

CHATTAHOOCHEE VALLEY COMMUNITY COLLEGE

FINANCIAL AID POLICIES AND PROCEDURES MANUAL

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INTRODUCTION

Statement of Purpose

The purpose of this manual is to provide basic guidelines for the administration of financial aid.

This document is developed around a continued plan for disbursements.

Major Points:

- An academic year is represented by (2) two semesters. Up to 31 credit hours represents 1st year and above 31 credit hours 2nd year.
- July 1 to June 30 represents the award year.
- Students will pay tuition and fees on a semester basis. Fees must be paid, or arrangements made, during registration before a student will be officially admitted to class.
- For financial aid purposes, the payment period and semester award will correspond to the hours for which the student will enroll and pay tuition and fees as described above. For the Pell grant, there are four payment schedules, full time, three quarter time, half time, and less-than-half-time. For direct student loans, the student must be enrolled a minimum of six hours.
- Students enrolling for less than an academic year will be awarded Pell grant on a prorated basis.
- The scheduled awards for Pell are always based on a full-time student attending a full academic year. Computer prorates according to enrollment status each term.
- This manual is to be used in conjunction with Title IV regulations and U. S. Department of Education guidelines.

Philosophy of Student Financial Aid

Chattahoochee Valley believes that the talents, hopes, and ambitions of our young people are among the most valuable resources this nation possesses. With this thought in mind, Chattahoochee Valley continues to promote grants, scholarships, and employment opportunities for its qualified, deserving students who must find funds in order to attend. The fundamental purpose of the financial aid programs at Chattahoochee Valley is to make it possible for students to attend who would normally be deprived of a postsecondary education because of inadequate funds.

Principles of Financial Aid

1. Chattahoochee Valley believes the primary responsibility for financing education lies first with the student and his/her family (parents or spouse). When the total resources they can provide fail to meet educational expenses, Chattahoochee Valley as a third partner, will provide all assistance possible so the student will not be denied an education.
2. Financial assistance includes Federal Pell Grant (Pell), Alabama Student Assistant Program (ASAP), Federal Supplemental Educational Opportunity Grant (FSEOG) Federal Work-Study (FWS) and Federal Direct Student Loans. These may be offered as one program or through a combination of programs known as a financial aid package.
3. Selection of students to receive financial aid will be made without regard to age, sex, race, color, religion, national origin, or disability.
4. In determining a student's resources, several things are considered:
 - a. family income
 - b. family assets
 - c. student assets and earnings
 - d. number in household
 - e. other available resources
5. The total amount of financial assistance offered a student shall not exceed his/her need for financial assistance after considering all other resources available to him/her.

ADMINISTRATIVE POLICIES

Financial Aid Operating Policies

1. The Financial Aid Office at Chattahoochee Valley was established to coordinate all financial assistance offered by the school and to ensure that the above principles are observed in the administration of student aid programs at the school.
2. All funds received for the administration of student aid programs shall be handled by the Financial Aid Office.
3. All students requesting financial aid must complete the Free Application for Federal Student Aid. Students must also agree to complete any related forms, as requested by the financial aid office.
4. Students receiving aid in excess of their need will receive an adjustment in their aid award as soon as possible following the beginning of the school term. Adequate records shall be maintained to document this in the individual student's file.
5. The Financial Aid Office is open during the hours of 7:30 to 6:00 Monday through Thursday, and 7:30 to 2:00 on Friday. Appointments may be made after closing hours for persons who are unable to make regular office hours.

Student Records Policy: Confidentiality and Access

All records and conversations between an aid applicant, his/her family and the financial aid staff are confidential and entitled to the protection ordinarily given a counseling relationship. No public announcement shall be made of amounts awarded to individual students. No information concerning a student's financial records may be released to anyone outside the Financial Aid Office without permission of the student, his/her parents, or the Director of Student Financial Aid as circumstances may dictate. The Director shall determine whose permission is required in consideration of and professional ethics surrounding each request for information. All students' financial aid records will be maintained in the Financial Aid Office for a period of not less than three years.

ORGANIZATIONAL STRUCTURE OF THE FINANCIAL AID OFFICE

The Student Financial Aid Office at Chattahoochee Valley is under the direct leadership of the Director of Financial Aid.

Director of Financial Aid

Duties: The Director of Financial Aid reports to Dean of Student Services. The Director has the overall responsibility of administering the various aid programs. They are to follow the general instructions of awarding aid in the manner which best serves the greatest number of students and which is in keeping with the intent of the various programs.

The Director of Financial Aid is to provide access to the aid programs offered by the state and by the federal government and by the Institution. The Director must remain knowledgeable of the particulars of all aid that is available to students. The distribution of factual information to students—both enrolled and prospective—is a main responsibility of the Director to ensure supportive documents are accurate. At all times the Director is to perform the duties within the framework of the intent of the law that govern the federal and state programs. Decisions will be made in keeping with the law and in keeping with the best interests of the students and the Institution.

Finally, it is the responsibility of the Director of Financial Aid to account for all funds disbursed. The Director must be able to document eligibility as required by law, and must also apply for and account for federal and state funds as necessary to best serve the Institution's students.

Other Responsibilities and Duties:

1. Counseling students in the financial aid application process and financial literacy matters.
2. Coordinating and administering all Title IV programs.
3. Disseminating information relative to the types of aid available.
4. Distributing aid applications.
5. Reviewing aid applications.
6. Coordinating activities involving information to students in grant programs.
7. Preparation of institutional, state, and federal reports pertaining to all financial aid programs;

8. Completes application process for funding of financial aid programs;
9. Prepares and updates all policies and procedures pertinent to all financial aid programs;
10. Establishing and maintaining a filing system for student and office records and literature.
11. Initiating check requests as necessary each term and ensures a monthly balance system for all Title IV programs.
12. Manages all scholarship data for both institutional and outside agencies;
13. Supervising all requests for student aid recipient information by outside agencies.
14. Plans and conducts public financial aid workshops both on and off campus, for students, prospective students, parents, and community groups.
15. Maintains a working relationship with area high schools, businesses and industry.
16. Assists in the college student recruiting and retention efforts;
17. Serves on college committees as appointed.
18. Possess knowledge of and manage all electronic data processing of Title IV programs, state funding as well as institutional scholarships.
19. Assists with registration process.
20. Performs other duties as assigned by the Dean, Vice President and/or President.

Financial Aid Officer

1. Plans and conducts public financial aid workshops both on and off campus;
2. Assists with maintenance of all records and administration of the Pell grant program, all student loans, the college work-study program, the Federal SEOG program, the Alabama Student Assistance Program, and acts as the VA Counselor;
3. Assists with the application process for funding of financial aid programs;
4. Assists in the preparation of institutional, state, and federal reports pertaining to all financial aid programs;
5. Manages student accounts, and computer services to achieve optimal efficiency and accuracy related to all financial aid programs to include tracking of federal direct student loans;
6. Counsels students in the financial aid application process, answering questions, assisting with completion of applications and all other financial aid issues;
7. Assists in the coordination of and the administration of all Title IV programs;
8. Disseminates financial aid information to students and prospective students;
9. Assist in the coordination of the notification of all recipients of awards;
10. Assists in updating policies and procedures pertinent to all financial aid program;
11. Responsible for all Veterans Affairs information and files; counseling of all VA students; VA documentation, and serves as Certifying Officer for VA.
12. Resolves issues, problems, and conflicts related to student loans;
13. Maintains knowledge of all federal regulations and information in other federal publications related to Title IV.
14. Assists in the management of all scholarship data for both institutional and outside agencies;
15. Maintains a working relationship with area high schools, meeting with students, parents, and counselors;
16. Assists in the college student recruiting and retention efforts;
17. Assists with registration;

18. Serves on various committees as relevant to job;
19. Performs other duties as assigned by those in direct line of supervision.

Financial Aid Coordinator

1. Manages electronic data processing files related to Title IV programs to include Pell, SEOG, ASAP, CWS, & Federal Student Loans; correct applications and enter data; maintain files on all applicants and recipients of financial aid; organize files for ease of review and retrieval and processing;
2. Files all processed forms and retrieval as necessary;
3. Prints batch summaries and list processed records;
4. Reviews multiple reporting forms with other colleges;
5. Completes verification forms as requested by various agencies;
6. Prepares purchase requests;
7. Manages correspondence related to the Pell program, preparing letters requesting verification, letters for SEOG/ASAP awards and letters and/or contracts for scholarship recipients;
8. Coordinates with Business Office on a monthly basis to insure all Title IV accounts balance.
9. Completes data entry, processes and tracks 0.
10. Federal Direct Student and PLUS Loans from origination, certifying, and through payment process.
11. Assists with the processing of the alternative student loans.
12. Answers telephone, conveys messages, and/or routine information accordingly;
13. Makes available information concerning financial aid programs to students and prospective students;
14. Assists students in the completion, correction, and processing of all financial applications;
15. Maintains all financial aid office account records for the Title IV programs;
16. Assists in the preparation of all federal reports;
17. Photocopy/FAX documents.
18. Performs other duties as assigned by the Director.

Financial Aid Clerk/Receptionist

1. Answer telephone, record message or forward calls to appropriate workstations;
2. Respond to questions and assist in the completion of Pell grant applications;
3. Respond to questions from perspective students; receive personal information required to mail packet of admissions material;
4. Assist in the maintenance of files for each program, organizing materials and retrieving on request;
5. Assist with the electronic data processing/retrieving of all Pell grant files;
6. Contact prospective work-study students and set up interview schedule;
7. Receive and check applications for the work-study program;
8. Make copies of all necessary documentation related to the work-study program;
9. Prepare and maintain computer files for each student;
10. Collect time sheets for CWS, review for accuracy and record on the student's master sheet and submit to the Business Office;
11. Maintain files for all institutional scholarship students and the CWS program.
12. Perform data entry for each scholarship student record, ensuring that all information is correct and complete. Respond to Business Office on questions related to scholarships and record keeping.
13. Work with small groups of one to ten to inform of financial aid available and complete the application process necessary to receive funds.;
14. Other duties as assigned by the Director.

Veterans Affairs/FA Clerk (part-time position)

1. Disseminate financial aid information to students and prospective students.
2. Counsel students, including Title IV, scholarship, and VA students.
3. Serve as the Certifying Officer for VA documentation in the absence of the Financial Aid Officer.
4. Assist students during registration and advance registration periods.
5. Serve as backup to Financial Aid reception area.
6. Assist in the maintenance and storage of all financial aid files.
7. Prepare and maintain computer files for each student.
8. Enter data for each financial aid student record, ensuring that all information is accurate and complete.
9. Perform routine clerical duties to support the administration of the office, including typing, filing, copying, faxing, and answering the telephone.
10. Perform other duties as assigned.

General Office Procedures and Information

Records Management

The following are office procedures for administering Pell, CWS, SEOG, Federal Direct Student Loan and Alabama Student Assistance Grant:

1. The financial aid report is received and reviewed for errors. If there is missing information or if the student has been selected for verification, a letter is sent to the student indicating the required documentation needed to correct and/or process aid report further.
2. If student is being verified all information should be documented before proceeding to step 4.
3. Check NSLDS for transfer information, LEU, and make certain they have completed their admissions file, check Satisfactory Academic Progress.
4. For Pell students -Create FASAM which will generate an Awards Letter to be mailed to the student. The student will return the Award Letter ONLY if they decline any part of the award.

5. Individual student file is made and copies of documents placed in this file for the duration of the award year.
6. If the student initiates application for a direct student loan, a budget is completed to determine amount of sub and/or unsub loan eligibility and file sent to the Financial Aid Coordinator for data input to originate loan(s).
7. If the student requests work study, give copies of the CWS program work up to complete and return. A budget will need to be figured and an amount determined to be awarded for work study and FASAM created.. The student is then given an assignment. Explain where the student will be working, hours they are eligible to work, rate per hour, and pay periods and arrange for appointment with possible supervisor for interview.
8. Upon a student's request for an Alternative Private Loan, they are given the web addresses of those lenders participating. Once the student selects the lender of choice and has credit approval, the school completes the certification and sends to lender and creates FASAM.

FSEOG

Recipients will be selected by the Director of Financial Aid according to federal regulations at the beginning of the fall semester. This list will be used for the award year (fall and spring).

A list will be compiled in EFC – priority date order (July 1) as well as income level and maintained in the SEOG file. Awards will be made from this list. If a student becomes ineligible, remaining award is held for summer semester distribution to eligible recipients. Students are notified by letter or electronic notification of their selection and the date of disbursement.

Hours are locked in for SEOG at the end of the No Show Report. FSEOG is disbursed within the first half of each semester.

GENERAL INFORMATION

Student records for federal programs are maintained in individual folders, by award years. All information pertaining to students shall be maintained in a cumulative file for the award year.

The maintaining of records is the responsibility of the Director of Financial Aid,

Financial Aid Committee

This committee will serve as an appeal committee for students who have a financial aid suspension status and submit a written letter of appeal. This committee will consist of the Dean of Student Services and the Director of Financial Aid.

Needs Analysis Service

To be eligible for federal student financial aid, the student must complete the Free Application for Federal Student Aid, FAFSA, at www.FAFSA.gov. The Student Information Record (SIR), which the college and the student will receive, will provide the necessary information to document a student's established financial need for all programs.

Administrative Files and Manuals

The institution should maintain the following administrative files and manuals in easily accessible files or access electronically via the computer:

1. Office of Student Financial Aid (OSFA) guides
 - a. Index of regulations
 - b. Legislative Update for the Federal Student Assistance Programs
2. Audit Guide for student financial aid programs.
3. US Department of Education—Higher Education Act of 1965 as Amended, Titles IV and XII Accessed at <http://www2.ed.gov/policy/highered/leg/hea08/index.html>
4. Title IV regulations and updates
5. Federal Registers
6. Dear Colleague Letters
7. State Board of Education policies and Procedures Manual
8. Student Financial Aid Handbook
9. Verification guide (part of handbook)
10. Program participation agreements (past and present)
11. Letter of Eligibility (participation agreement)
 - a. All materials and applications used to establish eligibility
 - b. Signed letter from USDE certifying eligibility
12. Federal Application for Funds (FISAP) (kept on a fiscal year basis for institution's participation in campus-based programs, i.e., CWS or SEOG) completed by the Director of Financial Aid .
13. Notification of tentative and final funding levels, as well as any appeals notification.
14. Federal Pell Grant Institutional Payment Summaries
15. All federal direct student loan disbursement/balance summaries.

16. Student budget—cost of education components.
17. File containing current “Student Consumer Information” publication
18. Financial Aid administrative policies and procedures manual
19. Audit reports and responses (in the business office)
20. A master list of all students receiving aid and the amounts received by sources should be done on a fiscal year basis. This is used for audits and reconciliation for end of the year reports. This may be used in preparing the Financial Aid Office’s annual report and/or FISAP.
21. Individual student files (active or inactive)
22. Refund/repayment policies and examples (Business Office)
23. All Title IV information necessary for the electronic processing/reporting of Title IV.

Student File Components

The student’s file includes:

1. Needs analysis – The Student Information Report (SIR) or (SAR) Student Aid Report
2. Verification information and appropriate copies (according to the Verification Guide) if required.
3. Award(s) calculation: FSEOG, CWSP, federal student loan, and ASAP,
4. If applicable, a loan application, Entrance Interview (if first loan at CVCC), and work-up of loan eligibility. Exit info compliance.
5. Documentation of Dependency/Independence override (where necessary)
6. Any pertinent materials and documentation involved in professional judgment.
7. Student Award Letter (if used).

8. SEOG/ASAP Awards require no specific documentation other than notification of the award and the determination of exceptional financial need. Exceptional financial need is defined as most needy Pell eligible students meaning those with the lowest EFC and ranked as well with income from lowest to highest.
9. Proof of citizenship (if applicable)

Professional Organizations

Through membership in professional organizations, the aid administrator is provided with the information that is needed to successfully run aid office and broadens knowledge to enhance responsibility for awarding, administering and coordination virtually all financial aid funds from governmental and private sources. Critical to successfully performing these responsibilities is a thorough understanding and continuous monitoring of regulations, legislation and philosophies which affect the delivery of student aid. The professional staff, which is current on these issues, is in a position to recommend appropriate action to the chief executive of the institution and Deans and to speak with authority in disseminating information to other departments of the institution.

There are three professional organizations to which the Financial Aid Director, the Financial Aid Officer and the institution belong: Alabama Association of Student Financial Aid Administrators (AASFAA), the Southern Association of Student Financial Aid administrators (SASFAA), and the Alabama Association Veterans Affairs.

Through membership in these organizations, the aid administrator will be provided the most current information on the administration of financial aid on a timely basis. The organizations also provide many guides and manuals on developing an effective financial aid office, as well as periodic workshops and continuous updates on federal regulations.

Through active participation in these professional organizations, one will come in contact with a vast network of financial aid administrators who can serve as resource persons or as sounding boards in many instances. This interaction helps the administrator to be effective.

When the FA Department budget permits, the US DOE FSA conference held annually will be attended to obtain up to date regulatory changes in the processing of Title IV.

ENROLLMENT POLICIES

Enrollment Status

For the purposes of awarding aid the following in the enrollment status definition:

1. Full-time status is any student enrolled and attending classes for a minimum of 12 credit hours per semester.
2. $\frac{3}{4}$ time status is any student enrolled and attending classes for a minimum of 9-11 credit hours per semester.
3. $\frac{1}{2}$ time status is any student enrolled and attending classes for a minimum of 6-8 credit hours per semester.
4. Less than $\frac{1}{2}$ time status is any student enrolled and attending classes for 5 credit hours or less per semester.

Academic Year Definitions

- For financial aid purposes July 1 to June 30 represents the award year.
- An academic year is represented by 2 semesters and twenty-four credit hours or 900 clock hours.
- A semester represents approximately 16 weeks or 80 days.

Student Eligibility

In order for a student to receive financial assistance from federal or state financial aid programs he/she must:

- be enrolled as a regular student in an eligible program
- be a US citizen/national or an eligible non-citizen
- show that he/she has need
- be making satisfactory progress in accordance with policy

- not be in default on a Perkins/National direct Student Loan, Stafford/Guaranteed Student Loan, PLUS or a Consolidated Loan
- not owe a refund on a Title IV program
- have a signed statement of registration compliance indicating either that he/she has registered with the Selective Service or that he/she is not required to register
- have signed statement of educational purposes (stating that the student will use the money only for expenses related to attending the school)
- have a high school diploma or GED

Satisfactory Progress

In order to maintain eligibility to receive Title IV Federal Financial Aid, a student must be in good standing and making satisfactory progress toward the completion of his/her program of study. Satisfactory progress will be checked at the end of the spring semester each year and will encompass the pass summer, fall and spring terms.

The following conditions will apply to the maintenance of eligibility to receive Title IV Federal Financial Aid at the college:

1. To be eligible for Title IV Federal Financial Aid, students must meet the standards of progress requirements applicable to all students at the college. These standards are explained in the College Catalog under "Standards of Academic Progress".
2. When a student who is eligible for Title IV Financial Aid is academically suspended, whether the student serves the suspension or is readmitted upon appeal, the student is not eligible to receive financial aid for the duration of the suspension. The student will not be eligible again to receive financial aid until he/she registers as a full time student and make a cumulative GPA required for the number of credit hours attempted at the institution or the semester GPA is 2.0 or above (based on at least 12 credit hours or above attempted at the institution during that semester).
3. Eligible students may receive Title IV Financial Aid for a period of time not to exceed 1.5 times the normal length of a specific program, (the normal length of a specific program will vary upon the program of study).
4. Each student on Title IV Financial Aid must earn each academic year 2/3 of the minimum number of hours required for each academic year to complete a program in the normal length of time allowed.

5. A Title IV Financial Aid recipient who is enrolled in a developmental (remedial) course may not enroll in the same course more than three times and continue to receive financial assistance for that course. A financial aid recipient may not be paid for more than 30 credit hours of developmental work.
6. Students who are prohibited from complying with the standards of progress for maintaining financial aid eligibility due to extenuating circumstances may submit a written appeal to the Financial Aid Director of the college.
7. A student will be notified in writing by the financial aid office if he/she is in violation of the standards of satisfactory progress and of the termination of Title IV funds.

Appeals

Students have the right to appeal the denial of financial aid or their award. This appeal must be made in writing to the Financial Aid Director. The student must explain how the situation occurred that resulted in the suspension, what circumstances have changed and what the current situation is that will now allow him/her to be a successful student.

The FA Director will present the appeal to the FA Committee and the student will be notified of their decision in writing. If the appeal is granted, the student will be placed on Financial Aid Probation for one term. At the end of that probation term, status will be re-checked and, if satisfactory academic status has been maintained, probationary status will be removed. At the end of the probationary term, the student must make a minimum GPA of 2.0 for the semester AND must successfully complete 2/3 of hours for which they registered. Failure to meet this required criteria will result in another suspension status and the student will have to re-establish eligibility for financial aid as indicated in the catalog under: Financial Aid and Scholarships—Standards of Academic Progress.

If the student is not satisfied with the decision of the FA Committee, the student may appeal the decision to the Dean of Student and Administrative Services or the President of the institution. The President's decision is final at the institution.

Withdrawals/Refunds/Repayments

To drop or withdraw from the courses enrolled, a student may secure the appropriate forms from the Admissions office. The student must then obtain signatures from all instructors whose classes are involved, from the financial aid office, from the Learning Resource Center, and from the Business Office. A scholarship student must also secure the signature of their scholarship supervisor. When the student has all the required signatures, the form must be returned to the Admissions Office. Drops and withdrawals are not official until all steps are completed.

1. **Title IV Regulations** – specify that the funds are awarded to a student under the assumption that the student will attend college for the entire period of which the assistance is awarded. When a student stops going to class, drops or withdraws, the student may no longer be eligible for the full amount of Title IV funds received.
2. **Partial Withdrawals** – A student who does not completely withdraw from the college but drops a class during the **regular drop/add** period will be refunded the difference in the tuition paid and the tuition rate applicable to the reduced number of hours, including fees appropriate to the classes dropped. Pell award will reflect the hours a student is registered for at the end of drop/add after the No Show rosters are processed. If applicable, pending loan disbursements will be cancelled if the student drops below 6 credit hours at time of loan disbursement.
3. **Never attended** – A student who receives Title IV funds within a term and never attends a class will have all aid cancelled and returned to the appropriate agencies. The college shall refund all tuition/fees to the respective accounts.
4. **Complete Withdrawals** (official or unofficial) – A student who receives Title IV funds within a term and who then withdraws or stops going to class before completing the 60 percent of enrollment will owe a refund to the federal government. Title IV regulations state a student is only eligible to keep the amount of Title IV funds earned. All unearned Title IV funds must be refunded to the federal government and the respective lender, if loan funds are involved. Up through the 60% point in the enrollment term, a pro rata Title IV refund is due. The R2T4 (Return To Title IV) function is performed by the Business Office upon receipt of the withdrawal information and is completed within the timelines set forth in the federal regulations.

“No Show” (Never attended) and Unofficial Withdrawal Policy Procedures

NO SHOW Policy:

In order to identify students who fail to attend a class, the following procedures are followed:

- At the end of drop/add for each class period (full, Term I or Term II), the Admissions Office designee electronically sends class rosters to each instructor.
- The instructors code as NS any student that failed to attend class. They are given a date when No Show Rosters are to be marked complete and transmitted to the Admissions Office. This date is approximately 5 days after drop/add for full and Term I and three days after Term II begins.
- If a roster is not returned by the deadline date, the Dean of Instruction is notified and the list of faculty names given to him/her for further action. The Dean of Instruction and Chairs are responsible to insure all rosters are completed and transmitted within 24 hours of deadline date. Electronic processing cannot be successfully completed until all rosters are submitted.
- Once all rosters are electronically received by Admissions all student schedules are updated electronically, removing any classes coded NS. A computer generated list is then given to the Business Office and Financial Aid.
- The Business Office completes a refund calculation on all non Title IV students. The electronic process adjusts the new Title IV registration load and charges and each SAM reflects the update.
- Pell awards are calculated and approved by the Financial Aid Office after this NS process and balances with the Business Office. The Business Office prints the checks and mails them by the 14th day of term.

Unofficial Withdrawal Policy:

In order to identify students who fail to continue class attendance, the following procedures are followed:

- At the 60 % period of each course term, the Admissions Office will electronically transmit class rosters to each instructor.
- The instructor will be directed to check each roll and code as NA (not attending) any student who has stopped class attendance.
- The instructor will electronically transmit each roster back to the Admissions Office designee by the set deadline date.

- Once all rosters have been received by Admissions, the computer will update each student's schedule indicating which class has been dropped with a W and date assigned.
- Once a student receives a W in ALL classes, the student is noted as an "Unofficial Withdrawal".
- The Business Office and Financial Aid are provided with a list of those students who have been designated as Unofficially Withdrawn.
- The Business Office will then calculate a return to Title IV using the 50% period.
- Once the calculation is complete, the Business Office provides the FA office with a spreadsheet of corrected accounts and all edits are performed by the FA office on the individual FASAM.
- The Business Office is responsible for the return of all federal monies pertaining to an R2T4 calculation with priority to each program according to federal regulations.

Drug-Free Policy

The college adheres to the Federal Drug Free Schools and Communities Act Amendment of 1989 (Public Law 102-226) Section 22, Drug-Free Schools and Campuses, which was enacted to ensure that any institution of higher education that receives funds under any federal program has adopted and implemented a program to prevent the use of illicit drugs and abuse of alcohol by students. This policy is outlined in the college catalog.

Student Right to Know

The following track record disclosure information shall be provided to students:

1. The pass rate of graduates of the program for the most recent calendar year on any licensure or certification examination required by the State.
2. The completion rate for students in the program.
3. All licensure or certification requirements established by the State.

PACKAGING

Packaging refers to evaluating a student's financial need and awarding campus based aid in an equitable and consistent manner.

Determining a student's financial need consists of the institution's cost of attendance (COA) budgets minus expected family and or student contribution (EFC) equals estimated need. After estimated need is established, the Financial Aid Director/Financial Aid Officer should look at all available aid resources from which he/she could award aid for that student and work up an aid package. Aid awarded would be done in priority order of (1). grants, ()2. scholarships, ()3. work-study and lastly, (4). student loans. Any aid received from other sources must be taken into account and subtracted from the COA to determine un-met need to ensure the student aid package does not exceed COA.

As stated in United States Department of Education's GEN-89-43 dated August 1989, an institution has the right to develop standard family contributions for periods other than 9 months. To reduce administrative burden, CVCC will adopt this policy. The cost of attendance, family contribution, and financial aid awards will be pro-rated by academic terms. This policy will be adopted as standard for all students with similar characteristics.

College work-study awards are made on a first-come, first serve basis. ASAP and SEOG will be awarded on a most needy-priority date basis by using need and family contribution, income level and stated priority date.

Student Budgets

Campus Based (FWS, FSEOG, ASAP, Federal Direct Loans)

Student budgets are the basis for estimating the cost of attendance for each category group of students. Generally, student budgets will be calculated on a 9 month basis unless otherwise indicated in the student file..

The following procedures are used in the awarding and packaging process:

- The Student Aid Report (SAR) is received to determine the student's budget type. The SAR is used to obtain the expected family contribution (EFC).
- The expected family contribution is subtracted from the predetermined budget. The difference is the "financial need" which is the maximum amount of financial assistance a student may receive.

- The Pell, applicable scholarships and/or State Grants, etc., are estimated and subtracted from the financial need.
- If there is still a remaining financial need, then campus-based monies may be awarded to the student such as SEOG and WS.
- If the student has unmet need and would like to receive a direct student loan, the Loan Information Sheet is given to the student with the directions necessary to obtain the loan.
- The student is offered a financial aid package via the financial aid award letter.

Revisions

Award packages may be revised at the request of the student and generally should be considered only once per semester, providing funding is available. A corrected award letter will be placed in the student's file, indicating the total amount awarded.

All revisions resulting in an increase or decrease of a student's award must be documented. Allowable reasons for revisions include change in residence, number of dependents, employment, financial status, enrollment status, etc.

Revisions may change award amounts or even eligibility for certain programs.

The Financial Aid Office reserves the right to correct over-awards and to make adjustments to aid due to changes in eligibility that occurs in the same award period and due to clerical error, according to federal guidelines and those of the Institution.

Budget Components

Transportation Costs

In determining transportation costs, the institution uses the standard federal allowance and the average number of miles a student drives round trip daily times number of days per year.

Living Maintenance Allowance

This is based on the federally set allowance for a 9-month budget, which should be prorated to meet a 12 month allowance.

Cost of Books

The institution coordinates with the Campus Bookstore to determine the average cost of books per semester.

Sample Budget

EXAMPLE:

Campus Based Budget:	\$11,208
Minus Family Contribution (EFC)	(850)
Unmet need	10,358
Minus Pell	(4,050)
Unmet need	6,308
Minus ASAP	(600)
Unmet need	5,708
Minus SEOG	<u>(300)</u>
UNMET NEED (used to determine WS/federal loans)	\$5,408

FEDERAL STUDENT AID PROGRAMS

To receive any of the Federal Student Aid Programs, the student must:

- High School diploma
- be an Undergraduate
- be enrolled as a regular student in an eligible program
- meet Citizenship requirements
- be registered with selective services (if applicable)
- have financial need
- attend a participating school
- be working toward a degree/certificate
- maintain satisfactory academic progress
- not be in default or owe a refund on any Title IV funds
- not possess a Bachelor's degree

Federal Pell Grant Program

The Federal Pell Grant is a Title IV Program that provides eligible students with aid to help meet the cost of postsecondary education. Eligibility is based on need. Undergraduates who attend school full or part-time may apply for the Pell.

Repayment is not required.

Lifetime Eligibility Use is tracked and reported via National Student Loan Data Systems (NSLDS).

Students are informed by the US DOE of their LEU at time of the federal student aid application/report process. No student will be allowed to receive more than 600% Pell funds for a lifetime. Before any student is awarded Pell grant, the aid office must confirm Lifetime Eligibility Use (LEU) via the NSLDS or Common Origination & Disbursement (COD) website.

POLICY FOR 2009-2010 CROSS-OVER TRANSITION FOR PELL GRANT

SET February 16, 2010—policy effective for summer 2009-10 term ONLY

The awarding of second Scheduled Award for Pell grants for the summer term, 2009-10 cross-over transition, will be awarded and paid from the 2009-2010 award Year.

Federal Pell Grant Calculation Procedures

1. July 1 to June 30 represents the award year.
2. An academic year is represented by two semesters
3. The scheduled award is based on a full-time student attending a full academic year and is made according to the official Pell Payment Schedule.
4. Students enrolling for less than an academic year or less than full-time will be awarded on a prorated basis.
5. For financial aid purposes, the payment period and semester award will correspond to the hours for which the student will enroll and pay fees as described above.
6. For financial aid purposes, the payment period will be established on a semester system.
7. The scheduled award for Pell Grant is determined by using the appropriate federal Pell Payment Schedule either for a full-time, three-quarter time, half time or less than half-time student.
8. To determine the student's disbursement the Financial Aid Administrator must take the scheduled award amount and Divide into two equal semester disbursements. The student will be paid only for semesters of actual enrollment.
9. Should the student be enrolled for less than full-time, one of the other Pell Payments Schedules must be used that represents the enrollment status, EFC and Cost of Education of that student (3/4, half or less than half).
10. Pell disbursements will be made by the 14 day after the beginning of the semester and will be paid on a weekly basis thereafter. In order to verify attendance and make payment for any class that has a later start date such as Term II classes.
11. Campus based aid will be determined by using the appropriate budget and by deducting the family contribution and the Pell Award. Other financial aid/resources will be subtracted as received in order to determine campus-based awards.

Pell Processing Procedures

The Financial Aid Office electronically pulls in ISIR(s) daily from EdConnect. The ISIR file(s) are then imported into EdExpress where they are backed-up to the Network and printed out. The school then exports the daily file(s) from EdExpress into AS400 (Alliant).

The office reviews each ISIR and checks NSLDS for LEU. If the ISIR is selected for verification, flagged with a comment code or indicates conflicting information, then a written request to resolve any issue(s) is mailed to the student. Appropriate forms to complete (e.g., verification worksheet or signature page) are mailed with the written request.

If the student's ISIR has been flagged for verification, all items reported by the student on the SAR must be verified against supporting documentation such as IRS tax transcripts and/or specific proof of untaxed income. If the result of verification is a change in the student's eligibility index, or a cumulative error of \$400 or more, the Office of Financial Aid will make corrections to the ISIR via FAA Access to CPS Online which will result in a corrected aid report being generated for the school and student. .

The institution will maintain the ISIR in the student's file.

The business office is responsible for all fiscal components of Title IV, requesting funds, cutting checks, disbursing, refund/repayment calculations and collections.

Pell disbursements will be made in two (2) equal payments, normally 2 if full time, for the number of semesters a student is enrolled unless a student changes his/her enrollment status during the academic year or is a transfer student.

A transfer student will be allowed to receive 100 percent of a Scheduled Award between the transfer school disbursement and remaining eligibility at CVCC. They may find that having received a portion at another school could lower the standard semester amount received at CVCC.

Pell Disbursement Procedures

Once a student's Pell award has been established, he/she may charge tuition/fees and books.

After the drop/add period and the No Show process has been completed, each student's Pell award is automatically computed and charges deducted. The balance is a student payable and, if a Term I or full term class, the student's check is mailed by

the 14th day of the beginning of the term. Term II checks are processed after Term II begins and the No Show verification has been completed.

After the No Show verification is complete and the Pell awards are computed electronically, the FAO and the Business Office generate a printout on Pell students, locking in credit hours, charges, and grant amounts. The FAO and Business Office work in a cooperative manner to insure the grant amounts and charges reflect the correct hours the student is taking at the end of drop/add. After verifying hours, charges and completion of withdrawals (refund/repayment calculation), final computer printouts are run.

At this point, the Business Office determines the amount of monies needed, orders the money, and prints the students' checks. Checks are mailed before or by the 14th day rule for disbursement for Title IV. The disbursement calendar is set up for the award year and placed on the Financial Aid section of the college's web site. The calendar indicates when the checks will be mailed each semester, as well as the dates books may be charged.

Financial Aid and Business Office will balance on a monthly basis.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is based on financial need. Students must be undergraduates enrolled in an eligible program leading to a degree or certificate, at an eligible institution. Students must meet citizenship requirements as required for all Title IV Programs as well as all other eligibility listed in Chapter Two, Section One of the Federal Student Financial Aid Handbook. Priority for supplemental grants will be given to students with the lowest EFC, income, and the greatest need. These students must also receive Pell in the same award year. If funds remain they will be awarded to the lowest EFC's and greatest need student who will not receive Pell.

Application for FSEOG – The Financial Aid Office at the Institution will consider all eligible students for FSEOG who meet the priority deadline date. The FAFSA is the only application necessary.

Student award notifications will be made via an award letter. Students are notified electronically or by letter of the date of disbursement. Checks will be cut and disbursed by the business office to eligible students..

Maximum FSEOG – the Maximum FSEOG a student may receive per academic year at the Institution will depend on the availability of funds..

Federal Work-Study (FWS) Program

The work-study program gives part-time employment to students who need the income to help meet the costs of postsecondary education.

To be eligible for a FWS job, a student must have a “financial need/unmet need”. His/her cost of attendance must be greater than the expected family contribution (EFC). FWS may not be awarded to a student if that award, when combined with all other resources, would exceed the students need.

Work-study pay periods are the 21st through the 20th of each month. The Business Office disburses checks five (5) working days after the close of the pay period.

Students will be paid minimum wage and generally work up to 12 to 15 hours per week around class hours. The student may work more than 15 hours per week provided the week includes non-class days. Students will be paid monthly for duties performed at their assigned job location. Time sheets are to be submitted to the Financial Aid Office on the 20th day of each month. Time sheets are to be signed by both the student and their supervisor after hours have been totaled. Questions in relation to hours and days worked should be discussed at this time. If the student feels there is a problem they should discuss this with their supervisor. The student has the right to appeal any decision or problem. In an appeal the first step is to contact the Financial Aid Director. If not resolved, the matter is moved to the Financial Aid Committee for a hearing and resolution.

In assigning FWS job, the institution will consider the student’s financial need, the number of hours per week the student can work, the period of employment, the anticipated wage rate, and the amount of other assistance available to the student. While there is no minimum or maximum award, the amount for each student should be determined based on these factors. Of course, a FWS award, when combined with other sources of financial aid, may not exceed the student’s need. To the maximum extent practicable, the institution will provide FWS jobs that will complement and reinforce each recipient’s educational program or career goals.

Determining Maximum FWS Eligibility

In determining the maximum FWS award a student is eligible to receive, the aid administrator must take into account the following resources:

- those resources the aid administrator can reasonably anticipate at the time aid is awarded to the student
- those the school makes available to its students, or
- those the aid administrator knows about

The sum of a student's FWS award plus other resources may not exceed his/her financial need.

Non-need-based earnings, such as earnings from a job a student locates on his/her own with a private employer, are not considered to be a resource for the current award year due to the fact that they will be reported on the application for Federal Student aid for the subsequent award year and will be used to determine the family contribution for the subsequent award year.

If the student receives additional resources at any time during the award period that were not considered in calculating the student's FWS award, and these resources – including the expected FWS wages – will exceed the student's need, the over award is the amount in excess of the student's need.

The Financial Aid Office and Business Office will balance on a monthly basis.

Federal Direct Student Program

- The loan period is the period of enrollment for which a direct loan is intended and it will coincide with the academic term established by the school. It will not exceed 12 months nor be less than 1 semester.
- Summer term will be the 'trailer' term with no exceptions.
- All loans borrowed during the fall, spring, and summer terms must be within annual limits for student's grade level
- Student who earns 31+ credit hours (including remedial and transfer hours) will be able to borrow at the sophomore grade level.
- Borrower will regain eligibility once the fall, spring and summer terms elapse.

Federal Direct Loan Procedures

1. Check completed loan application
 - a. FAFSA complete? If yes then continue. If no then contact student through email or letter; put in holding file until this has been received.
 - b. Loan entrance counseling for CVCC complete? (This is checked on COD website.) If yes then print confirmation, attach to loan sheet and continue. If no then contact student through email or letter; put in holding file until this has been received.

- c. Current MPN on file? (This is check on COD website.) If yes then mark on loan sheet and continue. If no then contact student through email or letter; put in holding file until this has been received.
 - d. If this is an additional loan for the same award year then does the student have his letter and documentation of reasons why additional loan monies required? If so then continue. If not then put in holding file until this has been received.
 2. Check completed Pell file or ISIR paperwork.
 - a. If student already has grants, etc. then check file for NSLDS (if over 30 days old). Work up Camus Budget.
 - b. If student is not eligible due to EFC only then check admission, SAP, and NSLDS (if over 30 days old). If clear then work up Campus Budget. If no clear then contact student though email or letter.
 - c. If student is not eligible for any financial aid and has already received letter stating that fact then mark the loan sheet "Not Eligible" and file.
 3. Complete Campus Budget. Campus Budget is found on Y Drive in FinAid file under Forms - Campus Base Worksheet (excel file).
 - a. Print student's list of financial aid awards. (FASIR-F8-Print screen) This will be attached to Campus Budget.
 - b. Check hours earned. (INTI) Include only earned college credits whether at CVCC or transferred but not developmental/remedial. Sophomore status is earned when 31 credit hours have been earned.
 - c. Check hours attempted as well to make sure student will not be over hours during the terms of the loan.
 - d. Check with academic advisor and/or degree plan if student has earned more than 50 credit hours to verify when degree will be completed. Prorate if necessary.
 - e. For other awards that have no exact dollar amount, estimate current semester and subsequent semesters.
 - f. Refer to FA Handbook (online see IFAP) for more information about loan limits.
 - g. Place student on LX hold for transcripts only (FAPPH) until student completes exit counseling online (NSLDS). See also *Loan Exit Counseling Lists* file.
 4. Give completed Campus Budget with supporting documents and file to Data Processor (Financial Aid Coordinator). It is helpful to highlight the term dates of the award.

Certification of Direct Loans

Enter received date of student folder on loan worksheet.

1. Evaluate the campus loan worksheet for:
 - a. Loan Type
 - b. Loan Period
 - c. Grade Level
 - d. Dependency Status
 - e. Loan amount

2. Go to Ed Express and open each student record.
 - a. Open record on the demo tab
 - b. Click on the Demo Date Tab to ensure the loan entrance counseling has been completed
 - c. Click on Origination tab
 - d. Click on Direct Loan
 - e. Click on the + sign at the top
 - f. Choose loan type (S(subsidized), U(unsubsidized), or P(plus))
 - g. Choose disbursement code
 - h. Choose OK
 - i. Enter Dependency status
 - j. Enter approved loan amount
 - k. Borrower's Loan Default/Grant Overpayment ---- click "N"
 - l. College Grade Level--- **0**-Never, **1**- 1 to 30 hrs or **2**- 31hr or greater
 - m. MPN--- click **T** (school assumes MPN exists)
 - n. Click on the green \$ sign at the top
 - o. EdExpress will ask if you want to certify another loan, if so, click yes, click ok, then ok again and repeat above steps. If not, click no and loan will be certified.

3. Once all loans have been certified, they will be exported from EdExpress to Ed Connect.
 - a. Click on export
 - b. Click on Direct Loan
 - c. Export Type (COD Common Record) will appear
 - d. Click OK

4. Sign in to open Ed Connect and the record that was exported from Ed Express will be in the transmission queue.
5. Click on Transmission
6. Click on NOW

Enter date on Information Loan Sheet indicating "sent"

Federal Direct Loan Disbursement Procedures

All loan disbursements are requested 5 days before disbursement date according to term/module dates.. Loan funds are sent via EFT to the school's designated bank account. The school must disburse loans funds within three (3) days of receipt of EFT. Each student is reviewed to determine they are still eligible for the funds, e.g., enrolled and attending at least 6 credit hours. The loan funds are then receipted to the student's account to pay any charges owed to the college. If the loan disbursement is greater than the charges owed to the college, the business office will prepare and mail a check to the student for the remaining credit balance.

This is the process to disburse funds for full term, and term I classes and is repeated for Term II classes. No student receives loan funds until class attendance is verified per loan period.

The Financial Aid Office and Business Office will balance the student loan account every thirty (3) days.

STATE STUDENT AID PROGRAM

Alabama State Assistance Program

ASAP is awarded to Alabama residents who are enrolled in an eligible institution and have demonstrated substantial financial need, based on information from the SAR. Any Alabama resident that meets the priority processing date of July 1 will be considered for ASAP. Awards are made in conjunction with awarding SEOG using same procedures/guidelines and are usually \$600 per award year if funding is sufficient.

Students are notified of ASAP eligibility through the Award Letter.

Student Eligibility Requirements

LEGAL RESIDENCY: The student must be a legal resident of Alabama for a minimum of 12 consecutive months immediately preceding the date of registration at the institution for the school term for which a grant is being sought.

CITIZENSHIP: The student who is not a U. S. citizen but who is classified as a permanent resident alien is eligible for a grant if he/she meets all other residency requirements.

APPROVED INSTITUTION: The student must be enrolled or accepted for admission in an Authority approved postsecondary educational institution located in the State of Alabama.

ENROLLMENT STATUS: The student must be fully admitted, classified and enrolled as an undergraduate student and fully matriculated and at least a half time enrollment status.

SATISFACTORY PROGRESS: The student must maintain satisfactory progress in a course of study in accordance with the standards and practices of the institution. To determine student eligibility for state grant programs, the institution must apply the same SAP policy as used for Federal Title IV programs.

DISBURSEMENT PROCEDURE FOR TRANSFER STUDENTS

The following is an excerpt from the NASFAA Encyclopedia to be used for determining remaining awards when part of the eligibility for the award year has been used.

A transfer student is entitled to no more than one Scheduled Award in a given year. A transfer student's Pell initially calculated the same way as any other student's Pell. However, once that award has been calculated, the Financial Aid Administrator must ensure that the student does not exceed his/her eligibility by calculating the amount of eligibility already used at the previous school and adjusting the current payment, if necessary. This information can be located on the NSLDS screen, printed and maintained in the student's file, if necessary.

For example, if the Scheduled Award at a quarter-term school from which the student is transferring is \$1650 and the student received a disbursement of \$500; he has used one-third of or 33 1/3% of his/her entitlement. If the Scheduled Award at the second school to which he/she enrolled full-time of the remaining two quarters of the academic year.

However, if a student receives half the Scheduled Award from the first institution, and normally would be expected to receive 2/3 of the Scheduled Award at the second institution (on the basis of attending two of the three terms of a full-time basis), the second payment at the second institution must be adjusted. The student is eligible to receive only one-half the Scheduled Award at the second institution since 50% of the year's entitlement has already been used.

OVERPAYMENT AWARDS

An overpayment is any amount paid directly to the student greater than a student is entitled to receive. This may occur when:

- Awards or disbursements are made incorrectly
- A Student reports incorrect information on his/her financial aid application

- A student withdraws from school
- A student receives an additional amount of aid from outside agency after initial aid disbursed/awarded

Any information that the aid administrator discovers as incorrect must be corrected according to procedures outlined in federal regulations. The student will be notified. Collections of these funds will be attempted. The collected funds will be repaid. If the student refuses the appropriate agencies will be notified.

ADMINISTRATIVE PROCEDURES

Student Consumer Information

Consumer information is to be given to students and prospective students. The following information is to be distributed or made available upon request to students:

1. Financial Aid programs available to all students are found in the financial aid brochure as well as on line in the Financial Aid section of college's web site.
2. Financial Aid, application forms, and instructions are made available to all students.
3. Criteria used to determine whether student is making satisfactory progress is found in the College Catalog and the financial aid manual.
4. Business Office will disburse all financial aid.
5. Terms and conditions of employment for the FWS program are covered in the financial aid manual.
6. Refund policy is located in the College Catalog/Business Office.
7. Persons designated to provide financial aid information are the Financial Aid Director and other Financial Aid employees.
8. Information regarding the various types and kinds of accreditation or licenses under which the institution operates, are provided upon request. A student may review all accreditation, state approval or licensure documents or reports.

Reporting

The following are the reports that the Institution completes at various times during the award year. Copies of these reports are kept for the institution's file.

FISAP

Pell, FSEOG, FWS, Direct Loans and state grant disbursement reports

Federal Pell Grant

Electronic Statement of Account

In July the institution should have available via internet the initial Pell Authorization for the current award year. This information is transmitted via a document called the "Statement of Account".

It is important to remember that this form is not a report prepared by the institution. It originates in the Federal Pell Grant Distribution System and is sent to the institution.

Year to Date Student Report

This document will contain a list of all Pell recipients reported at the institution. The award and payment information for each student is reflected by U. S. Department of Education and will be displayed in this document. The final Year to Date Student List will be produced by the U. S. Department of Education at the conclusion of each processing year. It is available via Internet to institutions for their permanent records and for audit and Program Review purposes. This list must match and balance with the college's computer listing of all Pell amounts awarded and disbursed according to records maintained by the FAO and Business Office.

Audit Requirements

According to the Financial Aid Handbook and Federal Regulations, an institution is required to have a financial and compliance audit for Title IV funds on a yearly basis. Audits will be scheduled and performed by the State Department of Examiners.

Responsibilities of the Business Office

The following activities are responsibilities of the Business Offices according to [34 CFR 668.16 (D) (1) (2)]:

1. The Business Office will be responsible for the maintenance of any charges made to student's accounts in accordance with state policies and federal guidelines.

2. The Business Office will keep monthly accounting records that will include financial aid expenditures.
3. The Business Office will complete the quarterly cash reconciliation report based upon cash requests and disbursement.
4. The Business Office is responsible for maintaining a copy of the audit report and settling up the annual audit with the State Department of Examiners. The Chief Financial Officer will be responsible for compliance in regards to eZ-audit as the Institution Administrator for all data entry and submission to Department of Education by appropriate date. The State Auditor is responsible for submitting a hard copy of the annual audit to the Federal Audit Clearinghouse.
5. The Business Office will be responsible for the preparation of all checks and disbursing all funds (Title IV, state, etc.) and the ordering of all federal monies. The Business Office is responsible for refund/repayment policy development and administration and the calculation of all withdrawals according to state and federal guidelines and collections of any monies owed the institution and/or Title IV. The Business Office is also responsible for returning all federal monies as per program as regulations require once a return to Title IV calculation (R2T4) is complete.

Verification Policy

Verification is required by the federal government to insure that applicants are submitting correct information. This information is the determining factor in receiving Title IV funds and is of the utmost importance. The Federal Government selects approximately thirty percent of all applicants for verification.

Tolerances

The college will follow the current year US Department of Education Verification Guide.

Who Must Be Verified

1. The institute will verify applicants selected by the U. S. Department of Education via federally approved edits.
2. The institution will verify all applicants selected by the U. S. Department of Education for verification.
3. The institution may accept the information from another institution that previously verified a student selected for verification.

Verification Items

1. For applicants selected under Item 1 above, the institution will verify the items specified in 34 CFR Part 668.
2. The institution will resolve and document discrepant application information for all applicants in compliance with 34 CFR Part 668.

Applicant Responsibility

Applicants selected for verification by the U. S. Department of Education are required to provide requested information or documentation in order to be eligible to receive Title IV student aid funds. The institution will advise them in writing of required materials.

1. If a Pell or campus-based program applicant's dependency status changes during the award year, or the original application was filed incorrectly, the applicant must file a new application reflecting the changed status unless the change results from a change in marital status.
2. Selected applicants must certify and/or update the household size and number in post-secondary education to reflect assured data of verification.
3. All applicants must certify accuracy and, if necessary, update the household size and number in postsecondary education as of the date the SAR is submitted to US DOE for processing.

The applicant must repay any overpayment discovered during verification or updating.

Documentation

1. The institution will require applicants to submit acceptable documentation as specified under 34 CFR Part 668.
2. For verification of independent student status for the campus-based programs, the institution will adhere to the Pell documentation requirements specified in 34 CFR Part 668; Dear Colleague Letter GEN-87-6, Feb., 1987.
3. The institution will follow the guidelines under 34 CFR Part 668 with respect to the "ability" of the parents to provide documentation.

Consequences for Failure to Provide Documentation

1. The institution will not disburse any Title IV aid to applicants who fail to provide requested documentation.
2. The institution will accept requested documentation after the specified time period and will award aid to such applicants when an extension of time has been granted.

Notification

1. The institution will inform the applicant of verification procedures and requirements through verbal and/or written communication. The student is notified of the necessity of verification on the SAR in the Comment Section.
2. The institution will notify the applicant of the results of verification through written and/or verbal communication.

REFERRAL PROCEDURES

1. The institution will forward to the U. S. Department of Education or the institution's business office, the name, social security number and other relevant information of an applicant who has received funds based on incorrect information, after a reasonable effort has been made to resolve the discrepancy.
2. The Financial Aid Administrator is required to report any known fraud to the inspector General, U. S. Department of Education and will do so according to Federal Regulations.

PROFESSIONAL JUDGMENT

The Financial Aid Director may use professional judgment for Title IV based programs on an individual basis where mitigating circumstances exist and appropriate documentation is on file.

An appeal/request must be made in writing to the Director of Financial Aid explaining in detail the circumstances involved. An appointment will be set up by the Director to discuss the matter with the student. The Director will advise the student at that time what documentation is needed before a decision can be reached on granting

professional judgment. If the required documentation is not provided, no action will be taken to change the SAR/ISIR.

LEADERSHIP, ACADEMIC, PERFORMING ARTS, ATHLETIC, CHEERLEADING, AND AMBASSADOR SCHOLARSHIP PROCEDURES

For Academic and Leadership:

1. Student completes scholarship application and must complete FAFSA.
2. With all documentation, either the student or a High School Counselor turns packet in to the financial aid office by March 1 deadline.
3. Each application is checked by the FA Coordinator to insure all requirements have been met to apply for a scholarship.
4. Those completed, accepted applications are then put into the computer on a spreadsheet to produce a printed list.
5. The Scholarship Committee convenes and makes the selections for academic and leadership scholarships, based on guidance from the president and criteria set forth by policy, and recommends to the President for approval.
6. The Financial Aid Office sends the approved scholarship recipients a congratulatory letter, signed by Dr. Cannon, along with a Scholarship Agreement and Acceptance Form to be signed and returned by a specified date.
7. Once the scholarship is accepted as indicated by the Agreement and Acceptance Form, the Financial Aid Clerk will create the student's FASAM account up for charge purposes. Agreement form, acceptance form, application, and copies of all letters are placed in a file in the financial aid office.
8. A congratulatory letter from the Financial Aid Director, along with a signed copy of the Agreement form, is sent to the student.
9. Those applicants with incomplete application content and those not selected to receive a scholarship are sent a letter by the financial aid office informing them of the decision of the scholarship committee.

For Ambassador:

Steps 1 – 4 are followed. Additional step: Copies of the applications where applicants checked Ambassador are given to the Recruiter to set up interviews. After interviews, those selected by the judges and approved by the President are forwarded to the Financial Aid Office. Steps 6 – 9 are then followed.

For Performing Arts:

Steps 1 – 4 are followed. Additional step: Copies of the applications where applicant checked any Performing Arts are given to respective instructor that will be conducting auditions and the following additional steps are mandatory before considering applicant for scholarship. The following must be completed by the instructor:

****For high school seniors that will be applying and auditioning: Check to make sure that an application for admissions has been completed and secure a copy of a current “in-progress” high school transcript in order to ensure that all areas of the high school graduate exit exam (if required) has been successfully completed. This step should be mandatory *before* audition is granted to expedite decision making.**

****For currently enrolled students or previously enrolled: Before a scholarship is recommended, the instructor will insure that any currently enrolled or previously enrolled student has a cumulative GPA of 2.0 or better and has completed a minimum of 66% of all classes scheduled to ensure the prospective scholarship student has the ability to maintain satisfactory progress. Students who have previously been awarded a scholarship and subsequently loss eligibility will not be eligible for another scholarship award.**

After all eligibility checks are completed, those selected will be forwarded to the President for approval with a copy going to financial aid. Once approved by the President, the names are forwarded to the Financial Aid Office and Steps 6 – 8 are then followed.

For Athletics:

1. In each sport, the individual coach identifies athletes based on his/her need for the upcoming athletic season.
2. The scholarship offer is then made to the student-athlete.
3. Upon completing the document, National Letter of Intent, the athletic director, student, coach, and president sign the scholarship form.
4. A copy is sent to financial aid, the athletic director, and one is kept by each coach of each sport.
5. A copy of the National Letter of Intent, a signed memo, or email is sent to financial aid for their authorization to set up an athlete indicating type of scholarship and term(s). Upon receipt of this, financial aid creates the FASAM.
6. A list of athletes on scholarship is maintained by each coach for each semester (as sometimes athletes are dropped and/or added).
7. If an athlete is dropped from scholarship, an e-mail or signed memo is sent to the financial aid office for documentation to close scholarship.
8. Authorizations to set up or close out a scholarship are maintained by the financial aid office.

****PLEASE NOTE**

****For high school seniors that will be offered a scholarship:**
Check to make sure that an application for admissions has been or is being completed and determine *that all areas of the high school graduate exit exam has been successfully completed This may be done by requiring an “in progress high school transcript” which will indicate if all parts of the graduate exit exam has been passed . This step is mandatory before a scholarship offer is made.*

TRACKING OF SCHOLARSHIPS

ACADEMIC, LEADERSHIP, AMBASSADOR, AND PERFORMING ARTS:

The Office of Financial Aid tracks the number of hours per term for **which** the student is required to be enrolled. If the requirement is not met by the end of drop/add, the student is removed from scholarship for that term and is responsible for all tuition/fees. At the end of spring, the GPA requirement per

type of scholarship and the earned credit hour requirement are certified. If both are not met, the student is removed from scholarship.

The Recruiter verifies the service hours per term required of each Ambassador. If this requirement is not met, a memo or e-mail is sent to the financial aid office indicating the reason and requesting the student be removed from scholarship.

The instructor over each area in Performing Arts is responsible for tracking the special requirements that are set forth for each scholarship type by the respective instructor. If the student fails to meet these requirements, the instructor will send a memo or e-mail to the financial aid office indicating the reason and requesting the student be removed from scholarship.

The Director of Student Development verifies the community service hours required for Leadership and Diplomats. Failure to meet the requirement will be communicated in a memo or e-mail to the financial aid office and the student will be removed from scholarship.

ATHLETIC:

The Scholarship Committee does not participate in the selection process for athletic scholarships. The Athletic Director and/or the individual coaches are responsible for the selection process based on tryouts for each sport.

Once scholarship decisions are made, a memo or e-mail from the Athletic Director or respective Coach is sent to the Financial Aid Office where a designated staff member sets up an account (FASAM) for each recipient as per memo or e-mail.

The Athletic Director or each respective coach is responsible for tracking the GPA requirement and earned credit hours per term/academic year for athletic scholarship recipients. The Athletic Director and the respective Coach are also responsible to ensure the scholarship recipient is enrolled in the required number of hours per term. A list of students failing to meet the athletic scholarship requirements will be communicated in a memo or e-mail to the financial aid office and the student(s) will be removed from the scholarship.

OTHER SCHOLARSHIPS

EMPLOYEE & EMPLOYEE DEPENDENT TUITION WAIVER

Effective January 2007, the following procedures were initiated to comply with State of Alabama Board Policy 612.02:

- Employee completes form and turns in to financial aid
- The Financial Aid Director or designee checks to validate the GPA requirement and indicates results of eligibility on date of verification on form, initials and dates.
- The Financial Aid Director or designee checks list of course(s) for which the waiver is being requested. If the course(s) is/are eligible, each course is indicated approved and initialed. The form is forwarded to HR for verification of employment status.
- Human Resources checks employment records to ascertain the percentage of eligibility for the employee or dependent. This is recorded on application waiver, initialed, and dated.
- Dependency and eligibility status will be checked and documented. Form will indicate approved/disapproved, initialed and dated by Human Resources.
- If the above criteria for eligibility is met, tuition waiver form is forwarded to the President for final approval and signature.
- **If approved**, form is forwarded by the President to the Financial Aid Office for data entry. The financial aid staff member that completes data entry will initial and date form. A copy of this approved form is maintained in the Financial Aid Office.
- **If ineligible**, the President will indicate so on form, sign, date, and send notification to the employee. Tuition Waiver Form will then be forwarded to Human Resources to be maintained in permanent Employment Waiver file.

SCHOLARSHIP CODES

ACA	Academic
AMB	Ambassador
L-D	Leadership
DPLT –	Leadership-diplomat

MUS	Music - Instrumental & Voice
BASE	Baseball
MB	Basketball Men
WB	Basketball Women
SOFT	Fast-Pitch Softball
MAN	Sports Manager

Other coding:

LD-0	Special leadership – no contract
L-D3	Counselor’s Scholarship (summer term only) - leadership
LD3R	One course Recruiting scholarship - leadership
E-W	CV/Emp/Dep waiver
E-WA	CV/Emp/Dep waiver – audit status
S-A	Senior Adult
TSU	TU/Emp//Dep waiver

AGENCY SCHOLARSHIPS

(non-institutional)

The Business Office sends the scholarship authorization letter to the Financial Aid Office. A designated financial aid staff member sets up the FASAM according to the directions and information on the authorization documentation. The document is copied, initialed, and dated. The copy is placed in a file in the financial aid office for documentation.