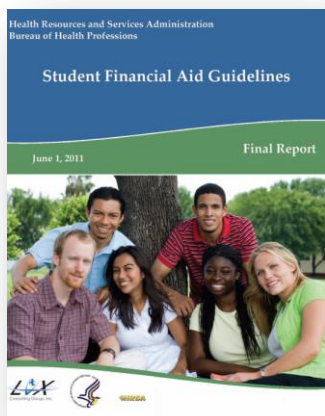




Financial Aid Program Guidance Revised after Analysis by Lux



Following extensive analysis by Lux Consulting Group, Inc. (Lux) the U.S. Department of Health & Human Services (HHS) has updated guidance used by colleges and universities when administering financial aid programs.

Lux researched, identified and reported upon discrepancies between legislation, regulations, policy memoranda and guidance for programs managed by the HHS Health Resources and Services Administration.

To increase the diversity of the health professions workforce and the number of providers working in underserved communities, HRSA provides funds to accredited U.S. health professions schools. The schools in turn provide scholarships and low-interest loans to students with financial need. Many of the students who benefit from these programs are from racial and ethnic minorities under-represented in the health workforce, including African Americans, Latinos, and American Indians and Alaska Natives.

Lux analysis included the Affordable Care Act, the Truth in Lending Act, regulations, and HRSA policy memoranda in respect of the following programs:

- Health Professions Student Loan Program
- Loans for Disadvantaged Students
- Primary Care Loan Program
- Nursing Student Loan Program
- Scholarship for Disadvantaged Students

The project was led by Lux Student Financial Aid Practice Area Lead Michael Katz, who was a Financial Aid Officer for over twenty years and led Graduate Financial Aid Division at Sally Mae. On this project, Mr. Katz led a team of legal researchers, utilized LexisNexis and a custom Lux database.

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health professions
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