

Financial Aid Policies & Procedures Manual 2020-2021



College Code: 001017

Table of Contents

1.0 INTRODUCTION

STATEMENT OF PURPOSE

FINANCIAL AID REFERENCE DOCUMENTS

2.0 PHILOSOPHY AND POLICIES OF STUDENT FINANCIAL AID

MISSION OF GSCC

GSCC PHILOSOPHY OF FINANCIAL AID

3.0 ADMINISTRATIVE & FINANCIAL AID ORGANIZATION & MANAGEMENT

AUTHORIZING AID, DISBURSING AID & SEPARATION OF DUTIES

PURPOSE OF THE FINANCIAL AID OFFICE

RESPONSIBILITIES OF FINANCIAL AID OFFICE STAFF

RESPONSIBILITIES OF FINANCIAL SERVICE STAFF

OFFICE HOURS & SERVICES

FINANCIAL AID PERSONNEL

THIRD PARTY SERVICERS

DISTRIBUTION OF FORMS

FINANCIAL AID RECORDS MANAGEMENT

SECURITY OF FINANCIAL AID & STUDENT RECORDS

LOCATION OF RECORDS

ORGANIZATION OF STUDENT FINANCIAL AID RECORD

CONFIDENTIALITY AND INSPECTION OF STUDENT RECORDS

AUTHORIZATION TO RELEASE INFORMATION

4.0 PARTICIPATION IN FEDERAL FINANCIAL AID PROGRAMS

INSTITUTIONAL & PROGRAM ELIGIBILITY

PURPOSE OF FEDERAL PELL GRANT PROGRAM

OTHER FINANCIAL AID PROGRAMS

DEFINITION OF TITLE IV ACADEMIC YEAR

5.0 STUDENT CONSUMER INFORMATION

6.0 APPLYING FOR FEDERAL FINANCIAL AID PROGRAMS

STUDENT APPLICATION

7.0 VERIFICATION

ACCEPTABLE DOCUMENTATION FOR ITEMS FOR VERIFICATION

Household Size

Number Enrolled in Postsecondary Education

Adjusted Gross Income

U.S. Income, Taxes Paid & Income Earned from Work (non-tax filers)

Certain Untaxed Income & Benefits

High School Diploma or GED Requirement

Identity/Statement of Educational Purpose

VERIFICATION STATUS CODES

COMPLETION OF VERIFICATION

VERIFICATION DEADLINE

VERIFICATION OF OTHER INFORMATION

8.0 PROFESSIONAL JUDGMENT

9.0 DEPENDENCY OVERRIDES

10.0 DOCUMENTS REQUIRED PRIOR TO AWARDING PELL

PROCEDURE TO FOLLOW CONCERNING MISSING INFORMATION

PROCEDURE TO FOLLOW CONCERNING CONFLICTING INFORMATION

11.0 OTHER ELIGIBILITY REQUIREMENTS

NEED

EDUCATIONAL HISTORY OF A STUDENT

DEFAULT STATUS

C-CODES

UNDERGRADUATE STATUS

12.0 PELL GRANT & CAMPUS BASED AWARDS

AMOUNT OF PELL GRANT COST OF ATTENDANCE

FSEOG

FEDERAL WORK STUDY

DETERMINING SCHEDULE

ATTENDANCE POLICY

13.0 PRIVATE LOANS

14.0 CASH MANAGEMENT & FISCAL OBLIGATIONS

SEPARATION OF DUTIES

BANK ACCOUNTS

DISBURSING FUNDS

 Payment Periods

 Requirements for Disbursement

 Disbursement of Federal Grant Funds

NOTIFICATIONS/AUTHORIZATIONS

OVERPAYMENTS

TITLE IV CREDIT BALANCES

WITHDRAWAL/RETURN OF TITLE IV FUNDS/INSTITUTIONAL REFUNDS

SATISFACTORY ACADEMIC PROGRESS

ACCOUNTING & RECONCILIATIONS

15.0 DEPARTMENTAL REQUIRED REPORTING

ENROLLMENT STATUS REPORTING PROCEDURES

TRANSFER MONITORING PROCEDURES

16.0 FRAUD & MISREPRESENTATION

POLICY FOR FRAUD

PROCEDURES FOR FRAUD

GSCC COMMITMENT TO INTEGRITY

17.0 AUDIT REQUIREMENTS

18.0 NON-DISCRIMINATION STATEMENT

19.0 Addendum

2020-2021 COST OF ATTENDANCE

1. INTRODUCTION

STATEMENT OF PURPOSE

Federal regulations stipulate institutions have written policies and procedures for the administration of Title IV student assistance programs. Although not required, this Manual is a tool to assist Gadsden State Community College in being a good steward in the administration of the Title IV programs and the delivery of dollars and services to GSCC students. The contents featured in this Manual include the minimum general statutory and regulatory requirements. If no policy or procedure addresses a given issue, members of the Financial Aid Office are expected to follow federal guidance and use professional judgment based upon the intent of all financial aid programs and Office practices.

This manual:

- Sets forth the GSCC policies for administering student aid and describes the procedures for implementation of these policies.
- Provides general procedures to ensure that a systematic and consistent approach is taken in the administration of financial aid.
- Provides quick reference to various policies.
- Facilitates the orientation and training of personnel when changes occur.

FINANCIAL AID REFERENCE DOCUMENTS

In addition to this Manual, the following regulations and guides can be accessed electronically via the Federal Student Aid Knowledge Center at <https://fsapartners.ed.gov/knowledge-center>. These references assist the Office in determining and awarding aid. The adherence to the guidance contained within each is expected.

- Federal Student Aid Handbook
- EFC Formula Guide
- SAR Comment Codes and Text
- Title IV Regulations and Updates
- Federal Registers
- Higher Education Act as amended
- U.S. Department of Education (ED) Audit Guidance
- NSLDS Reference Materials
- Dear Colleague Letters and Electronic Announcements
- NASFAA Newsletters and website
- Program Participation Agreements (past and present)
- Letter of Eligibility
 - All material and applications used to establish eligibility
 - Signed letter from ED certifying eligibility
- Fiscal Operations Report and Application to Participate (FISAP)
- Notification of Tentative and Final Funding Levels
- Notification of Matching Waiver, if applicable
- Student Budget, including documentation of budget components

Financial Aid Office

2.0 PHILOSOPHY AND POLICIES OF STUDENT FINANCIAL AID

MISSION OF GSCC

Gadsden State Community College is a public, open door, comprehensive community college under the control of the Alabama Community College System (ACCS) Board of Trustees. Comprised of five campuses/centers, present-day Gadsden State began with the merger of Alabama Technical College, Gadsden State Technical Institute, and Gadsden State Junior College on February 28, 1985 to eliminate duplication of courses and better serve students. Gadsden State has since expanded with the consolidation of the former Harry M. Ayers State Technical College in 2003 and the establishment of an additional location in Centre. The College also offers instruction at St. Clair Correctional Facility.

Gadsden State is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACS-COC) to award associate degrees. The College serves the following areas: Calhoun County, Cherokee County (all but northern one-sixth), Cleburne County, Etowah County, and St. Clair County (northeastern third).

Gadsden State Community College is an affordable, accessible, and comprehensive community college that prepares our diverse student population for success through quality education, innovative workforce development, and meaningful community engagement. We foster the development of lifelong learners by providing students the opportunities to develop skills that empower them to contribute to the social, cultural, and economic life of our communities, our nations, and our world.

GSCC PHILOSOPHY OF FINANCIAL AID

The philosophy of student aid is to provide access and choice to students, who without such assistance would not be able to attend an institution of higher learning. GSCC believes that higher education is a privilege to be enjoyed by those who can afford to pay the cost, as well as those with limited financial resources. Parents and students are primarily responsible for paying college expenses; however, when families can demonstrate financial need, various sources of financial assistance are available to supplement the family's contributions.

The College's Financial Aid program is based on sound financial aid principles in keeping with institutional philosophy and purpose. The mission and primary purpose of the Financial Aid Office is to deliver the highest quality services in an efficient and effective way; to secure adequate funding from the various federal, state, and private sources to meet the needs of our students; and to support efforts that promote and encourage students to plan for postsecondary education.

3.0 ADMINISTRATIVE & FINANCIAL AID ORGANIZATION & MANAGEMENT

AUTHORIZING AID, DISBURSING AID & SEPARATION OF DUTIES

The function of "disbursement" is a two-step process. First, Financial Aid awards and packages student aid and then runs the RPEDISB Banner process. Financial Aid also posts awards to COD. Next, Financial Services (Student Accounts) runs the "Application of Payment" process (TGRAPPL) Banner process to apply the payments and draws down funds from G5 accordingly.

The College established Financial Aid and Financial Services as two separate functions and operational units. These two functions are performed by separate departments/individuals who are not members of the same organizational family and do not together exercise substantial control over the College. The system separates the functions of awarding and delivering funds so that no one person or office exercises both functions for any student receiving federal aid.

The Financial Aid Office is responsible for the following.

- Collect supporting documentation for the determination of aid eligibility.
- Determine student eligibility for financial assistance.
- Award federal and State aid in compliance with laws, regulations, and policies.
- Notify students of aid eligibility.

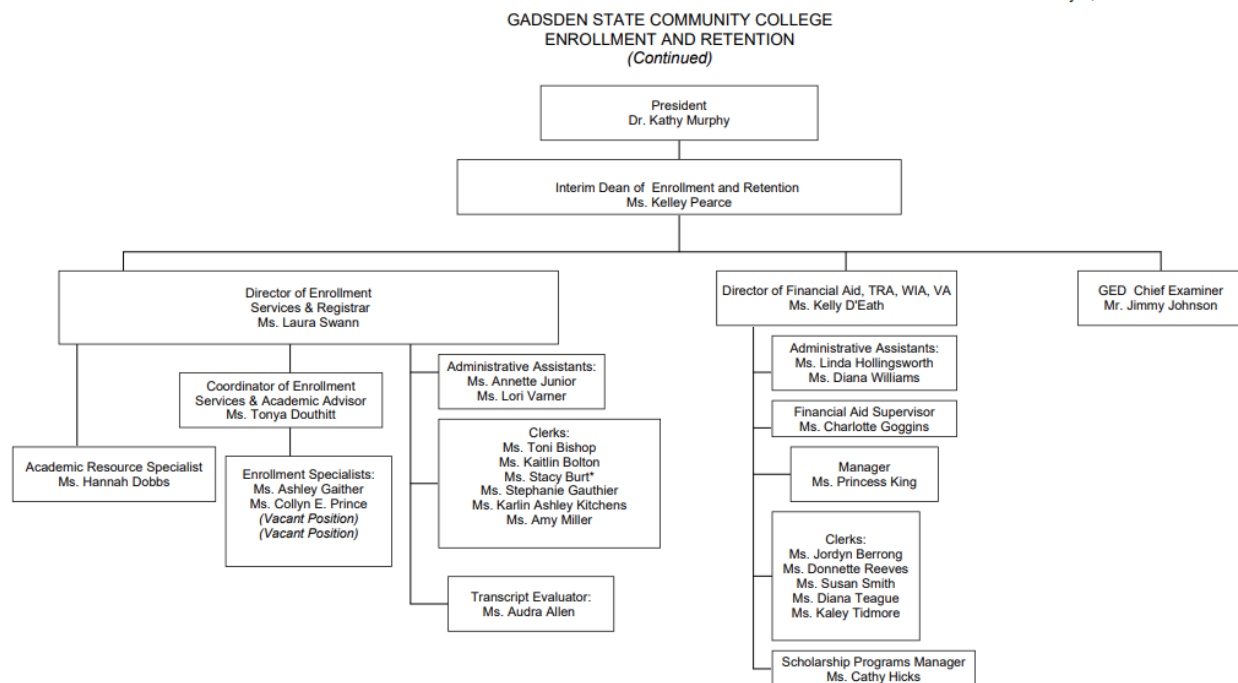
The Financial Services is responsible for the following.

- Runs Application of Payments process to post funds to students' accounts.
- Maintain and disburse accurate bills.
- Collect payments for student accounts.
- Disburse funds to students.

Organization charts of each area are provided on the following pages to document this separation. In addition, there exists a clear and separate division of responsibility for the administration of financial aid.

The following diagram illustrates the organizational structure for GSCC's Enrollment and Retention Division, which includes the Financial Aid Office.

January 1, 2021

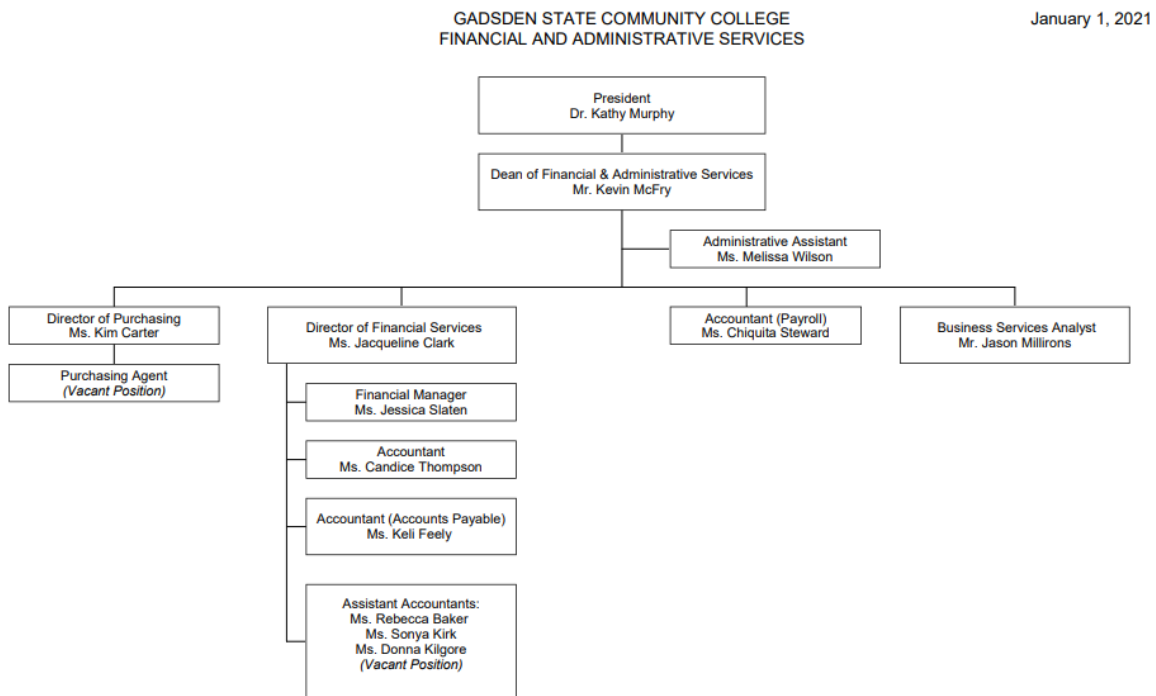


The following operating policies are constructed to assure that the Financial Aid Office (FAO) is effective in carrying out its responsibilities.

- All students must apply annually for financial assistance by submitting appropriate application forms to the FAO.
- Funds available to the College for financial assistance are administered through the FAO. When funds or awards are received for students from outside sources by other offices, the Business Office will notify the FAO by posting the funds as Resources on the students' accounts.
- The FAO maintains adequate records to ensure proper administration of aid funds. Documentation is maintained in a logical, organized fashion. Aid awarded is not in excess of need and or the cost of attendance and that aggregate awards do not exceed total expenditures of funds under each program.

Staff meetings are held approximately once per semester. Other meetings are called at the discretion of the Director as needed.

The following diagram illustrates the organizational structure for GSCC's Financial and Administrative Services Division, which includes Financial Services.



RESPONSIBILITIES OF FINANCIAL SERVICES OFFICE

The primary responsibilities of the Financial Services Office employees are as follows.

- Maintain student accounts that records charges, credits and amounts due.
- Maintain records in accordance with U.S. GAAP and government auditing standards.
- Reconcile financial data from financial aid and information software system(s) to the general ledger.
- Reconcile cash between bank statements and general ledger.
- Implement GSCC refund policy.
- Maintain internal controls and general stewardship for federal financial funds.

RESPONSIBILITIES OF THE FINANCIAL AID OFFICE STAFF

The following list provides the primary responsibilities of the Financial Aid Office staff, which is adequately staffed with qualified persons to administer the Title IV programs. These employees require knowledge of federal regulations and institutional policies and procedures, the ability to deal with students and parents regarding sensitive financial and personal issues, and the aptitude to deal with regulatory changes.

- Publicize the availability of financial aid.
- Assist in counseling students about their access to education by apply for financial aid.
- Assess eligibility of applicants for aid and collect the applicable supporting documents.
- Verify data reported by parents and/or students.
- Maintaining student financial aid records/files.
- Calculating cost of attendance.
- Monitor the satisfactory academic progress (SAP) of aid recipients.
- Award financial aid in an equitable manner while complying with policies and regulations.
- Notify students of aid eligibility.
- Authorizing and processing TIV aid awards and payments.
- Calculating return of funds or overpayments when student withdraws.
- Provide effective communication with other offices in order to process applications and disburse funds in a timely basis.
- Maintaining up-to-date knowledge of relevant federal regulations.
- Coordinating fiscal matters with the Business Office.
- Preparing Federal Title IV reports.
- Administer the federal Title IV programs and state programs in accordance to the regulations.
- Design/implement systems to accomplish these tasks.

The Office staff members provide face-to-face communications with students, parents, and other interested parties and assist in guiding applicants through the financial aid processes. This assistance may include (among other things) helping students fill out their FAFSAs, making sure students obtain and sign the required documentation, or responding to email and telephone inquiries.

PURPOSE OF THE FINANCIAL AID OFFICE

The Financial Aid Office strives to assist students in achieving their educational goals by providing financial support and resources to attend and complete their education at Gadsden State Community College. As an institutional member of the National Association of Student Financial Aid Administrators (NASFAA), the GSCC Financial Aid Office adheres to the following guidelines. (https://www.nasfaa.org/Statement_of_Ethical_Principles)

- Advocate for students
 - Remain aware of issues affecting students and continually advocate for their interests at the institutional, state, and federal levels.
 - Support federal, state, and institutional efforts to encourage students, as early as the elementary grades, to aspire to and plan for education beyond high school.
- Manifest the highest level of integrity
 - Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.
 - Deal with others honestly and fairly, abiding by our commitments and always acting in a manner that merits the trust and confidence others have placed in us.
 - Protect the privacy of individual student financial records.
 - Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.
- Support student access and success
 - Commit to removing financial barriers for those who want to pursue postsecondary learning and support each student admitted to our institution.
 - Without charge, assist students in applying for financial aid funds.
 - Provide services and apply principles that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
 - Understand the need for financial education and commit to educate students and families on how to responsibly manage expenses and debt.
- Comply with federal and state laws
 - Adhere to all applicable laws and regulations governing federal, state, and institutional financial aid programs.
 - Actively participate in ongoing professional development and continuing education programs to ensure ample understanding of statutes, regulations, and best practices governing the financial aid programs.
 - Encourage colleagues to participate in the financial aid professional associations available to them at the state, regional, or national level and offer assistance to other aid professionals as needed.
- Strive for transparency and clarity
 - Provide our students and parents with the information they need to make good decisions about attending and paying for college.
 - Educate students and families through quality information that is consumer-tested when possible. This includes (but is not limited to) transparency and full disclosure on award notices.
 - Ensure equity by applying all need-analysis formulas consistently across the institution's full population of student financial aid applicants.
 - Inform institutions, students, and parents of any changes in financial aid programs that could affect their student aid eligibility.

- Strive to ensure that cost of attendance components are developed using resources that represent realistic expenses.
- Protect the privacy of financial aid applicants
 - Ensure that student and parent private information provided to the financial aid office by financial aid applicants is protected in accordance with all state and federal statutes and regulations, including FERPA and the Higher Education Act, Section 483(a)(3)(E) (20 U.S.C. 1090).
 - Protect the information on the FAFSA from inappropriate use by ensuring that this information is only used for the application, award, and administration of aid awarded under Title IV of the Higher Education Act, state aid, or aid awarded by eligible institutions.

The following are the principles of Financial Aid Administration.

1. The College provides factual information about its aid opportunities, programs, and practices.
2. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.
3. Financial aid should be offered only after determination that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.
4. The total amount of federal and/or state financial aid offered to a student by the College and other sources is not to exceed the student's financial need.
5. Financial Aid administrators may use professional judgment on a case-by-case basis to complement need assessments in order to arrive at the best award package to meet the needs of students.
6. The selection of students to receive financial aid is made without regard to sex, race, color, religion, disability or national origin.
7. All documents, correspondence, and conversations between and among aid applicants, their families, and financial aid office staff are confidential and entitled to the protection ordinarily arising from a counseling relationship.

The Gadsden State Community College Financial Aid Office staff is committed to the highest standards of professional conduct. As members of NASFAA, the National Association of Student Financial Aid Administrators, the staff abides by its code of conduct, as follows.

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional will ensure the following.
https://www.nasfaa.org/Code_of_Conduct

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.
 - Employees within the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an

institutionally designated person, to avoid the appearance of a conflict of interest.

- If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publicly disclosed. Borrowers will not be auto-assigned to any particular lender.
 - A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.
 - No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).
2. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
 3. Institutional financial aid offers and/or other institutionally provided materials shall include the following:
 - Breakdown of estimated individual [Cost of Attendance](#) components, including which are [direct](#) (billed by the institution) costs vs. [indirect](#) (not billed by the institution) costs
 - Clear identification and proper grouping of each type of aid offered indicating whether the aid is a [grant/scholarship](#), [loan](#), or [work program](#)
 - Estimated [net price](#)
 - Standard terminology and definitions, using NASFAA's [glossary of terms](#)
 - Renewal requirements for each aid type being offered as well as next steps and financial aid office contact information
 4. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."
 5. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.

CALENDAR OF EVENTS

January

Spring Term Award and Disbursement
Turn on Attendance Following Drop/Add but Prior to PRD
Capture Pell Recalculation Date (PRD)
Request Enrollment Coding for Fall Unofficial Withdrawals
Reconciliation of all Federal Funds

February

Complete Banner New Year Roll
Prepare Aid-Year Forms (Next Gen)

Financial Aid Office

Process End-of-Term Fall Unofficial Withdrawals
Reconciliation of all Federal Funds

March

Submit ASAP Term Invoice
AASF AA Spring Conference
Turn off Attendance for Summer Early Registration
Change ROAINST Defaults to Summer as Current Period and
Current Term Code
Change RPRPOPTS Grant Disbursement Enrollment Option (3rd page) to
A=Adjusted Hours for Spring
Run RPEPELL to recalculate Pell awards
Reconciliation of all Federal Funds

April

Compare Program Offerings to ECAR/PPA
Submit revisions as needed for the ECAR/PPA
Reconciliation of all Federal Funds

May

Summer Term Award and Disbursements
Turn on Attendance Following Drop/Add but Prior to PRD
Capture Pell Recalculation Date (PRD)
Submit ASAP Application (Worksheet & Forms)
Request Enrollment Coding for Spring Unofficial Withdrawals
Reconciliation of all Federal Funds

June

Process End-of-Term Spring Unofficial Withdrawals
Reconciliation of all Federal Funds

July

Submit ASAP Annual Roster
Submit ASAP Participation Agreement
Reconciliation of all Federal Funds (Two Years)

August

Fall Term Award and Disbursement
Turn on Attendance Following Drop/Add but Prior to PRD
Capture Pell Recalculation Date (PRD)
Request Enrollment Coding for Summer Unofficial Withdrawals
Reconciliation of all Federal Funds (Two Years)

September

Complete FISAP
Process End-of-Term Summer Unofficial Withdrawals
Reconciliation of all Federal Funds (Two Years)

October

AASFAA Fall Workshop
Submit ASAP Term Invoice
Turn off Attendance for Spring Early Registration
Change ROAINST Defaults to Spring as Current Period and
Current Term Code
Change RPRPOPTS Grant Disbursement Enrollment Option (3rd page) to
A=Adjusted Hours for Fall
Run RPEPELL to recalculate Pell awards
Reconciliation of all Federal Funds

November

Begin Banner New Year Roll
Federal Student Aid Conference
Reconciliation of all Federal Funds

December

Close Out Term / Balance and Reconcile with Business Office
Submit Revised FISAP
Reconciliation of all Federal Funds

Production Schedule

<i>Weekly</i>	
	Complete Dataload Process Send Tracking Email Notifications Finalize Files Award Aid Send Award Email Notifications Send Origination Files to COD Run Disbursement Process (Finance Authorizes Aid for Payment) Send Disbursement Files to COD
Term	
<i>Before Registration</i>	Review Appeals in Appeals Committee Meetings Notify Students of Appeal Decisions, Updating Records Accordingly Continue to Award Eligible Students Continue to Authorize Aid (continues daily through end of Drop/Add) Continue to Send Award and Tracking Email Notifications Continue to Review Transfer Monitoring
<i>After Registration</i>	Capture Pell Recalculation Date (PRD) Recalculation Awards as needed Run Disbursement Process (Finance Authorizes Aid for Payment) Process Official Withdrawal Calculations Weekly Process Unofficial Withdrawals Monthly

<i>Monthly</i>	Reconcile Pell, FSEOG & FWS Reconcile private student loan accounts Reconcile scholarship accounts Process Unofficial Withdrawals Monthly
<i>End of Term</i>	Run Satisfactory Academic Progress (SAP) Processes Send Award Email Notifications, indicating SAP statuses Request Enrollment Coding for End-of-Term Unofficial Withdrawals

OFFICE HOURS & SERVICES

The College is open and available to service students from 7:30 a.m. to 5:00 p.m. Monday through Thursday and from 7:30 a.m. until 11:30 a.m. on Friday. Financial Aid provides services at the One Stop Center in Gadsden and at the Ayers Campus each day of the week. Services are also provided in-person at least one day per month the Gadsden State Cherokee and electronically as needed.

Students can submit all required documentation electronically through the secure ACCS Banner portal with the exception of the Statement of Educational Purpose (SEP). The SEP can be completed, notarized, and mailed. Electronic processing allows students who are unable to visit one of the office locations to submit all required verification documents without the cost or time involved with a campus visit.

FINANCIAL AID PERSONNEL

The Financial Aid Office consists of the following personnel.

- Director: Kelly D'Eath
- Administrative Assistant: Diana Williams
- Supervisor & Packager: Charlotte Goggins
- Manager, Packager & Private Loan Representative: Princess King
- Scholarship Manager: Cathy Hicks
- Packager & Banner Specialist: Jordyn Berrong
- VA, WIOA, TRA & FWS Representative: Susan Smith
- VA, WIOA & TRA Representative: Kaley Tidmore
- Front Line: Linda Hollingsworth
- Front Line: Donnette Campbell Reeves
- Front Line: Diana Teague

THIRD PARTY SERVICERS

GSCC utilizes the following third party services: National Student Loan Clearinghouse for enrollment reporting and the Gadsden State Testing Office for ATB testing.

DISTRIBUTION OF FORMS

General financial aid information are posted electronically on the College's Financial Aid Office webpage, and forms are available online via the ACCS Banner portal and Self-Service Banner.

Financial Aid Office

As noted previously, students can submit all required documentation electronically through the secure ACCS Banner portal with the exception of the Statement of Educational Purpose (SEP), which can be notarized and mailed.

FINANCIAL AID RECORDS MANAGEMENT

GSCC uses Ellucian Banner for its administrative and student information system, which includes the processing of federal financial aid. The FAO staff have access to process financial aid via remote access.

Once the CPS (Central Processing System) processes a FAFSA received from a student, the output (ISIR) is made available to GSCC via the school's SAIG mailbox. ISIR records are uploaded into Banner and processes are initiated that populate various forms for reference, edit checking, and award processing. Applications selected for verification are flagged, and applicants notified of the required supporting documentation. Banner edits prevent disbursement until all required verification processes are complete. Applications not selected for verification nor flagged with comment codes requiring resolution are processed and awarded, and award notices are sent to students. All students, regardless of verification status, are requested to complete documents indicating whether aid may be used to pay miscellaneous institutional charges as well as indicating that they understand their rights and responsibilities as an aid recipient.

The following are office procedures for receiving financial aid applications, Student Aid Report (SAR) or electronic Institutional Student Information Record (ISIR), and other forms.

1. The Institutional Student Information Record is received in electronic format and downloaded in the Financial Aid Banner system as received with the current date.
2. The ISIR will determine the student's need for federal financial aid, as well as any required verification requirements.
3. Verification documents will be accepted electronically from students via the ACCS Banner portal.

SECURITY OF FINANCIAL AID & STUDENT RECORDS

All employees are charged with safeguarding the security, confidentiality, integrity, and accuracy of protecting all documents on the campus as part of the condition of their employment. Any violation of this could lead to termination. Internal offices have locked windows and/or locked doors with restricted access. When offices are open, confidential information is kept out of sight from visitors, and computer screens are not visible to visitors. If ever an office is vacant for an extended period of time, the office and/or computers are locked.

Electronic records are maintained in Banner, NextGen, and Extender (BDMS). This includes student demographics, enrollment status, attendance, academic progress, grades, and student account records. Banner also maintains financial aid awards, financial aid award disbursements, and refunds/R2T4 calculations. The College has programmed Banner to ensure the appropriate security controls are in place to protect against unauthorized security intrusions attempting to access electronic data.

Each GSCC user of these systems has a unique login and password required to be entered before they are able to use the systems. Security privileges on the Banner and NextGen systems are

managed by the GSCC Information Office. Employees are given access necessary to accomplish the functions of their position. If an employee leaves GSCC, his/her access to all of these systems is immediately disabled.

The Director over Financial Aid is the Primary Destination Point Administrator (PDPA) who controls access to Federal Student Aid systems. The PDPA and users of the Federal Student Aid systems are responsible for protecting the systems from access by unauthorized personnel.

LOCATION OF RECORDS

All FAO employees are responsible for the security of any retained hard copy records, noting documents are scanned for electronic storage whenever possible. Student records will be maintained in individual electronic folders on a yearly basis. Records will be destroyed in accordance with federal and State destruction policies.

GSCC retains all financial aid records and files as required by law for at least three years from the end of the award year for which the aid was awarded. Electronic files and imaged documents are destroyed/deleted in accordance with regulatory guidance.

The FAO maintains the EDconnect, Ellucian/Banner, and NextGen. Federal eligibility information is sent and received electronically from the Department of Education through the SAIG mailbox using EDconnect software. This information is loaded into the Banner system through FTP and maintained by the FAO. Verification documents submitted electronically through NextGen are batch posted into Banner.

ORGANIZATION OF STUDENT FINANCIAL AID RECORD

Records that substantiate student eligibility are maintained, with the majority being stored in electronic format. Although not exhaustive, the following types of records are maintained.

- cost of attendance information,
- documentation of a student's satisfactory academic progress (SAP),
- documentation of student's program of study and the courses in which the student was enrolled,
- data used to establish student's admission, enrollment status, and period of enrollment,
- required student certification statements and supporting documentation,
- documents used to verify applicant data and resolve conflicting information,
- documentation of all professional judgment decisions, and
- financial aid history information for transfer students.

CONFIDENTIALITY AND INSPECTION OF STUDENT RECORDS

Under the Family Educational Rights and Privacy Act of 1974 as Amended (FERPA), Gadsden State Community College may disclose certain student information as "directory information." Directory information includes a student's name, address, telephone number, date of birth, academic honors, and major fields of study, as well as information about a student's participation in officially recognized activities and sports, the weight and height of members of athletic teams, the date of attendance by students, degrees and awards received, and the most recent previous educational agency or institution attended by a student. If any student objects to the release of such information, that student should notify the Registrar in person and in writing within three

weeks after the beginning of each semester. The Registrar's Office is located in the One Stop Center on the East Broad Campus.

A school official is defined as a college employee, person or a student assisting another school official in performing his or her tasks. A school official with a legitimate educational interest may be granted access to confidential student information if the official needs the information to fulfill his/her professional responsibility. Legitimate educational interest does not convey inherent rights to any and all student information, but it does include:

- Performing appropriate tasks that are specified in his/her position description or by a contract agreement
- Performing a task related to a student's education
- Performing a task related to the discipline of a student
- Providing services for the student, such as counseling, job placement or financial aid.

All records and conversations between an aid applicant, his/her family and the staff of the FAO are confidential and entitled to the protection ordinarily given a counseling relationship. GSCC assures the confidentiality of student educational records in accordance with GSCC rules, State, and federal laws, including but not limited to section 483(a)(3)(E) of the Higher Education Act as amended and the 1965 Family Educational Rights and Privacy Act of 1974 as amended.

AUTHORIZATION TO RELEASE INFORMATION

FERPA affords students certain rights with respect to their education records. These rights include the following:

1. The right to inspect and to review the student's education records;
2. The right to request the amendment of the student's education records to ensure that they are not inaccurate, misleading, or otherwise in violation of the student's privacy or other rights;
3. 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 without consent;
4. The right to file with the U.S. Department of Education a complaint concerning alleged failures by Gadsden State Community College to comply with the requirements of FERPA; and
5. The right to obtain a copy of Gadsden State Community College's student records policy, which is available at the Records Office.

A student who wishes to obtain access to his/her financial aid record is able to do so in the presence of a GSCC employee. Access to IRS tax documentation submitted as part of the verification process will only be granted to the individual listed on the IRS documentation.

4.0 PARTICIPATION IN FEDERAL FINANCIAL AID PROGRAMS

INSTITUTIONAL & PROGRAM ELIGIBILITY

The documents received from ED confirming GSCC's eligibility to provide federal financial aid programs are the Program Participation Agreement (PPA) and the Eligibility and Certification Approval Report (ECAR). The documents are located in the Financial Aid Office. GSCC is approved to offer federal financial aid assistance under the following Title IV programs: Federal Pell grant, FSEOG grant, and Federal Work Study.

Financial Aid Office

GSCC awards federal financial aid according to federal regulations and guidelines. Financial assistance is viewed only as supplementary. The student and the family of a student, when applicable, are expected to make every effort to assist with educational expenses.

PURPOSE OF FEDERAL PELL GRANT PROGRAM

The Pell Grant program is a grant program designed to provide a foundation of aid to needy students. Typically, Federal Pell Grants do not have to be repaid – unless the student does not earn 100% of his/her disbursement having not completed the full period of enrollment. Pell Grants are awarded only to undergraduate students who have yet to earn bachelor or professional degrees.

OTHER FINANCIAL AID PROGRAMS

Other programs for which GSCC is approved to offer financial aid assistance include Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work Study (FWS), Alabama Student Assistance Program (ASAP), and various Federal Veterans Education Assistance Program. Institutional scholarships, as well as Workforce Investment Opportunity (WIOA) and Trade Adjustment Act (TAA) programs, are also managed through the FAO.

DEFINITION OF TITLE IV ACADEMIC YEAR

All programs other than the Massage Therapy program at GSCC operates under a traditional semester calendar. This typical calendar includes fall and spring semesters, as well as a shortened summer semester with multiple modules. The standard academic year includes fall and spring semesters only. Summer term is considered a trailer, or third term of the academic year.

For financial aid purposes, July 1st to June 30th represents the academic year. An academic year is represented 30 weeks and 24 semester hours. Fall and spring semesters are each 15 weeks. Summer semester is 10 weeks.

The Massage Therapy program is a clock hour program, consisting of 720 hours, noting the standard award year is 900 clock hours. The Massage program is offered in two sections, with the first half of the program offered during the traditional fall semester and the remainder during the spring semester. All clock hours must be completed to be able to progress to the second portion of the program.

Students with remaining Title IV eligibility at the end of spring semester are reviewed for summer term eligibility upon enrollment if less than half time. If at least half time, students are eligible to receive Year Round Pell funds if all other eligibility requirements are met.

5.0 STUDENT CONSUMER INFORMATION

In order to understand the complicated field of financial aid, accurate and timely dissemination of information to consumers is vitally important. Several policies have been implemented to ensure appropriate dissemination is achieved. Consumer information is e-mailed to all students, copies of our consumer information can be obtained from the Office of Institutional Effectiveness and/or can be found on our website under College Information. In addition, GSCC Course Catalog includes consumer information for all programs offered at the College.

6.0 APPLYING FOR FEDERAL FINANCIAL AID PROGRAMS

STUDENT APPLICATION

Students must complete the “Free Application for Federal Student Aid” (FAFSA). Application forms are free and may be obtained online at [Studentaid.gov](https://studentaid.gov). Information provided on the FAFSA determines the specific types of aid that may be received. GSCC’s school code is 001017.

Students may file the FAFSA beginning October 1st annually and must be submitted each year. Students are directed to read the instructions carefully when completing the FAFSA. Students will use the tax information from prior-prior year income and tax information. For the 2019-2020 FAFSA, 2017 tax information will be referenced. For 2020-2021, income from 2018 will be used. The deadline to complete any FAFSA is June 30.

Usually, within one week of filing a FAFSA online, a Student Aid Report (SAR) will be sent to the e-mail address provided on the FAFSA (approximately four weeks for postal mail if no email address is listed). Once the SAR is received, the student should carefully review the entire report for accuracy. If corrections are needed, the student may log into his/her FAFSA and resubmit the corrected information using his/her FSA ID.

In addition to the student receiving a SAR once the FAFSA is completed, the College will receive an Institutional Student Information Record (ISIR). This ISIR will be used to determine the student’s award.

The Gadsden State Financial Aid Office encourages students to start the application process for financial aid early. Keep in mind that students who start the financial aid process late may have to assume responsibility for the payment of tuition, fees, and other educational expenses until financial aid is finalized.

To be eligible for federal financial aid, federal requirements stipulate a student must

- Be enrolled at least half-time (except for Pell Grant in some cases)
- Be a US citizen, US national, or US permanent resident or reside in the US for other than a temporary purpose (documentation may be needed to verify citizenship)
- Maintain satisfactory academic progress
- Not be in default of any loan or owe repayment on a Federal Pell Grant, FSEOG, or State Grant
- Demonstrate financial need

7.0 VERIFICATION

Verification Policy

Regulations governing the Title IV student financial aid programs require institutions to verify applicant-reported data in certain instances to ensure that applicants are submitting correct information. Given this information is the determining factor in receiving Title IV funds, accuracy is of the utmost importance. These regulations also require institutions to develop written policies and procedures to carry out the verification process (34CFR 668.53).

Verification is the process of checking the accuracy of information submitted by applicants when they apply for financial aid. After submitting the FAFSA, the student will receive a SAR which includes a summary of application information and the determination of the expected family contribution (EFC). This EFC is the result of computations involving the financial and non-financial data submitted on the application. The method of computation is applied to all students uniformly.

All students who have been selected for verification by ED's Central Processing System (CPS) must complete verification before being awarded Title IV financial aid. At minimum, those selected for verification must provide signed verification worksheets and IRS tax transcripts. Additional documents may be necessary depending on C codes and/or other SAR comment codes.

The Financial Aid Administrator will verify all information that is furnished and retained in the student electronic file for comparison against the ISIR to ensure accuracy. GSCC will resolve conflicting and/or inconsistent information related to the student's application. The requirement to resolve conflicting data is separate and distinct from the verification requirements, and supersedes any verification policies.

GSCC verifies all students selected for verification by CPS, regardless if the applicant was previously verified by another postsecondary institution. For those students who are selected for verification, the FAO notifies the applicant of the verification process and provides the student with a list of required documents via the ACCS Banner student portal. Applicants and/or parents may then submit electronic versions of the requested documents via the portal.

Notification

1. The College will inform the applicant of verification procedures and requirements through electronically (tracking letter). The student is also notified of the necessity of verification on the SAR/ISIR.
 - a. This verification email is sent to the email listed on the FAFSA, the personal email provided to the Records Office as listed on the Banner record, and to the GSCC student email account. This initial email correspondence stipulates all future correspondence will be sent to the student's college email account only.
 - b. All requirements are also listed on the student's Self Service Banner (SSB) account.
2. Those not selected for verification are sent a notification email, the same process as 1a and 1b described above.
3. Award notifications are sent to student's college email account and are available for viewing on the ACCS Banner portal.

No aid will be awarded until verification has been finalized. The College will accept requested documentation after priority dates and will award aid in a timely manner when verification is complete. For the 2020-2021 award year, the verification process must be completed within 120 days of the student's last date of enrollment or by September 11, 2021 (whichever is sooner). An applicant whose FAFSA information is selected for verification must complete verification before GSCC will submit any corrections to the applicant's values of the data items required to calculate the EFC under authority of Section 479(a) of the HEA.

Applicant Responsibility

1. Applicants selected for verification by the U. S. Department of Education are required to provide requested information or documentation in order to be eligible to receive Title IV student aid funds.
2. If a Pell or campus-based program applicant's dependency status changes during the award year or the original application was filed incorrectly, the applicant must provide documentation to the FAO. The FAO will make the necessary change. Marital status will not be updated unless the student made an error when initially submitting their FAFSA, noting documentation must be provided prior to any such change.
3. The applicant will be responsible for repaying any overpayment discovered during verification or updating.

Time Period as to Verification Completion

1. Applicants selected for verification either by the U. S. Department of Education or the College must provide the requested information or documentation no later than the deadline set by the Department of Education annually or within 120 days of the student's last date of enrollment (whichever is sooner).
2. To ensure financial aid processing prior to the beginning of classes, the FAFSA should be completed at least 15 business days before the first day of the term. All verification documents should be received in the Financial Aid Office at least 10 business days before the first day of the term in order for aid to be available the first day of classes. This same ten-day timeframe is applicable to any drop for nonpayment deadlines.
3. Any verification documentation received after the deadline stated above will be processed in a timely manner.
4. Financial aid files are worked in the order they are received.
5. Extension of time will be on an individual basis.

ACCEPTABLE DOCUMENTATION FOR ITEMS TO BE VERIFIED

The College will verify the required items as published annually in the *Federal Register*. The College will use the suggested verification text developed by the Department of Education on all verification forms. All verification will be completed prior to disbursing Title IV aid, in compliance with 34 CFR Part 668.

When verification is required, the FAO will collect appropriate documentation from the applicant based on the guidelines published in the *Federal Student Aid Handbook*. Items that generally must be verified by comparing the data items on the SAR/ISIR with identical data items on the IRS tax return and/or other primary documentation are listed in the following section. All verification documentation, with the exception of the Statement of Educational Purpose (SEP), can be submitted electronically through the FAO through the student's ACCS Banner portal. A notarized copy of the SEP may be accepted via postal mail. Applicants selected for verification will be required to produce items detailing proof of any combination of the following:

- Household size
- Number enrolled in Postsecondary Education
- Adjusted Gross Income
- Income Taxes Paid & Income Earned from Work

- Untaxed Income and Benefits
- High School Diploma
- Identity/Statement of Educational Purpose

GSCC will resolve discrepant information in compliance with 34 CFR Part 668.16(f). Documentation to resolve conflicting information will vary depending on the student's situation and what the FA staff feel is necessary to prove the information is accurate and to resolve any such conflict. In compliance with ACCS policy, GSCC also verifies dependency questions other than age.

Household Size

Verification Worksheet completed and signed by student and/or parent is acceptable documentation.

Number Enrolled in Postsecondary Education

Verification Worksheet completed and signed by student and/or parent is acceptable documentation. If there is reason to doubt the information, the schools listed may be contacted to confirm enrollment. The student should always be included in this number. Others can be included only if they are counted in the household size and will be attending a postsecondary educational institution at least half-time in the current award year. These individuals must also be working toward a degree or certificate leading to a recognized educational credential at an eligible school. Note: Dependent students must exclude parents as number enrolled in college.

Adjusted Gross Income

Acceptable documentation for independent students (and spouse) is a copy of U.S. Tax Transcript. For dependent students, a copy of parents and student's U.S. Tax Transcript for the base year is needed. (Signed federal income tax returns are acceptable in lieu of tax transcripts due to Department of Education regulatory relief.)

U.S. Income, Taxes Paid & Income Earned from Work (non-tax filers)

Acceptable documentation for independent students is a copy of U.S. Tax Transcript for the base year; for dependent students, a copy of parents and student's U.S. Tax Transcript for the base year is needed. Tax Transcripts are provided by the IRS and can be ordered at www.irs.gov. (Signed federal income tax returns are acceptable in lieu of tax transcripts due to Department of Education regulatory relief.)

Any non-tax filer must submit a completed and signed verification worksheet (including parent signature if a dependent student), a statement of non-filing from the IRS, and a listing of any and all sources and amounts of income for the base year.

Certain Untaxed Income & Benefits

Tax transcripts or alternative tax documents are acceptable documentation for IRA/Keogh deductions, foreign income exclusion, and interest on tax-free bonds if verification is required.

High School Diploma or GED Requirement

To be eligible to receive financial aid, students must have a high school diploma or General Educational Development (GED) certificate prior to receiving federal financial aid. In addition, students without a high school diploma or GED may be eligible to receive federal financial aid if they (1) have documented ability to benefit and (2) are concurrently enrolled in career pathway programs, which includes concurrent enrollment in adult education classes. Students without a high school diploma or GED who enrolled in post-secondary education prior to July 1, 2012, or who have earned at least six college credits are eligible to enroll in certain programs without concurrently enrolling in adult education classes.)

Identity/Statement of Educational Purpose

Applicants assigned the Department's verification group 5 (V5) must submit valid, unexpired, government-issued photo identification (ID) such as a passport or a driver's license and must complete the section on the Identity and Statement of Educational Purpose form. This form cannot be submitted electronically via ACCS Banner portal. Students may complete the SEP forms at one of the financial aid offices. Those unable to visit an office can mail completed, notarized forms to the FAO.

VERIFICATION STATUS CODES

For the 2020-2021 award year, students selected for verification will be placed in one of the following groups to determine which FAFSA information must be verified. (V2, V3 and V6 are reserved for future use by the Department.) A blank verification status code indicates that the SAR/ISIR was not selected for verification by CPS.

V1—Standard Verification Group

Students in this group must verify the following if they are tax filers:

- adjusted gross income
- U.S. income tax paid
- untaxed portions of IRA distributions
- untaxed portions of pensions
- IRA deductions and payments
- tax-exempt interest income
- education credits
- household size
- number in college

Students who are not tax filers must verify the following:

- income earned from work
- household size
- number in college

V4—Custom Verification Group

Students must verify high school completion status and identity/statement of educational purpose.

V5—Aggregate Verification Group

Students must verify high school completion status and identity/statement of educational purpose (SEP) in addition to the items in the Standard Verification Group.

COMPLETION OF VERIFICATION

Upon receipt of all requested verification documents, the student's ISIR will be compared with the documentation provided. If all information is correct and there is no conflicting information, the information will be used to process Title IV aid. The FAO will scan the documents in the student's electronic financial aid file, the Banner record will be marked as "verified", and aid will be awarded.

If the verification process shows errors in non-dollar items or errors in dollar items for the student and/or the parent, the student and/or parent's information must be corrected and the corrected information must be reprocessed. A correction will be submitted to CPS through Banner or FAA Access to CPS Online. When the reprocessed SAR/ISIR is received and all data is verified as accurate, the file will be marked in Banner as "verified" and aid awarded. The student will be notified of any corrections via ACCS Banner and/or packaging via award email notification.

VERIFICATION DEADLINE

As stated previously, the College will not disburse any Title IV funds for applicants who fail to provide requested documentation. No interim disbursements of Title IV funds will be made until verification is complete. The College will accept requested documentation after priority dates and will award aid in a timely manner when verification is complete.

For those selected for verification after an award has been made, the College will withhold future funds. If a student does not complete verification by the end of the academic year of requested verification information, the student may forfeit funding for the award year and may be responsible for all tuition and fees owed to the school. However, once the documents are submitted, the College will process throughout the eligible FAFSA year and award for the academic year appropriately. For the 2020-2021 award year, the verification process must be completed within 120 days of the student's last date of enrollment or by September 11, 2021 (whichever is sooner and allowing for required corrections).

VERIFICATION OF OTHER INFORMATION

The SAR/ISIR will often have comments requiring the FAO to verify specific items. Any specific item flagged by CPS will be included in the verification process.

8.0 PROFESSIONAL JUDGMENT

Professional judgment (PJ) may be used by the Financial Aid Director as established by federal regulations on an individual basis where mitigating circumstances exist and appropriate documentation is on file. Supporting documentation is required in order to have aid reevaluated accurately. Documentation can include but is not limited to the following: documentation from employer, former employer, or the appropriate government agency confirming a change in income or benefits. A student may request a Loss of Income form in the FAO. This form and related documents are required in order to consider the PJ. Professional judgements are considered and reviewed on a case-by-case basis and may be either approved or denied. All judgment are final and are the discrepancy of the Director of Financial Aid.

Upon the completion of verification (if selected) and the resolution of any conflicting information, a financial aid packager will review the Loss of Income request form and any supporting documentation to determine just cause. If just cause appears to exist, the packager will run a simulation to determine whether or not the request would affect the EFC calculation. If changes are such that will positively impact the student's award package, the packager will forward the Loss of Income request form and documentation to the Financial Aid Director for consideration of approval. If approved, the Director will sign and indicate reason for approval and return the form to the packager for processing. The packager will submit the correction, indicating the reason for the professional judgement. The student will be notified via his/her ACCS Banner portal of the decision and the impact on eligibility through the receipt of a revised award email notification.

9.0 DEPENDENCY OVERRIDES

As with Professional Judgment adjustments, students may petition to the FAO for a determination as to whether an adjustment to independent status is warranted where the student does not otherwise meet the statutory requirements. In such cases, such as parental abandonment, abuse, neglect or incarceration of both parents, sufficient documentation must be presented by the student to determine that the circumstances are legitimate. Such documentation may include police records, certified statements from clergy or counselors, or other records as appropriate. Dependency Override adjustments will only be granted in situations where it is determined that it would not be reasonable to expect FAFSA information and/or parental support of the student.

10.0 DOCUMENTS REQUIRED PRIOR TO AWARDING PELL

Once all paperwork is completed, the student's financial aid eligibility will be determined. The ISIR and verification documentation, if applicable, are the minimal information is required prior to processing.

PROCEDURE TO FOLLOW CONCERNING MISSING INFORMATION

The student must provide required documentation. No Title IV disbursements will be made when required documents are missing.

PROCEDURE TO FOLLOW CONCERNING CONFLICTING INFORMATION

Conflicting information must always be resolved. When identified, the student will be advised of what conflicts are found and how the conflicts can be resolved. Documentation to resolve

conflicting information will vary depending on the student's situation and what the FA staff feel is necessary to prove the information is accurate and to resolve any such conflict.

Any information, either on the FAFSA or other documentation received, for which the College has reason to believe is discrepant or inaccurate, the student must provide adequate documentation to resolve the conflict. Such conflicting information could be listed on the FAFSA, noted on documents submitted to the Financial Aid Office (such as unrequested tax transcripts), and/or information from other college offices (such as validity of high school completion). Examples of conflicting data would include but are not limited to:

- a. A student is not selected for verification, but the IRS transcript on file conflicts with items on the FAFSA.
- b. An IRS transcript shows single/head of household and on the FAFSA/ISIR shows the same person as married.
- c. The amount of reported income is greater than or equal to the minimum amount required to file as indicated in the instructions provided by the IRS.
- d. Veterans Affairs (VA) benefits verified by the certifying official in the Registrar don't match the FAFSA.
- e. Admissions information received impacts student eligibility (i.e., student accepted into a non-degree program, etc.)

Upon receipt of all requested verification documents, the student's ISIR will be compared with the documentation provided. As long as all information is verified as correct and the conflict is resolved, the student's file will be marked in Banner as "verified" and aid awarded.

If the conflict remains, appropriate action will be taken. This action may include aid not being awarded and/or referral to the Office of the Inspector General for possible fraud. Any suspected fraud will be referred to the College's legal office for review. If reviewed and deemed to be possible fraud by the College's legal office, the referral process as outlined in Chapter 5 of the Application and Verification Guide of the *Federal Student Aid Handbook*.

11.0 OTHER ELIGILITY REQUIREMENTS

The Financial Aid Administrator reviews the submitted documentation and ascertains that the student meets general qualifications for financial assistance as listed below.

NEED

Need for the Pell Grant program is documented by submission of a valid SAR/ISIR with an eligible EFC. Internal Banner edits prevent awarding and disbursement for students who do not meet Pell Grant eligibility, including prior degree status, EFC level, and lifetime Pell limits. To determine remaining financial need, the student's EFC is subtracted from his/her Cost of Attendance (COA).

EDUCATIONAL HISTORY OF A STUDENT

If the student has attended other schools in the past, the Financial Aid Administrator can assess the NSLDS information from SAR/ISIR concerning defaults and overpayments. NSLDS information is uploaded into Banner from the ISIR and internal edits prevent over-awarding of Pell based on transfer and historical data. Students are placed on the NSLDS seven-day transfer

monitoring list when awarded. The list is uploaded to NSLDS and disbursement cannot occur until the transfer monitoring period has passed. Additional award information submitted to NSLDS and provided to GSCC will be factored into the award process.

DEFAULT STATUS

If a student is in default, he/she is not eligible for further Title IV assistance. However, it is possible for the student to obtain satisfactory arrangements for repayment. Student must have a letter from the holder of the loan stating that the student has made satisfactory repayment arrangements and is eligible for Title IV funds before any funds may be disbursed. Internal Banner edits prevent packaging of Title IV aid until the default status is resolved.

C-CODES

An actionable comment code (C-Code) on the FAFSA must be resolved before awarding aid. The student will be notified upon receiving the ISIR of the need to supply additional documentation. This documentation will be reviewed to determine if the issue(s) may be resolved. Common messages that require documentation for resolution include but are not limited to:

- **Social Security Administration (SSA):** The student is required to submit a copy of the social security card confirming the name and SSN, or to correct the FAFSA if errors were made during the initial FAFSA filing.
- **Citizenship:** The student is required to bring in a copy of his/her U.S. Passport, Certificate of Naturalization, or a copy of U.S. birth certificate showing birth abroad and confirmation of citizenship status.
- **Department of Homeland Security (DHS):** If the Department of Homeland Security could not verify the student's citizenship, the student must submit additional information, such as that mentioned above for citizenship confirmation. Eligible non-citizens with A-numbers not passing secondary confirmation by Homeland Security must bring unexpired immigration status verification documentation in person to the FAO. The Financial Aid Administrator will complete the form G-845 and makes a copy of all relevant information to support the immigration status. The information is sent to DHS for review. No financial aid is awarded until we have received confirmation back from DHS regarding the student's eligibility for financial aid or until 15 business days after the date the documentation was sent.
- **Selective Service System:** Males aged 18-25 are required to register with the Selective Service. The FAA will verify registration status at <http://www.sss.gov>. If the registration is not complete, the student is instructed to go to the website to register if they are within the age range to do so. If the student is a female, the FAFSA information will need to be corrected.
- **Unusual Enrollment History (UEH):** According to Dear Colleague Letter GEN-13-09, the purpose of the UEH Flag is to identify instances of potential fraud and abuse of the Federal aid programs. A review of aid received and classes taken over the past four years is required. Eligibility for all other Title IV aid is either approved or denied based on the results of this review and evaluation. Applicants are notified of the decision.

UNDERGRADUATE STATUS

If a student indicates on FAFSA that he/she has a Bachelor's degree, Banner edits will prevent packaging of a Pell Grant award.

12.0 PELL GRANT & CAMPUS BASED AWARDS

The Pell Grant program is a grant program designed to provide a foundation of aid to needy students. Pell Grants do not have to be repaid.

AMOUNT OF PELL GRANT COST OF ATTENDANCE

The cost of attendance (COA) is updated annually. For purpose of awarding Title IV need-based assistance, the COA for purposes of the Federal Pell Grant program is the cost of tuition and fees for a full-time student for a full academic year (24 credit hours) plus an allowance for room and board, books, supplies, transportation, and personal expenses incurred by the student for a full academic year. GSCC cost of attendance is attached as an addendum and also shown on our Net Price Calculator on our website.

A student's financial need is based on the formula: COA minus the student's expected family contribution (EFC) equals Need. For the awarding of the Title IV aid and need-based funds, the College requires a valid Student Aid Report (SAR) or Institutional Student Informational Report (ISIR) that provides the student's EFC. As long as the EFC is less than the cost of attendance, the student is considered to have financial need. The Department of Education provides an annual payment schedule to be used to determine the amount of a Pell Grant.

FSEOG

Institutions are allocated a limited amount of FSEOG funds, thus FSEOG will be awarded to Federal Pell Grant eligible students with zero EFCs (expected family contribution) and exceptional need. Priority will be given to students in converted credit hour programs. GSCC is exempt from the 25% matching requirement for FSEOG.

FEDERAL WORK STUDY

As with FSEOG, Federal Work Study (FWS) funds are limited. Students with unmet need who indicate interest in working will be awarded FWS until funds are exhausted. Students may receive a combination of FWS and awards up to their calculated maximum need.

FWS recipients are paid directly through the GSCC payroll process for hours worked only. FWS participants must record hours worked and obtain approval of submitted timesheets from supervisors. The FAO will monitor payment of FWS recipients to ensure maximum eligibility allotted has not been exceeded.

GSCC expends a minimum of 7% of FWS funds for community service and reading tutor programs. The College is exempt from the 25% matching requirement for FWS.

DETERMINING SCHEDULE

The Federal Pell Grant award is based on the student's COA and the payment schedule provided annually by the Department of Education. Banner functionality calculated Pell awards using the above variables and prorates the award based on enrollment level.

Federal aid is disbursed following the Pell Recalculation Date (PRD), which is ten (10) days after the first day of full term classes. If this date falls on the weekend or holiday, the PRD will be the following work day. As the FAFSA is a snapshot of the student's family situation at the time of application, the PRD is a snapshot of enrollment for the semester. Based on this enrollment, aid is recalculated as required for students failing to begin attendance in all classes and aid is disbursed accordingly.

ATTENDANCE POLICY

Although Gadsden State Community College is a non-attending-taking institution, class attendance is considered essential to the educational process and is integral to academic success. Students are expected to attend all classes for which they are registered. Absences disrupt a student's academic progress, contribute to poor academic performance, and significantly diminish the quality of group interaction in class. Students are expected to attend class on time and are expected to remain in class for the duration of the published class time. Faculty are required to verify attendance on a specified day to capture census reporting data as required to comply with federal financial aid regulations. Attendance in distance education classes is achieved through the submission of an academic assignment, taking an exam, email documentation with instructor regarding academic subject matter, and other academically related activities.

13.0 PRIVATE LOANS

The Financial Aid Office utilizes the Electronic Loan Management (ELM) system for processing private student loan applications. Once an applicant submits an online application, eligibility is determined by the FAO and certified via ELM. Funds are transmitted to the GSCC Business Office and the student's account is credited for the disbursement amount. GSCC does not maintain a preferred lender list but rather a historical lender list. Through ELM, students are provided counseling and other money management resources.

14.0 CASH MANAGEMENT & FISCAL OBLIGATIONS

GSCC has the fiduciary responsibility to properly and accurately request, maintain, disburse, and when necessary, return Title IV funds according to established rules and procedures. The policies and procedures for meeting this fiduciary responsibility are below.

SEPARATION OF DUTIES

The function of awarding and packaging aid for a student (authorizing payments) is separate from the function of drawing down funds from G5 and posting to student's accounts (disbursing funds). Authorizing payments is performed by the Financial Aid Office via Banner processes. The Financial Services Office then credits the disbursements to the student's account via the Banner Application of Payment process.

The Financial Services Office completes all required fiscal reports and financial statements. Monthly reconciliation of all federal programs is completed. This reconciliation includes four components: Banner Financial Aid, Banner Financial Services, Common Origination and Disbursement Web Site (COD), and G5. Once reconciled, a third college employee reviews the supporting documentation for each monthly reconciliation documentation to ensure compliance with generally accepted accounting principles, including bank account and internal ledger reconciliation procedures.

BANK ACCOUNTS

GSCC has a separate federal account to receive and return funds and a separate operating account. These funds must be transferred into the operating account from the federal account with three days.

DISBURSING FUNDS

Federal aid is disbursed following the Pell Recalculation Date (PRD), which is ten (10) days after the first day of full term classes. If this date falls on the weekend or holiday, the PRD will be the following work day. As the FAFSA is a snapshot of the student's family situation at the time of application, the PRD is a snapshot of enrollment for the semester. Based on this enrollment, aid is recalculated as required for students failing to begin attendance in all classes and aid is disbursed accordingly. The Financial Services Office runs the Application of Payments process to post aid student account ledgers, thereby creating credit balances. Credit refund checks are issued and mailed weekly by the Business Office as aid is disbursed.

Payment Periods

With the exception of the one clock hour program, the enrollment status for the purpose of awarding aid is as follows.

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

This breakout applies to all credit hour programs, even those programs subject to the clock to credit hour conversion formula.

Aid for the clock hour program is awarded in two equal payment, unless the student transferred in hours and lacks less than 450 hours. If student lacks less than one half the award year definition, aid can be disbursed in one payment in accordance to what is best to meet the needs of the student.

Requirements for Disbursement

Before disbursing funds, the student must be fully packaged and meet registration/attendance requirements. Internal Banner edits prevent disbursement until the student meets all eligibility requirements.

Disbursement of Federal Grant Funds

Pell Grant and FSEOG funds are disbursed in advance of drawdown of federal funds. Title IV funds are reconciled monthly. Federal funds are drawn down in arrears of disbursement and adjustment of awards so as not to require returns of excess cash. FWS funds are disbursed during regular payroll cycles as with other employment programs.

NOTIFICATIONS/AUTHORIZATIONS

The official financial aid award notice describes the total financial assistance that the student will receive. This information, as well as the anticipated disbursement dates, is also posted to the student's ACCS Banner portal.

With a student's written authorization, GSCC will hold any credit created by the funds to apply to other existing charges on the student's account. This Title IV Authorization Form authorizes GSCC to hold or release credits from all sources on the student account to pay for future and/or miscellaneous charges. The authorization remains in effect for the entirety of enrollment unless otherwise rescinded. The authorization is voluntary and may be rescinded by submitting a written request to the Financial Aid Office. If the authorization is not received from the student, any excess funds will be released to the student within 14 days of being recorded to the student's account ledger.

OVERPAYMENTS

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

- awards or disbursements are made incorrectly
- a student reports incorrect information on his/her financial aid application
- a student withdraws from College
- conflicting information is received by the Financial Aid Office and is resolved

Any information, which the aid administrator discovers as incorrect, must be corrected according to procedures outlined in federal regulations. The student will be notified, and collections of these funds will be attempted.

Students who owe funds to a grant program are required to make payment of those funds within 45 days of being notified that they owe this overpayment. During the 45 day period students will remain eligible for Title IV funds. If no positive action is taken by the student within 45 days of being notified, GSCC will notify the U.S. Department of Education of the student's overpayment situation. The student will no longer be eligible for Title IV funds until they enter into a satisfactory repayment agreement with the U.S. Department of Education. During the 45-day period, the student can make full payment to GSCC to cover the overpayment. The College will

forward the payment to the U.S. Department of Education, and the student will remain eligible for Title IV funds. If a student is unable to pay their overpayment in full, he/she may be able to set up a repayment plan with the U.S. Department of Education.

TITLE IV CREDIT BALANCES

GSCC will determine the amount of Title IV credit balances. If it is determined that a Title IV credit balance has been created, a refund check will be issued to the student within 14 calendar days from the date of disbursement. All checks are mailed to the addresses on file with the Registrar Office.

To ensure no funds escheated to the State, Financial Services will void any uncashed checks over 180 days and will notify Financial Aid. Financial Aid will recover the funds and return to the Department of Education. When permissible (in compliance with cash management and disbursement regulations), the FAO may attempt to contact the student and request Financial Services reissue funds to needy students. If reissued, Financial Services will monitor the re-released checks and will adhere to the initial 240-day timeframe.

WITHDRAWAL/RETURN OF TITLE IV FUNDS/INSTITUTIONAL REFUNDS

A Return of Title IV Funds (R2T4) calculation is processed for a student who meets the following conditions: receives grant funds (or who meets the conditions that may entitle the student to a late disbursement), begins attending classes, and completely withdraws his/her period of enrollment. The Return of Title IV Funds calculation is a policy of the United States Department of Education that determines the amount of grant funds GSCC and/or the student are to return to a grant program. The term "Title IV Funds" refers to the Federal Financial Aid Programs authorized under the Higher Education Act of 1965 (as amended) that at GSCC include the following programs: Federal Pell Grants and Federal Supplemental Opportunity Grants (FSEOG).

The student's recalculated grant award amount is used in the Return of Title IV Funds calculation. The percentage of Title IV aid earned is found by dividing the number of calendar days completed by the time of withdrawal date by the number of calendar days in the term. If the student has completed more than 60% of the term, the student is considered to have earned 100% of the Title IV aid. The amount of Title IV aid earned is found by multiplying the amount of aid disbursed for the term plus what could have been disbursed by the percentage of Title IV aid earned. If the amount earned is less than the amount of aid disbursed, the difference must be returned. If the student earned more than what was disbursed, a late disbursement may be due. If the amount earned equals the amount disbursed, no return and no disbursement are to be made.

GSCC returns the lesser of (a) the total amount of unearned aid or (b) an amount equal to the student's institutional charges multiplied by the percentage of aid unearned. The student is billed for any balance resulting from funds re-turned by GSCC.

The amount of aid GSCC is to return is then subtracted from the amount of Title IV aid to be returned to find the initial amount of unearned Title IV aid for the student to return. The total of Title IV grant that was disbursed and could have been disbursed for the payment period is multiplied by 50% to find the amount of Title IV grant protected. The amount of Title IV grant protected is subtracted from the initial amount of unearned Title IV aid for the student to return in order to find the amount of Title IV grant funds for the student to return. In the event of an

overpayment, GSCC notifies the student, and the student may be allowed 45 days to pay the amount in full to the Gadsden State Business Office. If full payment is not made to GSCC within 45 days, payments must be made to the U. S. Department of Education. While the overpayment is due, the student remains eligible for financial aid generally for 45 days from the date of the overpayment. The amounts returned by either GSCC or the student are then distributed based upon the following priority schedule: (1) Federal Pell Grants and (2) FSEOG.

The Financial Aid Office processes the Return of Title IV Funds calculation. When a student completely withdraws (official) or fails to complete his/her period of enrollment (unofficial), a Return calculation is required. If a student is enrolled in a combination of class offerings that include mini-terms, the student must successfully complete his/her full period of enrollment not to be considered an unofficial withdrawal. GSCC does not request, but will accept, written confirmation of future attendance if a student has a break in enrollment from a class withdrawal the first mini-term but plans to enroll the upcoming mini-term; however, failure to being that subsequent mini-term will result in an unofficial withdrawal. Based on the timing of the withdrawal, the student may not have earned 100% of the award and aid will be returned to the Department of Education accordingly.

Effective Summer 2021 (5/10/2021)¹, GSCC opted to early implement the R2T4 Final Rules for modules in the [September 2, 2020 Federal Register](#). These rules allow for withdrawal exemptions listed below. Given these are exemptions, no R2T4 calculations are required given students meeting one or more of these exemptions are not considered withdrawn.

1. Successfully completes one module that includes 49.0% or more of the number of days in the payment period
 - No rounding to 49% allowed.
 - Percentage based on the number of days in the overall payment period --- thus full semester.
 - Successful completion means a passing grade --- not simply completing the class and earning a grade of F.
2. Successfully completes a combination of modules that when combined contains 49.0% or more of the number of day in the payment period --- excluding scheduled breaks of 5 or more days and all days between modules
3. Successfully completes coursework of at least a half-time Title IV student load
 - Successful completion means a passing grade.
 - Six TIV hours or more passed.
4. Successfully completes all graduation requirements

The FAO will run the Banner process to determine the portion of aid that needs to be returned by the College. The FAO will adjust the student's award according to the R2T4 and send the revised disbursement record to COD for processing. Financial Services will return necessary funds to the Department of Education via G5. If funds have already been paid to the student, the student will receive a statement from the Business Office with the amount to be paid back, for which the student will be responsible. The student will also receive a revised award notification email. Any balance due will cause a HOLD to be placed on the student's account until all outstanding funds have been returned. Holds for outstanding funds prevent students from registering and/or accessing their records until the balance due has been satisfied. In addition to financial ramifications from the withdrawals, the student's financial aid eligibility will be

negatively impacted. Financial Aid stresses that all students “Go to Class, Stay in Class, and Pass the Class!”

SATISFACTORY ACADEMIC PROGRESS

Students must declare a major and be working toward the completion of that major in order to receive financial aid. In order to receive aid, a student must be making satisfactory academic progress (SAP) regardless of whether he or she has previously received aid.

Satisfactory Academic Progress SAP will be measured at the end of each semester of enrollment at Gadsden State Community College. Students are required under federal regulations to maintain certain standards of progress depending on the number of hours they have attempted in college. It is the student’s responsibility to read and understand all policies associated with financial aid funding. The SAP policy is available online at <https://www.gadsdenstate.edu/admissions-aid/sap-guidelines.cms>.

SAP includes three basic components: qualitative Grade Point Average (GPA), quantitative Hours Completed (completion rate), and timeframe. Both the GPA and completion rates are on an increasing tiered scale. The GPA is computed based on a 4.0, with a 2.0 or higher GPA required for graduation. The completion rate is calculated by dividing the cumulative number of credit hours the student has successfully completed by the cumulative number of credit hours the student has attempted. Federal regulations require that students must complete their educational objective within a maximum time frame of one and one-half times the length of the programs in which they are enrolled since the purpose of the Federal Title IV financial aid programs is to assist students in meeting their educational expenses while they progress toward timely completion of their educational objectives.

GPA requirements for long-term certificate and degree seeking students

- If the student has attempted 0-21 hours, he/she must maintain a 1.5 GPA.
- If the student has attempted 22-32 hours, he/she must maintain a 1.75 GPA.
- If the student has attempted 33 or more hours, he/she must maintain a 2.0 GPA.

Completion rate required by long-term certificate and degree seeking students

- If the student has attempted 0-21 hours, he/she must maintain a 58% completion rate.
- If the student has attempted 22-32 hours, he/she must maintain a 62% completion rate.
- If the student has attempted 33 or more hours, he/she must maintain a 67% completion rate.

GPA requirements for short-term certificate (24-29 credit hours) students

- If the student has attempted 0-12 hours, he/she must maintain a 1.5 GPA.
- If the student has attempted 13 or more hours, he/she must maintain a 2.0 GPA.

Completion rate required for short-term certificate (24-29 credit hours) students

- If the student has attempted 0-12 hours, h/she must maintain a 58% completion rate.
- If the student has attempted 13 or more hours, he/she must maintain a 67% completion rate.

Additional Regulations relating to SAP include the following.

- The maximum timeframe for the completion of an undergraduate degree program is defined as no more than 150 percent of the normal timeframe required to complete the degree program. For example, a degree-seeking student can attend Gadsden State for three years, which is 150% of a two-year major. Failure to complete within this allotted timeframe will result in loss of FA eligibility. All courses attempted (including transfer hours accepted by the institution) are included in the maximum timeframe calculation. A change in major or academic program does not reset the 150% timeframe.
- If a student fails to meet the Qualitative Standard – Grade Point Average (GPA) and/or the Quantitative Standard – Pace of Progression (Pace) for Satisfactory Academic Progress, he/she is given one warning semester in which he/she will be eligible to receive aid.
- If a student fails to regain good standing, satisfying both the Qualitative Standard – Grade Point Average (GPA) and/or the Quantitative Standard – Pace of Progression (Pace), during his/her warning semester, he/she is placed into a Failing SAP Status and will be ineligible for continued aid.
- There is no warning semester for maximum timeframe.
- If a student has lost eligibility, he/she may appeal – given the student has mitigating circumstances that caused unsuccessful coursework. An appeal cannot be approved for a prior term.
- Additional information follows in regard to the treatment of repeated, incomplete, withdrawn, bankrupted, forgiven, and transitional (remedial) courses, as well as transfer credit, grade changes, and clock-hour programs.
 - Repeated courses are factored into the GPA, Pace, and maximum timeframe calculations. The first repeat will not be factored into the GPA calculation. In addition, a student can only repeat a successfully-passed course using federal aid once. Only one passed course counts toward graduation; therefore, the course is counted in passed hours only once, which may affect the Pace.
 - Incompletes are factored into the GPA, Pace, and maximum timeframe calculations.
 - Withdrawals will not be factored into the GPA calculation but will be included in the Pace and maximum timeframe calculations.
 - Transfer credits accepted by the institution will not be factored into the GPA calculation but all accepted credits are included in the Pace and maximum timeframe calculations.
 - Following acceptance of transfer credits, an official review of these credits is completed at the end of the next semester of enrollment at GSCC.
 - Periods where Academic Bankruptcy was applied are factored into the GPA, Pace, and maximum timeframe calculations.
 - Forgiven courses are factored into the GPA, Pace, and maximum timeframe calculations.
 - Transitional (developmental/remedial) classes are factored into the GPA, Pace, and maximum timeframe calculations.
 - After a grade change (except an Incomplete) has been instituted for a prior term, SAP is recalculated at that time. When an Incomplete grade is updated to a final grade, it is factored into the SAP calculation at the time of the next formal evaluation.
 - There is a 30-hour limit on remedial/developmental courses.
 - ESL and Job Corp coursework will not be factored into the GPA, Pace, or maximum timeframe calculations because these classes are not counted toward graduation.

- Dropped courses during the add/drop period are not factored into GPA, Pace, or maximum timeframe calculations.
- Each payment period, clock hours and instructional weeks must be successfully completed to maintain good SAP in a clock-hour program.
- The final Pace result will be rounded based on traditional rounding rules (e.g. 66.5% = 67%)

It is possible for a student who is not meeting SAP to regain eligibility for Title IV aid. Options may include a) paying for classes or b) successfully appealing.

Information regarding financial aid appeals include the following.

- A student may submit a Financial Aid Appeal if he/she can provide documented proof of mitigating circumstances. Mitigating circumstances are those that are beyond the student's control. If a student files an appeal due to the maximum timeframe, he/she must be meeting the other two components (GPA and Pace). An appeal cannot be approved for a prior term.
- A student should submit the appeal and all documentation pertaining to the appeal in time to ensure aid can be awarded by the end of the drop/add period. Submitting a Financial Aid Appeal is NOT an automatic approval.
- The Financial Aid Appeals Committee will meet each semester to consider completed appeals. The decision of the Appeals Committee is final. Only one appeal will be considered per semester.
- A student will be notified of the decision made by the Committee by e-mail. Students should check OneACCS Self-Service Banner SSB for statuses.
- A student must follow the terms of his/her appeal if approved or lose financial aid eligibility.
- An Academic Plan may be instituted for a student as an opportunity to restore the student to proper Satisfactory Academic Progress at a specified future point in time. The Plan can be voided if the student has changed majors or the student doesn't follow the prescribed academic plan. GSCC does not allow a plan to exceed maximum timeframe.

ACCOUNTING & RECONCILIATIONS

All accounting transactions, including those involving Title IV funds, are accounted for in accordance with US GAAP and federal regulatory requirements. GSCC prepares internal financial statements and reconciles general ledger accounts on a monthly basis. Each year GSCC prepares annual financial statements as per GAAP as well as monthly reconciliations of Title IV funds.

15.0 DEPARTMENTAL REQUIRED REPORTING

ENROLLMENT STATUS REPORTING PROCEDURES

A student's enrollment status determines deferment eligibility, grace periods and repayment schedules related to Direct Loans. The reporting and confirming the enrollment status of students receiving Title IV aid is completed by the Registrar's Office. The Registrar's Office coordinates with the National Student Clearinghouse for enrollment reporting. Reports are received regularly and enrollment information provided to the Clearinghouse on a scheduled basis. Reporting errors are identified and corrected immediately.

TRANSFER MONITORING PROCEDURES

The Transfer Monitoring Process of the National Student Loan Data System (NSLDS) monitors all mid- year transfer students (students who transfer from one school to another during the same award year) for factors that could affect eligibility for Title IV federal student aid. Institutions are required to inform NSLDS, through the transfer monitoring process, of all the students transferring into the institution. NSLDS monitors changes in the financial aid history of those students and alerts the college of any relevant changes.

From the date that the latest ISIR for the student was generated and sent to the institution, NSLDS monitors changes to the student's financial aid history. NSLDS checks to see if there have been any changes in the student's financial aid history that may be relevant to the student's eligibility for aid at the new college. NSLDS continues to monitor changes since the last alert is sent. If there are relevant changes to the student's financial aid history, NSLDS will alert the college, which must then review the change to determine if it affects the student's eligibility for FSA. NSLDS will not alert an institution if there are no relevant changes to the student's financial aid history.

Students deemed to be transfers or mid-year awards are placed on the Transfer Monitoring (TM) report and transmitted to NSLDS. A seven-day hold is placed on the student's account to prevent disbursement during the hold period.

If a disbursement is made to an eligible student but later receives an alert from NSLDS, the college must access and review the student's financial aid history to determine whether an action needs to be taken with regard to that disbursement or any subsequent disbursements. Transfer monitoring reports are reviewed regularly, and awards are adjusted when necessary.

16.0 FRAUD & MISREPRESENTATION

There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining additional assistance. The Financial Aid Administrator is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse. The policy and procedure pertaining to fraud are outlined below.

POLICY FOR FRAUD

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities

including the U.S. Office of Inspector General of the Department of Education, at **1-800-647-8733** or **1-800-MIS-USED**.

PROCEDURES FOR FRAUD

If, in the Financial Aid Administrator's judgment, there has been intentional misrepresentation, false statements or alteration of documents which have resulted in the awarding or disbursement of funds for which the student is not eligible, the Financial Aid Administrator will notify the student and schedule an appointment to discuss the situation. If the student does not make an appointment, the Financial Aid Administrator may:

- Not process a financial aid application until the situation is resolved satisfactorily.
- Not award financial aid.
- Cancel financial aid.

Referral Procedures

1. The College will forward to the U. S. Department of Education or the College's Business Office, the name, social security number, and other relevant information of an applicant who has received funds based on incorrect information, after a reasonable effort has been made to resolve the discrepancy.
2. The Director of Financial Aid is required to report any known fraud to the Inspector General, U. S. Department of Education.

Fraudulent situations will be forwarded to the Office of the Inspector General.

GSCC COMMITMENT TO INTEGRITY

GSCC holds itself to the highest levels of integrity and will not provide any knowingly false, erroneous or misleading statements to a student, prospective student, family member of student or prospective student or the U.S. Department of Education or its affiliates. GSCC is committed to operating in an environment of integrity. Each Gadsden State employee is responsible for assuring that the actions and activities conducted at the college promote such an environment. Through the hiring, training, and performance review processes, employees learn the culture and official policies of GSCC and are educated to represent the College with integrity.

17.0 AUDIT REQUIREMENTS

A College is required to have a financial and compliance audit for Title IV funds at least every year. This requirement appears in regulation, with the exception that this audit is considered to be satisfied if the College has had an audit under the Single Audit Act (Chapter 75 of Title 31 United States Code.) Audits will be scheduled and performed by the State Comptroller's Office or qualified accounting firms. [34 CFR 668.12]

Each year, auditors review a sample of student aid files to ensure that the Title IV aid is being administered in compliance with federal, state and Institutional policies. Any exceptions found during the audit will be addressed. Associated policy lapses will be reviewed and corrected. The Financial Services Office is required to send a copy of the audit report to the U.S. Department of Education.

18.0 NON-DISCRIMINATION STATEMENT

Gadsden State Community College has filed with the Federal Government an Assurance of Compliance with all requirements imposed by or pursuant to Title VII of the Civil Rights Act of 1964 and the Regulation issued thereunder, to the end that no person in the United States shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity sponsored by this institution. It is also the policy of Gadsden State Community 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.”

Gadsden State Community College is committed to equal opportunity in employment and education and does not discriminate on the basis of sex, race, color, religion, disability, or national origin. Gadsden State complies with non-discrimination regulations under Title VI and Title VII, Civil Rights Acts of 1964; Title IV, Education Amendments of 1972; and Section 504, Rehabilitation Act of 1973. Inquiries concerning this policy may be directed to Michele Bradford, Director of Legal Affairs, Gadsden State Community College, P.O. Box 227, Gadsden, Alabama 35902-0227, telephone 256.439.6822.

19.0 ADDEDUMS

2020-2021 Cost of Attendance (Fall and/or Spring Budget)

<u>LIVING WITH PARENTS</u>	<u>ANNUAL</u>	<u>TERM</u>
Tuition & Fees	3,936	1,968
Books & Supplies	1,600	800
Transportation	2,422	1,211
Room & Board	1,350	675
Miscellaneous	<u>494</u>	<u>247</u>
TOTAL	\$9,802	\$4,901

<u>OFF CAMPUS - IN STATE</u>	<u>ANNUAL</u>	<u>TERM</u>
Tuition & Fees	3,936	1,968
Books & Supplies	1,600	800
Transportation	2,422	1,211
Room & Board	4,500	2,250
Miscellaneous	<u>494</u>	<u>247</u>
TOTAL	\$12,952	\$6,476

<u>OFF CAMPUS - OUT OF STATE</u>	<u>ANNUAL</u>	<u>TERM</u>
Tuition & Fees	7,128	3,564
Books & Supplies	1,600	800
Transportation	2,422	1,211
Room & Board	3,600	1,800
Miscellaneous	<u>494</u>	<u>247</u>
TOTAL	\$15,244	\$7,622

<u>DORM - IN STATE</u>	<u>ANNUAL</u>	<u>TERM</u>
Tuition & Fees	3,936	1,968
Books & Supplies	1,600	800
Transportation	480	240
Weekend Meals	1,020	510
Room & Board	3,600	1,800
Miscellaneous	<u>824</u>	<u>412</u>
TOTAL	\$12,660	\$6,330

<u>DORM - OUT OF STATE</u>	<u>ANNUAL</u>	<u>TERM</u>
Tuition & Fees	7,128	3,564
Books & Supplies	1,600	800
Transportation	480	240
Weekend Meal	1,020	510
Room & Board	3,600	1,800
Miscellaneous	<u>824</u>	<u>412</u>
TOTAL	\$15,852	\$7,926

Professional Organizations

Through membership in professional organizations, the Director of Financial Aid and Financial Aid Staff are provided with the information that is needed to successfully run the College's financial aid programs. The Financial Aid Office has a broad responsibility for awarding, administering, and coordinating virtually all financial aid funds from government and private sources. Critical to successfully performing these responsibilities is a thorough understanding and continuous monitoring of regulations, legislations, and philosophies that affect the delivery of student aid. Current on these issues, the Financial Aid Office is in a position to recommend appropriate action to the Dean of Enrollment and Retention and to speak with authority in disseminating information to other departments of the College.

Two professional organizations to which the Financial Aid Director and staff belong include the Alabama Association of Student Financial Aid Administrators (AASFAA) and the National Association of Student Financial Aid Administrators (NASFAA). Through membership in these organizations, the Director of Financial Aid will be provided the most current information on the administration of financial aid on a timely basis. The organizations also provide many guides and manuals on developing an effective Financial Aid Office, as well as periodic workshops. Without the assistance these organizations provide, it would be very difficult to run an efficient Financial Aid Office.

In addition to federal financial aid associations, FAO staff belong to various associations based on job duties. For example, certifying officials belong to the Alabama Association of Veterans' Affairs and those running software processes belong to the Alabama Banner Users Group (ALBUG). Through active participation in these professional organizations, one will come in contact with a vast network of financial aid administrators who can serve as resource persons or as sounding boards in many instances. This interaction helps the administrator to be effective.

INSTITUTIONAL ELIGIBILITY

Institutional Eligibility

The Director of Financial Aid is responsible for submitting a timely and complete Eligibility and Certification Approval Report (ECAR) to the Department of Education. A copy of the E-App is kept in the Financial Aid Office along with a signed copy of the Program Participation Agreement. When changes to program offerings are approved, the FA office is notified to ensure eligibility.

Admissions

The admission policy at Gadsden State Community College is set by the Alabama Community College System (ACCS). To be eligible for federal financial aid, a student must be clear with the Admissions Office and be classified as a certificate- or degree-seeking student. Any student without a high school diploma or General Education Diploma (GED) must be eligible under to receive federal aid through the Ability to Benefit (ATB) regulations as a career pathways student or by meeting the ATB grandfather criteria.

Program Participation Agreement

According to Federal Regulations, each institution must update the Title IV Program Participation Agreement (PPA) no less than every four years; however, interim updates are required to obtain Department of Education approval for the following changes: Administrative Personnel; additional locations; and addition of new programs.

Eligibility and Certification Approval Report

The summary of GSCC's eligibility/certification information is kept in the FA and is update as needed when required changes are made.

Accounting and Reconciliation Hints

The Director of Financial Aid should keep the Banner Financial Aid Software and processes up to date, by award year basis. This administrative software system provides a means to produce listings of all transactions by dates for Title IV funds. These listings can indicate allocations, de-obligations, and actual disbursements. Disbursement entries detail the date, name, student number, and the amount and type of aid disbursed for each transaction. The Director of Financial Aid and the Business Office work together to reconcile monthly and yearly on all Title IV funds awarded and disbursed through the Banner Financial Aid and Accounts Receivable modules to the Common Originations and Disbursements (COD) and G5 systems.

Program Eligibility

If an eligible College is conducting a program, it would have to meet the same requirements for an eligible program as any other program at the College in order for students to receive Title IV financial assistance. There are three major components to the eligible program definition for the Title IV funds.

1. Regular or provisional student status
2. Degree, Diploma, or Certificate program
3. Minimum length of instructional time

Should an eligible College offer a program of study that does not meet the regulatory definition of an eligible program; that program of study is not eligible for purposes of Title IV Funds, etc.

Student Eligibility

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

- Be enrolled as a regular or provisional student in an eligible program
- Be a U.S. citizen/national or an eligible non-citizen
- Show that he/she has need (with the exception of ASAP Scholarship/Grant)
- Be making satisfactory academic progress in accordance with policy
- Not be in default on a Perkins/National Direct Student Loan, Stafford/Guaranteed Student Loan, PLUS, Supplemental Loan for Students, Income Contingent Loan or a Consolidated Loan
- Not owe a refund on a Title IV program and sign a statement to that effect
- Be registered with Selective Service or document that he/she is not required to register
- Have a signed statement of educational purpose (saying that the student will use the money only for expenses related to attending College)
- Have a high College diploma, GED, or meet the ability to benefit requirements (ATB).

PACKAGING PROCEDURES AND COST OF ATTENDANCE

Packaging:

Student financial assistance encompasses a variety of sources. Packaging refers to evaluating a student's financial need and awarding campus-based aid in an equitable and consistent manner. These may be offered as one program or through a combination of programs known as a financial aid package. A student's financial aid package can include one or more of the following.

- Federal Title IV Programs – Student financial aid programs authorized by the Higher Education Act of 1965, as amended (HEA). This includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS).
- Other Federal Aid Programs – These include veteran’s assistance for veterans and their eligible dependents, Workforce Investment Opportunity Act (WIOA), and Trade Adjustment Assistance (TAA) through the Trade Readjustment Act (TRA).
- State – These include the Alabama Student Assistance Program (ASAP) and various types of board approved state waiver/scholarships. Scholarships are offered for academic, technical, health services, performing arts, leadership, among others.

Packaging refers to evaluating a student’s financial need and awarding different types of aid in an equitable and consistent manner. A student’s financial aid package may often be a combination of scholarships, grants, and employment.

All students are automatically assigned the “UG” packaging group. Awards are offered based on the assumption of full time enrollment. Students are budgeted for the fall, spring, and summer semesters. Following the last registration period for each semester, students not enrolling full time are re-budgeted accordingly and revised award notifications are sent.

Determining a student’s financial need consists of the College’s cost of attendance (COA) less the student’s expected family contribution (EFC). Based on the student’s need, the FAO will evaluate available aid resources for which the student may be eligible to receive.

Federal Pell Grant, FSEOG, FWS, and Alabama Student Assistance Program (ASAP) funds are awarded when all financial aid requirements are met and verification (if selected) is complete. Other forms of assistance may be awarded prior to the completion of financial aid requirements.

Federal Work-Study will be awarded as funds are available. Applications for FWS positions are available July 1st each school year. To apply, a student must complete the FAFSA, satisfy all verification requirements, and be making satisfactory academic progress (SAP). Once eligibility has been established, a determination of remaining need will be completed by the FAO to ascertain the number of hours eligible to work weekly. Applicants will be selected based on their skills and availability for the positions. Jobs will be awarded first to returning FWS students, with consideration for any remaining open position are then awarded.

FSEOG will be awarded to Federal Pell Grant eligible students with zero EFCs (expected family contribution) and exceptional need. Priority will be given to students in converted credit hour programs.

Students who are Federal Pell Grant eligible and residents of Alabama may be eligible to receive ASAP funds. These grant funds will be awarded to students with zero EFCs (expected family contribution) and exceptional need. Priority will be given to students in converted credit hour programs.

Students will be notified via email of any financial aid

Student Budgets:

Student budgets are the basis for estimating the cost of attendance for each category group of students. Student budgets will be calculated on a 12-month basis. Budgets will be categorized as follows:

- Dependent Alabama Resident
- Independent Alabama Resident
- Dependent Non-Alabama Resident
- Independent Non-Alabama Resident

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

- The electronic Institutional Student Information Record (ISIR) is received prior to determining the student's budget type. The ISIR is used to obtain the expected family contribution (EFC).
- The Expected Family Contribution is subtracted from the predetermined budget. The difference is the "financial need" which is the maximum amount of financial assistance a student may receive.
- The Federal PELL Grant, applicable State Grants, etc., are estimated and subtracted from the financial need.
- If there is still a remaining financial need, then campus-based monies may be awarded to the student.
- The student is offered a financial aid package via their financial aid award notification.

Budget Components:

A. Transportation Costs

In determining transportation costs, the College uses the Local Standards for Transportation reported by the IRS. The Operating Cost includes the amount actually spent monthly for operating cost for one car.

- IRS Local Standards: Transportation:
www.irs.gov/businesses/small/article/0,,id=104623,00.html

B. Room and Board

Based on the federally set allowance for a 9-month budget; prorated to meet a 12-month allowance:

- Dependent students living at home with parents
- Independent students with or without dependents

The College will determine the average costs for a student's room and board while attending for a full academic year. These calculations are determined using the following sources of information:

- HUD Fair Market Rent guidelines for existing housing for the prior year:
www.huduser.org/portal/datasets

C. Tuition and Fees

The Alabama Community College System approves the tuition and fees for Gadsden State Community College annually. Mandatory fees are defined as those generic fees that are required across the board for registration purposes only. Mandatory fees do not include program specific fees for selected program areas.

D. Cost of Books and Supplies

The College surveys the cost of books and supplies required for eligible programs based on an academic year and averaged by the number of programs. A book/supplies allowance is defined as those funds that will be used to purchase books and/or supplies required for a student's course of study.

E. Miscellaneous

This estimated budget component represents additional expenses a student may incur such as computers, liability insurance, other equipment, state board testing, child/dependent care, and additional personal care.

Federal PELL Grant Budgets

The budget components for the cost of attendance are the same for all financial aid programs (PELL, Campus Based, etc...).

Federal PELL Grant Calculation Procedures

1. July 1st to June 30th represents the academic year.
2. An academic year is represented by 30 weeks and 24 semester hours.
3. The scheduled award is based on a full-time student attending a full academic year and is made according to the official PELL Payment Schedule.
4. Students enrolling for less than an academic year or less than full-time will be awarded on a prorated basis.
5. For financial aid purposes, the payment period and semester award will correspond to the hours for which the student will enroll and pay fees as described above.
6. For financial aid purposes, the payment period will be established on a semester system.
7. The scheduled award for PELL Grant is determined by using the appropriate federal PELL Payment Schedule either for a full-time, three-quarter time, half-time or less than half-time student.
8. The student will be paid only for terms of actual enrollment.

9. Should the student be enrolled for less than full-time, then one of the other PELL Payments Schedules must be used that represents the enrollment status, EFC and Cost of Attendance of that student.
10. PELL awards will be disbursed to student accounts 14 calendar days after the Pell Recalculation Date (PRD), at which time credit balances are created.
11. Pell funds will be applied to tuition, fees, and book charges in the GSCC bookstore. Any remaining funds will be refunded to the student in the form of a check within 14 days of a credit balance on the student's account.
12. Campus-based aid will be determined by using the appropriate campus budgets by deducting the expected family contribution and the Pell Award.

DISBURSEMENT PROCEDURES

Generally, students are allowed to use their financial aid awards each term to defer their tuition, fees and book charges. Financial Aid awards are authorized to student accounts upon completion of files and student registrations. Any Title IV financial aid (Pell, SEOG) remaining after all tuition, fees, and book charges are assessed is disbursed to the student by check or direct deposit within 14 days of a credit balance on the student's account.

Adjustments to aid packages and to tuition, fee and bookstore charges may occur when a student fails to complete courses, withdraws, or a course is dropped.

REFUND POLICIES

A refund is money due a student or financial aid source when a student has withdrawn or drops a class. Two refund policies are in effect at Gadsden State Community College. The refund policy used varies depending on the type of aid a student is scheduled to receive or if they have completely withdrawn from College or have been dropped.

FEDERAL STUDENT AID PROGRAMS

Federal PELL Grant Program (PELL)

The Federal PELL Grant (PELL) is a federally funded Title IV Grant Program available to students who meet certain income guidelines of postsecondary education. The PELL Grant does not require repayment. It is not available to a student who has received a bachelor's degree, owes a refund to any Title IV Aid Program, or is in default on a student loan.

The amount of the Pell Grant award will depend on the expected family contribution (EFC) amount shown on the Student Aid Report, whether the student is full or part time, the number of credit hours in which the student is enrolled, the cost of attendance, and the size of federal appropriations. Students must reapply each fiscal year (July 1st – June 30th) by completing the renewal application of the FAFSA for the new award year. Pell is available to students who are in learning support classes if they are either regular or provisional admits to their program of study.

To be eligible to receive a Pell grant, students must meet the following general eligibility criteria: (34 CFR 668.32)

- Have a high College diploma, recognized equivalent (GED), or achieve minimum scores on an approved ability to benefit test (ATB);
- Be enrolled as a regular or provisional student in an eligible program;
- Meet citizenship requirements;
- Be registered with the Selective Service (if applicable);
- Demonstrate financial need;
- Attend a participating College;
- Be working toward a degree, diploma, or certificate;
- Maintain Satisfactory Academic Progress as defined by the College;
- Not be in default or owe a refund on any Title IV funds;
- Not have earned a Bachelor's degree;
- Satisfy all required statements and certifications;
- Have satisfied any verification requirements that may be applicable.

Pell Grant Procedures

- The Institutional Student Information Record (ISIR) is received in electronic format through EDConnect from the federal processor. This data is downloaded in to BANNER Financial Aid Software as received with the current date. This electronic ISIR is kept in the BANNER no less than 3 academic years.
- Through the budgeting process in BANNER, each student's application is assigned to the appropriate Budget Group.
 - In-state Living with Parents
 - In-state Off Campus
 - In-state On Campus
 - Out-of-state Living with Parents
 - Out-of-state Off Campus
 - Out-of-state On Campus
- Through the tracking process in BANNER, each student's application is assigned to a Tracking Group.
 - NOISIR - No ISIR on File
 - REJSIG - Rejected ISIR; No Signature
 - NOFFND - Not Eligible for Fed Aid
 - REJSAR - Rejected SAR
 - NV - Not Selected for Verification
 - V1DBM - V1 Dep Mar Par/Stu DRT 3/1
 - V1DBS - V1 Dep Single Par/Stu DRT 2/1

- V1DB - V1 Dep Both St/Par IRS Retrieval
 - V1DP - V1 Dep Parent IRS Retrieval
 - V1DS - V1 Dep Student IRS Retrieval
 - V1DN - V1 Dep Neither IRS Retrieval
 - V1DNF - V1 Dep Par Did Not File
 - V1IS - V1 Ind Student IRS Retrieval
 - V1I - V1 Ind MarriedStu DRT 2/1
 - V1INF - V1 Ind Non Filer
 - V1IN - V1 Ind No IRS Retrieval
 - V4D - V4 Dep Verification Group
 - V4I - V4 Ind Verification Group
 - V5DB - V5 Dep Both St/Par IRS Retrieval
 - V5DP - V5 Dep Parent IRS Retrieval
 - V5DS - V5 Dep Student IRS Retrieval
 - V5DBS - V5 Dep Par/Stu DRT 2/1
 - V5DBM - V5 Dep Mar Par/Stu DRT 3/1
 - V5DN - V5 Dep Neither IRS Retrieval
 - V5DNF - V5 Dep Par Did Not File
 - V5IS - V5 Ind Student IRS Retrieval
 - V5I - V5 Ind Single Stu DRT 1/1
 - V5IM - V5 Ind Married Stu DRT 2/1
 - V5INF - V5 Ind Non Filer
 - V5IN - V5 Ind No IRS Retrieval
 - ERROR - RORGRPS-RORRULE Error-Review
 - DUAL - Dual Enrolled
- Through the batch posting process in BANNER, verification requirements and any items needed to resolve C-flags or REJECT codes are assigned to the student's record for verification. ISIR's are reviewed and any items needed to process verification or resolve conflicting information are added to the student's tracking record.
 - If the student's ISIR has been selected for verification, specific items reported by the student on the ISIR must be verified against supporting documentation, such as tax returns, statements, and specific proof of untaxed income. A tracking email with list of required forms is sent to the student. Students can also view ACCS Banner to see list of missing documents and to download forms.
 - Once required documentation is submitted, verification is completed. If the result of verification is a change in the student's eligibility or an error of \$25 or more, the corrections must be submitted to the Federal Processor. A valid SAR/ISIR will be generated and resent to the student and the College.

- Once the valid ISIR is received, and verification requirements are satisfied in BANNER, the packaging and awarding processes in BANNER will assign the student to the READY packaging group and place Pell Grant award amounts on RPAAWRD for the aid year.
- Pell awards are calculated in two equal payments (on the semester system) assuming full-time enrollment. Actual disbursement amounts are based on enrollment status for each term. Students enrolled less than full-time will have their awards prorated. Pell disbursements are prorated as follows: full-time (12 credit hours or more) = 100%, three-quarter time (9-11 credit hours) = 75%, half-time (6-8 credit hours) = 50% and less than half-time (5 or fewer credit hours) = 25%.
- Transfer students who have received Pell funds at another College within the aid year will have their award amounts manually adjusted on RPAAWRD to ensure that the student does not receive more than 100% of their scheduled award.
- A transfer student will be allowed to receive 100 percent of a Scheduled Award. She/he may find that having received a portion at another College could lower the standard amount for the term enrolled here.
- For those students withdrawing (officially or unofficially), a Return of Title IV Fund calculation will be completed using the CPS Online Return of Title IV calculator or the BANNER R2T4 process. The revised award amount will be posted in BANNER. The student will be sent an email informing them of a reduction in award amounts and potential balance due. If applicable, the student will also be billed by the Business Office.
- Following the Pell Recalculation Date, Pell Grant awards will post to the student accounts in BANNER.
- Students may defer mandatory institutional charges toward their Pell Grant at the beginning of the term. The Business Office will calculate student refunds after tuition, fees, and book charges are assessed and mail Pell refund within 14 days of a credit balance on the student's account.
- Payment origination and disbursement records will be generated through BANNER as necessary and submitted to the Department of Education Common Origination and Disbursement (COD) Web Site using EDConnect.
- The Financial Aid office will reconcile its Pell awards with the Pell records on the COD website and the Business Office each month. The Business Office will reconcile student accounts with G-5 each month.
- At the end of the aid year, a final reconciliation report between the records in the Financial Aid Office, COD Pell records, the Business Office, and G-5 records will be created and maintained.
- Federal aid is disbursed based on the following formulas
 - Formula 1 for credit-hour, term-based programs: All degree programs and certificate programs in which all classes in the program are fully acceptable into a degree program
 - Formula 1 for clock-to-credit conversion non-degree programs: Certificate programs in which one or more classes are not fully acceptable into a degree program
 - Prior to Fall 2021, GSCC did not consider out-of-class hours. Instead, 37.5 in-class clock hours to each semester hour was used in the conversion formula.

- Formula 4 for clock hour program: Massage Therapy is the only program for which Title IV funds are disbursed based on clock hours and instructional weeks.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) will be awarded to eligible students with demonstrated exceptional financial need. Students must be undergraduates enrolled in an eligible program leading to a degree, diploma, or certificate at an eligible College. Students must meet citizenship requirements as required for all Title IV Programs, as well as all other eligibility listed in the Federal Student Financial Aid Handbook. Priority for supplemental grants will be given to converted credit hour students. These students may receive Pell and ASAP in the same term.

The Financial Aid Office will use the ISIR to consider all eligible students for FSEOG. Awards are made on a first come first served basis to students meeting all eligibility criteria until the allocation for the year has been exhausted. Checks will be cut and disbursed by check or direct deposit by the Business Office to eligible students within 14 days of a credit balance on the student's account.

Maximum FSEOG Award - The maximum FSEOG a student may receive per academic year at the College will depend on the availability of funds, but will not exceed \$1000.

A student's total aid may not exceed the student's financial need. $\text{Need} = \text{Cost of Attendance} - \text{EFC}$.

Federal Work-Study (FWS)

The Federal Work-Study program provides part-time employment to students who need the income to help meet the costs of post-secondary education. Work-study awards are made on a term basis depending on available funds.

Selection of Students

The Federal Work-Study (FWS) program is designed to offer students with a remaining financial need the opportunity to obtain work experience while pursuing a higher education. Students desiring to participate in the FWS program must meet the following requirements:

- Be enrolled in a Pell eligible program
- Be making satisfactory academic progress (SAP)
- Have remaining need

Awarding of Students

Eligible students are awarded FWS funds based on the number of weeks in semester and the remaining funds in the current College budget. The student's cost attendance (COA) and remaining budget are also considered when awarding work-study funds

Assigning Jobs

Prior to awarding FWS awards needed positions are solicited from faculty and staff at the college. Positions are reserved for community service positions, such as reading tutors at area elementary schools. A Federal Work-Study Agreement is on file from off-campus community service positions. All FWS job requests include the job responsibilities, duration of the position, and the number of positions desired.

Candidates are required to complete and submit their employment application online. Students may submit a resume and transcript with the application; however, they are not required. After the application window has ended, the student's SAP, remaining need, and enrollment are verified to ensure eligibility to participate in the FWS program.

Fiscal Procedures and Records

All candidates selected for FWS positions must complete a new hire packet containing authorization for the College to conduct a criminal background check. Once a student receives a clear background check and submits their paperwork, Financial Aid office will complete orientation. Confidentiality, work ethics, and harassment are discussed. Harassment, workplace violence, campus conduct, and campus conduct are also stressed during the orientation to make sure students have a clear understanding of FWS expectations.

Once hired FWS students are required to submit monthly timesheets to the Financial Aid Office by the 15th of every month. The timesheets are completed by the student and approved by their supervisor prior to being submitted to the Financial Aid Office. A copy of the timesheet is maintained in the Financial Aid Office and processed for the pay period.

To ensure separation of duties while administering the FWS funds the following procedures have been put in place:

- FWS positions are awarded to the students by the Financial Aid Office.
- Disbursements are distributed in the form of a paycheck or direct deposit through Human Resources for the hours worked during the pay period.
- FWS funds are drawn down by the Business Office through the G5 screen based on hours worked and the College allocation.

Federal Work Study awards are reported on the FISAP.

STATE STUDENT AID – ASAP PROGRAMS FOR ALABAMA RESIDENTS

The Financial Aid Office will administer the ASAP Grant in accordance with regulations issued by the Alabama Commission on Higher Education (ACHE). Any changes to ACHE regulations and guidance will supersede the information below.

In order to qualify for ASAP funds, students must meet the general Satisfactory Academic Progress (SAP) requirements described in this manual, as well as the program specific residency and eligibility requirements outlined below.

Appendix – Acronyms and Common Terms

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 school diploma or its equivalent. Student who are not high school 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.
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	The federal student aid programs (Federal Work-Study and Federal Supplemental Educational Opportunity Grant), within Title IV, administered directly by the institution.
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	An amount, determined by a formula established by Congress, that indicated 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 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 Development Certificate	GED	Students who are beyond the age of compulsory attendance, but who do not have a high school diploma or General Educational Development Certificate (GED), must pass a written test to be eligible for Title IV.
Federal Pell Grant Program	Pell Grant (Pell)	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 school.)
Federal Supplemental Educational Opportunity Grant	FSEOG (SEOG)	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.
Office of Postsecondary Education Identification Number	OPE ID	An eight-digit number assigned to an institution upon approval for participation in Title IV programs.
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 (official or unofficial) 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.
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 (TIV)	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.