Policies & Procedures Manual for Administering Federal Title IV Aid

Miles College

College Code: 001028-00

Table of Contents

Cost of Attendance

Award Notification

Fiscal Records and Reconciliation

Records Management and Retention

Confidentiality of Student Records

Notification of Rights under FERPA

Fiscal Operations Report and Application to Participate

5. GENERAL REGULATIONS

Verification

Attendance Verification

Disbursing Title IV Funds

Retroactive Payments

Fraud

Eligibility for Retaking Coursework

Withdrawals

Satisfactory Academic Progress (SAP) Policy and Appeal Procedure

Deadlines

Special Circumstances

Professional Judgment

Dependency Override

Conflicting Data

Over award

Overpayment

Addendum

1. INTRODUCTION

Statement of Purpose

The financial aid policies and procedures manual has been developed to serve as a guide for the staff. With continuously changing in Title IV financial regulations, Miles College must keep the administrating of Title IV programs in compliance with the federal regulations and keep the financial aid policy and procedures manual up to date. The financial aid staff is expected to administer all financial aid programs within the regulations that govern them. In the absence of policy or procedure that addresses a given issue, the Financial Aid department is expected to follow federal guidance and use professional judgment based upon the intent of all financial aid programs and Office practices. Miles College has adopted The National Association of Student Financial Aid Administrators (NASFAA) Code of Conduct and Ethical Principles. (https//www.nasfaa.org/Statement of Ethical Principles). As an effort to enforce NASFAA's code of conduct, any entity or individual may contact the NASFAA office with an ethics inquiry regarding the interpretation or application of the Statement of Ethical Principles and Standards, the Code of Conduct or the Code of Conduct Enforcement Procedures, regardless of whether entity or individual is a member of NASFAA.

Financial Aid Reference Documents

Federal, State and institutional information pertaining to financial aid regulations, laws, and Department of Education (ED) policy guidance are continuously used in the development, updating and enhancement for the purpose of developing this manual. The Financial Aid Policies and Procedures Manual will be evaluated and updated every year and when federal and/or state mandatory policies are required.

The Financial Aid Department utilizes several documents and electronic methods to keep up with new regulations, laws, and ED policy guidance that might impact the department's policies and procedures. The department refers to documents and publications such as:

- Federal Student Aid Handbook

- Dear Colleague/Partner Letters

- EFC Formula Guide

- Policy Bulletins

- U.S. Department of Education Audit Guide

- Federal Registers

- Title IV Regulations and Updates

- Higher Education as Amended

- Electronic Announcements (IFAP Letters)

- Newsletters from professional associations (such as NASFAA and SASFAA)

2. MISSION, PHILOSOPHY AND POLICIES

Mission of the College

Miles College is a senior, private, liberal arts Historically Black College with roots in the Christian Methodist Episcopal Church. The College through dedicated faculty cultivates students to seek knowledge that leads to intellectual and civic empowerment. Students are transformed through rigorous study, scholarly inquiry, and spiritual awareness, thereby enabling graduates to become responsible citizens who help shape the global society.

The Philosophy of the Financial Aid Department

The Philosophy of the Miles College is that no student should be denied access to postsecondary education because of financial barriers. The Financial Aid Office is to ensure consistent, equitable, and fair distribution of financial aid funds as described by Federal, State and Institutional policies and regulations. While the primary responsibility of paying for College lies with the student and the student's family, the Financial Aid department offers a variety of aid, such as grants, loans, scholarships, and work study to assist as many qualified students that are deemed eligible.

Financial Aid offices are located in Browns Hall suite 107. The hours of operation are Monday through Friday from 8:00a.m. – 5:00p.m.   The department can be reached by telephone or (205)929-165 or email address finaid@miles.edu.

NON-DISCRIMINATION POLICY

Miles College is committed to providing equal opportunity in admissions and treatment of students, in educational programs for students, in employment opportunities and in governance of the College, without regard to race, color, religious creed, ancestry, national origin, handicap or disability, age, sex, sexual orientation, gender identity or expression, genetic information, veteran status, marital status, family status, or other classification protected by applicable law. There shall be no retaliation against any applicant, employee, or student for filing a harassment or discrimination complaint, or assisting, testifying, or participating in the investigation of such a complaint. Any applicant, employee, or student reporting sexual or other harassment or discrimination will also be protected from reprisals or retaliation by the College, any supervisors, and/or co-workers as a result of such complaint(s).

It is also the policy of College to be in accordance with Title IX of the Education Amendments of 1972 which

provides that "no person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any educational program or activity receiving Federal financial assistance."

excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, activity, or employment.

3. INSTITUTIONAL ELIGIBILITY:

Accreditation

Miles College is an Institution of Higher Education and is accredited by the Southern Association of Colleges & Schools (SACS) and governed by the Alabama Community College System (ACCS).

Information required for verification of accreditation approval is located in the Office of Institutional Effectiveness and The Office of the President. The Director of Financial Aid is responsible for completing and submitting the Eligibility & Certification Approval Report (ECAR) and the Program Participation Agreement (PPA) to the Department of Education. A copy of the E-App is housed in the Financial Aid department with supporting documents attached. Once approved, a copy will remain in the Financial Aid, President and Business Offices.

Ineligible Programs

Currently, the College does not award Title IV aid to students enrolled in non-degree seeking programs, or transient students. Students must be enrolled in an eligible degree seeking program to receive Title IV funding.

Responsibilities of Institutional Offices

The Financial Aid Department works with various offices with respect to the approval and the disbursement of Title IV funds and the preparation and submission of reports to the Department of Education (ED).

General Title IV Student Eligibility Requirements

To be Eligible to receive Federal Student Aid, the student must:

- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number, if required
- Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law.
- Not be enrolled simultaneously in elementary or secondary school
- Be registered with Selective Service, for a male between the ages of 18 and 25.

- Meet one of the following ability-to-benefit (ATB) alternatives if enrolled prior to July 1, 2012
- Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements
- Maintain satisfactory academic progress (SAP) while attending college.
- Have a passing score on an independently administered, ED-approved ATB test.
- Be enrolled at least halftime to receive assistance from the Direct Loan Program.
- Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.
- Signs certifying statement on the FAFSA stating that the student:
  - Is not in default on a federal student loan
  - does not owe a refund on a federal grant
  - will use federal student aid only for educational purposes
- Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid.
- Not have property which is subject to a judgment lien for a debt owed to the U.S. or, if subject to a judgment lien, have made satisfactory repayment arrangements.
- Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program.

Accommodations for Disabilities

Miles College is committed to making its academic programs and services accessible to qualified students who have disabilities. It is a goal of the College to provide students who have disabilities equal opportunities to develop and demonstrate their academic skills, while maintaining the academic integrity of the College programs. Consistent with Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990 (ADA), and the American Disabilities Act Amendments Act of 2008 (ADAAA) it is the policy of the College that no qualified person with a

disability shall be subjected to discrimination because of that disability under any program or activity conducted or sponsored by the College.

All student applications are processed through the Admissions Office. Admission standards are described in the catalog and must be met by all students, regardless of disability. Admissions offers a series of orientation sessions for entering students. Students with disabilities are encouraged to contact the ADA Office before or during orientation. Students who need accommodations during orientation should contact the Admissions Office upon receiving registration materials. The ADA Disability Services Office is located in Pearson Hall on the first floor room 108.

*Specific ADA accommodation procedures can be found on the website under Disability Services.

Consumer Information and Right to Know

Consumer Information

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosures and reporting requirements. A disclosure requirement is information that a post-secondary education institution is required to distribute or make available to another party, such as students or employees. Also, in 1990, Congress passed the Student Right –to-Know Act. The Act required institutions eligible for Title IV funding, under the Higher Education Act of 1965, to calculate completion or graduation rates of certificate or degree seeking, full time students entering their institutions, and to disclose these rates to current and prospective students entering their institutions. Every institution that participates in any Title IV program and is attended by students receiving athletically-related student aid is required to disclose graduation/completion rates of all students as well as students receiving athletically-related students aid by race/ethnicity, gender, sport and the average completion or graduation rate for the four most recent year, to parents, coaches, and potential student athletes. To read

more about the Student Right-to-Know Act, please visit the National Center for Education Statistics website at http://nces.edu.gov .

 A reporting requirement is information submitted to the US Department of Education or other agencies.

The College is required by law to make available to enrolled students, prospective students, and their parents' certain information about its operations. Such information pertains to: (1) general institutional operation, (2) financial aid, (3) general completion and graduation rates, and (4) annual security report. The College Navigator is a free consumer information tool designed to help students, parents, and the community to obtain information about U.S. post-secondary institutions Click on College Navigator for Miles College

As required by Section 22 of the Drug Free Schools and Communities Act of 1989 (Public Law 101226) and in recognition of this institution's responsibility to serve as a beneficial influence on its students, its employees, and the community at large, Miles College is designated as a drug and alcohol-free campus and will comply with all the provisions of Public Law 101-226:

1. The College expects its students and employees to obey all federal, state and local laws concerning the possession, use, distribution and sale of alcohol and illegal drugs and will consider violation of such laws as grounds for appropriate sanctions up to and including expulsion of students and termination of employees when such violations occur on our campus or during an activity officially approved by the college.

2. The College also expects its students and employees to be aware that such violations of law are subject to penalties including fines and imprisonment and that, when appropriate, the College will refer to the appropriate enforcement agency any employee or student who is in violation of such laws.

3. The College also expects its students and employees to be aware that abuse of alcohol and illegal drugs have serious negative consequences to the health of the abuser including, but not limited to, cardiovascular disease, liver failure, and death.

4. The College expects its students and employees to be aware that they may seek information about drug and alcohol abuse and may seek aid in the form of referrals to appropriate treatment programs and support groups by contacting, The Director of Human Resources (employees) and Dean of Students (students).

5. The College reserves the right to require employees and students who violate the statutory laws or policies of the college concerning alcohol and drug abuse to take part at their own expense in an appropriate counseling or treatment program as a condition of continued enrollment or employment at the college. The College also reserves the right to establish a program of early intervention in cases where employees are exhibiting behavior normally associated with alcohol or drug abuse.

6. Nothing in this policy may be construed in such a way as to deny any students or employees their rights to due process or any other constitutional or civil protection, nor should anything in this policy be construed in such a way as to conflict with statutory law.

Smoking is prohibited inside all campus buildings and in the areas immediately surrounding them. Smoking is permitted exclusively in the parking lots inside private automobiles. Appropriate containers for disposing of smoking materials are provided, and students and visitors are expected to use them. A citation and fine will be issued for each violation. The details for fines and violation can be found in the Student's Handbook (https://www.miles.edu/student-handbook).

The College publishes an annual campus security and fire safety report of the campus community in compliance with the Student Right-to-Know and Campus Security Act, Public Law 101-542, and the Campus Sexual Assault Victims Bill of Rights as included in the Higher Education Amendments of 1992.

This will contain crime and fire statistics for the most recently past 2 years.

The report is to notify all prospective students, currents students, and all employees of the crimes committed on or in the vicinity of the campus and all fires reported on campus. The report will also provide information on the College's policies, procedures for reporting crimes, emergency notification, evacuations, program information and etc.

Inquiries concerning the information contained in this disclosure should be directed to the Chief of Police, 5500 Myron Massey Blvd., Fairfield, Alabama, 35064. The College is required under Section 668.46(b) of the Campus Security Act to publish and distribute an annual security report. The required disclosure information is contained in the Staff and Student Handbook. The Campus Crime and Security Survey as required by the United States department of Education is available at https://www.miles.edu/campus-security-police.

The College utilizes the Rave Guardian Emergency Notification System for dissemination of emergency information and timely warnings. Accounts can be activated after the Rave Guardian application is loaded to a recommended mobile device. An emergency notification is an urgent communication regarding a significant emergency or dangerous situation that may compromise the health and safety of members of the campus community. Typically, an emergency notification is provided without delay upon confirmation of an imminent or impending threat and empowers the recipient to take appropriate action to minimize injury or loss of life. Non-emergency yet important notifications are also accessed through the Rave Guardian Emergency Notification System.

The College provides public statistical information concerning criminal offenses that occur at our campuses. This information can be found at the Campus Police offices.

4. ADMINISTRATIVE CAPABILITY

Adequate Checks and Balances Procedures

The College administers the federal aid programs with adequate checks and balances in its system of internal controls. The College divides the functions of authorizing and disbursing financial aid funds so that no office has responsibility for both functions with respect to any student awarded aid. The functions associated with the authorizing of funds rests with the Financial Aid Department. The responsibility for disbursing funds resides with the Business Office of the College. The two functions are carried out by at least two independent individuals who are not

members of the same department or who do not together exercise substantial control over the College.

The Financial Aid Department is responsible for:

- Reviewing and placing student's awards on their accounts.
- Calculating all return of Title IV funds and verifying the awards per term based on the actual eligible credit hours the student is enrolled to receive financial aid.

The Business Office is responsible for:

- Disbursing aid and mailing checks to students.

Adequate Staffing Procedures

The College is staffed at an adequate level to provide maximum service to the student population of the College. The following offices assist in administering and ensuring compliance for Title IV programs:

Admissions

- Before any student can receive information from the Financial Aid Department, the student must submit all admissions requirements (a copy of official high school transcript or high school diploma showing date of graduation or official copy of a GED certificate. Submission of ACT or SAT scores is strongly encouraged). Transfer must submit all admissions requirement (Good academic standing at previous institution, official transcript, etc..)   College's admissions requirements can be found on the website under the admission link at www.miles.edu/admissions-and-enrollment.

    o Miles College Questionable High School Transcripts and Diploma Policy.

      The Policy is to ensure that students applying for admissions with a questionable transcript or diploma provides adequate documents to be admitted. The College will request an official copy of the high school transcript that's in question. Upon receipt of the transcript; the College checks with the appropriate state agency in the State in which the high school is located to determine if a diploma issued from that school is recognized by that State as a secondary high school. If the

document is still questionable the College has the right to refuse admissions. For the purpose of private and home schooling the College would the check the "State Regulation of Private and Home Schools" which provides a brief description for each state's legal requirements that apply to K-12 private schools in the United States. https://www2.ed.gov/admins/comm/choice/regprivschl/regprivschl.pdf.

Academic Affairs Student Success/ Academic Advising/Academic Recovery

- The Advising Office reviews student degree plans. Assist students with registering for courses. The advisors make sure the students are on academic track as it relates to their paradigm. The advisors also, verify the students' majors and/or make possible schedule adjustments to ensure the student is taking courses within their major. They also assist students with change of major and the adding and dropping of classes.

- Monitor and administer the SAP Academic Recovery Plan for students on SAP wavier.

- Submit status reports on students on waived SAP to the SAP Coordinator.

Academic Records Office

The Records Office is the official record holder of all student's records for educational purposes.

- Responsible for coordinating and processing the enrollment status report that has to be submitted to the National Student Clearinghouse.

- Responsible coordinating and processing Official and Unofficial withdrawals

- Responsible for academic grade recording and reporting.

- Responsible for coordinating and notifying students of attendance.

- Assist with graduation processes as related to the office.

Business Office

The Business Office is responsible for:

- Disbursing financial aid checks.

- Establishing and implementing the College's refund policy.

- Reconciling federal funds

- Review R2T4 calculation

pg. 13

- Drawing down funds.

- Assist in completing the Fiscal Operations Report and Application to Participate (FISAP).

- Handle all third-party scholarships and state programs funds.

Financial Aid and Payroll Office

The Financial Aid department is responsible for verifying the Federal Work Study award eligibility for all students. The Financial Aid office assigns the student to an available position and complete any additional documents needed for payroll purposes. The information is then sent to the Payroll Officer for processing. Financial Aid must ensure the following:

- All work study payments must be supported by approved timesheets.

- Timesheets must be signed by the student and approved by the supervisor.

- Number of hours worked should not exceed what has been approved.

- The hourly rate must agree to what has been approved.

- Number of hours worked per day should not exceed the allowed number of hours deemed eligible by the Financial Aid department.

- Financial Aid department works with the Controller's office to reconcile the work-study funds.

Financial Aid Department Responsibilities

- Development of financial aid policy.
- Publicize the availability of financial aid
- Advise students on all aspects of financial aid including, but not limited to, satisfactory academic progress, eligibility, appeals, rules and regulations.

- Communicate to students the effect of enrollment status on the financial aid award.

- Calculate return to title IV to determine if a student owes a repayment for an official or unofficial withdrawal

- Calculate refunds and repayments for financial aid students (R2T4) who withdraw from College.

- Calculate cost of attendance
- Submitting FISAP report.
- Determine student eligibility for Title IV funds.
- Track documents which applicants have placed on file.
- Verify application data on selected applicants.
- Email academic satisfactory progress notifications.
- Reconciles program and fiscal records at least monthly.

- Screen and certify veterans and veterans' dependents who apply for Veterans Administration educational benefits.
- Determine student eligibility for loans and award loans based on regulations and guidelines
- Submit loan information to the Department of Education to originate and reconcile student loans
- Prepare complete student status confirmation reports from outside agencies
- Review and update transfer student records for purpose of Transfer Monitoring

Financial Aid Department Structure

The Financial Aid department provides trained and adequate staffing for the administration of Title IV programs. The Department reports to the Vice President of Enrollment Management. The illustrated organizational chart of the Financial Aid Department is located in the addendum section of this document.

Financial Aid Programs in which the College Participates

a. Federal Pell Grant

The Federal Pell Grant is designed to help pay college-related expenses. The exact dollar award is determined by congress. Funds are calculated each year based on a) the student's Expected Family Contribution EFC (once processed and verified if required) and b) the number of hours the student is registered each term for classes required for the major.

The College uses the ED Express to calculate the student's Pell Grant award by utilizing the Pell Grant chart provided by the Department of Education. Pell Grant funds are awarded for the fall and spring semesters at the beginning of the school year with the summer funds at a later date. The maximum Pell Grant for full-time students is established by the Department of Education.

The Federal Pell Grant award is prorated when a student is enrolled in less than 12 credit hours in a semester (less than full time). Depending on the amount of Pell grant eligibility, the chart below may not apply to all students. Some students attending less than full time may not be eligible to receive a Pell grant award:

- 25% of award when taking less than 6 semester hours.
- 50% of award when taking 6-8 semester hours.
- 75% of award when taking 9-11 semester hours.
- 100% of award when taking 12 or more semester hours.

Year-Round Pell

Section 401(b)(8) of the Higher Education Act of 1965 (HEA), as added by section 310 of the Department of Education Appropriations Act, 2017 (Title III of Division H of P.L. 115-31, the Consolidated Appropriations Act, 2017), allows a student to receive Federal Pell Grant (Pell Grant) funds for up to 150 percent of the student's Pell Grant Scheduled Award for an award year. This provision is effective beginning with the 2017–2018 award year.

b. Federal Supplemental Educational Grant (FSEOG)

The College adheres to the U.S. Department of Education's stipulation that one of the eligibility requirements for receiving an FSEOG is that you must 1st qualify for a Federal Pell Grant. The College also adheres to the U.S. Department of Education's stipulation that a recipient must meet the definition of exceptional financial need. The College has interpreted exceptional financial need as being a student whose family income yields an EFC of zero or as close to zero as possible. Also, when an FSEOG recipient's record (ISIR – Federal Need Analysis Methodology) is compared to all other applicants, demonstrates a need greater than any of the others in the applicant pool.

PRIORITY ORDER FOR FSEOG AWARDS

First selection group:

In determining the priority order in which undergraduate students will be awarded FSEOG funds in any given award year, Miles first choose those students with exceptional financial need. Those with the lowest Expected Family Contributions (EFCs) who will also receive Federal Pell Grants in that award year. As determined by Miles The range of lowest EFC is 0-500. Note: The last day of Registration is the date used as the cutoff for the first selection group of offers.

Second selection group:

If there are remaining FSEOG funds after offering FSEOG funds to the entire first selection group, the next offering of FSEOG funds would be offered to those eligible students beginning with the lowest EFCs greater than 500, including those that are not Federal Pell Grant eligible.

NOTE: The awards range from $200.00- $4,000.00 per year, depending on eligibility and availability of funds.

Federal Direct Loans

The College participates in Federal Direct loans to help those students who otherwise would be unable to attend school. The College does not participate in the Parent Loan for Undergraduate Students (PLUS) program or private loan programs.

There are two types of Direct Loans:

- The **Subsidized Loan** provides students the opportunity to borrow funds for education costs at low interest rates. For students with a defined need, the federal government subsidizes the interest during certain specified periods. Students who are new borrowers on or after July 1, 2013 cannot receive subsidized loans for more than 150 percent of the published length of the borrower's educational program.

  Loans that are first disbursed on or after July 1, 2020 and prior to July 1, 2021 have a fixed interest rate of 2.75%.

  Freshman students are eligible for a maximum of $3,500; Sophomore students can borrow up to $4,500.

- The **Unsubsidized Loan** is not awarded on the basis of need. The student will be charged interest from the time the loan is disbursed until it is paid in full. If the interest is allowed to accumulate and it will be added to the principal amount of the loan.

  Eligibility for a subsidized loan is always considered first, but if the student's limit does not meet the need, an unsubsidized loan, will be considered for dependent students and independent students.

To be eligible for loan funds, students must complete the FAFSA application and apply for admissions to the College. If applications are completed, a letter will be mailed to the student containing instructions to review the financial aid terms and conditions, accept or decline a student loan, and how to complete any required forms and submit any required documents.

Students will be able to view their award notification on their Bears Den account under the Financial Aid tab once their award has been completed. If the student is receiving a loan, there are additional steps for students to complete. Students must complete the Master Promissory Note (MPN), and Entrance Counseling electronically through the www.studentaid.gov.

A student must be enrolled in at least 6 credit hours to be eligible for a loan. Additionally, a borrower must meet satisfactory academic progress(SAP) to be eligible for a loan. SAP is

measured in three areas: completion rate, cumulative grade point average, and maximum time frame. Students may go to the satisfactory academic progress section for additional information. Financial aid will only pay for classes required for the students major.

Students who receive the maximum annual limits of subsidized and unsubsidized loans in the fall and spring may not be eligible for any additional loans for the summer term.

i.   Entrance Counseling and Promissory Note

Before making the first disbursement of a loan to a direct loan borrower, the college must ensure the student has completed entrance counseling and signed the Promissory Note. Entrance counseling helps the student to understand the responsibilities regarding the loan. Students need to wait until they have received an award notification email before completing entrance counseling, which can be completed at www.studentaid.gov. Once completed, the college will be notified by the Department of Education. If a student has already competed entrance counseling at another college, the student is not required to complete entrance counseling again.

ii.   Exit Counseling

Repayment normally begins six months after students completes their program of study or ceases to be enrolled at least half-time.

The office runs a program to identify Student borrowers of Direct Loans who are graduating, leaving school, or dropping below half-time enrollment are required to complete exit counseling. Unofficially withdrawn students are identified by the Records Office. Once the unofficially withdrawn students are confirmed, a report is sent to the Financial Aid Office to notify the students to complete exit counseling. During exit counseling, students will review rights and responsibilities. Once exit counseling has been completed, the College will be notified by the Department of Education. *Note:* Face to Face (official withdrawals) are required to complete their exit counseling in the Financial Aid Office prior to the authorized financial aid representative signing their withdrawal form.

iii. Loan Deferment

Student must be enrolled in a minimum of six hours to be eligible for an in-school deferment. Students must complete the in-school deferment request form which can be obtained at the Financial Aid department or from the perspective lenders. All deferment forms are mailed and faxed to the lending institution if proper contact information has been provided.

d. Federal Work-Study (FWS)

FWS is a federal financial aid program to provide part-time employment for eligible students. Funding is based on the information that is provided on the FISAP. Students who qualify for financial aid may participate in the Federal Work Study Program to help pay indirect educational expenses. Students who participate in this program are paid at least minimum wage for hours worked; checks are issued on a monthly basis. An effort is made to place students in jobs that further their educational and career goals.

To be eligible for FWS, students must have indicated on the FAFSA that they were interested in FWS. Students must:

1. Be eligible to receive need-based funding.
2. Must be enrolled in at least 6 semester hours.
3. Demonstrate financial need.
4. Meet the satisfactory academic progress requirements.
5. Be a citizen or permanent resident of the United States.

Award Amounts

The average award for a student that is offered federal work study is $1,000.00.

Student employees may not earn more than the dollar amount of their award. It is the responsibility of the Financial Aid department, supervisor, and student to monitor FWS earnings to ensure that the employee does not earn more than the awarded amount.

It is possible that a student award may change during the semester due to the prevent an over-award. Changes could be the result of changing financial circumstances, receipt of additional financial aid, a change in the number of enrolled credits, etc.

Financial Aid Department Responsibilities

1. Determines student's eligibility for Work-Study.

2. Identifies Work-Study job locations and send notification to supervisors to request for student workers

3. Assists student with processing all financial-related paperwork (I-9, W-2, Loyalty and Confidentiality statements).

4. Process FWS contracts

Supervisor Responsibilities

1. Provide proper training

2. Set expectations

3. Involve the student employee in the activities of department teams

4. Be a teacher/mentor and role model by displaying proper work ethics.

Hiring Process

Department supervisors request a work-study student by submitting the Request for Student Workers form to the Financial Aid department. Those students who mark on their FAFSA that they are interested in Work Study and who meet all of the eligibility requirements, will receive an email containing the date, time, and place to report.

Once the Financial Aid department ensures the student's eligibility, the supervisor will make the selection on the student who best meets the needs. The supervisor will have the option to reject a student if the student is not qualified for the position. Once the student employee is hired, (s)he completes and signs the Federal Work Study Contract from the Financial Aid department and Human resources documents.

Students who are enrolled at least six or more credit hours in their major may work a maximum of 20 hours a week, depending on their eligibility. Students cannot work during class scheduled times. Students who participate in this program are paid at least minimum wage for hours worked. It is the supervisor's responsibility to approve, sign work timesheets and submit them by the designated deadline as determined by the Financial Aid and Payroll Offices.

Summer Employment

Federal Work Study summer employment capacity is determined by budget constraints and need.

e. State Programs

Alabama Student Assistance Program (ASAP) is the only state program administered by the Financial Aid department. ASAP is a need-based grant that does not have to be repaid. Students must be eligible for Federal Pell Grant to be considered for the ASAP grant. There is no special application for these funds; completion of the FAFSA is all that is required to apply for ASAP. Funds are very limited for this program. The ASAP is awarded until available funds are expended. The College usually receives the funding in late September. The Director of Financial Aid will determine when and how much funds to be awarded.

To be eligible, a student must:

1. Be Alabama resident
2. Be US eligible citizen.
3. Be enrolled for at least 12 credit hours with the lowest EFC number.
4. Complete FAFSA
5. Remain compliant with SAP policy of Financial Aid department

f. Scholarships

Scholarships are available to students entering as freshman, currently enrolled students and to students who transfer from other colleges and universities. Either the Donor or the Scholarship Committee establish the selection criteria.

The Financial Aid department administers or determines the following institutional programs:

- Institutional Scholarships

- Organizational Scholarships

- Tuition Waiver

*Student enrollment status must be listed as first-time freshman (high school or GED), or transfer to be eligible. Transient students are not eligible to receive institutional scholarships.

g. Tuition Waiver

The College has made it possible for all full-time employees after a year of employee qualify for a tuition wavier. The waiver can be granted to a dependent or spouse of the fulltime employee.

An application form for the tuition waiver should be completed prior to registration for classes and submitted with a copy of the employee's marriage certificate to the Director of Human Resources. All dependents and or spouse must have a valid FAFSA on file with the Financial Aid Department. All tuition waiver recipients must meet satisfactory academic progress in order to retain the waiver.

Financial Aid Information

Financial Aid department establishes and makes readily available to enrolled and prospective students a description of all available financial aid programs (including both need-based and non-need-based programs), and for each of those programs the College provides:

1. Student eligibility criteria for each program

2. Procedures required to apply, and all necessary forms

3. Criteria for selecting recipients and for determining award amount

The College provides information concerning awarded aid including:

- Conditions and terms of employment under the Federal Work-Study Program (to include a full job description)

- Terms of any loan that is part of a student's aid package, a sample loan repayment schedule for sample loans, and the necessity for repaying loans

- Method and frequency of financial assistance disbursements to students

The College also provides information concerning the rights and responsibilities of the student aid recipient, including:

- Criteria established for continued eligibility under the Satisfactory Academic Progress conditions

- Criteria concerning how to re-establish financial aid eligibility for a student who has failed to maintain satisfactory academic progress.

Veterans Educational Benefits

Educational benefits awarded to Veterans and dependents carry many regulations on awarding, authorizations and processing. One must understand the differences of eligibility and the Federal and State regulations that allow a student to utilize these benefits and for the Institution to obtain and continue with approvals to administer Veteran education benefits. State Approving Agencies (SAA) are generally responsible for the approval of education and training programs in their respective states. They are the pathway into VA for a program's recognition and identification as being eligible for the payment of VA education benefits. As an approval is established an accredited institution would have met the following criteria through review and approval from the SAA.

Accredited Institutions

- Accredited programs must meet the requirements of 38 USC §3675 and 38 CFR 21.4253.

- Both accredited and non-accredited institutions have similar approval requirements, including:

  - submission of an application for approval submission of a catalog that includes graduation, attendance, progress, and other policies as well as tuition, fees, and program requirements

- written records of review and appropriate credit for prior training ○ additional reasonable criteria as required by the State Approving Agency

Alabama G.I. Dependents' Scholarship Program

The Alabama G.I. Dependents' Scholarship program is a nationally renowned program created by Act 633 and approved October 1947 by the Alabama Legislature. It is administered by the Alabama Department of Veterans Affairs and is governed by the Code of Alabama 1975, Section 31-6-1. The Alabama G.I. Dependents' Scholarship program provides assistance with tuition, Fees, and books for the dependents and spouses of veterans.

Students approved for the Alabama G.I. Dependents' Scholarship after July 31, 2017 must complete all of the following steps to determine eligibility for VA benefits:

- Must be a current resident of the state of Alabama at the time of application
- Must complete a Free Application for Federal Student Aid (FAFSA) for each year that they are covered under the Alabama G.I. Dependents' Scholarship Program
- Must comply with Standards of Satisfactory Academic Progress (SAP) as defined by their education institution
- Must complete a Family Educational Rights and Privacy Act (FERPA) release form for each educational institution that they attend to authorize the release of personally identifiable information required to determine continued eligibility and as required for necessary reporting.

Please note: Pell grant and other scholarships must be applied to tuition, fees, and books first. The Alabama G.I. Dependents' Scholarship will be applied after Pell grant and other scholarships for any applicable remaining charges.

For qualifications or additional information about the Alabama G.I. Dependents' Scholarship Program, please visit http://va.alabama.gov/gi_dep_scholarship.aspx . You may visit http://va.alabama.gov/county_select.aspx to find the nearest Veterans Service Office to apply for the Alabama G.I. Dependents' Scholarship Program.

Alabama Department of Veterans Affairs http://va.alabama.gov
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Department of Veterans Affairs and is governed by the Code of Alabama 1975,
Section 31-6-1.

Alabama National Guard Education Assistance Program (ANGEAP)

ANGEAP is a program established by the legislature of the state of Alabama and is designed to provide financial assistance to active Alabama National Guard members who are enrolled in degree programs at accredited post-secondary institutions of higher learning located within the state of Alabama. Limited funding is provided by the Alabama Legislature, and priority is given to those who apply early. To determine if a service member qualifies for ANGEAP, members should contact the unit administrator at their prospective unit.

Tuition Assistance (TA)

Tuition assistance (TA) is a Department of Defense (DOD) program. GoArmyEd is the virtual gateway for all eligible Active Duty, National Guard, and Army Reserve soldiers to request tuition assistance (TA) online, anytime, anywhere, for classroom and distance learning. It allows soldiers to manage their education records, including college classes, testing, on-duty classes, and Army education counselor support. Soldiers may request TA through GoArmyEd prior to the course start date. GoArmyEdwill notify the soldier of TA approval. If the TA request is not approved, GoArmyEd will advise the soldier of the reason and the next steps. All drops/withdrawals must be handled through GoArmyEd . Soldiers who do not successfully complete a class due to military reasons must request a Withdrawal for Military Reasons through GoArmyEdand complete all required steps to ensure that they will not be charged. Students have fourteen (14) days from the start of the semester to input information into the GoArmyEd system for TA approval.

Chapter 31 Vocational Rehabilitation (Disabled Veterans)

A veteran may be eligible for Vocational Rehabilitation (Chapter 31) benefits if he or she:

- Received, or will receive, a discharge other than dishonorable conditions; Incurred or aggravated a service-connected disability which entitles him or her to VA disability compensation; and is in need of vocational rehabilitation because his or her disability creates an employment handicap.

Vocational rehabilitation may be provided for up to 48 months. An eligible veteran generally has 15 years from the date he or she is notified of entitlement to VA compensation to use their Chapter 31 benefits. VA may approve an extension of time and/or length of training in certain cases.

Entitlement for vocational rehabilitation on services is determined on an individual basis following an evaluation of the veteran's interests, aptitudes, education, work experience, and vocational abilities. Each school is assigned a Vocational Rehabilitation Specialist to assist Chapter 31 students and school officials responsible for certifying Chapter 31 students. Full tuition, fees, and books are paid to the school by the VA. In addition, the student gets a subsistence allowance depending on the training status.

Chapter 30 Montgomery GI Bill® (MGIB) and Active Duty

The Montgomery GI Bill® (Active Duty), also known as Chapter 30, is a program of education benefits generally for individuals who enter active duty for the first time after June 30, 1985 and have contributed to the College fund. Active Duty for benefits purposes includes full-time National Guard duty after November 29, 1989. The participant generally must serve continuously on active duty for three-year or greater initial enlistment, or, for a lesser benefit, two years of an initial active duty obligation of less than three years. An individual also may qualify for the full benefits by initially serving two continuous years on active duty, followed by four years of Selected Reserve service. In the latter case, the participant must enter the Selected Reserve within one year of the release from active duty. The participant must meet the requirements for a high school diploma or an equivalency certificate before the first period of active duty ends. Completing 12 credit hours toward a college degree meets this requirement. Individuals, who initially serve a continuous period of at least three years of active duty, even though they were initially obligated

to serve less, will be paid at the higher basic rate. Drake State Community and Technical College does not participate in advance pay.

Chapter 33 Post 9/11

The Post 9/11 GI Bill® is a new education benefit program for individuals who served on active duty on or after September 11, 2001. The benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date. You may receive up to 36 months of entitlement under the Post 9/11 GI Bill®. Once you elect to receive benefits under the Post 9/11 GI Bill®, you will no longer be eligible to receive benefits under the program from which you elected before the Post 9/11 GI Bill®. A monthly housing allowance (MHA) based on the Basic Allowance for Housing for an E-5 with dependents at the location of the school (for BAH rates, please visit www.gibill.va.gov) is associated with this benefit. For those enrolled solely in distance learning, the housing allowance payable is equal to 1/2 the national average BAH for an E-5 with dependents for the 2011 academic year (Active duty students and their spouses cannot receive the MHA). An annual books stipend of $1,000 is paid proportionately based on enrollment.

Chapter 1606 Montgomery GI Bill® Selected Reserves (MGIB-SR)

This program provides benefits for members of the Selected Reserve and National Guard who enlisted, re-enlisted, or extended their enlistment for a period of six years after July1, 1985. To find out more about eligibility requirements, please contact Veterans Affairs Regional Office (VARO) at 1-888-442-4551.

Chapter 1607 Reserve Educational Assistance Program (REAP)

REAP was established as a part of the Ronald W. Reagan National Defense Authorization Act for Fiscal Year 2005. It is a Department of Defense educational benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President

or congress. This program makes certain reservists who were activated for at least 90 days after September 11, 2001, either eligible for education benefits or eligible for increased benefits.

Chapter 35 Survivors and Dependents Educational Assistance Program (DEA)

Dependents' Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. This program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeships, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

How to Apply for VA Federal Education Benefits:

New applicants:

- Chapters 30, 33, 1606 and 1607 – Go to the VA website (www.gibill.va.gov), and complete a 22-1990 form. The VA will contact the student by mail letting them know their eligibility. Students will need to submit a copy of their certificate of eligibility once they receive it from the VA. Students may use the Veteran Student Checklist (Veteran Student Checklist as a clickable link to form) to ensure all required documents are submitted to the Drake State Financial Aid Office.
- Chapter 35 – Students must go to the VA website (www.gibill.va.gov) and complete a 22-5490 form. Students will need to submit a copy of their certificate of eligibility/entitlement once they receive it from the VA. Students may use the Veteran Dependent Student Checklist (Veteran Dependent Student Checklist as a clickable link to form) to ensure all required documents are submitted to the Drake State Financial Aid Office.
- Chapter 33 Post 9/11 Transfer of Entitlement- Veterans must log on to the DoD Transfer of Education Benefits (TEB) Web application: https://www.dmdc.osd.mil/TEB/ . The Department of Defense (DoD) determines whether or not you can transfer benefits to

your family. Upon approval, family members may apply to use transferred benefits with VA by applying online or by completing VA Form 22-1990e .

Transfer Students:

Veteran students who have received benefits through Chapter 30, 33, 1606 or 1607 are required to complete a 22-1995 along with the Drake State Veterans Education intake document and submit forms to the Financial Aid Office.

Chapter 35 transfer students will need to complete a 22-5495 along with the Drake State Veterans Education on intake and submit forms to the Financial Aid Office.

VA CONTACT INFORMATION

On Campus:

    Veteran Coordinator: Cheryl Perkins

    School Certifying Official: Byranda Bandy-Parrish

    Phone: (205)929-1513   Fax: (205)905-7996

    Email: bbandy@miles.edu

Approval/Payment Questions: Muskogee

    Regional Office

    PO Box 8888

    Muskogee, Oklahoma 74402-8888 1-888-442-4551

    HELPFUL VA LINKS:

Veteran Affairs Education Website: http://www.benefits.va.gov/benefits/

Alabama VA Resources: http://alavetnet.alabama.gov/

Student Veterans of America: https://studentveterans.org/

Financial Aid Counseling

The primary purpose of the Financial Aid department is to provide financial resources to students who would otherwise be unable to pursue post-secondary education. Miles College offers a variety of aid, such as grants, loans, scholarships, and work-study to assist as many qualified students as possible. To be considered for federal student aid, students must be admitted into an eligible degree-seeking program.

The College provides guidance to new and continuing students concerning financial aid application procedures in many different ways. The Financial Aid department provides general application and eligibility information on the College's website, face to face and through workshops.

To be considered for financial aid, a student must:

- Complete the FAFSA or Renewal Application.
- Apply and be accepted by the college.
- Provide any other requested documents for completion of the student's financial aid file.

The College uses the FAFSA as the basis of our financial aid process. This application is also used as the basis for state aid. There is no separate application for Alabama Supplemental State Grant. Alabama residents are required to complete an application for the Alabama Student Grant Program.

 Electronic Student Aid Reports (ISIRS) are imported for any student that has completed a FAFSA and included the College code. Once the student has also submitted an application for admission to the College, a Financial Aid file is created for the student. A letter is mailed to the student with instructions for viewing and completing Financial Aid requirements.

Applicants are assigned to a Financial Aid Analyst for processing based on their last name.

Most aid programs are based on the individual need of the applicant and/or parent. Demonstrated financial need is determined by completing a Free Application for Federal Student Aid (FAFSA) on the web at https://studentaid.ed.gov/sa/fafsa.

Once the student submits the FAFSA, it is processed by the U. S. Department of Education. The College receives the SAR from the Department weekly. Awards are determined using the "Expected Family Contribution" (EFC) found on the SAR; this is the amount that the student and his/her family should be able to contribute to educational expenses. The College has established cost of attendance estimates for various categories of students. The EFC will be compared to the cost of attendance to determine the student's eligibility for federal financial aid.

Cost of Attendance

The basic components of student budgets include:

- Tuition and Fees
- Books and Supplies
- Room and Board /Living Allowance
- Transportation
- Miscellaneous and Personal expenses

Budgets are derived from a summation of actual costs (Tuition and Fees) and estimated costs (off-campus room & board, books, transportation and personal expenses). Tuition expenses are based on 12 hours of enrollment per semester and 12 hours for Summer. The personal expenses/miscellaneous component does not include the fees associated with receiving a Direct Student Loan. The cost of room and board for living off campus is derived from average cost of rental in the region. All student budgets are considered good-faith estimates of the projected educational expenses that most students may incur while attending the College.

Cost of Attendance budgets are updated annually by the Financial Aid Director. Rationales used for determining component amounts are disclosed prior to the awarding of financial aid for the school year.

Award Notification

The award notification provides student's budget and indicates the expected family contribution (EFC), the student's total need and remaining need amounts. It also indicates the enrollment

period, and terms. The award notification also provides detailed information describing the amount and type of aid awarded and any conditions linked to award eligibility for each type. The award notification is emailed to the student's email address indicated on their FAFSA.

Fiscal Records and Reconciliation

The Financial Aid department emails reports that document all financial aid transactions to the Business Office. The Business Office will post to the General Ledger after they receive confirmation of the G5 drawdown (from the Business Office) and the bank statement; showing the funds have been deposited into the bank account. Each Title IV program has its own General Ledger account number which documents individual transactions. These accounts are reconciled on a monthly basis. Reconciliation is a shared responsibility between the Financial Aid department and the Business Office. This responsibility involves joint action by the financial aid and the business offices to identify discrepancies and to connect those discrepancies in accordance with established deadlines, and to ensure the two offices are performing the separation of duties/functions as it relates to cash management.

 Reconciliation of Title IV programs begins with the Financial Aid department generating reports through financial aid administration information system AS400/Aliant. Financial aid awards and disbursement records are compared with reports generated from the Department of Education system, Common Origination and Disbursement (COD) by the Director of Financial Aid.

The Business Office applies the proper tuition, fees, and any other charges the student is expected to pay to the student's Account. The Business Office then disburse financial aid to the student account. Once all transactions are reconciled and a credit balance is created, a refund checks will be generated. The refund checks will be delivered to the student and/or parent via regular mail to the current address on file or picked up from the Business Office.

Records Management and Retention

The College complies with the Alabama College System Records Ret 2002. A complete copy of the Records Disposition Schedule Policy is found on the Miles website under the Office of Institutional Research and Effectiveness may be accessed [Miles College Policy Database | Miles College](#).

The Financial Aid department establishes and maintains on a current basis application submitted for Federal Student Aid program funds. In addition, the office maintains program records as required under federal regulation.

Business records, demonstrating the proper use of funds, and Loan Program records are kept on a current basis. The Registrar's office keeps official academic records (transcripts) of enrollment and credit earned in the credit program in perpetuity.

Confidentiality of Student Records

Family Education Rights and Privacy Act of 1974 (FERPA)

The College complies with the provisions of the Family Educational Rights and Privacy Act of 1974 (FERPA), which relates to that section of Public Law 93-380 (H.R. 69) entitled "Protection of the Rights of Privacy of Parents and Students." This Act affords students certain rights with respect to their educational records and includes, but is not limited to, the right to consent to disclosure of personally identifiable information contained in the student's educational records, except to the extent that FERPA authorizes disclosure.

Students who do not want public or directory information released to representatives independent of the college should complete a Non-Disclosure Information Form in the Records and Academic Affairs Offices. The Family Educational Rights and Privacy Act of 1974 (FERPA) and the Student-Right-to-Know and Campus Security Act of 1990 are available in their entirety in the Office of Institutional Effectiveness, Records, Human Resources, Chief of Police and on-line https://www.miles.edu/student-achievement and https://www.miles.edu.

Notification of Rights under FERPA

The Family Educational Rights and Privacy Act (FERPA) affords students with the following rights with respect to their education records:

- The right to review the student's education records.

- The right to request the amendment of the student's education records that the student believes is inaccurate or misleading.

- The right to consent to disclosure of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure.

- FERPA assigns rights to students once they reach eighteen years of age or enroll in a postsecondary institution.

Included in these rights is the right to release information. A person, other than the student, requesting information on a student must submit written authorization from the student. Students requesting information must present photo identification before the information will be released to them. ***Students who feel that this policy has been applied unfairly to their situation have the right to appeal.***

Fiscal Operations Report and Application to Participate

On an annual basis, the Fiscal Operations Report and Application to Participate (FISAP) is prepared and submitted by the Financial Aid Director. Supporting documentation for the completion of the FISAP is retained by the Financial Aid Director.

The Business Office and Financial Aid department work together to collect the necessary information to complete the report. The finalized data is loaded into the Electronic FISAP Program and sent to the Department of Education. The signature page and required certifications are sent certified mail.

5. GENERAL REGULATIONS

Verification

Verification is the process the Financial Aid department uses to compare the information provided on the Free Application for Federal Student Aid (FAFSA) with the documentation provided by the selected student.

Selection of Applicants to be Verified

Students who are selected by the Central Processor for verification must complete forms based on the Verification Group (V1-V6).

If, while reviewing a file, financial aid staff finds any incomplete and/or conflicting information, the file will be selected for verification. All files selected for verification by the College will be treated as V1: Standard Verification Group.

- At the time the student's Institutional Student Information Record (ISIR) is received, a tracking requirement is generated notifying the student that he/she was selected for verification. The student will be able to see what documentation is required to complete the verification process.

- No federal or state aid is awarded to a student until the verification process is completed.

Any students with unusual circumstances or who have indicated a significant change in household size or income due to death, illness or involuntary employment change or loss may be reviewed for Professional Judgment if requested by the student.

Acceptable Documentation & Forms

Required documentation will vary from student to student based on several factors, including: dependency status, income thresholds, comment codes, reject codes, and ISIR flags. The applicant must submit all required documents and forms to the Financial Aid department by the posted deadline. If the applicant fails to submit documentation in the specified time range, the

application may go un-reviewed, and the student may not be eligible for financial aid during that academic year of enrollment.

Most forms that may be requested by the Financial Aid department are emailed to the student through the student's email address indicated on their FAFSA.

General Verification forms are requested based on specific Verification Groups and are used to verify specific information as follows:

- **Independent Verification Worksheet-** used to verify student and/or spouse's household size, number in college, wages for non-income tax filers, receipt of SNAP benefits and Child Support Paid.

- **Dependent Verification Worksheet –** used to verify student and parent's household size, number in college, wages for non-income tax filers, receipt of SNAP benefits and Child Support Paid.

- **Statement of Educational Purpose Worksheet –** used to verify that any financial assistance the student receives will be used for educational purposes and cost of attending.

Additional Verification forms may be requested based on special cases and are as follows:

- **Professional Judgment Form –** used to determine significant changes in household income and to determine if a Professional Judgment should be performed.

- **Dependency Override Form** – Used to change students' dependency status.

- **Homelessness Verification**- used to verify homelessness.

- **Independency Form** – used to verify dependency status.

Data Elements to be Verified (GEN-18-03)

Applicants who are selected for Verification are placed in different Verification groups by the Department of Education. Requirements are posted for each student based on Verification items required for that group based on federal regulations.

Verification groups are as follows:

V1—Standard Verification Group. Students in this group must verify the following if they are tax filers:

Tax Filers:

- Adjusted Gross Income (AGI)

- U.S. Income Tax Paid

- Untaxed Portions of Individual Retirement Account (IRA) Distributions

- Untaxed Portions of Pensions

- IRA Deductions and Payments

- Tax Exempt Interest Income

- Education Tax Credits

Nontax Filers:

- Income Earned from Work

Tax Filers and Nontax Filers

- Number of Household Members

- Number in College

V4—Custom Verification Group. Students must verify:

- High School Completion Status

- Identity/Statement of Educational Purpose

V5—Aggregate Verification Group. In addition to the items in the Standard Verification Group, students must verify:

- High school completion status

- Identity/statement of educational purpose

V2, V3, V6— Reserved for future use by the Department.

File Review

File review is used to ensure an applicant has met all of the required student and program eligibility criteria for which financial aid is awarded. In addition to verification, the financial aid

coordinator must review an applicant's file for database matches; reject codes, and other comments or codes. The Financial Aid department must also review subsequent Institutional Student Information Records (ISIRs) for changes that may affect the applicant's aid eligibility.

Review of Subsequent ISIR Transactions – Post screening

Per federal regulations, all subsequent ISIR'S are reviewed on a weekly basis. The Financial Aid Director is responsible for the overview and management of the import and verification process of subsequent ISIR transactions to ensure accuracy and consistency.

The students who have submitted subsequent, additional, updated, or corrected FAFSA information are identified. The Subsequent ISIR is made active then the student will be run through all of our rules in EDExpress again (e.g. assigning verification documents, assigning documents resulting from a C-code, assigning documents resulting from a reject code) to determine if the student's eligibility is accurate.

Attendance Verification

Taking attendance is not required by the College. However, verification of attendance is required for the purpose of disbursing Title IV aid. The data is entered by the Records Office and the information is retrieved in our Financial Aid posting report that is generated through the AS400 system. We use these reports in determining both academic progress and Return to Title IV calculation

It is the student's responsibility to officially notify the College if they are withdrawing. Sometimes the student 'stop attending' and becomes *unofficially withdrawn*. In an effort to determine the student's ongoing attendance in class, the Office of Academic Records makes the official rolls on all students available to faculty through its Attendance Verification software. Faculty report course attendance a minimum of 3 times during the fall and spring semesters and at least once during the summer term. The fall and spring data is requested at the close of week 1 and week 4 and again during the mid-point at week 8. Attendance data during the summer term is requested at the close of week 1. (Students enrolled in online courses or weekend classes will follow a modified schedule). This ongoing review allows the Registrar to report to the College those

students who have not been attending as reported from the faculty. These reports assist in determining both academic progress and Return to Title IV calculations.

Students reported as not attending are contacted via phone and/or email for further verification, to include forwarding a formal writing that tells the College their enrollment intent. If it is deemed that the student **is not attending** or has stopped attending, an unofficial withdrawal from the College is processed with notice provided to the student. If it is deemed that the student **is attending,** the student is advised to contact the faculty accordingly.

For those students who 'stop attending' and are reported on the faculty rolls at mid-point, the Last day of Attendance (LDA) is required to be reported for at least one class. If not, the LDA may be requested from the instructor or the day that the failing grade is reported will be considered. A student who failed to earn a passing grade in **all** classes will be *unofficially withdrawn.*

Students are determined to have attended class by, but not limited to, turning in a class assignment; taking an exam; participating in a tutorial or computer-assisted instruction; attending a study group assigned by the College; participating in an online course discussion; and initiating contact with a faculty member regarding the course material. Student attendance may not include living in the College housing; participating in the College's meal plan; and logging in to a distance education course without active participation.

Initial Reporting Period and Reinstatement Process

During the first week of enrollment students may adjust their course schedules during the drop and add period without penalty. For students who initiate their own withdrawal, are inadvertently withdrawn by the College or become *"unofficially withdrawn"* during the reporting period for attendance verification, their course schedules may be reinstated. Students purged from the pre-registered schedules may also be reinstated. The reinstatement period should end not later than a week following (a) the drop and add period (week 2), (b) schedules purged due to non-validation, (c) showing on mid-point attendance verification report as not attending

(week 8) or (d) reported during mid-term evaluation as "stopped attending."   Once reinstated in classes students must settle their financial accounts in the Business Office.

Students whose schedules are reinstated (b), (c) and (d) above must document that they have been attending the course(s) by having the instructor verify their continuous attendance in the class. Instructors may email the Office of Academic Records or initial the specific course(s) they teach on the reinstatement (add) form. The student will bring the approved form to the Office of Academic Records for final approval and permission to resume class activities. Students will then have the Business Office return them to registered status.

NOTE: If the instructor indicated a last date of attendance and received Title IV aid the student is subjected to the R2T4 policy.

Attendance must be verified by instructors during the initial reporting period or during the reinstatement period before Title IV funds can disburse. If attendance has been verified and the student is eligible to receive Title IV funds, the funds will disburse to the student's account on the scheduled disbursement date for that semester. The Business Office will then process disbursement checks within 14 days from the disbursement date. There are two methods of how checks are delivered to students. Student can pick up their checks from the Business office; or they can be mailed to the student's address on file in the Records Office.

• If you have been awarded a loan, you must have signed your promissory note, completed entrance counseling, and be registered for at least 6 credit hours that are required for your major. If a student loan is awarded for one semester only, the loan must be paid in two separate disbursements.

Retroactive Payments

If the College did not make a disbursement to an enrolled student for a payment period the student completed (for example, because of an administrative delay or because the student's ISIR was not available until a subsequent payment period), the College must pay the student for

completed semesters within the award year if the student was eligible for payment in those semesters.

The Financial Aid department can make retroactive disbursements in one lump sum.
Determining payment for previous semesters:

1. The Pell Grant must be based in **hours completed** by the student for the semester. Completed coursework counts toward enrollment status including earned

   F's.

2. To originate a Direct Loan to include a previous payment period, the student must have completed 6 credit hours or half-time in the semester. If the student borrower did not maintain eligibility for the Direct Loan throughout the previous semester such as half-time, you may not include the semester for retroactive payment.

Late Disbursements

The Financial Aid department must offer of a late disbursement if the student completes the semester or withdraws from all classes during the semester. A late disbursement to a student who withdraws during the semester is called a Post Withdrawal Disbursement (PWD).
 A student must be considered for a late disbursement if:

a. The US Department of Education processed a SAR/ISIR with an official EFC before a student became ineligible.

 The processed date on an ISIR is used for determining late disbursement for Pell Grants.
b. A Direct Loan must have been originated by the Financial Aid department prior to the date the student became ineligible.

c. FSEOG must have been awarded prior to the date the student became ineligible.

Limitations on Late Disbursements

- **General**:
a. A student is generally not eligible for **a Direct Loan** if, when the ISIR is processed, they are no longer enrolled half-time as defined by the Financial Aid department.

b. For **Pell Grant and FSEOG**, the student is not eligible for a late disbursement if the student is no longer enrolled when the ISIR is processed.

- **Specific**:

Even if a student meets the general limitations, the College is prohibited from making:

a. A late second or subsequent Direct Loan disbursement unless the student has graduated or successfully completed the semester. Successfully completed means the college considers the student to have passed the coursework.

b. A late disbursement of a **Pell Grant**, if the college does not have a valid ISIR by the published deadline for the year established by the US Department of Education.

Fraud

As stewards of Title IV funds, The College is obligated to assure that processes are developed to protect against fraud by either applicants or staff. All financial aid staff are responsible for detecting and reporting fraud. If, in the financial aid administrator's judgment, the applicant and their family have provided a fraudulent application or documentation, it must be reported immediately to a supervisor. An indication of fraud is when Financial Aid is applied for, received or not spent for its intended purpose, generally through theft, misappropriation or false statements.

In the context of the financial aid office, fraud is the willful misrepresentation or falsification of information for the purpose of securing financial aid that the individual is not eligible for or not eligible to the extent received. Title IV fraud can take many forms, including but not limited to the following:

1. Falsified documents or forged signatures on an application, verification documents, loan promissory notes, or any other documents submitted to the financial aid office
2. False statements of income
3. False statements of citizenship

4. Use of false or fictitious names or aliases, addresses, or SSNs, including the deliberate use of multiple SSNs

5. False claims of independent status

6. Patterns of misreported information from one year to the next

If the College suspects that a student, employee, or other individual has misreported information, altered documentation, or forged signatures to increase student aid eligibility or to fraudulently obtain federal funds, it must report those suspicions and provide any evidence to the Department of Education's Office of Inspector General. If you purposely give false or misleading information you may be fined, sentenced to jail or both.

Eligibility for Retaking Coursework

Federal regulations allow a student to receive aid for repeating a previously passed course as long as it is the first repeat of the course and it is required in the program. A previously passed course is a course with a "D" grade or better. This retaken class may be counted towards a student's enrollment status, and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class. If a student withdraws before completing the course that he or she is being paid Title IV funds for retaking, then that is not counted as his or her one allowed retake for that course. Although, a student may be repeatedly failing the same course, normal Satisfactory Academic Progress (SAP) policy still applies to such cases.

Note: A student who passes a class once, repaid for retaking it, and fails the second time, **may not** be paid for retaking the class a third time.

A student who passes a class once, repaid for retaking it, and withdraws before completing the course, **may** retake the class and be eligible for Title IV aid.

For programs that require students to retake all of the coursework for a term in which a student fails a course, any courses retaken that were previously passed in this case are not eligible for Title IV aid.

If a student who received an incomplete in a course in the prior term and is completing the coursework in the subsequent term to replace the incomplete in the prior term, the student will

not be eligible for Title IV funds for completing the coursework. If a student who received an incomplete in a course in the prior term and is retaking the entire course for credit in the subsequent term, the hours in the course count toward the student's enrollment status, and the student may receive Title IV funds for retaking the course.

Examples:

	1st Attempt	2nd Attempt/ first repeat	3rd Attempt/ second repeat	Eligible for Financial Aid?
Course 1	F	D	Enrolled	Yes
Course 2	C	Enrolled	–	Yes
Course 3	D	C	Enrolled	No
Course 4	D	F	Enrolled	No
Course 5	F	F	Enrolled	Yes
Course 5	W	F	Enrolled	Yes
Course 6	D	W	Enrolled	Yes

Explanation of the Above Examples:

1. Yes, the credits are counted towards the financial aid eligibility because the students first attempt was a fail. The repeated credits started with the second attempt that resulted in a grade of D.
2. Yes, these credits may be counted, even though it was previously passed, because it is the first time the class is being repeated.
3. No, because the course has been passed before.
4. No, the class has been previously passed and this is the second time it is being repeated.

5. Yes, because this course has never been passed so may still be counted towards financial aid eligible credits.

6. Yes, this is not the second repeat since the second attempt was not completed. Withdrawing a course that is being paid from Title IV funds for retaking is not counted as a repeat.

* SAP policy still applies to above examples.

Satisfactory Academic Progress Policy

Satisfactory Academic Progress (SAP): The Higher Education Amendment Act of 1965, as amended, mandates institutions of higher education to establish a minimum standard of Satisfactory Academic Progress "(SAP)" for students receiving federal financial aid. Miles College makes its standard applicable to all federal, state and some institutional funds.

The satisfactory academic progress policy applies to all terms regardless of whether financial aid was received. Satisfactory Academic Progress will be evaluated for all students (full or part-time) annually (at the end of each spring semester). Students who enroll at the mid-point (January) of an academic year or attend one semester only will also be evaluated at the end of the spring semester. Students who begin enrollment in the summer will not have their satisfactory academic progress status reviewed until the end of the next spring semester.

Students re-admitted must also meet the Satisfactory Academic Progress standards to receive financial aid. Re-admitted students SAP status is the same as the last date of enrollment at the College.

To ensure Satisfactory Academic Progress students must meet all of the following standards:

- Minimum Cumulative Grade Point Average (GPA)
- Minimum Completion Standard for Attempted Credit Hours
- Maximum Time Frame for Degree Completion

SAP Requirements

Effective with the Fall 2013 semester, to ensure Satisfactory Academic Progress (SAP) undergraduate students must meet all of the following standards:

Hours Attempted	Required GPA
1-29	1.60
30-59	1.80
60-89	2.00
90-120	2.00

- Must have a Cumulative Grade Point Average required or higher at the end of each academic year.
- Must Earn 67% of Hours Attempted (scheduled).
- Must not Exceed 150% of Hours Required for Degree Completion.

Students who fail to meet one or more of the Satisfactory Academic Progress standards at the time their academic progress is reviewed are not eligible for financial aid and will be placed on financial aid suspension.

Students who receive financial aid must successfully complete a minimum of 67% of all attempted hours. If the number of completed hours drops below 67%, the student will no longer be eligible for financial aid. Attempted (scheduled) hours include all hours attempted (scheduled) at the College and transfer hours, whether or not the student earns a grade or receives credit. Successful completion of a course means that the students must obtain a grade of A, B, C D, or P. Courses with grades of F, I, IP, W, and WD will not qualify in meeting the minimum standard.

To calculate 67%, multiply the total number of attempted hours by .67. As an example if a student attempted credit hours are 30, he or she must complete a minimum of 20 credit hours (30 x .67=20)

*COVID-19: Please note that the College will continue processing SAP following our normal policy, but we will allow leniency in quantitative only (PACE) as applicable to courses with PASS/FAIL due to COVID-19, Spring 2020 in order to ensure SAP for the year.

Note: If the results of the ratio is 66.5, it will be rounded up to the nearest whole number.

Maximum Time Frame

Federal regulations require that a student complete their program of study within 150% (1.5) of the credit hours required for graduation or program of study, as published in the College Catalog. The published number of hours required for graduation is one hundred twenty (120), a student may not attempt more than one hundred eighty credit hours (120 x 1.5 = 180) and continue to receive financial aid. All attempted (scheduled) hours are counted in determining the 180 hours limit, including transfer hours, whether or not financial aid was received or the course work was successfully completed. *Exception: If a student is within 24 required credit hours of degree completion (academic year) and has reached their maximum allowable time frame, the student can appeal to receive federal financial aid. Student must submit an approved degree audit along with their appeal form to the SAP Committee. The appeal is considered on a case by case basis. The submission of the appeal does not warrant an approval.*

Second Degree

Students who have already earned a degree and are pursuing another degree must submit a completed Second Degree Form from their Academic Department. The hours listed on the Second Degree Form indicates how many hours are required to complete the second degree. Second degree students cannot exceed their aggregate loan limit. Second degree undergraduate students must maintain a 2.0 cumulative grade point average. All students must and pass 67% of the total number of hours attempted. Second degree students who previously attended the College will have their attempted and earned hours reviewed beginning with their enrollment in the second degree at the College. Second degree students must complete their

degree requirement based on the Second Degree Form within 150% of the hours required for the second degree.

Withdrawal

- Withdrawal "W" grade – A withdrawal is recorded on the student's academic record and will be included as credits attempted (scheduled) and have an adverse effect on the student's ability to maintain SAP. Students who officially withdraw from the College must make up the deficit hours and are encouraged to attend summer school to remove the deficient hours.
- Incomplete "I" grade – An incomplete grade indicates that a student has not finished all coursework required for a grade and is included in the cumulative credits attempted. An incomplete will count toward attempted hours but not as hours passed until a final passing grade is posted in the Records Office and may negatively impact the required 67% completion rate.
- Repeated courses – Students (undergraduate) may only receive federal financial aid for one repetition (repeat) of a previously passed course. For the purpose of federal and state financial assistance, students who have passed a course with a grade of a "D" or better may only repeat the class one additional time and receive financial aid for that course. All repeated courses are included in the total attempted hours for SAP evaluation.
- Change of Major - A student may change from one degree to another during attendance at the College. Students who change from one major to another are still expected to maintain SAP and complete the coursework within the timeframe or hours limitation stated unless an appeal is approved. All attempted hours from a prior major are included in the total attempted hours. A Satisfactory Academic Plan of Action may be established for the new degree.
- Audited courses - Courses audited do not count as either attempted or earned hours.
- Hours Enrolled - The number of credit hours in which the student is enrolled on the day following the published last day to add/drop a class will be used as official enrollment for financial assistance purposes; full-time status is twelve or more hours. If a student withdraws from classes after the last day to add/drop a course they may not meet the

minimum number of hours to be earned in one academic year. Re-admitted students will be reviewed on their previous academic records in order to determine eligibility for assistance, whether or not financial aid was received. Readmitted students not maintaining SAP must submit a letter of appeal.

- Transfer Credits - Courses accepted as transfer credits are included in the total attempted and total earned hours in determining whether or not a student is maintaining Satisfactory Academic Progress.

Readmit

Re-admitted students' satisfactory academic progress will not be evaluated until the end of the spring semester of the academic year.

Financial Aid Termination

Students who do not meet the Satisfactory Academic Progress standards are not eligible for further financial aid, including Summer School. Students will be notified by Office of Financial Aid of their financial aid termination at the end of the spring semester through a letter to their permanent address and to their College e-mail account. Students whose financial aid is terminated must remove their academic deficiencies or have an appeal approved before their aid can be reinstated.

Academic Suspension

Academic suspension is determined by the Records Office. Students that are placed on suspension for one semester or a year upon return must pay out of pocket. Students must continue to pay out of pocket until the student regains eligibility by meeting the SAP requirements. There is not an appeal process for suspension.

If a student is award federal financial aid for any future team prior to SAP evaluation, and later deemed ineligible all federal will be cancelled.

Unofficial Withdrawal

Students who fail to earn a passing grade for any of the courses they attempted due to non-attendance or unofficially withdrawn from the College, may be required to repay all or a portion of aid for the term not completed and may not be eligible for future financial aid unless an appeal is approved.

Appeal Procedure

Students not meeting SAP may appeal for reconsideration of financial aid. This is not the same appeal process as the Academic Appeal for readmission to the College. To appeal for the reinstatement of financial aid eligibility, students must complete and submit the SAP appeal form to the SAP Coordinator indicating the extenuating circumstance(s) (i.e. personal illness, injury, medical problems, military obligations, change in living arrangements, undue hardship, death of parent or immediate family member or relative, family emergency or other special circumstances) that may have prevented them from performing at his/her academic best and describe how the extenuating circumstance(s) has changed. Documents supporting the student's appeal must accompany (if applicable) the SAP Appeal form. Failure to provide supporting documentation may result in the denial of the appeal.

Students must also submit a signed Academic Plan of Action from their academic advisor or department detailing requirements to successfully get back on track and complete the academic semester, year or program of study. Students should adhere to the Academic Plan of Action developed for them or consult their Academic Advisor for revision. ***It is important to note that submitting a Satisfactory Academic Progress Appeal form does not guarantee an approval for reinstatement of a student's aid eligibility.***

Please note: Satisfactory Academic Appeals submitted indicating sexual or relationship violence will be referred to the Title IX Coordinator.

Conditions for Reinstatement

Students will be notified, in writing of the appeal decision within 14 business days. If an appeal is approved, the student will be placed on probation and they must sign a Satisfactory Academic Progress Action Plan with the Academic Recovery Director or Authorized Advisor before any aid is awarded. Students who are granted an appeal and do not meet the requirements are placed on financial aid suspension until satisfactory academic progress is achieved. A student on financial aid probation will be reviewed at the end of each semester as indicated on the Plan of Action to ensure the requirements are being met. Students who fail to meet the conditions of the Plan of Action at the end of a semester while on an approved appeal will not be eligible for aid for the upcoming semester. Students cannot submit another appeal. Appeals are reviewed by an In-house Committee. If an appeal is denied, it will automatically be reviewed by the College's Financial Aid Appeals Committee. The Ex-officio of the Appeals Committee notifies students of the Committee's decision in a letter to their University e-mail account.

Please note: Due to time constraints, Satisfactory Academic Appeals may be reviewed by the College Financial Aid Appeal Committee only and not be reviewed on the local in-house level.

Any student whose financial aid has been terminated may reestablish their eligibility based on the individual student's academic standing by any of the following methods:

- Enroll and pass a course or courses in Summer School.
- *Students not meeting Satisfactory Academic Progress at the end of the Spring semester who attend summer school will have their SAP status reviewed again at the end of the summer session to determine whether or not SAP deficiencies have been removed.*
- Repeat and pass courses in which a grade of "F" was earned.
- Satisfy requirements for all incomplete "I" grades.
- Receive an Approved SAP appeal.
- Complete a semester or semester(s) using their own resources.

**The student will have to us their own financial resources.

pg. 52

It is the responsibility of the student to be aware of his/her SAP status. The awarding of financial aid will depend on the student's eligibility and the availability of funds at the time of the appeal approval or reinstatement of eligibility.

Submitting an appeal **does not** guarantee approval. Appeals are reviewed and approved based on individual extenuating circumstances; individual academic performance and any supporting documentation submitted.

Denied Appeals

If an appeal is denied, students may attend without financial aid to re-establish aid eligibility. Students will be responsible for all charges associated with their enrollment.

Students who are not meeting the Satisfactory Academic Progress standards may explore alternative payment options. For instance, the College's monthly tuition payment plan or applying for a private student loan.

Withdrawal

Students who withdraw from all classes in a semester may be required to return some or all of the financial aid paid to their account. Per federal regulations, the Office of Financial Aid will perform a Return of Title IV funds calculation. Once a student attends beyond the 60% point of the semester, the student is considered to have earned 100% of all aid. A withdrawal prior to the 60% point of the semester or non-attendance in classes may result in federal or state aid being returned to the program and the student possibly owing a balance to the College.

Summer Award

Generally, students are awarded financial aid for the summer session before spring grades are posted. If it is determined that a student was awarded aid for the summer and is not meeting SAP at the end of the spring semester, the financial aid awarded for the summer will be canceled.

Withdrawals

Official Withdrawal

An official withdrawal is when a student provides a notification of intent to withdraw, in writing or orally. Or, the date the student began the withdrawal process with the Records Office. A student is allowed to rescind the notification in writing to the Records and Provost Offices. Once the notification is received the student can continue their program of studies and their financial aid will remain as originally offered. If the student subsequently drops, the student's withdrawal date is the original date of the notice of intent to withdraw.

Official dates and datelines for withdrawal are located on the academic calendar. A student may withdraw from the College at any time from the first class day to the official last day to withdraw as indicated in the Academic Calendar. The official last day to withdraw is approximately two weeks before the first day of final examinations for fall or spring terms or the equivalent dates for summer sessions.

Students with financial aid who are withdrawing from the College are advised to complete the withdrawal form through the Records Office. For withdrawals processed after Census for fall or spring terms or the equivalent dates for summer sessions, the grade of W/WD is recorded for each course in which a withdrawn student was enrolled.

Students called to active military service during a term in which they are enrolled may be entitled to a refund of tuition and fees if they withdraw or the student may be entitled to receive a final grade or incomplete grade in courses. Students should contact the Provost Office to determine their options.

If a student receives Title IV grant or loan assistance and does **not** begin attendance in a period of enrollment, the student is considered to be ineligible for any Title IV aid.

Upon receipt of the official withdrawal information, the College will complete the following:

1. The Records Office verifies the student's last date of attendance through the withdrawal form and/or Blackboard (last date of academic activity).
2. The Return of Title IV (R2T4) calculation is performed by the Financial Aid Office to determine the amount of federal funds the student has earned and the amount of unearned Federal funds for which the school and the student is responsible to return (if any).
   - Calculations are completed using the U.S. Department of Education's Return of Title IV, HEA Funds Worksheets, student's attendance and withdrawal date, and are based upon the period of enrollment.
3. Financial Aid will return the amount of any unearned portion of the Title IV funds for which the school is responsible within 45 calendar days of the date the official notice of withdrawal was provided.
4. Financial Aid will provide the student with a letter explaining any returns that have been made to the Title IV, HEA programs on the student's behalf as a result of exiting the program.
   - Remaining unearned Title IV loan funds (e.g. Direct Loans) must be repaid by the student in accordance with the terms of the loans.
5. If a student's scheduled attendance is more than 60 percent of the period of enrollment, he/she is considered to have earned 100 percent of the federal funds received for the period of enrollment. In this case, no funds need to be returned and no letter will be sent from Financial Aid.
6. A copy of the completed worksheet and notification letter will be kept in the student's file.

Officially withdrawing from classes may affect the student's future eligibility for financial aid due to Satisfactory Academic Progress requirements and R2T4 balances owed.

Unofficial Withdrawal

An unofficial withdrawal is when a student stops attending classes and does not notify the school of his or her withdrawal. The following circumstances are classified as unofficial withdrawals:

pg. 55

1. Student ceased attending classes after the three period of attendance verification and is issued an "FA" grade at the midpoint of the term. *Effective Fall 2022 XM code will replace FA code.*

Note: The Records Office will make at least three (3) attempts to notify the student of the unofficial withdrawal status. And, continue to monitor these students throughout the term.

The Financial Aid Office receives a report from the Records Office at the midpoint of the semester of all "FA's". Once the Records Office receives confirmation/verification from the instructors and/or students the R2T4 calculation is performed.

2. The student did not begin the withdrawal process or otherwise notify the school of the intent to withdraw due to illness, accident, grievous, personal loss, or other circumstances beyond the student's control.
In the event the Records Office determines the student has unofficially withdrawn, the withdrawal date will be the last date of academic activity. Or, if no date of census can be met it will be the midpoint of the payment period. In the event a student is considered to be an unofficial withdrawal, the student could be subject to a 50% or higher loss of aid eligibility that could result in an outstanding balance due.

Note: The Records Office will make at least three (3) attempts to notify the students of the unofficial withdrawal status.

The Financial Aid Office receives a report from the Records Office at the midpoint of the semester of all "FA's". Once the Records Office receives confirmation/verification from the instructors and/or students the R2T4 calculation is performed.

The calculations are completed using the U.S. Department of Education's R2T4 worksheet. Funds will be returned within the 45-day period of notification.

Financial Aid will provide the student with a letter explaining any returns that have been made to the Title IV, federal programs on the student's behalf as a result of the calculation.

A copy of the completed worksheet will be kept in the student's file.

Unofficially withdrawing from classes may affect the student's future eligibility for financial aid due to Satisfactory Academic Progress requirements and R2T4 balances owed.

Withdrawal Before 60 Percent Point of the Term

The College must perform a R2T4 calculation to determine the amount of earned aid up through the 60 percent point in each period of enrollment. The College will use the U.S. Department of Education's prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal.

Withdrawal After 60 Percent Point of the Term

For a student who withdraws after the 60 percent point of the period of enrollment, a student has earned 100 percent of the Title IV funds he or she was scheduled to receive during the period. Thus, there are no unearned funds. The College must still perform a R2T4 to determine the amount of aid that the student has earned and whether or not the student is eligible for a post withdrawal disbursement.

Example of R2T4 Calculation

- o Financial Aid determines the percentage of Title IV aid the student earned by taking the calendar days completed in the period of enrollment and dividing by the total calendar days in the period of enrollment (excluding breaks of 5 days or more and days the student was on an approved leave of absence)
- o Example:
  - (47 completed days) / (108 total days) = 43.5 percent Title Aid Earned
2. Financial Aid determines the dollar amount of Title IV aid the student earned by multiplying the percentage of Title IV, HEA aid earned by the total of the Title IV aid disbursed plus the Title IV aid that could have been disbursed for the period of enrollment.

- o Example:
  - ▪ 43.5 percent x ($1,048.00 disbursed + $3,711.00 that could have disbursed) = $2,070.70 Aid Earned

3. If this percentage is greater than 60 percent, the student earns 100 percent of the disbursed Title IV, HEA funds or aid that could have been disbursed.

4. If this percentage is less than 60 percent, then the percentage earned is equal to the calculated dollar amount earned.

5. Aid to be returned is equal to unearned percentage (100 percent minus the Percent earned) multiplied by the amount of aid disbursed toward institutional charges. If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student may be required to return a portion of the funds. All Title IV fund returns must be completed no later than 45 calendar days after the date SFAS determines that the student withdrew.

6. Funds are returned to the appropriate federal program based on the percentage of aid earned and the order of return dictated by the U.S. Department of Education.

7. When Title IV, HEA funds are returned, the student may owe a balance to the institution.

first official day of the term. Students are not responsible for payment for courses if they drop them during schedule adjustment. Students will not receive a grade for courses dropped during the schedule adjustment period. It is the student's responsibility to print a copy of the Class Schedule after dropping courses online to verify that she/he is no longer enrolled in the dropped courses.

Refunds

Before the official first day of classes, students will receive a complete refund when withdrawing from the college. During the scheduled add and drop period, individuals are not charged any fees for adjustments. The effective date of a withdrawal and refund, if any, is the date the formal application is filed in the Registrar's Office or in case of withdrawal by mail, the official postmark date. If a student withdraws during the semester or Summer Term, a portion of fees is refunded in accordance with the following schedule:

Tuition Refund

FALL AND SPRING SEMESTERS

Withdrawal within the first week   75%

Withdrawal within the second week 50%

Withdrawal within the third week   25%

Withdrawal after the third week   0%

SUMMER TERM

Withdrawal within the first   25%

Withdrawal after the first week   0%

Special Charges Refund - No Refund

The first day of the semester is the first official day of class as indicated on the College's calendar. If a refund is due to the student under the College's refund policy and the student received financial aid under Title IV (student financial assistance program, other than College Work-Study Program), a portion of the refund is returned to Title IV funds. *See Refunds in the Student Financial Assistance section of the catalog*. The College's refund policy is subject to change to conform to the United States Department of Education Refund Regulations.

Meal Plan Refund

If a student withdraws from all classes and moves out of a residence hall, the cost of the meal plan is prorated on the basis of the unexpired number of meals remaining to be served during the semester of withdrawal.

Required notifications for Post Withdrawals (PWDs) of Title IV loan funds

The loan PWD must be offered to the student within 30 days of the date of determination and request confirmation that the PWD is accepted. The College must obtain authorization to pay for other than current charges. If the student has signed the promissory note and has not received a check but withdrew completely, a letter and email is sent to the student within 30 days of the date of determination to ask if the student would like to receive the post withdraw amount. The student has 10 days to respond to the request. If the student does not respond or denies the loan post withdraw credit amount, the amount is return to the loan fund and the student is notified in writing.

If the student accepts the loan post withdrawal amount within the time frame of 10 days, then the amount is sent to the Business Office for review and disbursement.

Institutional Charges

Institutional charges are used to determine the portion of unearned Title IV aid that the school is responsible for returning. The College ensures that all charges for tuition, fees as well as all other applicable institutional charges are included in the return calculation. The institutional charges used in the calculation are always the charges that were assessed the student for the entire payment period prior to the student's withdrawal. Initial charges **may only be adjusted** by those changes the institution made prior to the student's withdrawal (for example, for dropping or adding a class or changing enrollment status). If, after a student withdraws, the institution changes the amount of institutional charges it assessed a student or decides to eliminate all institutional charges, those changes affect neither the charges used in the R2T4 calculation nor aid earned in the R2T4 calculation.

Institutional charges <u>may not</u> be reduced even if other sources of aid (Scholarships) are used to pay those charges.

Applicable Deadlines

The main deadlines that impact most Return of Title IV Funds calculations are:

- Return of unearned Title IV funds:
    - No later than 45 days after the date withdrawal date
- Withdrawal date of determination without notification (Unofficial withdrawal):
    - 30 days after the end of the term
- Post-withdrawal disbursement to the student:
    - From the withdrawal date:
        - Loans - No later than 180 days, and
        - Grants - No later than 45 days
- Written notification to students to accept PWD for loans:
    - Within 30 days of the school's determination that the student withdrew

Correction must be done quickly to avoid violation of the R2T4 deadline requirement. When an institution corrects a Return of Title IV Funds calculation and, as a result, returns funds **after** the 45-day deadline, it is a late return. When the school makes a correction and notifies the student or parent **later** than 30 days of the date of the institution's determination that the student withdrew of the need for authorization to make any loan Post-withdrawal disbursement of Title IV loan funds, the school has violated that deadline.

Priority Deadlines

In order for Financial Aid (Pell Grant and/or Student loans) to pay for tuition and fees up front, all Financial Aid application and initially requested documents must be submitted by no later than three weeks prior to the first day of class of each semester.

To qualify for SEOG funds for the Fall semester of the prospective academic year, the FAFSA must be submitted to the central processor by May 1 of the academic year (Priority date). Federal SEOG is awarded to financial aid students with the lowest EFC until the SEOG funds are exhausted (see details under "Financial Aid Programs").

Special Circumstances

Federal regulations permit financial aid administrators to use their discretion on a case-by-case basis to modify data used to calculate the EFC by performing a Professional Judgment or Dependency Override. Administrators may also use their discretion to offer unsubsidized student loans to dependent students whose parents refuse to support them and are not eligible for a dependency override, resolve conflicting information and report cases of fraud.

Professional Judgment

There are special circumstances that can be considered that may impact the student's financial aid eligibility such as unemployment due to termination, lay-off, close of business, or medical conditions. In these rare cases, the Financial Aid department may exercise professional judgment to adjust the student's Cost of Attendance or the data that determines the student's Expected Family Contribution. There must be a significant change to the family's income to be considered for a Professional Judgment.

Dependency Override

There are special circumstances that may impact a student's financial aid eligibility due to a change in Dependency status. Federal regulations permit the College, at its discretion, to determine if unusual circumstances can be documented which would result in a dependency status change from Dependent to Independent for federal financial aid purposes. Unusual circumstances are parent(s) deceased, parent(s) incarcerated or unusual parental circumstances such as parent's whereabouts are unknown, abusive family environment, abandonment by parent, etc.

If a student believes he/she has special circumstances that may permit a Professional Judgment or Dependency Override they may request a review of his/her special circumstance prior to the offer of a Financial Aid award. The student must provide supporting documentation which may vary depending on the student's extenuating circumstances.

All required documentation must be provided within 10 business days of request by a Financial Aid Administrator. Requests will be reviewed on a case-by-case basis and all information will be kept confidential. The Financial Aid department will notify students of the status of his/her Request via College e-mail. The submission of a request does not guarantee an approval. The Financial Aid department must reaffirm each year that the special circumstances persist. The student has to go through the same process every year if circumstances still exist.

Students Whose Parents Refuse to Support

Students whose parents refuse to support them are not eligible for a dependency override, but they may be able to receive unsubsidized Stafford loans only. For a student to be eligible for this provision, you must get documentation (1) that his parents refuse to complete his FAFSA and (2) that they do not and will not provide any financial support to him. Include the date support ended. If the parents refuse to sign and date a statement to this effect, you must get documentation from a third party".

Conflicting Data

The College has a proactive approach to identify conflicting information of students regardless of the source and whether the student is selected for verification. If any conflicting information is provided on any of the verification documents or verbally by the student, then changes are made to the student's ISIR by the financial aid department. If there is a substantial difference of conflicting information, additional documentation may be required from the student in addition to the required verification documents. If the financial aid department suspects that a student, employee, or other individuals has misreported information or altered documentation to fraudulently obtain federal funds, the act may be reported, and evidence provided to the Office of Inspector General.

Over-award

An over-award is defined as the offered financial aid that exceeds student's budget and unmet need. Over-awards can occur for a variety of reasons such as:

- Student who is ineligible for the amount of aid received (administrative error)
- Student's award in an individual program exceeds the regulatory maximum

- Student's aid package exceeds his or her need

- Student's award exceeds his or her cost of attendance (COA)

- Student is receiving a Pell Grant or Iraq and Afghanistan Service Grant (IASG) at multiple schools for the same period of enrollment

- Change in enrollment prior to census date

- Scholarship posted after aid has been packaged

- Late notification of VA benefits or scholarship/Tuition waiver

Resolving an Over-Award

The College has taken the necessary steps to ensure that students will not be over-awarded. Financial aid packages must be reduced (whenever possible) to eliminate an over award. Most aid packages are developed with the assumption that the student will be attending on a full-time basis. When a student registers for a reduced course load, the award package will be reduced or eliminated.

Federal Pell Grant awards are not reduced to resolve over award issues. Options to resolve the over-award include:

- Increasing the student's budget

- Reducing or cancelling other aid the College controls (i.e. institutional scholarships and third-party scholarships)

- Terminating the student's FWS employment or reducing future FWS employment hours

- Reduce subsequent disbursements during the award year if possible

- Returning loan funds that have not been disbursed to the student

- Returning disbursed loan funds during the award year to apply scholarship aids (disbursed loan cannot be returned if it is a result of advertent borrowing)

Overpayments

An overpayment occurs when a student receives financial aid funds in excess of his/her eligibility. This may be caused by student or institutional errors, unresolved over awards, disbursements,

misreported information, miscalculated COA, payment to ineligible student, payment in excess of grant or loan, or R2T4 calculation.

If a grant overpayment has been made due to an error on the part of the student or as per R2T4 calculation, then the student must repay the amount. If due to an error, the student must repay amounts of $25 or more. If the overpayment is the result of a R2T4 calculation, the student must repay amounts of $50 or more.

Procedures for Resolving Overpayment if the student owes a Pell repayment:
- A hold is placed on the student's account to stop further financial aid disbursement.
- Remove any future awards.
- A letter is sent to the student via email about the overpayment and what needs to be done to resolve the situation. The student will be given 30 days to resolve the payment with the College.
- The overpayment is posted on the National Student Loan Data System (NSLDS) within 30 days of the determination date. If the student resolves the overpayment within the 30 days, the College can remove the overpayment hold on the NSLDS.
- R2t4
- If the student does not resolve the overpayment, the overpayment status will be transferred to the Department of Education. Transferring the repayment will be documented on the student's account.
- The College sends a transfer of repayment letter to the Department of Education. The student will be notified via email of the transfer as well.
- Once the transfer is made on NSLDS the student will need to pay the Department of Education and the **school can no longer accept** payment.

Inadvertent Over borrowing

A loan overpayment occurs when a student inadvertently has received FSA loan funds in excess of annual or aggregate loan limits and is no longer eligible for FSA funds. The Financial Aid department will notify the student of the overpayment through school e-mail informing the student that failure to repay or make satisfactory arrangements to repay will make him/her ineligible for Title IV funds.

A student who inadvertently over borrowed may regain Title IV eligibility by making repayment arrangements acceptable to the servicer of the loan. The satisfactory repayment arrangement requirement can be met if the student agrees, in writing, to repay the excess amount according to the terms and conditions of the promissory note that supported the loan. This is called "reaffirmation." The reaffirmation process includes the following five steps:

1. Either the school or the student contacts the servicer and explains that the student has inadvertently over borrowed and wishes to reaffirm the debt.

2. The servicer sends the student a reaffirmation agreement.

3. The student reads, signs, and returns to the servicer the reaffirmation agreement.

4. The servicer sends the student confirmation that the reaffirmation agreement has been accepted. The student or servicer must provide a copy of the reaffirmation confirmation to the school.

5. The inadvertent over borrowing is considered to have been resolved as of the date the servicer receives the student's signed reaffirmation agreement.

Once you have documented that the inadvertent over borrowing has been resolved (through repayment in full, making satisfactory arrangements to repay the debt, or consolidation of the excess loan amount), you may award additional FSA funds to the student. Keep in mind, however, that the student may have no remaining loan eligibility or may be eligible only for unsubsidized loans.

Addendum

Terms, Acronyms and Explanations

Term	Acronym	Explanation
Ability to Benefit	**ATB**	One of the criteria used to establish student eligibility in order to receive Title IV program assistance is that a student must have earned a high College diploma or its equivalent. Student who are not high College graduates (or who have not earned a General Education Development [GED] certificate) can demonstrate that they have the "ability to benefit" from the education or training being offered by passing an approved ability-to-benefit (ATB) test.
Adjusted Gross Income	**AGI**	All taxable income minus IRS allowable adjustments to income. This amount if found on Form 1040, 1040A or 1040EZ.
Academic Year	**AY**	Represents 30 weeks and 24 semester hours
Base Year	**BY**	The year of income used as the basis for need analysis.
Campus-Based Programs	**CB**	Federal student aid programs (Federal Work-Study and Federal Supplemental Educational Opportunity Grant), within Title IV, administered directly by the institution.
Campus Security Report		Reporting and disclosure of institutional crime statistics is a requirement for institutions to participate in the Federal student financial assistance programs.

Term	Acronym	Explanation
Central Processing System	**CPS**	The Central Processing System, or CPS, is ED's application data processing facility. The CPS uses student information from the FAFSA processors to calculate the student's official EFC. It returns the student's eligibility information to the student and the Colleges the student indicated on his or her FAFSA.
Code of Federal Regulations	**CFR**	The codification of the rules published in the Federal Register by agencies of the federal government. Each volume of the C.F.R. is updated once each calendar year and issued quarterly. The volume for Education, Title 34, is updated on July 1 of each year. Cited as 34 C.F.R.

Common Origination and Disbursement	**COD**	ED database that includes the process of origination and disbursement reporting for Federal Pell Grant Education, as well as student-level reporting for Federal Campus-Based awards.
Cost of Attendance	**COA**	An estimate of the student's educational expenses
Eligibility and Certification Approval Report	**ECAR**	A summary of an institution's eligibility/certification information (Title IV program participation, institution's accreditor, state authorization, staff, additional locations and eligible vocational programs).
United States Department of Education	**ED Department**	A Federal agency of the US Government that regulates and enforces policies and procedures for the US Education System.
Electronic Application for Approval to Participate	**E-APP**	The Electronic Application used by Colleges to apply or re-apply for participation in the Title IV programs.
Expected Family Contribution	**EFC**	Am amount, determined by a formula established by Congress that indicates how much of your family's financial resources should be available to help pay for College.
Family Educational Rights and Privacy Act	**FERPA**	FERPA restricts the disclosure of student records to other parties and requires the College to give a student the opportunity to review his or her records.
Financial Aid Administrator	**FAA**	FAA Is an individual employed by an institution to administer and coordinate student financial aid programs.
Fiscal Operations Report and Application to Participate in Campus-Based Programs	**FISAP**	An annual report of expenditures in the Campus-Based programs during an award year, combined with an application to participate in Campus-Based programs in the upcoming award year. Must be submitted to ED via the web by any College receiving Campus-Based funds.
Free Application for Federal Student Aid	**FAFSA**	An application completed by students and parents to apply for federal student aid.

General Educational Developmental Certificate	**GED**	Students who are beyond the age of compulsory attendance, but who do not have a high College diploma or General Educational Development Certificate (GED), must pass a written test to be eligible for Title IV.

Federal Pell Grant Program	PELL Grant	A federal program that provides grants for (1) undergraduate students with the greatest financial need and have not received a bachelor degree or a first professional degree and (2) eligible students with baccalaureate degrees who are enrolled in state-required teacher certification programs.
Federal Student Aid	FSA	Financial help to those enrolled in an eligible program as a regular student at an institution participating in our federal student aid programs. (An "institution" is a four-year or two-year public or private college, university, career institution, or a trade College.)
Federal Supplemental Educational Opportunity Grant	FSEOG	A campus-based program that provides grant assistance to undergraduate students with need. Priority is given to students who have exceptional financial need and are Federal Pell Grant recipients
Federal Work-Study	FWS	A Federal funded, campus-based employment program providing jobs for students with financial need.
G5	G5	A central repository for payment transactions of institutions that receive full financial management support to facilitate and support activities (i.e., award authorizations, disbursing and refunding and final grant close out) from the ED's Office of the Chief Financial Officer (OCFO).
Higher Education Act	HEA	Federal legislation passed in 1965, with amendments and reauthorizations subsequently passed, authorizing Federal postsecondary student financial aid programs and mandating that the programs be regulated and administered by the U.S. Secretary of Education
Information for Financial Aid Professionals	IFAP	The Information for Financial Aid Professionals (IFAP) Web site consolidates guidance, resources, and information related to the administration and processing of Title IV federal student aid into one online site for use by the entire financial aid community.
Institutional Student Information Record	ISIR	A summary of information from the student's Free Application for Federal Student Aid (FAFSA) submitted electronically to institutions and state agencies.

National Student Loan Data System	**NSLDS**	EDs integrated database system that collects and maintains student loan and grant data on Title IV federal student aid recipients, available to the financial aid community.
Financial Aid Office	**FAO**	The office that process and oversees Student Aid
Professional Judgment	**PJ**	A provision in the law allowing financial aid administrators to make individual adjustments to override a student's dependency status (from dependent to independent), to adjust the components of a student's cost of attendance and to adjust the data elements used to calculate the student's expected family contribution.
Program Participation Agreement	**PPA**	A signed agreement between the Secretary and the President/Owner/CEO of an institution allowing participation in the Title IV programs. Institutions may not award Title IV funds until the PPA has been signed and countersigned.
Return of Title IV Funds	**R2T4**	When a student withdraws from an institution without completing a payment period or period of enrollment, the institution must determine the amount of Title IV funds "earned" for the student's attendance. Unearned federal student aid must be returned. Earned grant funds that the student has not yet received must paid to the student by the institution as a post-withdrawal disbursement. Earned loan funds that the student has not yet received must be offered to the student by the institution as a post withdrawal disbursement.
Southern Association of Colleges and Schools Commission on Colleges	**SACS COC**	The regional body for the accreditation of degree granting higher education institutions in the Southern states. The mission is to assure the educational quality and improve the effectiveness of its member institutions.
Satisfactory Academic Progress	**SAP**	A sufficient rate of student course-completion determined using qualitative and quantitative measures.
Social Security Number	**SSN**	A nine-digit number assigned by the Social Security Administration (SSA). The SSN helps SSA to maintain
		an accurate record of wages or self-employment earnings that are covered under the Social Security Act, and to monitor records once a person begins to start receiving Social Security benefits.

Student Aid Record	**SAR**	A federal "output" document sent directly to a student from ED's Central Processing Center summarizing a student's application and eligibility status.
Selective Service	**SS**	Students must register, or arrange to register, with Selective Service to receive financial aid. This applies only to males 18 years and older born on or after 1/1/1960.
Title IV Federal Student Aid	**Title IV**	Financial aid programs for postsecondary students, authorized under Title IV of the Higher Education Act of 1965, as amended (Title IV, HEA) and administered by the U.S. Department of Education.
United States Code	**USC**	The United States Code is the codification by subject matter of the general and permanent laws of the United States. It is divided by broad subjects into 50 titles and published by the Office of the Law Revision Counsel of the U.S. House of Representatives. Since 1926, the United States Code has been published every six years. In between editions, annual cumulative supplements are published in order to present the most current information. Documents are available only as ASCII text files.

Organizational Chart / Financial Aid Office

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  │           │ │           │        │           │  │  Debt Management/  │
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