels welcome—no dance experience required! Be sure to wear comfortable, relaxed clothing and bring along a water bottle and towel.

**9:00 AM -
12:30 PM**

Registration Open

Room: Foyer

**9:00 AM -
12:00 PM**

Vendor Area Open

Room: Foyer

**9:00 AM -
10:00 AM**

Coffee Chat (coffee with vendors)

Room: Foyer

Start your day grounded, fueled, and connected! Before the morning sessions kick off, head down to the partner hall to enjoy a warm cup of coffee and fresh breakfast pastries. Take this quiet, low-pressure time to wake up your senses, mingle with colleagues, and drop by our partner booths for easy, casual conversations. It's the perfect way to pour into your day, build meaningful relationships, and jumpstart your morning with good energy!

**9:30 AM -
11:00 AM**

HESC Training - TAP 101: From Application to Payment

Room: Salon A/B | Speaker: Michael Turner and Alex Baird

New to TAP or need a quick refresher? This session walks you through the full processing journey, from application and required documentation to certification and payment. You'll leave with a clear, practical understanding of how each step connects.

11:10 AM - 11:40 AM	Charting Your Course: A Guide for New Professionals & First-Time Attendees Room: Salon C Speaker: Keri Edsall and Renee Swift If you are new to financial aid or attending your first NYSFAAA conference, it can feel a little overwhelming, but it can also be the beginning of something that shapes your career in ways you never expected. Join Keri Edsall and Renee Swift as they share the story of their mentor/mentee relationship and how their involvement in NYSFAAA helped shape where they are today. Explore how getting involved, building relationships, and stepping outside the walls of your own institution can open doors to professional growth, leadership opportunities, and lifelong connections. Keri and Renee will also discuss why creating your own community within higher education is so important, and how NYSFAAA can be the starting point for finding your people. Whether you're attending your first conference or just still figuring out how to get involved, this session will leave you with practical ideas for making connections, finding mentors, and becoming an active part of the NYSFAAA community.
11:00 AM - 11:45 AM	Wellness Break & Visit Vendors Room: Foyer
11:45 AM - 1:00 PM	Conference Kick-off & Welcome Lunch Room: Salon E - H
1:00 PM - 2:00 PM	Keynote Speaker Room: Salon E - H Speaker: Colin Ryan Colin is a Certified Professional Financial Counselor, a nationally-recognized speaker and storyteller, and an author who helps colleges and financial institutions uncover the human side of money. He shows us how courage, self-compassion, and the psychology of money can transform even the toughest financial conversations.
1:30 PM - 4:00 PM	Vendor Area Open Room: Foyer

OPTION 1
2:10 PM -
3:20 PM
Mind the Gap: Psychological Impacts of OB3 on Financial Aid Professionals

Room: Salon A | Speaker: Ashley Ruscysk and Dr. Wendy Braje

The implementation of the One Big Beautiful Bill Act (OB3) represents one of the most significant regulatory shifts in recent years. While institutions are focused on compliance and operational readiness, the human impact on financial aid professionals is often overlooked. This session explores the psychological and emotional responses that can arise when implementing complex and sometimes conflicting policies. Through a unique collaboration between a financial aid administrator and a psychology professor, participants will gain insight into concepts such as cognitive dissonance, moral distress, change fatigue, and burnout, framed specifically within the context of financial aid administration. Attendees will leave with practical, actionable strategies to manage stress, support colleagues, and build resilience during times of ongoing change.

OPTION 2
2:10 PM -
3:20 PM
Default Prevention & Loan Management

Room: Salon B | Speaker: Melissa Vargas

Explore data-driven default prevention frameworks, early-intervention outreach, and proactive repayment management strategies designed to safeguard your institution's cohort default rate (CDR) while driving long-term student success.

OPTION 3
2:10 PM -
3:20 PM
The Washington Update: Reading the Tea Leaves

Room: Salon C | Speaker: Jonathan Helwink

Federal policy developments are not just abstract; they are already shaping institutional risk profiles. Changes in enforcement focus, evolving expectations around outcomes, and increased scrutiny of accreditors are creating new pressure points for institutions across the sector.

OPTION 4
2:10 PM -
3:20 PM
Crash Course in Navigating Military Benefits and Financial Aid

Room: Salon D | Speaker: Lori Bartkovich and David Oliver

Dave Oliver, DOW (DOD) military subject matter expert will go into nuances of Federal Tuition Assistance and Recruitment Incentive and Retention Program from the soldiers side and institutional side including best practices in securing and deferring aid. He can also speak to some of the four year college certification nuances. Lori Bartkovich will be delivering the brass tacks on VA Education Benefits, and how they work with Financial Aid. Updates will be provided on recent VA trainings, SUNY discussion on Vets and SUNY Reconnect, and more.

3:20 PM -
3:30 PM
Visit Vendors

Room: Foyer

OPTION 1
3:30 PM -
4:40 PM

Financial Aid LifeHacks!

Room: Salon A | Speaker: Sean Sherwood

During this session, we'll go over some fun hacks that SUNY Binghamton is using to help make processes more efficient, even on a limited budget! We'll also talk about the power of AI in financial aid, and we encourage attendees to bring their own lifehacks to share with the group!

OPTION 2
3:30 PM -
4:40 PM

Unlocking Workforce Pell: Navigating Program Approval, Requirements and Financial Aid

Room: Salon B | Speaker: Wayne Harewood and Marisa Phillips

Are you ready for Workforce Pell? This session will explore program approval requirements, institutional responsibilities, compliance considerations, and understanding the financial aid requirements needed to support eligible students. Whether your institution is actively pursuing Workforce Pell approval or beginning to evaluate the opportunity, attendees will leave with a clearer understanding of the requirements, challenges, and best practices for successful implementation.

OPTION 3
3:30 PM -
4:40 PM

"AHEAD, the Earnings Premium Metric, and New Accountability Regulations for All"

Room: Salon C | Speaker: Christopher Barto and Dan Sharon

The One Big Beautiful Bill Act (OBBBA) of 2025 created statutory amendments to the Higher Education Act requiring the establishment of a formal low-income earnings accountability framework for all degree programs at all Title IV participating colleges and universities. Through the Department's AHEAD (Accountability in Higher Education and Access through Demand-driven Workforce Pell) Committee Negotiated Rulemaking process a consensus was reached on the establishment of an Earnings Premium Metric that will go into full effect on July 1, 2027, with the first rates to be released sometime in early 2027 and impacting the 2027-2028 award year with potential required disclosures. We will provide a detailed overview of this new accountability framework along with examples of potential program eligibility impacts based on publicly released draft data from the USDOE.

OPTION 4
3:30 PM -
4:40 PM

FA DNA: The Core Competencies that Define Financial Aid Leaders -"Exploring the Financial Aid Administrator Competency Model and the genetic code of excellence for Financial Aid Professionals".

Room: Salon D | Speaker: Karyn Wright-Moore

The Financial Aid profession is evolving—so what does it take to lead? The answer lies in the "FA DNA"—the unique blend of competencies that drive ethical practice, strategic thinking and student-centered service. NASFAA's Competency Model defines the "FA DNA" that connects every outstanding aid administrator: knowledge, empathy, communication, data fluency, leadership and a deep commitment to college access and student success. This session explores the genetic building blocks of professional growth and leadership.

5:00 PM - 6:00 PM	President's Reception Room: Empire Unwind, mingle, and celebrate our community! Join us for the President's Reception—a relaxed opportunity to connect with colleagues, enjoy delicious appetizers, and grab a refreshing drink. Whether you're catching up with old friends or expanding your network, come drop by, socialize, and enjoy good company before dinner!
6:00 PM - 8:00 PM	Dinner on Your Own
8:00 PM - 11:00 PM	Music BINGO, Karaoke & Photo Booth Room: Chats Lounge Mindfulness isn't always quiet—sometimes it's singing your heart out and laughing until your cheeks hurt! Unwinding through play, music, and shared laughter is one of the healthiest ways to release stress, boost well-being, and nurture our mental health. Join us for an evening of friendly competition, music, and silly photo moments as we celebrate our community. Come play, let loose, and give your mind and body the joyful break they deserve!

Wednesday, October 28, 2026

7:00 AM - 8:00 AM	George Chin Scholarship 5K Walk/Run Room: Hotel Lobby Lace up your sneakers and start your morning with purpose! Mindfulness isn't just about turning inward—it's also about intentionally connecting with others and giving back. Join us as we move together to support the George Chin Scholarship Fund. Whether you walk, jog, or run, every step you take and every dollar raised directly supports future financial aid professionals and students. Take a moment to breathe in the fresh air, care for your body, and experience the simple joy of coming together for a great cause!
8:00 AM - 9:30 AM	Breakfast Room: Salon E - H
8:30 AM - 12:00 PM	Registration Open Room: Foyer
8:30 AM - 12:30 PM	Vendor Area Open Room: Foyer
9:30 AM - 9:50 AM	Mindful Connections: Meet our Partners Room: Salon E - H Building strong support networks is an essential part of a healthy, sustainable career. In this fast-paced, high-energy session, our valued conference partners will take the stage for a series of quick, one-minute introductions! Discover who they are, the innovative solutions they offer, and how their services support both financial aid administrators and the students we serve every day. It's a fun, efficient way to broaden your resource toolkit, discover new opportunities for collaboration, and make meaningful connections across our community.

OPTION 1
10:00 AM -
11:10 AM

From PLUS to Private: Navigating Loan Qualification & Credit

Room: Salon A | Speaker: Jennifer Sommerman

The One Big Beautiful Bill (OB3) is reshaping how students and families pay for college — and for many, it means increased reliance on private education loans. As federal options shift, credit readiness is becoming a critical part of financial aid advising, not an afterthought. In this session, we'll break down how OB3 elevates the importance of credit and why more students will encounter credit-based borrowing earlier and more often. Financial aid administrators will learn how to explain credit reports and scores in plain language, set realistic expectations around eligibility, and — most importantly — give students actionable steps they can take now to improve their credit before applying. Attendees will leave with a clear, repeatable framework they can confidently share with students and families, including simple timelines, real-world examples, and protective strategies like credit freezes. The goal is not just understanding credit, but empowering students to actively improve it in a post-OB3 borrowing landscape.

OPTION 2
10:00 AM -
11:10 AM

Breaking Barriers: Supporting Every Student's Path to Higher Education

Room: Salon B | Speaker: Natasha Torres

Every student deserves a path to college, and NYS offers more than one way to access state financial aid. We'll explore the NYS DREAM Act, the Alternate Eligibility Path, and the TAP for Incarcerated Students Program, along with common application errors to watch for. Walk away with best practices to better support underserved populations.

OPTION 3
10:00 AM -
11:10 AM

“FORE!” - Simple Strategies for Avoiding the Financial Aid Rough

Room: Salon C | Speaker: Rich Neilsen & Justin Welliver

This team-based session uses golf as a playful metaphor, challenging teams to decide which “clubs” are best suited for the real-world situations they face. Designed for those newer to the financial aid profession, this interactive experience encourages collaborative thinking, a touch of golf humor, and practical problem-solving. Participants will leave with actionable strategies and greater confidence they can apply immediately in their day-to-day work.

OPTION 4
10:00 AM -
11:10 AM

On-boarding an AI Agent for Financial Aid

Room: Salon D | Speaker: Martin Daniels

Learn how RPI has successfully added an interactive AI agent resource to their student service platform. Staff from RPI OFA will share the basics of how the agent system is structured and how it functions from a management control perspective. They will also share stories of their experience integrating the technology resource into the office team as it relates to task focus, supervising the agent, and using agent contact information to improve office operations. Group discussion about your office's AI plans or current position will be encouraged.

11:10 AM -
11:20 AM

Visit Vendors

Room: Foyer

Sponsored by PHEAA

Concurrent Session #4

11:20 AM - 12:30
PM

OPTION 1
11:20 AM -
12:30 PM

Scholarships for Every Student: How HESC Supports Veterans, Career Fields, and More

Room: Salon A | Speaker: Maureen Seaman and Renee Swift

TAP is just the start of what NYS offers students. In this session, we'll spotlight scholarship programs supporting veterans, specific career fields, and more, plus practical tips for processing each application. Discover new ways to help students ease the cost of college.

OPTION 2
11:20 AM -
12:30 PM

Ghostbusters: We ain't afraid of no fraud!

Room: Salon B | Speaker: Ryan Dulude and Tanner Matchus

There's something strange in your enrollment data. Who you gonna call? Financial aid fraud is a very real specter haunting higher education, with ghost students and straw applicants vanishing with Title IV funds. In this session, we strap on our proton packs to tackle the invisible threats lurking in your distance education programs. We will move beyond the jump scares to actionable tactics, teaching you how to calibrate your PKE meters to detect the 'slime' of synthetic identities, falsified HS diplomas, and IP address anomalies before disbursement occurs. We will also discuss why 'crossing the streams' - deep collaboration between Admissions, IT, and Financial Aid - is actually the only way to save the day. Don't let the Stay Puft Marshmallow Man of non-compliance crush your institution. Join us to learn how to trap these entities, secure your containment unit, and bust fraud for good - because we ain't afraid of no audit!

OPTION 3 11:20 AM - 12:30 PM	Beyond Federal Loans: Innovative Institutional Loan Programs for post-PLUS Era Room: Salon C Speaker: Sean Steinmarc, TFC Tuition---Original has Glenn Karaban The July 2026 federal loan changes have left schools searching for responsible ways to help students and families bridge funding gaps. This session explores how institutions are using their own resources to offer innovative institutional loan programs, and how flexible tiers, interest options, positive credit bureau reporting, and professional servicing can expand access, support persistence, protect both students and the school, and can generate operational revenue. Drawing on TFC Tuition's experience administering programs like TFC Installment Advantage and TFC Semester Flex, we'll share a practical framework for what a well-designed institutional loan program looks like, what questions to ask before launching one, how to remain compliant with federal and state regulations (without stress!), and how third-party guidance and administration make these programs manageable for financial aid offices of any size. We'll also touch briefly on risk-share funding models for schools interested in going further.
OPTION 4 11:20 AM - 12:30 PM	Credits Count: Mastering the Schedule of Reductions (SOR) - "Connecting Enrollment Intensity to Title IV Aid Eligibility" Room: Salon D Speaker: Ronald Michael Campbell The Title IV Schedule of Reductions (SOR) introduces an important shift in how financial aid professionals must think about enrollment intensity and the amount of Title IV aid a student may receive. Credit Counts explores the relationship between a student's enrollment, the number of credits they are actually taking during a payment period or term, and the corresponding impact on aid eligibility. This session will provide financial aid professionals with a practical understanding of the new SOR requirements, including when reductions apply, how enrollment changes affect aid, and the operational considerations for accurately identifying and processing those changes. Most importantly, we will examine why every credit matters—to the student, to the institution, and to Title IV compliance. The goal is to move beyond the calculation itself and focus on what financial aid offices need to do to implement SOR accurately, consistently, and efficiently.
12:30 PM - 1:45 PM	Lunch & Regional Awards Room: Salon E - H
1:45 PM - 2:30 PM	HESC Update Room: Salon E - H Join HESC Acting President Doris B. González and Grants and Scholarships staff as they share program and policy updates, what's coming next, and key processing changes. You'll learn how these shifts affect your day-to-day work.
1:30 PM - 2:45 PM	Vendor Area Open Room: Foyer

**2:30 PM -
2:45 PM**

Wellness Break & Visit Vendors

Room: Foyer

Concurrent Session #5

2:45 PM - 3:55 PM

**OPTION 1
2:45 PM -
3:55 PM**

Loan Counseling in the Post-OB3 World

Room: Salon A | Speaker: BJ Revill | Moderator: Patrick Ziegler

With all of the recent changes impacting student loan eligibility, annual and aggregate federal loan caps, part-time borrowing and student loan repayment, the nature of student loan counseling prior to, during and at the end of a student's academic career must change as well. This session will bring together experienced financial aid leaders in the graduate and professional space to discuss how their campuses are modifying and/or enhancing their counseling efforts to keep prospective and current borrowers informed of their options. Following each panelist's opening comments, we will engage in a facilitated discussion to allow for greater audience participation.

**OPTION 2
2:45 PM -
3:55 PM**

Tools, Tips and Answers from HESC Priority Services and College Resources

Room: Salon B | Speaker: Lisa Simpson and Erika Terwilliger

HESC Priority Services is your go-to contact for all things NYS grants and scholarships. This session covers your most frequently asked questions and provides tips on making processing faster and easier. College Resources offers guidance, tools, and policy materials to support your everyday tasks.

**OPTION 3
2:45 PM -
3:55 PM**

The New World of Professional Judgement

Room: Salon C | Speaker: Robert Weinerman

The New World of Professional Judgment looks at changes to professional judgment introduced in the FAFSA Simplification Act and the Inspector General's (IG's) University of Southern California's Use of Professional Judgment report of 2023. It focusses on the scope of examples listed in the FAFSA Simplification Act, the Act's encoding the professional judgment for unemployed contributors during a national emergency, and the IG's narrow definition of case-by-case and strict expectations about professional judgment documentation. It is a somewhat advanced program designed to ensure PJs are done properly with the correct and adequate documentation.

OPTION 4
2:45 PM -
3:55 PM

Mindful Leadership in Times of Crisis: Leading Others Without Burning Out

Room: Salon D | Speaker: Nick Prewett

Between constant federal updates, administrative shifts, and dwindling campus resources, financial aid leaders are being asked to do more with less while maintaining poise for their staff and senior administration. As the exodus of seasoned professionals leaves critical leadership gaps, how do we step into these roles without sacrificing our own well-being? This interactive session bridges the realities of financial aid leadership with mindful, sustainable management practices. We'll discuss actionable tools for setting boundaries, prioritizing amidst chaos, and supporting a team through fatigue. Designed for both current directors and emerging leaders, this session provides realistic encouragement and proven strategies to help you lead with purpose, protect your team, and thrive in the face of continuous industry evolution.

4:00 PM -
5:15 PM

NASFAA: OBBBA Updates

Room: Salon E - H | Speaker: Karen McCarthy

The One Big Beautiful Bill Act (OBBBA) introduced sweeping changes to federal student aid programs, impacting everything from Pell Grants and student loans to institutional accountability measures. In this session, NASFAA policy experts will break down the key student aid provisions, explain what they mean for institutions and students, and highlight areas requiring further guidance from the Department of Education. This session will cover recent updates, including lawsuits, proposed legislative changes, and other implementation-related actions. Attendees will gain a clear understanding of the legislative changes and anticipated timelines for implementation.

5:30 PM -
6:30 PM

Cocktail Hour

Room: Foyer

Unwind, raise a glass, and toast to another great day at NYSFAAA Conference 2026!

6:30 PM -
8:30 PM

Banquet Dinner, State Awards & Passing of the Gavel

Room: Salon E - H

Gather together to nourish the body and celebrate our community as we honor outstanding achievements with the NYSFAAA State Awards! Enjoy a delicious banquet dinner and toast to our collective future during the symbolic Passing of the Gavel from Rob Zasso to Lucila "Lucy" Villaquiran.

**8:30 PM -
9:30 PM**

Comedy (PG)

Room: Empire Room | Speaker: Colin Ryan

Laughter is one of the quickest, most effective ways to reset our minds and release the tension of a busy year. Join us as our keynote speaker, award-winning comedic storyteller and author Colin Ryan, takes the stage for a lighthearted, PG stand-up comedy set! Blending sharp observational humor with warm, relatable storytelling, Colin reminds us that taking our work seriously doesn't mean taking ourselves too seriously. Grab a seat, relax, and let your body and mind enjoy a healthy dose of laughter!

**9:30 PM -
10:00 PM**

Comedy (rated R)

Room: Empire Room | Speaker: Ethan Filler

For those looking to end the night with a dose of bold, edgy humor, stick around for a quick, unfiltered comedy set from comedian Ethan Filler! A staple of the NYC comedy scene known for his sharp wit and hilarious roast-style comedy, Ethan brings a fast-paced, late-night set designed to let you completely let loose. Unwind, leave the professional decorum at the door, and close out the evening with pure, uninhibited laughter.

Thursday, October 29, 2026

**7:00 AM -
8:00 AM**

Morning Wellness: Chair Yoga

Room: Troy or Schenectady | Speaker: Erin Pfister

Bring mindfulness to your daily routine—no mat or workout gear required! Join us for an accessible, refreshing Chair Yoga session focused on practical stretches and movement strategies you can easily practice right at your desk. Learn how simple, intentional breathing and mindful micro-stretches can relieve workday tension, improve posture, and refresh your mind during busy financial aid seasons. Leave equipped with everyday tools to keep yourself grounded and energized all year long. All mobility levels and attire welcome!

**8:00 AM -
9:30 AM**

Breakfast

Room: Salon E - H

**8:00 AM -
8:25 AM**

NYSFAAA Business Meeting

Room: Salon E - H | Speaker: Lucy Villaquiran and Executive Council

Join Incoming President Lucila "Lucy" Villaquiran as she leads the NYSFAAA Business Meeting to share strategic updates, align our collective vision, and reflect on the path forward for our organization.

**8:30 AM -
8:55 AM**

EASFAA Update

Room: Salon E - H | Speaker: Nick Prewett

Expand your perspective and stay connected with our broader regional community as leadership presents key updates, legislative insights, and collaborative opportunities from the Eastern Association of Student Financial Aid Administrators (EASFAA).

**9:00 AM -
10:15 AM**

NASFAA: Inside the Beltway

Room: Salon E - H | Speaker: Karen McCarthy

This NASFAA Federal Update will provide an overview of the latest developments in Washington, including a high-level look at the current political climate in D.C., and will focus on federal financial aid policy and how it has impacted students and institutions in recent years. Topics include recent legislative and regulatory activity and predictions for how student aid funding will fare in upcoming budget negotiations. Movement within the Department of Education concerning negotiated rulemaking and updates from Federal Student Aid (FSA) will also be discussed. The session will also provide an overview of NASFAA-led projects, services, and advocacy efforts.

**10:20 AM -
11:30 AM**

What's New in Verification and Eligibility in 2027-2028

Room: Salon E - H | Speaker: Robert Weinerman

Changes to the FAFSA and in the 2025 tax code may create new work for financial aid administrators (FAAs), and for some students, may create difficult to explain changes in their Title IV aid eligibility. In this session, we will look at the new "Combined AGI" and "Combined Income Tax Paid" fields on the FAFSA, which will require contributors to combine data from territory and federal tax returns. These are almost certainly going to be V1 verification items and will require FAAs to become more familiar with the Puerto Rico tax return. We will also look at how the new deductions for tips, overtime, car loan interest payments, and taxpayers 65 and older may change students' eligibilities compared to prior years. And If these new tax rules encourage reporting of previously unreported tip income, some students may see other changes and the possibility that we will have to address conflicting information from past years (2026-2027 and earlier) based on what we learn from the 2025 tax return.