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Section One: Introduction

• Statement of Purpose

  ➢ The intent of this manual is to describe and document all procedures and applications used to obtain Financial Aid at Drake State Community and Technical College and to provide structure for the disbursement of federal and state funds.

  ➢ J.F. Drake State Community and Technical College’s Financial Aid Office follows the guidelines for financial aid as required by the Department of Education. All program regulations and financial aid reference documents are located and are on file in the office of the Director of Financial Aid and are also accessible through the web. These documents are as follows:

• Financial Aid Reference Documents

  ➢ Federal Legislation Authorizing Financial Aid Programs
  ➢ Regulations (published in the Federal Register)
  ➢ Department of Education, Audit Guide
  ➢ State Board Policies
  ➢ “Dear Colleague” Letters
  ➢ Verification Guide
  ➢ VA, School Certifying Official Handbook
Section Two: Philosophy of Student Financial Aid

- History of Financial Aid at J.F. Drake State Community and Technical College

  - **J.F. Drake State Community and Technical College Mission Statement:** J. F. Drake State Community and Technical College is a student-centered, two-year public institution of higher education offering certificate and associate degree programs, as well as specialized training for business and industry. Additionally, the college seeks to satisfy the diverse needs and academic pursuits of the community by offering adult education and transitional studies, noncredit short-term courses, college/university transfer, and continuing education courses that provide the citizens of North Alabama with flexible and innovative, academic, career and technical education at a reasonable cost.

  - **Financial Aid Mission Statement:** To educate, assist and inform students about various financial aid resources and options available to them and to provide eligible recipients with those resources in a student-friendly atmosphere.

  - **Principles:** The principles are as follows:
    - The Financial Aid Office believes that no student should be denied the opportunity to attend J.F. Drake State Community and Technical College and successfully pursue degree objectives because of financial reasons and is committed to maximizing the resources available to its students.
    - The Financial Aid Office recognizes that each student's financial situation is unique and makes every effort to develop policies and procedures, which treat each student fairly and equitably and take unusual circumstances into account.
    - The Financial Aid Office has the responsibility of educating, motivating, and empowering staff and each other. The staff believes in the importance of collaborating with each other, to better serve the student. The Director will make every effort to foster an atmosphere that encourages employees to grow and develop within the organization.

  - **Awarding Philosophy:**
    - The awarding philosophy of The Financial Aid Office is to award aid to students as a part of the means by which they can attend college. While students and parents have the primary responsibility for paying the student’s expenses, our goal is to fill the financial gap that may exist between the cost of the individual student’s education and money available from the students family, job income, savings, and other resources.
    - In selecting students to receive gift aid (scholarships and grants), consideration will be given to gift aid already available to the student from other sources, to ensure a more equitable distribution of gift aid funds.
    - Selection of students to receive financial aid will be made without regard to race, color, disability, sex, religion, creed, national origin or age according to board policy 701.01.
• Policy Development

➢ It is the responsibility of the Director to develop financial aid policies in accordance with federal, state and institutional regulations. Federal and state board policies are subject to change automatically throughout the year and could have an impact on current institutional policies. Input to the development of these policies is sought from other financial aid staff and institutional employees in accordance to state board policy 210.01.

➢ Office personnel policies are coordinated with the policies of the college i.e. performance evaluations (board policy 607.01), absence approvals (board policy 610.01, 610.02 and 611.01), staff scheduling (board policy 609.01 and 609.03).

➢ The Financial Aid Committee is under the guidance of the Director of The Financial Aid Office in accordance with board policy 805.01. The President shall appoint a scholarship/financial aid committee representative of faculty, staff, and students. The committee shall be charged with the following:
  o Assure the most comprehensive financial assistance program possible through the maximum use of the College-Work Study Program, Pell Grant Program, other types of Title IV programs, veterans benefits, community funds and scholarships.
  o Regularly review all policies and procedures concerning all scholarship/financial aid programs and make recommendations to the President for adjustments as needed.
  o Recommend to the President the appropriate distribution and awards of all institutionally controlled scholarship and financial aid resources.
  o Provide oversight to the student financial aid office.
  o Coordinate the compilation of all information concerning student financial aid statistics on an annual basis and publish broadly.

➢ Appeals Committee is under the guidance of appointed members by the President.
  o These members review written student appeals concerning unsatisfactory academic progress along with policy making decisions. The committee members are sent the written appeals as they are received from the students before the beginning of the semester. Committee members determine whether a student will be granted a one semester probation for receiving financial aid. After a student is on probation, if they are not maintaining satisfactory progress then they are no longer eligible for student aid and will have to become a cash paying student until they are back in good standing. Once a student is in good standing their financial aid can be reinstated.
Section Three: Administrative Organization of the Financial Aid Office

- Organizational Chart

![Organizational Chart]

- Division of Responsibility between Financial Aid and Fiscal Office
  - All Financial Aid disbursements are a joint effort between the Financial Aid Office and the Business Office.
  - Disbursements of Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Alabama State Grant, and Federal Work Study are initiated by the Financial Aid Office and applied and refunded by the Business Office based on information generated in our Ellucian software system.

- Job Descriptions
  - Director of The Financial Aid Office
  - Financial Aid Clerk
  - VA/Financial Aid Clerk
  - Office Professional
  - Part-time Employees vary upon need
    - Federal work study student
Section Four: General Office Procedures

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<td>Fall 2014</td>
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<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2015</td>
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<tr>
<td>Reference:</td>
<td>State board policy 609.03, 809.01</td>
</tr>
</tbody>
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- **General Office Procedures:**
  - Office Hours (subject to change) are in accordance to board policy 609.03: Operation of the Institution.
    - Office hours are 7:30 a.m. until 5:30 p.m., Monday through Thursday and 7:30-11:30 on Friday. These hours may be adjusted to accommodate students during registration. Signs will be in place to notify students of any changes.
  - Correspondence
    - The receptionist for the College distributes correspondence on a daily basis to the Financial Aid Office’s mailbox, which is then, distributed to individual staff members by the Director.
  - Telephone
    - Everyone is responsible for answering their own incoming telephone calls.
  - Distribution of Forms
    - The Office Professional and work study students monitor the counter and distribute financial aid forms and brochures to prospective and currently enrolled students. The other staff members fill in as necessary.
  - Staff Meetings
    - Staff meetings are scheduled as needed by the director of The Financial Aid Office.
  - Personnel Policies
    - Personnel policies and procedures are located in J.F. Drake State Community and Technical College’s Faculty & Staff Handbook.
Records Management/Processing Aid

- The office staff manages student records with current year files located in the office in accordance with board policy 809.01 utilizing FERPA guidelines.
- Records are maintained via institutional computer on Ellucian Software which is the college’s administrative software.
- Records from the Department of Education are uploaded via EDConnect and electronically stored into student file in our Ellucian software.
- Hard copy verification documents are kept for three years in the designated area.
- Outdated files are kept in Building 200.
- All records are stored either electronically or in a scanned file on our computer system for five years.
- The financial aid student record includes a student’s official ISIR (Institutional Student Information Record) and is imported into the data file through EDConnect.
- Unsatisfied Document Notification is sent to student if additional information is necessary to process financial aid to campus and personal email address listed on FAFSA application.
- Once a student’s hardcopy file is complete, (including tax transcripts/1040’s and the appropriate verification worksheet, etc.) the verification process will begin.
- Students must abide by verification cut-off date published for guarantee of processing of aid for the upcoming semester.
- Designated financial aid clerk will make corrections if necessary based on submitted forms.
- Designated financial aid clerk will submit corrections electronically to EDE for a new ISIR to be processed.
- Designated financial aid clerk will run batch process daily for importing corrected ISIR’s and awarding all eligible aid. Students will receive an electronic awards notification of their eligible aid via campus and personal email listed on FAFSA application.
- The award is loaded based on the packaged aid from EDE and the student is emailed an award notification via campus and personal email listed on their FAFSA application. Once students are registered for classes in our Ellucian Software, their award will be located on RPAAWRD in Ellucian Administrative Software and can be viewed through their Self-Service Banner account by the student. At the completion of registration, authorized aid will calculate based on enrollment hours and display on student account as authorized aid available. A disbursement/freeze date is scheduled on RFRDEFA in Ellucian software. On this designated date, awards will be disbursed for tuition and fees and if a credit balance occurs at this time, it will be disbursed to the student in the form of a refund check no later than 14 days after the scheduled disbursement/freeze date.
- Students have access to their financial aid information/eligibility status on their self-service account. (Banner quick reference sheets are available for login instructions or visit the Office of Financial Aid for a tutorial session).
Section Five: Participation in Financial Aid Programs

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<thead>
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<td>January 2015</td>
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<tr>
<td>Reference:</td>
<td>Board policy 601.01, 601.02, 612.02, 701.01, 714.01, 714.04, 801.01, 805.01, 805.02, 805.03. Student Aid Handbook, Volume 1, Volume 2, and School Certifying Official Handbook for VA.</td>
</tr>
</tbody>
</table>

- Institutional and Program Eligibility – OPEID #00526000  
  (Board policy 701.01, 714.01, 714.04, and Student Aid Handbook Volume 2)
  - Institutional Eligibility
  - Terms of Agreement – (Participation Agreement)
  - Institutional Application for Federal Funds (E-APP)

- Student Eligibility for Federal Aid (Student Aid Handbook, Volume 1)
  - Complete descriptions of all the federal, state and institutional programs are in the financial aid consumer brochures and on the J.F. Drake State Technical College financial aid web page, [http://www.drakestate.edu](http://www.drakestate.edu).
  - The institution has the authority to not certify or originate an alternative Loan, or may certify it for a reduced amount. The student will be notified in writing of the reason for the decision. Drake State does not currently offer Stafford loans.
  - Financial aid brochures are located in Financial Aid Office.

- Federal Programs
  - Federal Pell Grant- FSA Handbook Volume 1, 3, 4 and Application and Verification Guide
    Federal Pell Grants are awarded to students who have submitted a FAFSA application to the Department of Education which has resulted in a good ISIR being received by the college. All students should ensure that Drake State’s school code 005260 is designated on their FAFSA application so we will receive student information.
    - The department uses the Federal Methodology to process a student’s application, which determines the student’s grant eligibility.
    - The minimum and maximum amount is subject to change yearly.
  - Federal Supplemental Educational Opportunity Grant – FSA Handbook Volume 6
    - FSEOG is granted based on annual allotment received by College.
    - A Federal Supplemental Educational Opportunity Grant is awarded if a student has any financial need.
Only those students receiving a Federal Pell Grant and who have the lowest EFC's are eligible.

To determine eligibility for a Federal Supplemental Educational Opportunity Grant, the student's EFC, Federal Pell Grant award amount and other aid (scholarships, VA, or JTPA) are subtracted from his/her total institutional budget. The remaining balance is the student's financial need.

A student's award may vary from $200 - $2,000 per academic year.

If a student withdraws without notifying the office that he/she will return the next semester, the award will go to another student.

Federal Work Study – FSA Handbook Volume 6

Federal Work Study is granted based on annual allotment received by the College.

A Federal Work Study job is awarded to students who have financial need, desire to work, the availability of work, the student’s skills and hours of availability and the amount of FWS funds from which to pay students.

This program is an Equal Employment Opportunity and is in accordance to state board policy 601.01 and 601.02.

Student must have completed the FAFSA and it must be on file in Office of The Financial Aid Office.

To determine eligibility for Federal Work Study, the student's EFC, Federal Pell Grant award amount, Federal Supplemental Educational Opportunity Grant, scholarships, VA, or JTPA are subtracted from his/her total institutional budget. The remaining balance is the student's financial need.

The student must have and maintain a minimum 2.00 GPA.

Student must complete the necessary payroll forms and submit to business /human resource office. (background checks are mandatory)

The number of hours a student may work is determined at the time an award is made but not to exceed 19 hrs/week.

Students are paid at the current minimum wage or above at the discretion of the college.

Students must submit their time sheet on the 19th of each month and may pick up their check on the last working day of the month.

Students may collect their checks from the business office or may be mailed to them.

If a student withdraws without notifying the office that he/she will return the next semester, the award will go to another student.

**Stafford Student Loan**

The college does not currently participate in the Stafford loan program.

**State Financial Aid Programs**

Alabama Student Assistance Program (ASAP) through the Alabama commission on Higher Education – 300-4-2 located at http://www.alabamaadministrativecode.state.al.us/docs/hged/300-4-2.pdf
- ASAP is granted based on annual allotment received by the College.
- An ASAP Grant is awarded if a student has any financial need.
- Only those students receiving Federal Pell Grant who are also Alabama residents are eligible.
- To determine eligibility for ASAP, the student's EFC, Federal Pell Grant and other aid (scholarships, VA, or JTPA) are subtracted from his/her total institutional budget. The remaining balance is the student's financial need.
- A student's award may vary from $300 - $1,800 per academic year.
- If a student withdraws without notifying the office that he/she will return the next semester, the award will go to another student.

**Institutional Scholarship Programs** (Board policy 612.02, 801.01, 805.01, 805.02, and 805.03)

- Institutional Scholarship Program in accordance with board policy 801.01, 805.01, and 805.02
  - The President shall appoint a scholarship committee representative of faculty, staff and students to administer the scholarship program at J.F. Drake State Community and Technical College in accordance with board policy 805.01. These include institutional scholarships, foundation scholarships and other private scholarships.
  - All scholarships are routed through the Financial Aid Office.
  - To apply for a scholarship, the student must complete a Scholarship Application, meet admissions requirements per board policy 801.01, have transcripts sent from their high school or any previous college, and meet scholarship criteria and provide documented evidence of U.S. citizenship, including naturalized citizenship, U.S. permanent residency status, U.S. resident alien status and U.S. alien status.
  - Scholarships are awarded each term on a competitive basis to deserving students through the criteria set forth though the Scholarship Committee. A scholarship/waiver only covers tuition and/or mandatory fees. (Additional fees must be paid in full prior to the first day of class to secure schedule) Institutional scholarships do not cover repeated coursework.
  - Each college is authorized to award up to 350 full-time equivalent institutional scholarships/waivers. A minimum of one-third of the total value of all institutional scholarships/waivers issued must be awarded to students based on financial need.
  - Students receiving an Academic scholarship must maintain a 3.0 GPA and those receiving a Leadership scholarship must maintain a 2.5 overall GPA.
  - Scholarship recipients must enroll for a minimum of twelve credit hours not to exceed 19 credit hours per semester to receive their award, with the exception of graduating students or students enrolled in programs where classes were canceled due to participation. Students must receive a waiver from the Office of Financial Aid for less than full-time enrollment.
  - Scholarship recipient must not exceed 57 semester hours per year or 82 semester hours for the life of the scholarship.
Senior Adult Scholarships in accordance with board policy 805.02

- State funded tuition waivers are available each term to students in attendance who are Alabama residents 60 years of age or older who meet the general admission standards of the institution, any specific admission standard established for a program of study, and any specific admission standard for a course, including prerequisites, are eligible to request the Senior Adult Scholarship.
- The scholarship/waiver is restricted to credit courses on a space available basis and is limited to tuition only and does not extend to any other fees or charges applied to the general student body. Required institutional fees and other expenses, including lab fees, books and supplies are the responsibility of the student. All balances must be paid in full prior to the first day of class to secure schedule.
- Eligible students must document their age before being given a tuition waiver and enroll in a qualified program of study.
- A computer entry recording enrollment and tuition data is kept on each recipient.
- Student can’t exceed 180 credit hours.
- Senior citizens granted a tuition waiver under the Senior Adult Scholarship Program may receive such a waiver only one time per course.

Scholarships for Children of Blind Parents in accordance with board policy 805.02

- Each institution is authorized to waive tuition and fees for children of blind parents as provided in the Code of Alabama 1976 – 16-33-1-12.

Employee and Employee Dependent Scholarships in accordance with board policy 612.02

- State funded tuition waivers for full-time employees and their dependents (spouse and unmarried, natural or adopted children or stepchildren still residing in the employee's household).
- One-third tuition is paid for employees with at least 12 months of employment; 2/3 for employees with at least 24 months; full tuition for employees with 36 or more months of employment.
- Participants are required to maintain a "C" average and they must re-certify eligibility prior to registering for a new term or a change to their current schedule.
- Scholarship covers tuition only. All fees are the responsibility of the student and must be paid prior to the first day of class to secure a schedule.

GED Recipients and Ready to Work Program Completers Tuition and Fee Waiver in accordance with board policy 805.03

- Colleges are authorized to award up to 3 credit hours of instruction for the following students to include tuition and mandatory fees:
- Students who passed the GED (General Education Diploma) examination and obtained the certificate on or after July 1, 2002.
- Students who completed the Ready to Work (previously known as Focus in Industry Training [FIT]) program and obtained a high school diploma on or after July 1, 2002.
- Students must meet all Admission requirements as defined in policy 801.01.

Purple Heart Scholarship/Waiver in accordance with Board Policy 805.02
- Veterans who are recipients of the Purple Heart Award may be eligible to receive a scholarship/waiver of tuition and fees to attend J.F. Drake State Community and Technical College, or any other community or technical college in the state of Alabama.
- Veteran recipients of the Purple Heart award must be enrolled as full-time or part-time students in an undergraduate program that culminates in a degree or certificate.
- Recipients must currently be residents of Alabama and must have been residents at the time of the military action resulting in the Purple Heart award.
- Recipients must submit the DD-214 form issued at the time of separation from service as documentation that they received the Purple Heart award.

- **Veterans Educational Assistance Programs**

  - Students must provide the Veterans Representative with a copy of a DD Form 214 Member 4. The student completes VA Form 22-1990 (application for benefits), or Form 22-1995 (change of school or program) if student has utilized benefits before. The Veterans Representative completes Form 22-1999 (certification of enrollment) and Form 22-1999(b) (certification of change in student status and termination). All forms and correspondence are sent to the VA Regional Office. The student is responsible for informing the financial aid office of enrollment each term and any classes that are added/dropped. The Certifying Official must record all changes through the VAOnce Software and maintain accurate student files for compliance. Listed below are the VA educational programs that can be used at J.F. Drake and descriptions of each. (Refer to School Certifying Official Handbook for VA)

    - **Chapter 33 (Montgomery G.I. Bill Post 9/11)** – The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. The benefit pays tuition and fees directly to the school.

    - **Chapter 30 (Montgomery G. I. Bill - Active Duty Educational Assistance Program)** benefits are available to veterans who enlisted on or after July 1, 1985. These benefits are sent to the school if the student applies for advance pay or sent directly to the student. Form 22-1999(v) certification of delivery of Advance payment and enrollment is submitted if advance pay is requested. All forms and correspondence are sent to the VA Regional Office. The monthly benefit may be increased with incentive benefits (“kickers”), or if the student also participated in the other benefits programs, e.g., the Army College Fund. The benefits expire within ten years of the date of discharge. Students are paid based on their enrollment status.

    - **Chapter 1606 (Montgomery G.I. Bill - Selected Reserve and National Guard Educational Assistance Program)** benefits are available to Selected Reserve and National Guard veterans who enlisted on or after July 1, 1985. The student must provide the Veterans Representative with the Notice of
Basic Eligibility form (NOBE) and have a current enlistment period of 6 years. The monthly benefit may be increased with incentive benefits ("kickers").

- Chapter 31 (Vocational Rehabilitation) benefits are available to eligible veterans who apply directly to the Veterans Administration offices. Students must have a service connected disability of 20% or more to be eligible. The ten year delimiting date does not apply to this benefit. Authorization is sent to the college for the student to charge tuition, books, fees, tools, and supplies. The veteran also receives an educational stipend for himself and his dependents. An invoice for the student's charges and the student's grades are sent to the Veterans Administration at the end of each term.

- Chapter 35 (Veterans' Dependents) federal benefits are available to dependents of veterans (spouse, child, adopted child, or stepchild). The veteran's child must apply for benefits before age 26, or in special cases, before age 30. A spouse or widow(er) is eligible until divorce or remarriage. The veteran must be 100% disabled or deceased for the dependent to receive this benefit. To apply the dependent completes VA Form 22-5490. The college representative completes VA Form 22-1999 (certificate of enrollment) and sends it to the VA Regional office.

- Alabama GI Dependent Scholarship (Veterans’ Dependents) state benefits are available to dependents of veterans (spouse, child, adopted child, or stepchild) through the Alabama Department of Veteran Affairs @ http://www.va.state.al.us/gi_dep_scholarship.aspx. The veteran must have a 20% or more service connected disability, have been a prisoner of war (POW), declared missing in action (MIA), or died as the result of a service connected disability, or died while on active military service in the line of duty. The veteran must have been a permanent civilian resident of the State of Alabama for at least one year immediately prior to (a) the initial entry into active military service or (b) any subsequent period of military service in which a break in service occurred and the Alabama civilian residency was established. The veteran's child must apply for benefits before age 26 or in special cases before age 30. The spouse of a veteran has no filing deadline or age limit. A widow(er) or spouse forfeits benefits upon remarriage or divorce.

The student applies for the benefit at the State Veterans Affairs office. A certificate of eligibility is mailed to the student as well as the College Veterans’ Representative authorizing payment for books and tuition, and technology fees. The scholarship does not pay for remedial courses or the books for remedial courses. An invoice for the student's charges are sent to the Veterans Administration at the end of each term, which also reports total hours and the beginning and ending dates for the term.

- Alabama National Guard Educational Assistance Program as indicated by the Alabama Commission on Higher Education 300-4-4 located at http://www.alabamaadministrativecode.state.al.us/docs/hged/300-4-4.pdf is funded by the State of Alabama, the program may provide benefits up to $1,000 per year for tuition, fees, books and supplies. Applications may be obtained from the National Guard Unit.
The Tuition Assistance (TA) program provides financial assistance for voluntary off-duty education programs in support of a Soldier's professional and personal self-development goals. TA is available for courses that are offered in the classroom or by distance learning and is part of an approved academic degree or certificate program. The courses must be offered by schools that are registered in GoArmyEd, are accredited by accrediting agencies that are recognized by the U.S. Department of Education and are signatories to the current Department of Defense Memorandum of Understanding (DOD MOU).

For academic programs, Associate's, Bachelor's, or Master's degree, TA may not be used for a lower or lateral degree program from the one the Soldier currently possesses. In addition to degree programs, TA is available to Soldiers to complete a high school diploma and to complete certificate programs. TA is not authorized for programs of study beyond a master's degree.

All eligible Soldiers will request TA through GoArmyEd at www.goarmyed.com/public/public_tuition_assistance_policies.aspx.

By law, officers who use TA incur a service obligation. Active Duty officers incur an Active Duty Service Obligation (ADSO) of two years, and Reserve Component officers incur a Reserve Duty Service Obligation (RDSO) of four years. The ADSO/RDSO is calculated from the date of completion of the last course for which TA was used.

The Department of Defense (DoD) has directed a uniform per semester hour cap of $250 for tuition assistance (TA) and an annual ceiling of $4,500. The Services are authorized to establish Service specific eligibility criteria to manage TA funds. The Army will pay 100 percent of tuition costs up to the DoD semester hour cap of $250 per semester hour cap for up to 16 semester hours of TA funded courses per fiscal year. School fee charges of any type are no longer eligible for funding with TA.

1. Soldiers’ TA enrollment requests must be submitted and approved through www.GoArmyEd.com prior to the course start date; any enrollments requested on or after the class start date will be approved as Soldier funded.
2. TA is requested on a course-by-course basis, and each course must be part of an approved degree program.
3. GoArmyEd will notify the Soldier, whether the TA is approved or not. If the TA request is not approved, GoArmyEd will advise the Soldier of the reason and next steps.
4. All drops/withdrawals must take place through GoArmyEd. Soldiers who do not successfully complete a class will be required to repay the TA. Soldiers who are unable to successfully complete a class due to military reasons must request a Withdrawal for Military Reasons through GoArmyEd and complete all required steps to ensure that they will not be charged.
5. If the Soldier wishes to take a class with a school that does not participate in the electronic GoArmyEd class schedule, a TA Request
Authorization form must be completed in GoArmyEd. The TA Request Authorization will be routed to an Army Education Counselor to be reviewed and approved. Soldiers should allow extra time for this. If the TA Request Authorization is approved, the Soldier will be notified by email. Soldiers must print the approved TA Request Authorization form in GoArmyEd, provide it to the school and enroll directly with the school.

6. Soldiers must acknowledge and electronically sign the TA Statement of Understanding (TA SOU) each quarter they wish to use TA.
Section Six: Student Consumer Information

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<th>Policy Name</th>
<th>Student Consumer Information</th>
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</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2015</td>
</tr>
<tr>
<td>Reference:</td>
<td>Family Educational Rights and Privacy Act of 1974 (FERPA) and under HEA Section 485(a)(1), Section 485(f), Section 485(g) and Section 485(h) and Section 485(j), 484(r), 488(a). Student Aid Handbook, Volume 2, Federal Regulations, 34 CFR 668.40, 34 CFR 668.41, 34 CFR 668.42, 34 CFR 668.43, 34 CFR 668.44, 34 CFR 668.231, DCL GEN 08-12, pages 101 through 102, DCL GEN 08-12 page 33.</td>
</tr>
</tbody>
</table>

❖ Methods of Disseminating Consumer Information

- The school annually distributes to all enrolled students a notice of the availability of the information that is required to be made available to students under the Family Educational Rights and Privacy Act of 1974 (FERPA) and under Section 485(a)(1), Section 485(f), Section 485(g) and Section 485(h) and Section 485(j).
- The notice lists and briefly describes the information and includes a statement of the procedures required to obtain the information. For information listed in the notice that is disclosed on a school’s website, the notice includes the exact electronic address and a statement that the school will provide a paper copy upon request.

❖ Consumer Information Disclosures

- Notice of Availability of Institutional and Financial Aid Information
  34 CFR 668.43
- Contact Information for Assistance in Obtaining Institutional or Financial Aid Information.
  34 CFR 668.43: 34 CFR 668.44
  o The school provides information to prospective and enrolled students regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional or financial aid information required to be disclosed under HEA Section 485(a)(1), Section 485(f), Section 485(h) and Section 485(j).
- Student Financial Aid Information
  34 CFR668.41 (a) – (d), 34 CFR 668.42, 34 CFR 668.43
  o Information is made available to prospective and enrolled students about:
    - All the need-based and non-need-based federal, state, local, private and institutional student financial assistance programs available to students who enroll at the school.
    - Terms and conditions of the Title IV
- Criteria for selecting recipients and for determining award amount.
- Eligibility requirements and procedures for applying for aid.
- Methods and frequency of disbursements of aid.
- Rights and responsibilities of students receiving Title IV, HEA student Financial Aid, including criteria for continued student eligibility and standards for Satisfactory Academic Progress.
- A statement that enrollment in a program of study abroad approved for credit by the home school may be considered enrollment in the home school for purposes of applying for federal student financial aid.
- General conditions and terms applicable to employment provided as part of financial aid package.

- **Facilities and Services Available to Students with Disabilities** 34 CFR 668.41 (a) – (d), 34 CFR 668.43, 34 CFR 668.231
  - The school provides information to prospective and enrolled students regarding our facilities and services available to students with disabilities, including students with intellectual disabilities.

- **Price of Attendance** 34 CFR 668.41(a) – (d), 34 CFR 668.43
  - The school provides information to prospective and enrolled students about the price of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any additional costs for a program in which the student is enrolled or expresses an interest.

- **Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid.** 34 CFR 668.41 (a) – (d); 34 CFR 668.43
  - The school provides information to prospective and enrolled students about:
    - The school’s refund policy.
    - Requirements and procedures for official withdrawal.
    - Requirements for Return of Title IV and HEA grant aid

- **Academic Program (Educational Program, Instructional Facilities, and Faculty)** 34 CFR 668.41 (a) – (d), 34 CFR 668.43
  - The school provides information to prospective and enrolled students about the academic program of the school, including:
    - Current degree programs and other educational and training programs.
    - Instructional, laboratory, and other physical plant facilities that relate to the academic program.
    - Faculty and other instructional personnel.
    - Any plans by the school for improving the academic program (upon determination by the school that such a plan exists)

- **Transfer of Credit Policies and Articulation Agreements** - 34 CFR 668.43
  - The school provides information to prospective and enrolled students a statement of the school’s transfer of credit policies that includes, at a minimum:
    - Any established criteria the school uses regarding the transfer of credit earned at another school.
- A list of schools with which the school has established an articulation agreement.

- Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing) 34 CFR 668.43 (a)(10)
  - The school will provide annually information to current and prospective students the school’s policies and sanctions related to copyright infringement, including:
    - A statement that explicitly informs students that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject them to civil and criminal liabilities.
    - A summary of the penalties for violation of federal copyright laws.
    - The school’s policies with respect to unauthorized peer-to-peer file sharing, including disciplinary actions taken against students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the school’s information technology system.

- Required Written Arrangements Disclosures 34 CFR 668.43 (a)(12)
  - The school will disclose to prospective and enrolled students applicable to all schools where program is designed to be offered by another entity; Portion of program not being offered by the degree/certificate granting school, name and location of the other school/organization, method of delivery not being offered by the degree/certificate granting school and estimated additional costs that may incur due to arrangement.

- School and Program Accreditation, Approval, or Licensure 34 CFR 668.41(a) – (d), 34 CFR 668.43
  - The school will provide to prospective and enrolled students:
    - Names of associations, agencies, or governmental bodies that accredit, approve, or license the school and its programs.
    - Procedures for obtaining or reviewing documents describing accreditation, approval or licensing.

  - The school will provide to every student upon enrollment a separate, clear and conspicuous written notice with information on the penalties associated with drug-related offenses under existing section 484(r) of the HEA.
  - The school provides a timely notice to each student who has lost eligibility for any grant or work-study assistance as a result of penalties under 484(r)(1) of the HEA a separate clear, and conspicuous written notice that notifies the student of the loss of eligibility and advises the student of the ways in which to regain eligibility under section 484(r)(2) of the HEA (20 U.S.C. 1091(r)(2).

  - The school will provide to current and prospective students information about school policies regarding vaccinations.
Consumer Information on College Navigator Website – HEOA Section 111 amended HEA Title I, Part C: added HEA 132(i)(1)(V) (20 U.S.C. 1015a(i)(1)(V)), DCL GEN 08-12, pages 31 through 34.

- The U.S. Department of Education is required to post 26 items on the College Navigator website for each school, including a link to the school’s website that provides in an easily accessible manner:
  - Student activities offered by the school
  - Services offered by the school for individuals with disabilities
  - Career and placement services offered to students during and after enrollment
  - Policies of the school related to transfer of credit from other schools.
  - URL for the schools website is reported to NCES in IPEDS for posting on the College Navigator website.

Student Body Diversity – HEOA Section 488(a)(1)(E) amended HEA Section 485(a)(1) (20 U.S.C. 1092 (a) (1)): added HEA Section 485 (a)(1)(Q)

- The school will provide to current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories.
  - Male
  - Female
  - Self-identified members of a major racial or ethnic group
  - Federal Pell Grant recipients


- The school will provide a net price calculator on our website by October 29, 2011.
  - A disclaimer is included that the individual net price estimates is not final, is not binding, and may change.
  - A disclaimer will note that the student must complete the Free Application for Federal Student Aid (FAFSA) to be eligible for and receive Federal student aid funds.
  - A link to the Department’s FAFSA website is included.
Section Seven: Student Eligibility

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Student Eligibility</th>
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</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2015</td>
</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Volume 1</td>
</tr>
</tbody>
</table>

- **Student Eligibility Requirements**
  - Policies, which govern student eligibility, are established by both the U. S. Department of Education and Postsecondary institutions.
  - The federal policies are the same regardless of the institution one attends, but institutional policies vary and are not always the same.
  - To receive federal aid from the major student aid programs, a student must meet the eligibility criteria listed below:
    - Demonstrate financial need, except for some loan programs.
    - Have a high school diploma or a GED certificate.
    - Be enrolled as a regular student working toward a degree or certificate in an eligible program.
    - Be a U.S. citizen or eligible non-citizen.
    - Have a valid Social Security number.
    - Be registered with the Selective Service if required.
    - Maintain satisfactory academic progress according to the institutional policy.
    - **Not** be in default on a Direct Stafford Loan or Federal Family Education Loan (FFEL).
    - **Not** owe a repayment on any federal financial aid program.
    - Be enrolled at least half-time (six credit hours or 6 T4 hours for programs that do not lead to an Associate’s Degree) for some federal and state financial programs.
Section Eight: Application Process

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Application Process</th>
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</thead>
<tbody>
<tr>
<td>Effective Date:</td>
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</tr>
<tr>
<td>Reference:</td>
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</tr>
</tbody>
</table>

- **FAFSA Application Process**
  - To be eligible for student aid (grants, work-study, loans and scholarships), students must complete a *Free Application for Federal Student Aid* each year, after January 1, through [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or they may choose to complete the application at the North Alabama Center for Educational Excellence (NACEE).
  - The priority deadline for receipt of Federal Supplemental Educational Opportunity Grant, Federal Work-Study and Alabama State Grant is April 1st.
  - Students who are Federal Pell Grant eligible and have completed student financial aid files by the deadline will be considered first.
  - Students who applied for federal aid in the previous award year may apply for aid in a subsequent year by completing the Renewal FAFSA, which is mailed to them directly from the federal processor. Because the student only updates information that has changed from the previous year, the application process is simpler and quicker.
    - The U. S. Department of Education encourages students to file the FAFSA or the Renewal FAFSA electronically via the Internet at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
    - Students are also encouraged to apply for a Personal Identification Number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov). The PIN id is the student’s electronic signature, and must be activated each year.
    - The processing time is much faster than when filing the paper version. However, students may still file the paper form if they choose.
Section Nine: Student Aid Report

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Student Notification of Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
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</tr>
<tr>
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</tr>
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</tr>
</tbody>
</table>

- **Student Aid Report (SAR)**
  - Using Federal Methodology (FM), a need-analysis method prescribed in the HEA Reauthorization of 1992, the contracted federal processor determines “expected family contribution” (EFC) based on the family’s income, assets, number in the family, number in college, and other relevant information gathered on the FAFSA.
  - The federal processor will send students a SAR about a week after receiving the FAFSA or Renewal FAFSA on line which determines the student’s eligibility or ineligibility for financial aid.
Section Ten: Institution’s Notification of Student Information Record

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Institution’s Notification of Student Record</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2015</td>
</tr>
</tbody>
</table>

- **Institutional Student Information Record (ISIR) and Office of Financial Aid Process**
  - The federal processor sends an electronic report called the Institutional Student Information Record (ISIR) to the Office of Financial Aid. Typically, the report is printed and placed in the student’s file.
  - An institutional data form and other supporting documentation such as tax transcripts, etc. may also be part of a student’s file if deemed necessary. Other pertinent data formerly gathered on a Financial Aid Transcript from previously attended colleges is now available on the website of the National Student Loan Data System (NSLDS). This is primarily used when processing aid for transfer students. (Student Aid Handbook, Volume 1)
  - The Office of Financial Aid uses Ellucian software, which is in compliance with federal regulations.
    - Although individual student folders are maintained, the software has most of the necessary information needed for awarding aid.
    - The software also maintains all funds, expenditures and balances of awards made.
    - The Office of Financial Aid also uses EdConnect software, which is provided by the Department of Education.
  - Once a file is completed and checked, specific aid for that student can be determined.
    - A student’s eligibility for the Federal Pell Grant is determined according to the Cost of Attendance (COA), the student’s enrollment level, the length of the program of study, and the EFC. (Student Aid Handbook, Volume 3)
    - A payment schedule is provided annually by the Department of Education showing adjustments for ¾, ½, and less than ½ time enrollment. (Student Aid Handbook, Volume 3)
    - A student’s federal Pell Grant is always awarded first and is not impacted by receipt of external resources or aid.
    - The Office of Financial Aid submits the federal aid information of each eligible student to the Business Office.
    - Students receive refunds of any credit balance 14 days after aid is disbursed on their student account. Aid is disbursed (tuition and fees charged out) on student account approximately 14 days after classes begin. A scheduled disbursement date is published on student’s self-service account.
Section Eleven: Verification Process

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Verification Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2015</td>
</tr>
<tr>
<td>Reference:</td>
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</tr>
</tbody>
</table>

- **Verification of Information**
  - Verification is the federally required process of checking the accuracy of information that students supply on their financial aid applications.
  - Verification deadlines for processing aid are published each semester.
  - Verification is completed based on the Federal Title IV verification guidelines.
  - The institution receives the ISIR.
  - The student is notified by email to their campus and personal email address listed on their FAFSA application of the required documentation needed to verify the information on the ISIR.
  - If a student is selected for verification by the Federal Processor, the applicant must submit required documents listed as outstanding requirements on their self-service account. (Ex: his/her tax transcript, his/her spouse’s tax transcript and/or his or her parents’ tax transcripts, if he/she is determined to be dependent according to the dependent student definition).
  - If tax returns were not required to be filed, the student must submit documentation verifying the income amount reported on the SAR.
  - Verification guidelines may change and student information will be coded accordingly for the additional items that may need to be verified.

Documents are verified against the information on the ISIR.

- If corrections are made the verification code of Reprocess is used.
- Corrections are submitted electronically through EDConnect to the Central Processing Server. Once the corrections are received by the institution, the student may be awarded financial aid to which he/she is entitled.
Section Twelve: Award Notification

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Award Notification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed</td>
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</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Application and Verification Guide</td>
</tr>
</tbody>
</table>

- **Notification of Award**
  - Students will receive an award notification via campus and personal email address listed on students FAFSA application. (Award notification can be viewed on students self-service account – Banner quick reference sheets for login instructions are available in financial aid office)
Section Thirteen: Enrollment Requirements

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Enrollment Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
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</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Volume 3</td>
</tr>
</tbody>
</table>

- Enrollment Requirements
  - All Title IV programs with the exception of the Federal Pell Grant at J.F. Drake State Community and Technical College require that students enroll for at least six credit hours or six 4 hours per semester to be considered eligible for aid. Student’s eligibility for a Federal Pell Grant will be based on the enrollment table listed below.

<table>
<thead>
<tr>
<th>Enrollment Status</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 5 hours</td>
<td>Less than half-time</td>
</tr>
<tr>
<td>6 to 8 hours</td>
<td>½ time</td>
</tr>
<tr>
<td>9 to 11 hours</td>
<td>¾ time</td>
</tr>
<tr>
<td>12 and above hours</td>
<td>Full-time</td>
</tr>
</tbody>
</table>

- Refer to the current Pell Grant Payment Schedule for eligibility.
- Programs that do not lead to an Associate’s Degree such as WDT, NUR, ELT and CIT are subject to a conversion of hours enrolled as required by the Department of Education:
  - Award is prorated based on the federal calculation for converting clock hours to credit hours. Total converted credit hours are calculated from each course listed on a student’s schedule for the term enrolled. The formula for converting hours is as follows: 
    - Award is prorated based on the federal calculation for converting clock hours to credit hours. Total converted credit hours are calculated from each course listed on a student’s schedule for the term enrolled. The formula for converting hours is as follows: 
    - # contact hours class meets each week x 15 weeks in a term / 37.5 hours for every 1 credit hour = # T4 hours rounded down.
Section Fourteen: Cost of Attendance

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Determining Cost of Attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp;</td>
<td>June 2015</td>
</tr>
<tr>
<td>Revised:</td>
<td>Student Aid Handbook, Volume 3</td>
</tr>
</tbody>
</table>

- **Determining Cost of Attendance**
  - Financial aid must be used only for expenses directly related to a student’s education.
    - College costs include the following: tuition/fees, books and supplies, room/board, transportation and personal. The college currently categorizes students into 4 budgets based on 9 month period: Dependent, Independent, In State and Out of State.
    - Computer hardware and software if it is required. The student must bring in a bill of sale before an adjustment is made.
    - Childcare for preschool and afterschool care. Documentation is required.
    - Other costs such as daycare and expenses associated with a disability can be included on a case-by-case basis with appropriate documentation.

<table>
<thead>
<tr>
<th>Dependent Budget – 9 mo – in state</th>
<th>Tuition and Fees $3,432</th>
<th>Books and Supplies 2,000</th>
<th>Room and Board 2,000</th>
<th>Transportation 1,500</th>
<th>Personal 900</th>
<th>TOTAL $9,832</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Independent Budget – 9 mo – in state</th>
<th>Tuition and Fees $3,432</th>
<th>Books and Supplies 2,000</th>
<th>Room and Board 6,300</th>
<th>Transportation 1,500</th>
<th>Personal 900</th>
<th>Childcare 2,700</th>
<th>TOTAL $16,832</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Dependent Budget – 9 mo – out of state</th>
<th>Tuition and Fees $6,192</th>
<th>Books and Supplies 2,000</th>
<th>Room and Board 2,000</th>
<th>Transportation 1,500</th>
<th>Personal 900</th>
<th>TOTAL $12,592</th>
</tr>
</thead>
</table>

| Independent Budget – 9 mo – out of state | Tuition and Fees $6,192 | Books and Supplies 2,000 | Room and Board 6,300 | Transportation 1,500 | Personal 900 | Childcare 2,700 | TOTAL $19,592 |
Section Fifteen: Determination of Need

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Determination of Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
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</tr>
<tr>
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</tr>
</tbody>
</table>

- How Need is Determined
  - For financial aid purposes, needs are determined by the following formula:

  \[
  \text{Need} = \text{Cost of Attendance} - \text{Expected Family Contribution (EFC)}
  \]
Section Sixteen: Award Process

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Award Process</th>
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<tbody>
<tr>
<td>Effective Date:</td>
<td>Spring 2012</td>
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<td>Date Reviewed &amp;</td>
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<tr>
<td>Revised:</td>
<td>January 2015</td>
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<tr>
<td>Reference:</td>
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</tr>
</tbody>
</table>

✓ Process for Awarding Additional Aid

- In awarding FSEOG, ASAP and FWS, the student’s cost of attendance, the EFC, and other aid or resources (such as Vocational Rehabilitation, employer tuition assistance, scholarships, and etc.) must be considered.
- COA is determined prior to any awarding of these funds.
  - EFC and other aid or resources are subtracted from the COA, and the result is the student’s financial “need”.
  - Any remaining need after Pell Grant is awarded may be met with, ASAP and FWS.
- In compliance with federal regulation, FSEOG is awarded to Pell eligible students with the lowest EFC.
- Because at Drake State Community and Technical College, a large percentage of students have a “0” EFC, other criteria are considered to more finely delineate need. Those priority criteria may include, but are not limited to:
  - Students with dependents,
  - Students who live somewhere other than with parents or relatives,
  - Students who show unusual need due to class load,
  - Students who receive no other resources.
- In practice, most awardees of FSOG and ASAP are Pell eligible students with “0” EFCs.
- Awards for FSEOG begin with fall term.
- Some funds are held for use by high priority new students enrolling later in the year.
- Additionally, funds awarded to students who leave school are re-awarded to needy students during the year.
- ASAP funds are available to the institution in the fall at which time the Office of Financial Aid begins to make those awards.
- Unfortunately, funds for both grants are so limited that many Pell eligible students with “0” EFCs go un-awarded.
- Federal work-study is awarded on an on-going basis to students depending upon their desire to work, the availability of work, the student’s skills and hours of availability, the student’s financial need, and the amount of FWS funds from which to pay students.
  - Students typically work 15 to 19 hours weekly at a wage rate in alignment with other student workers, who receive minimum wage, and are paid monthly in the Business Office.
- An effort is made to place students in work situations that will complement their academic training if possible.
  - While federal aid is based primarily on financial need, scholarships are awarded on the basis of academic excellence and leadership qualities as demonstrated by grade point average and a letter of recommendation.
  - However, some external scholarships do consider financial need.
- Other types of financial assistance administered by the Financial Aid Office are several Veteran programs and Project Focus.
- For these programs, student eligibility is determined primarily by a third party.
- Brochures and flyers describing the financial aid process and the types of programs administered by the Office of Financial Aid are provided to all interested individuals.
- No awards are made based on sex, race, religion, national origin, age, disability or any other protected status in accordance with state board policy 701.01
Section Seventeen: Satisfactory Academic Progress

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Satisfactory Academic Progress</th>
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<tbody>
<tr>
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<tr>
<td>Date Reviewed &amp; Revised:</td>
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</tr>
<tr>
<td>Reference:</td>
<td>State Board Policy 714.04, Student Aid Handbook Volume 1, Volume 2, 34 CFR 668.32(f), 34 CFR 668.34.</td>
</tr>
</tbody>
</table>

- **State Board Policy: Satisfactory Academic Progress**
  - State Board Policy for satisfactory academic progress
    - To be eligible for Title IV federal financial aid, students must meet either the standards of progress requirements applicable to all students at the institution, or more stringent requirements as determined by the institution.
    - When a student who is eligible for Title IV federal financial aid is suspended, whether the student serves the suspension or is readmitted upon appeal, the student is not eligible to receive financial aid for the duration of the suspension. The student will not be eligible again to receive financial aid until he/she achieves the Cumulative GPA required for the number of credit hours attempted at the institution or the student’s GPA for that term is 2.0 or above (based on at least 12 semester credit hours or above attempted at the institution. Approval of the student’s appeal to the admissions committee for readmission does not reinstate the student’s eligibility for financial aid.
    - Eligible students may receive Title IV federal financial aid for a period of time not to exceed 1.5 times the normal length of a specific program (the "normal length" of a specific program will vary depending upon whether the student is half-time, three-quarters time, or full time).
    - Each student receiving Title IV federal financial aid must earn each academic year 2/3 of the minimum number of hours required for each academic year to complete a program in the normal length of time allowed. For programs of one academic year of less, student progress will be measured prior to the end of the program. The normal length of time allowed for specific program completion is determined by the institution. If a student repeats a course which was previously successfully completed, the credit hours obtained the second time the course is attempted do not count toward the minimum number of academic hours required for program completion.
    - Students who do not meet these standards will be ineligible for Title IV federal financial aid.
    - Each institution shall establish a process for appealing financial aid decisions in accordance with federal regulations.
A Title IV federal financial aid recipient who is enrolled in a transitional course may not enroll in the same course more than three times and continue to receive financial assistance. A Title IV federal financial aid recipient may not be paid for more than 30 semester credit hours of transitional coursework.

**Institutional Procedures for Monitoring Satisfactory Academic Progress**

- The academic records of all students receiving federal financial aid are reviewed at the end of each term after grades have been posted.
- Students receiving financial aid are required to be in good standing and maintain satisfactory academic progress while completing their selected programs.
- The academic records of all students are reviewed based on:
  1. the number of semester credit hours attempted and percentage of credit hours completed;
  2. cumulative grade point average (GPA);
  3. maximum time frame allowed to complete degree requirements.

**Note:** Letter grades of W, U, F, and I’s are counted as hours attempted but not earned. A minimum of transferred in courses must be included in SAP Calculation.

**Qualitative Measure - Grade Point Average (GPA) Requirements:**

All students receiving Title IV aid will be expected to meet or exceed a 2.0 cumulative GPA’s based on the total number of hours attempted in his/her degree or certificate program.

**Quantitative Measure - Maximum Time Frame:**

Students receiving financial aid are expected to complete their course of study within a time period not to exceed 1.5 times the normal length of their program. For example, students in a two-year Associate Degree program will be permitted to attend Drake on financial aid for a maximum of nine (9) semesters as a full-time student. Half-time students will be allowed eighteen (18) semesters to complete their program. To be considered as making satisfactory academic progress under this standard, students must successfully complete 2/3 of the hours attempted. Title IV funds will only pay for a maximum of 30 semester credit hours of remedial courses and students on financial aid may not enroll in the same developmental (remedial) course more than three times and continue receiving financial aid. Students taking a course for an Audit (A) credit are not eligible for Title IV funds for that class.

**Warning and Probation Period**

- Satisfactory Academic Progress is measured at the end of each term after grades have been posted to determine student’s current status.
• **Warning Period** – If a student is not maintaining satisfactory academic progress, then the student will be placed on a warning status.
  - No action is required from the student
  - A warning letter will be emailed to the student to notify the student of their current status and time frame for maintaining satisfactory academic progress.
  - Academic status can be viewed on student’s self-service account.

• **Probation period** – At the end of a warning period, if a student is not maintaining satisfactory academic progress, the student will have the option to file an appeal to request reinstatement of financial aid funds or become a cash paying student.
  - If the appeal is approved, the student will have (1) semester to achieve satisfactory academic progress.
  - If the appeal is rejected, the student must become a cash paying student until he/she achieves good satisfactory academic standing.
  - Students that have reached Max time frame after graduating a program and would like to receive a 2nd degree must seek approval through the academic plan/appeals process to extend Max Time frame hours.

• **Loss of Eligibility** – If at the end of a probation period a student is not meeting satisfactory academic progress, the student must become a cash paying student. Once the student is meeting satisfactory academic progress, the student’s financial aid can be reinstated.

• **Pell Grant Duration of Eligibility** – the duration a student is eligible to receive Pell Grant.
  - The duration of a student’s eligibility to receive Pell Grant is 12 full-time semesters (or its equivalent if attended part-time)
  - Calculation includes all earlier years of the student’s receipt of Pell from all institutions attended.
Section Eighteen: Professional Judgment

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Professional Judgment</th>
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<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
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<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2015</td>
</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook Application and Verification Guide, Volume 1</td>
</tr>
</tbody>
</table>

- **Professional Judgment Policy**
  - **Authority:**
    - Authority to exercise professional judgment is found in Section 479A (A) of the federal financial aid regulations. Both current regulations and law recognizes that the Office of Financial Aid may sometimes need to make adjustments to the costs of attendance and/or to the expected family contribution to allow for special circumstances.
    - The Higher Education Act provides that professional judgment may be exercised and Section 479 A (a) states: Nothing in (Title IV) shall be interpreted as limiting the authority of the student financial aid administrator, on the basis of adequate documentation, to make necessary adjustments to the cost of attendance and expected family contribution (or both) to allow for treatment of individual students with special circumstances. In addition, nothing in this title shall be interpreted as limiting the authority of the student financial aid administrator to use supplementary information about the financial status or personal circumstances of eligible applicants in selecting recipients and determining the amounts of awards under the Federal Supplemental Educational Opportunity Grant, and Federal Work-Study Program.
  - **Areas under which professional judgment can be exercised:**
    - Expected family contribution/need analysis
    - Cost of attendance
    - Independent student status
  - **Documentation:**
    - Documentation to be used in exercising professional judgment will include, but not be limited to:
      - Information from the SAR or ISIR
      - Supplemental information furnished by the parents and/or the student
      - Supplemental information provided by external agencies
- Supplemental information provided by other school offices or departments

- **Procedures:**
  - All students requesting special circumstances will use the professional judgment form located in the financial aid office to explain their situations, attaching additional documentation as necessary.
  - Each case will be reviewed by the Director of Financial Aid at Drake State Community and Technical College and evaluated according to the student or family circumstances to determine if an adjustment needs to be made to an element of need analysis affecting the expected family contribution, the cost of attendance, independent status, or satisfactory academic progress.

- **Adjustments to Cost of Attendance**
  - If it is determined that the budget category given to a particular student is not representative of his or her true costs of attending Drake State Community and Technical College, adjustments may be made to the budget to reflect actual costs.
  - Examples of adjustments that may be required include day care costs, transportation costs if the student travels a great distance to school, medical expenses if the expense seems great in relation to family income and is not adjusted for in family income. (Documentation will be required).
Section Nineteen: Fraud

<table>
<thead>
<tr>
<th>Policy Name</th>
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<tr>
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</tr>
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</tr>
<tr>
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<td>Student Aid Handbook Volume 1</td>
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</tbody>
</table>

- Fraud:
  - There are difficult situations where students and/or parents misrepresent information in hope of qualifying for or obtaining additional assistance.
  - The Office of Financial Aid is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.
  - Procedures for fraud:
    - If, in an Aid administrator’s judgment, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Director for possible disciplinary action.
    - After investigating the situation, if the Director believes there is a fraudulent situation, all information must be forwarded to the Office of Inspector General of the Department of Education or the local law enforcement agency.
Section Twenty: Withdrawals & R2T4

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Withdrawals &amp; R2T4</th>
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<tbody>
<tr>
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<tr>
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<tr>
<td>Reference:</td>
<td>Student Aid Handbook Volume 5</td>
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</tbody>
</table>

- Policy for Students Receiving Federal Title IV Financial Assistance:
  - In Section 484B of the Higher Education Amendments of 1998, Congress wrote new provisions governing what happens to a student’s federal financial assistance if that student officially or unofficially withdraws from all classes before 60% of the semester has passed.
  - By instituting these provisions, Congress and the Department of Education have determined that a student is not entitled to 100% of his or her federal grant(s) until he or she has completed 60% of the semester.
  - In most cases, the student will have received 100% of his or her grant before that time. Therefore, if a student receives a federal grant and withdraws before 60% of the term has passed, he or she will likely owe a portion of the grant back to the grant program.
  - The amount of federal aid to which the student is entitled is determined by comparing the total number of days the student attended to the total number of days in the semester:
    - Percent earned = \( \frac{\text{Number of days attended}}{\text{Number of total days in the semester}} \)
    - To determine the amount that must be returned to the federal program, the percent earned is subtracted from the total award:
      - \( 100\% \text{ of award} - \text{percent earned} = \text{aid to be returned} \)
    - (R2T4 will be completed for each student that officially or unofficially withdraws each semester to determine earned aid and unearned aid)
  - In accordance with the percentage of aid that must be returned, Drake State Community and Technical College will return that percentage of tuition and fees to the federal program, and the student must return a portion of any grant funds received or used for items other than tuition, fees, and insurance.
  - The law provides that the amount owed by the student be reduced by 50%.
  - This means the student only returns half of any excess funds used in the college’s bookstore or received by check as a refund.
State Board Policy Regarding Withdrawals:

- In accordance with State Board Policy, students not receiving federal aid who withdraw from all classes are issued refunds for tuition and fees paid as follows: (State Board Policy 803.02)

<table>
<thead>
<tr>
<th>Withdrawal Date</th>
<th>Percent Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to the beginning of the semester</td>
<td>100%</td>
</tr>
<tr>
<td>During the first week of the semester</td>
<td>75%</td>
</tr>
<tr>
<td>During the second week of the semester</td>
<td>50%</td>
</tr>
<tr>
<td>During the third week of the semester</td>
<td>25%</td>
</tr>
</tbody>
</table>

Definition of Withdrawal Date:

- A student’s withdrawal date is the last recorded day of attendance in a class. If all classes are dropped, the latest date of attendance is used in the calculation of the refund.

Partial Withdrawal:

- Students who do not completely withdraw from the college but drop a class during the official drop/add period will be refunded the difference in the amount paid and the amount due for the reduced numbers of hours, including fees appropriate to the classes dropped.
- Students receiving federal aid will have these funds returned to the Pell Grant program.
- There is no refund due to a student who partially withdraws after the official drop/add period.
Section Twenty-one: Recalculation of Title IV Benefits

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<th>Policy Name</th>
<th>Recalculation of Title IV Benefits</th>
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<tbody>
<tr>
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<tr>
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</tbody>
</table>

- **Recalculation Procedure for Title IV Benefit**
  - A change in a student’s original enrollment status may result in a recalculation of Title IV benefits.
  - Payment will be based on the student’s enrollment status at the end of the official and published Drop and Add Period.
  - If a student chooses to add a course after this time frame, he/she will be responsible for payment of the additional tuition.
  - Students, who totally withdraw, the institution will use the appropriate refund policy according to state board policy 803.02.
  - This policy further states that if a student attends one day of classes his/her miscellaneous expenses may be totally incurred on that day.
  - This is based on the fact that expenses such as rent, childcare, gas, food, and other expenses exist whether a student attends one day or the entire semester.
  - Federal Work Study funds are **not** considered in the refund process.
Section Twenty-two: Repayment of Title IV Benefits

<table>
<thead>
<tr>
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<tbody>
<tr>
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</tbody>
</table>

- **Repayment Policy**
  - The Student Financial Aid repayment requirement does not apply to a student who withdraws from some classes, but continues to be enrolled in other classes.
  - A *repayment* is the unearned amount of direct disbursement to a student, which the student must pay back.
  - If the institution determines that the student received Title IV funds in excess of the cost to attend school that he or she could have reasonably incurred while still enrolled, then a portion of the Title IV funds was not earned and must be repaid by the student to the SFA programs.
  - Repayment will be distributed in the following order:
    - Federal Pell Grant
    - Federal Supplemental Educational Opportunity Grant
    - Other SFA Programs
    - Other federal, state, private, or institutional sources of aid.
  - Federal Work Study and Stafford Student Loan funds are **excluded** in the repayment policy.
Section Twenty-three: Overpayments of Title IV Benefits

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<tr>
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</table>

- **Procedures for Overpayments**
  - The institution handles overpayments as follows:
    - The Business Office will notify the student within the forty-five days allowed of the amount and procedures for repayment.
Section Twenty-four: Refunds

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Refunds</th>
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<tbody>
<tr>
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<td>Date Reviewed &amp; Revised</td>
<td>January 2015</td>
</tr>
<tr>
<td>Reference</td>
<td>State Board Policy 803.02</td>
</tr>
</tbody>
</table>

- **Refund Policy**
  - The Student Financial Aid refund requirement only applies when the student: fails to register for the period of enrollment for which he or she was charged.
  - A refund is defined as the difference between the amount paid towards institutional charges (including financial aid and/or cash paid) and the amount the school can retain under the institutional refund policy.
  - The institution must calculate a refund using all possible refund policies (in accordance with state and federal laws and regulations).
Section Twenty-five: Appeals Policy

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<thead>
<tr>
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<tbody>
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<tr>
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</table>

- **Policy for Appeals Process**
  - The Financial Aid Appeal Committee may determine that, due to mitigating circumstances, payment may be made to a student who fails to meet the requirements set forth by the SAP policy.
  - The student must present a letter and evidence of the mitigating circumstances and submit it to the Financial Aid Office, where it will be forwarded to the Financial Aid Appeal Committee for approval or denial.
  - Decisions made by the Financial Aid Committee are final.
Section Twenty-six: Reporting Aid

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<tr>
<td>Reference:</td>
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</tbody>
</table>

- **Deadlines for reporting aid**

<table>
<thead>
<tr>
<th>Grant</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>Monthly with final report due by September 30th</td>
</tr>
<tr>
<td>SEOG</td>
<td>Yearly, FISAP due by September 30th</td>
</tr>
<tr>
<td>Work Study</td>
<td>Yearly, FISAP</td>
</tr>
<tr>
<td>Alabama State Grant</td>
<td>Year, July 15th</td>
</tr>
</tbody>
</table>

- **Compiling FISAP Information**
  - The procedures for compiling information for the FISAP are as follows:
  - Run a report by extracting data via the institutional computer.
  - Information not obtainable via the institutional computer must be gathered manually with assistance from the staff.
  - Obtain enrollment figures from institutional research and/or the college registrar.
  - Obtain the tuition collected from the business office.
  - Obtain number of students assisted and wages earned through FWS.
  - Once all the information is obtained, record it on the FISAP worksheets and send via internet.
  - The Financial Aid Office completes Parts 1, 2, and 6 with the business office completing Parts 4 and 5.
  - The president signature is required for the FISAP submission.