

TFC Credit Corp. Accessibility Conformance Report

Revised Section 508 Edition

(Based on VPAT® Version 2.5Rev)

Name of Product/Version: School Website (tfcloan.com)

Report Date: December 2, 2025

Product Description: Gated website used by client schools to create contracts and manage the servicing of their students' loans.

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Notes:

Evaluation Methods Used: Tested using Chrome Version 143.0.7499.40 on Windows using Lighthouse and other tools available within Chrome and Windows.

Applicable Standards/Guidelines

This report covers the degree of conformance for the following accessibility standards/guidelines

Standard/Guideline	Included In Report
Web Content Accessibility Guidelines 2.0	Level A (Yes) Level AA (Yes) Level AAA (No)
Revised Section 508 standards published January 18, 2017 and corrected January 22, 2018	(Yes)

Terms

The terms used in the Conformance Level information are defined as follows:

- **Supports:** The functionality of the product has at least one method that meets the criterion without known defects or meets with equivalent facilitation.
- **Partially Supports:** Some functionality of the product does not meet the criterion.
- **Does Not Support:** The majority of product functionality does not meet the criterion.
- **Not Applicable:** The criterion is not relevant to the product.
- **Not Evaluated:** The product has not been evaluated against the criterion. This can only be used in WCAG Level AAA criteria.

WCAG 2.0 Report

Tables 1 and 2 also document conformance with Revised Section 508:

- Chapter 5 – 501.1 Scope, 504.2 Content Creation or Editing
- Chapter 6 – 602.3 Electronic Support Documentation

Note: When reporting on conformance with the WCAG 2.0 Success Criteria, they are scoped for full pages, complete processes, and accessibility-supported ways of using technology as documented in the [WCAG 2.0 Conformance Requirements](#).

Table 1: Success Criteria, Level A

Criteria	Conformance Level	Remarks and Explanations
<p><u>1.1.1 Non-text Content</u> (Level A) Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Primarily text based. Most images are logos. None are used to convey information.
<p><u>1.2.1 Audio-only and Video-only (Prerecorded)</u> (Level A) Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Not Applicable	We do not have any audio or video in the application.
<p><u>1.2.2 Captions (Prerecorded)</u> (Level A) Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Not Applicable	We do not have any audio or video in the application.
<p><u>1.2.3 Audio Description or Media Alternative (Prerecorded)</u> (Level A) Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Not Applicable	We do not have any audio or video in the application.
<p><u>1.3.1 Info and Relationships</u> (Level A) Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) 	Partial Supports	Standard HTML tags are used to convey structure and relationships. Two pages used non-standard elements.

<ul style="list-style-type: none"> ● 602.3 (Support Docs) 		
<p><u>1.3.2 Meaningful Sequence</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	The reading sequence is logical
<p><u>1.3.3 Sensory Characteristics</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Text is used rather than color, location, etc. Alone.
<p><u>1.4.1 Use of Color</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Text is always used in combination with color
<p><u>1.4.2 Audio Control</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Not Applicable	There is no audio in the application
<p><u>2.1.1 Keyboard</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Partially Supports	Most functionality is accessible via keyboard. Two pages requires usage of a mouse.
<p><u>2.1.2 No Keyboard Trap</u> (Level A)</p> <p>Also applies to: Revised Section 508</p>	Supports	Focus is never trapped

<ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 		
<p><u>2.2.1 Timing Adjustable</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Partially Supports	Sessions without input will time out after 20 minutes
<p><u>2.2.2 Pause, Stop, Hide</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Not Applicable	We do not have any moving, blinking, scrolling or auto-updating information.
<p><u>2.3.1 Three Flashes or Below Threshold</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Not Applicable	No flashing content in our application
<p><u>2.4.1 Bypass Blocks</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) – Does not apply to non-web software ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) – Does not apply to non-web docs 	Supports	Layout is consistent in named regions
<p><u>2.4.2 Page Titled</u> (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) 	Supports	Each page has its own title that explains its purpose

<ul style="list-style-type: none"> ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 		
<p>2.4.3 Focus Order (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Focus or is logical and consistent
<p>2.4.4 Link Purpose (In Context) (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Links are clearly labeled
<p>3.1.1 Language of Page (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	All pages are in English and have the en-us attribute.
<p>3.2.1 On Focus (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Focus does not change context
<p>3.2.2 On Input (Level A)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Input does not change context
<p>3.3.1 Error Identification (Level A)</p> <p>Also applies to:</p>	Supports	System will not allow completion of forms with errors and they are shown in a popup with text

Revised Section 508 <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 		
<u>3.3.2 Labels or Instructions</u> (Level A) Also applies to: Revised Section 508 <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	All inputs have an associated label
<u>4.1.1 Parsing</u> (Level A) Also applies to: WCAG 2.0 – Always answer ‘Supports’ Revised Section 508 <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	For WCAG 2.0 and the 508 standards, the September 2023 errata update indicates this criterion is always supported. See the WCAG 2.0 Editorial Errata .
<u>4.1.2 Name, Role, Value</u> (Level A) Also applies to: Revised Section 508 <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Partially Supports	The application largely uses standard HTML controls. Two pages uses less standard controls that don’t meet this criteria

Table 2: Success Criteria, Level AA

Notes:

Criteria	Conformance Level	Remarks and Explanations
<u>1.2.4 Captions (Live)</u> (Level AA) Also applies to: Revised Section 508 <ul style="list-style-type: none"> ● 501 (Web)(Software) 	Not Applicable	The application has no live audio or video content

<ul style="list-style-type: none"> ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 		
<p><u>1.2.5 Audio Description (Prerecorded)</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Not Applicable	The application has no recorded audio or video content
<p><u>1.4.3 Contrast (Minimum)</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Partially Supports	Some sidebar text has a ratio of lower than 4.5:1
<p><u>1.4.4 Resize text</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Pages are responsive and tables will scroll where necessary
<p><u>1.4.5 Images of Text</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Not Applicable	No images of text are used in the application except the logo
<p><u>2.4.5 Multiple Ways</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) – Does not apply to non-web software ● 504.2 (Authoring Tool) 	Supports	Multiple ways are available to locate content including menus, links and where applicable including searching

<ul style="list-style-type: none"> ● 602.3 (Support Docs) – Does not apply to non-web docs 		
<p><u>2.4.6 Headings and Labels</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Headings and labels consistently describe topic and purpose
<p><u>2.4.7 Focus Visible</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Keyboard focus is always visible
<p><u>3.1.2 Language of Parts</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	English is used throughout and us-en is used for the page tag.
<p><u>3.2.3 Consistent Navigation</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) – Does not apply to non-web software ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) – Does not apply to non-web docs 	Supports	Shared-code headers and sidebars are used for consistent navigation
<p><u>3.2.4 Consistent Identification</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) – Does not apply to non-web software ● 504.2 (Authoring Tool) 	Supports	Components with the same functionality are identified consistently

<ul style="list-style-type: none"> ● 602.3 (Support Docs) – Does not apply to non-web docs 		
<p><u>3.3.3 Error Suggestion</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	Text labels or dialogs identify the fields with errors.
<p><u>3.3.4 Error Prevention (Legal, Financial, Data)</u> (Level AA)</p> <p>Also applies to: Revised Section 508</p> <ul style="list-style-type: none"> ● 501 (Web)(Software) ● 504.2 (Authoring Tool) ● 602.3 (Support Docs) 	Supports	All data is checked for input errors