Financial Aid Policies & Procedures Manual

2023-2024

DRAKE STATE
COMMUNITY & TECHNICAL COLLEGE

College Code: 005260

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1.0 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 J.F. Drake State Community and Technical College in being a good steward in the administration of the Title IV programs and the delivery of dollars and services to DRAKE students. The contents featured in this Manual include the minimum general statutory and regulatory requirements. If no policy or procedure addresses a given issue, the financial aid staff is 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 DRAKE policies for administering student aid and describes the procedures to be taken to implement 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 practices.
- 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 federal student aid. These reference documents assist the Office in determining and awarding aid and reporting requirements for institutional eligibility, the adherence to the guidance contained within each should be followed.

- Federal Student Aid Handbook
- Code of Federal Regulations – 34 CFR Part 600 to Part 694
- US Code (GPO Compilation)
- EFC Formula Guide
- SAR Comment Codes and Text
- Title IV Regulations and Updates
- Federal Registers
- U.S. Department of Education (ED) Audit Guide
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- NSLDS Reference Materials
- COD Website
- FAA Access
- Saig Enrollment
- G5

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2.0 PHILOSOPHY AND POLICIES OF STUDENT FINANCIAL AID

Institutional Mission Statement

J.F. Drake State Community and Technical College, a student-centered two-year public institution, offers flexible and affordable university-transfer and technical degrees, certificates, adult and continuing education, and customized workforce training to fulfill the diverse needs of the community.

The Right Combination of Academics and Training

With a strong and distinctive emphasis on hands-on learning, Drake State provides the benefit of combining traditional academics with increased lab study to deliver immediate functionality in the workplace. Students also have the added advantage of opportunities in emerging research and entrepreneurial pursuits with training not typically offered at other two-year institutions – all creating a unique atmosphere for practical job preparation.

Accreditation Information

J.F. Drake State Community and Technical College is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACS COC) to award Associate Degrees and Certificates. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, GA 30033-4097 or call 404-679-4500 for questions about the accreditation of J.F. Drake State Community and Technical College.

Drake State 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. Drake State believes that higher education is a privilege to be enjoyed by all, including 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 the 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 awarding and packaging aid for a student (authorizing payments) is separate from the function of drawing down funds from G5 and posting to student accounts (disbursing funds). The College established Financial Aid and Business Office as two separate functions and operational units. These two functions are performed by individuals who are not members of the same organizational family and who do not together exercise substantial control over the College. The system separates the functions of authorizing payments and disbursing or delivering funds so that no one person or office exercises both functions for any student receiving Federal Student aid funds. Awarding funds is performed by the Financial Aid Office while the function of disbursing funds is performed by the Business office.

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 Business Office 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.

Organizational charts document separation of duties. In addition, there exists a clear and separate division of responsibility for the administration of financial aid.

The following operating policies are designed 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.
- All funds available to the College for financial assistance is administered through the FAO. When funds or awards are received for a student from outside sources by other offices, the Business Office will notify the FAO of money received for specific student and indicate which fund code or resource to post award to.
- The FAO maintains adequate records to ensure proper administration of aid funds. This includes ensuring that aid given 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 approximately once per semester with administrative staff. Other meetings are called at the discretion of the Director.

The following diagram illustrates the organizational structure for Drake's Business Office.

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 Drake State Community and Technical College. The National Association of Student Financial Aid Administrators (NASFAA) and the Drake State Financial Aid Office (FAO) adheres to the following guidelines. (https://www.nasfaa.org/Statement_of_Ethical_Principles). As an effort to enforce NASFAA's code of conduct, any entity or individual may contact the NASFAA headquarters with an ethics inquiry regarding interpretation or application of the Statement of Ethical Principles and Standards, the Code of Conduct or the Code of Conduct Enforcement Procedures, regardless of whether entity or individual is a member of NASFAA. To report a potential violation of NASFAA's Code of Conduct, refer to the Ethics Complaint Submission Form.

- 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.
- 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.

RESPONSIBILITIES OF THE FINANCIAL AID OFFICE STAFF

The following list provides the primary responsibilities of the Financial Aid Office (FAO) staff. 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 applying for financial aid.
- Assess eligibility of applicants for aid and collect the applicable supporting documentation.
- Verify data reported by parents and/or students.
- Maintain student financial aid records/files.
- Calculate 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.
- Authorize and process Title IV aid awards and payments.
- Calculate 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.
- Maintain up-to-date knowledge of relevant federal regulations.
- Coordinate fiscal matters with the Business Office.
- Prepare 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 FAO 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 FAFSA application, assist students with obtaining and signing the required documentation, or responding to email and telephone inquiries.

The following are the principles of Financial Aid Administration.

- The College provides factual information about its aid opportunities, programs, and practices.
- 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.
- 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.
- 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.
- 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.
- The selection of students to receive financial aid is made without regard to race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
- 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 Drake State Community and Technical College Financial Aid Staff is committed to the highest standards of professional conduct. Through the guidance of 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 should:

1. Refrain from taking any action for his or her personal benefit.
2. Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves.
3. Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
4. Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid.
5. Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement

of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity.

6. Institutional award notifications and/or other institutionally provided materials shall include the following:
   a. A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
   b. Clear identification of each award, indicating type of aid (grant, scholarship, work, or loan).
   c. Standard terminology and definitions for award letter terms.
      - Definitions:

Cost of Attendance (COA): The estimated cost of attending this institution for one academic year. This amount includes the following:

- Expected charges for one year of tuition and fees
  - Tuition – Charges assessed for classes
  - Fees – Charges assessed for other college services
- Room and board for resident students
- Estimated living expense -- allowance for rent, utilities, and food for off-campus living
- Estimated transportation costs
- Estimated books and supplies
- Miscellaneous costs

Direct Costs: Expenses the student/family pays to the college.

Educational Loan: A form of financial aid that must be repaid with interest. Educational loans have varying interest rates and repayment terms. Students and/or parents are required to sign a promissory note when accepting an educational loan.

- **Student Loan:** Funds awarded to the student that must eventually be paid back to the lender by the student.
  - **Federal Direct Student Loan:** Loan funds provided *to the student* by the U.S. Department of Education, through the school. Repayment of principal begins six months after the borrower ceases to be a student on at least a half-time basis. The Free Application for Federal Student Aid (FAFSA) is the annual application. There are two types of Federal Direct Student Loans: subsidized and unsubsidized. Students with financial need can qualify for a subsidized loan, and the government pays the interest on the loan while the student remains enrolled at least half time. Students who don't demonstrate financial need qualify for an unsubsidized loan and interest accrues while the student is in school.
  - **Federal Perkins Loan:** A low interest loan for educational expenses provided by the federal government for qualified individuals with exceptional financial need as defined by the institution. .The Federal Perkins Loan needs to be repaid with interest once the student is no longer enrolled at least half-time.

    - **Federal Grad PLUS Loan:** Loan funds provided *to graduate students* by the U.S. Department of Education, through the school. This federal loan program allows graduate students with no adverse credit history to apply for up to their Cost of Attendance each year, less any financial aid. To be eligible, the student must be enrolled at least half time in an eligible program of study and first borrow the maximum allowable through the Federal Direct Student Loan program. Repayment of principal and interest begins 30 to 60 days after the loan is fully disbursed with deferment and forbearance options available.
    - **Private (Alternative) Loan:** A loan from a commercial, state-affiliated or institutional lender used to pay for up to the annual cost of education, less any financial aid received. Private loans usually require the applicant to be creditworthy or have a co-signer and have varying interest rates, fees and repayment options. Repayment of interest (and often principal) generally begins immediately, with some lenders offering deferment options for in-school periods.
- **Federal Parent Loan (PLUS):** A federal loan program that allows parents who have no adverse credit history to apply for up to the Cost of Attendance each year, less any financial aid. PLUS loans must be repaid with interest.

Enrollment Level: Level of the degree-granting program in which a student is enrolled. Basic levels of enrollment include: undergraduate (students seeking an associate's degree, a certificate, or a baccalaureate degree); post-baccalaureate (such as teacher certification); graduate (students working on a master's degree or professional degree); and post-graduate (such as students enrolled in a doctoral program). The amounts and types of financial aid a student is eligible for is determined, in part, by their enrollment level.

Enrollment Status: Academic workload (or course load), as defined by the institution, that a student is carrying for a defined academic period. This normally relates to the number of credit hours or clock hours taken by a student during a given academic period. For most traditional undergraduate term-based schools:

- Full-time status = at least 12 credit hours
- Three-quarter time status = at least 9-11 credit hours
- Half-time status = at least 6-8 credit hours.
- Less than half-time = 1-5 credit hours.

Expected Family Contribution (EFC): A measure of how much the student and his or her family can be expected to contribute to the cost of the student's education for the year. The EFC is calculated according to a formula specified in the law and is based upon the information provided by the student and his or her family during the FASFA filing process.

Family Financial Responsibility: Many schools award institutional scholarships and grants based upon a more comprehensive calculation of family financial circumstances using information provided on the CSS PROFILE or the College's own financial aid form. This can result in a higher (or lower) financial responsibility for the student (and his/her family) than the FAFSA might indicate with its Expected Family Contribution (EFC) estimate.

Federal Pell Grant: A grant provided by the federal government to qualified undergraduate students who demonstrate exceptional financial need and have an Expected Family Contribution

below a threshold designated annually by the U.S. Department of Education, based on the amount of program funds appropriated by Congress.

Federal Supplemental Educational Opportunity Grant (FSEOG): A grant provided by the federal government to qualified undergraduate students who demonstrate exceptional financial need. Priority is given to Pell Grant recipients and funds must be awarded by the school in lowest EFC order.

Federal Work-Study (FWS): A program that provides part-time employment to students attending institutions of higher education who need the earnings to help meet their costs of postsecondary education and encourages students receiving FWS assistance to participate in community service activities.

Gift Aid: Funds awarded to the student that do not have to be repaid, unless the student fails to meet certain terms, such as a service requirement, specified as a condition of the grant. Gift aid includes awards with titles such as grants, scholarships, remissions, waivers, etc. Gift aid can be awarded based upon many factors, including (but not limited to) financial need, academic excellence, athletic, musical, and theatrical talent, affiliation with various groups, or career aspirations.

Grant: Gift aid awarded to the student that does not need to be repaid. Grants are typically based on financial need.

Indirect Costs: Expenses incurred as a result of attendance that the student/family may pay to a third party (merchant, landlord, etc.) other than the college.

Net Cost: Amount of direct and indirect costs remaining after all gift aid (scholarship and grant) is subtracted.

Out-of-pocket Cost: Difference between the cost of attendance and all gift aid. Out-of-pocket cost can be covered through a variety of sources, including: savings, income and educational loans.

Scholarship: Gift aid awarded to the student that does not need to be repaid. Scholarship awards are typically based on merit or a combination of merit and need, such as academic excellence, talent, affiliation with various groups, or career aspirations.

Self-help: Financial aid in the form of loans or student employment. Loans are used to help pay the remaining net costs after gift aid is deducted. Student employment earnings (including Work-Study awards) are generally not deducted from billed costs but can be used to help cover indirect costs and are paid in the form of wages to the student.

Verification: Process to confirm the accuracy of data provided by the applicant on the FAFSA. In order to complete the verification process, students are required to provide certain documents to the school for review.

7. 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".
8. Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved in any aspect of Student Financial Aid.

9. All FAO staff are required to participate in professional development activities to stay abreast of federal, state, and institutional policy changes. Below are a list of preferred trainings and conference opportunities.
    a. Banner (administrative software) trainings. Review new release guides through the Ellucian Hub. Sign up for eCommunities through the Ellucian Hub.
    b. ALBUG Conference – Alabama Banner Users Group
    c. AASFAA – Alabama Association of Student Financial Aid Administrators
        - $250 institutional membership fee (up to 10 people)
    d. SASFAA – Southern Association of Student Financial Aid Administrators
        - $35.00 annual individual membership
    e. NASFAA- National Association of Student Financial Aid Administrators
        - Institutional membership fee
    f. FSA Conference – Federal Student Aid Conference
        - No registration or membership fee
    g. FSA Partner Connect Training– Information for Financial Aid Professionals
    h. Fundamentals of Federal Student Aid Administration Workshop – For New Financial Aid Professionals
    i. MSURSD – Minority-Serving and Under-Resourced School Division – Spring-Summer Workshop
    j. AVAA Conference – Alabama Veterans Affairs Association
        - $75.00 individual membership fee
    k. WAVES Conference – Western Association of Veterans Education Specialists
        - $100.00 individual membership fee

Calendar of Events

January	Spring Term Award and Disbursement Purge System after Drop/Add has been Processed Process Attendance Verification Reconciliation of all Federal Funds
February	Prepare Aid-Year Forms for Upcoming Year Need Academic Calendar for Upcoming Year Process R2T4's for Official W/D Reconciliation of all Federal Funds
March	Begin Banner New Year Roll Submit ASAP Term Invoice AASFAA Spring Conference Process Attendance Verification for Mini Term 2

	Process R2T4's for Official W/D
	Reconciliation of all Federal Funds
April	Process R2T4's for Official W/D
	Compare Program Offerings to ECAR/PPA
	Complete Banner New Year Roll
	Import ISIR's for Upcoming Year
	Reconciliation of all Federal Funds
May	Process R2T4's for Official and Unoffical W/D
	Process End of Term SAP calculation
	Submit ASAP Application (Worksheet & Forms)
	Summer Term Award and Disbursements
	Purge System After Drop/Add has been Processed
	Process Attendance Verification for Summer
	Evaluate Scholarship Applications
	Evaluate Appeals
June	Process R2T4's for Official W/D
	Reconciliation of all Federal Funds
July	Process Attendance Verification for Mini Term 2
	Process R2T4's for Official W/D
	Submit ASAP Annual Roster
	Submit ASAP Participation Agreement
	Reconciliation of all Federal Funds
August	Process R2T4's for Official and Unofficial W/D
	Process End of Term SAP Calculation
	Fall Term Award and Disbursements
	Purge System After Drop/Add has been Processed
	Process Attendance Verification for Fall
	Reconciliation of all Federal Funds
	Evaluate Scholarship Applications
	Evaluate Appeals
September	Complete FISAP
	Complete Gainful Employment
	Complete Campus Security Report
	Process R2T4's for Official W/D
	Reconciliation of all Federal Funds

October	AASFAA Fall Workshop Submit ASAP Term Invoice Process Attendance for Mini Term 2 Process R2T4's for Official W/D Reconciliation of all Federal Funds
November	Federal Student Aid Conference Process R2T4's for Official W/D Reconciliation of all Federal Funds
December	Process R2T4's for Official and Unofficial W/D Process End of Term SAP Calculation Reconciliation of all Federal funds Evaluate Scholarship Applications Evaluate Appeals

Production Schedule

Weekly	

Process Verification
Complete Data Load Process
Send Tracking Email Notifications
Finalize Files
Award Aid
Send Award Email Notification
Send Origination Files to COD
Adjust Aid as Attendance Verification Received
Run Disbursement Process (Authorizes Aid)
Send Disbursement Files to COD
Process Official W/D

Term	

Before Registration	Review Appeals Notify Students of Appeal Decisions, Updating Records Accordingly Review Scholarship Applications Notify Students of Scholarship Decisions, Updating Records Accordingly Continue Processing Verification 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
After Registration	Purge non-payment student as Drop Deletes after Drop/Add Process Attendance Verification Recalculate Awards as Needed Run Disbursement Process after Freeze Date Process Official W/D's Weekly Process Unofficial W/D's at End of Term after Grades have been Posted
Monthly	Reconcile Pell, FSEOG & FWS Reconcile Private Student Loan Accounts Reconcile Scholarship Accounts
End of Term	Run Satisfactory Academic Progress (SAP) Processes Send SAP Status Email Notifications regarding Eligibility Process Official & Unofficial W/D's after Grades have been Posted Notify Students about Scholarship Decisions for Upcoming Semester Notify Students about Appeals Decision for Upcoming Semester

RESPONSIBILITIES OF BUSINESS OFFICE

The primary responsibilities of the Business Office personnel are to maintain student accounts that records charges, credits, and amounts due in accordance with U.S. GAAP and government auditing standards, reconcile financial data from financial aid and student information software systems to the general ledger, reconcile cash between bank statements and general ledger (including G5 Electronic Process), implement Drake State's refund policy, maintain internal controls and general stewardship for federal financial funds. The Business Office personnel are also responsible for all general accounting functions and preparation of Drake State's financial statements.

OFFICE HOURS & SERVICES

The College is open and available to service students from 8:00 a.m. to 5:30 p.m. on Monday through Thursday and 8:00 a.m. to 12:00 p.m.. Financial Aid provides services at 3421 Meridian Street, Huntsville, Alabama, 35811 each day of the week. The contact number for financial aid is 256-551-7270.

Students can submit all required documentation to the Office of Financial Aid, Building 300.

The Financial Aid Office consists of the following personnel:

- Director of Financial Aid: Jennifer O'Linger
- Financial Aid Counselor – PT: Marcus Crutcher
- Financial Aid Clerk: Bruce Morrison
- VA Representative/Financial Aid Clerk: Neoka Hambrick
- VA Work Study Students Varies
- Federal Work Study Students Varies

THIRD PARTY SERVICERS

Drake State utilizes the following third party services: National Student Clearinghouse for enrollment reporting by Admissions and Accuplacer, WorkKeys, TEASv, GED, and Pearson Vue Exam by Drake State's Testing Department, Bldg. 500.

DISTRIBUTION OF FORMS

General financial aid information are posted electronically on the College's Financial Aid Office webpage, and forms are available through Self-Service Banner or from the Office of Financial Aid, Bldg. 300. All forms are created in Dynamic Forms and URL's are attached to RTVTREQ in Banner.

FINANCIAL AID RECORDS MANAGEMENT

Drake State uses Ellucian Banner for its administrative and student information system, which includes the processing of federal financial aid. A limited contingent of 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 Drake State 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 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 must be submitted to the Office of Financial Aid, Bldg 300.

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 restrictive 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, App Extender, and the Q-drive. 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 meets the requirements of GLBA (Gramm-Leach-Bliley Act) to safeguard information by programming Banner to ensure the appropriate security controls are in place to protect against unauthorized security intrusions attempting to access electronic data according to 16 C.F.R. Part 314:

1. The institution must designate an individual to coordinate its information security program.
2. The institution must perform a risk assessment that addresses three required areas described in 16 C.F.R. 314.4(b):
    a. Employee training and management

b. Information systems, including network and software design, as well as information processing, storage, transmission and disposal; and
c. Detecting, preventing and responding to attacks, intrusions, or other systems failures.

3. The institution must document a safeguard for each risk identified in Step 2 above.

Each Drake State user has a unique login and password required to be entered before they are able to use the systems. Security privileges on the Banner system is managed by the IT Department. Employees are given access necessary to accomplish the functions of their position. If an employee leaves Drake State, 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.

Drake State 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 and Ellucian/Banner system. Federal eligibility information is sent and received electronically from the Central Processing System (CPS) at the Department of Education through the SAIG mailbox using EDconnect software. This information is loaded into the Banner system through FTP (File Transfer Protocol) data exchange and maintained by the FAO. Verification documents are stored in locked filing cabinet in the office of financial aid.

ORGANIZATION OF STUDENT FINANCIAL AID RECORD

Records that substantiate student eligibility are maintained, with the majority being stored electronically. 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 a 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
- 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), Drake State Community and Technical 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 Building 300. The Registrar's address is 3421 Meridian Street, Huntsville, Alabama 35811.

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 bay 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. Drake State assures the confidentiality of student educational records in accordance with Drake State

rules, State and federal laws, including but not limited to section 483(a)(3)(E) of the Higher Education Act as amended and the 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 Department of Education a complaint concerning alleged failures by J.F. Drake State Community and Technical College to comply with the requirements of FERPA; and
5. The right to obtain a copy of J.F. Drake State Community and Technical 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 Drake State 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 Drake State'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. Drake State is approved to offer federal financial aid assistance under the following Title IV programs: Federal Pell grant, FSEOG grant, and Federal Work Study.

Drake State 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 Drake State 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 Programs. Institutional scholarships, as well as Workforce Investment Opportunity (WIOA) and Trade Adjustment Act (TAA) programs, are also managed through the FAO.

J.F. Drake State Community and Technical College offers a variety of scholarships through the college, industry, and educational partners. Scholarship opportunities will be emailed to student's Drake State email account and posted on Canvas under Scholarships.

- Institutional Scholarships
    - Academic – This scholarship covers the total cost of tuition and mandatory fees and is renewable each semester as long as the student meets the scholarship requirements outlined in the application packet.
        - This scholarship requires participation in three (3) co-curricular activities each term. A completed form for activities completed must be submitted to the FAO.
        - Notification will be mailed to student address listed in Banner.
        - Scholarship recipients will be required to sign a scholarship contract outlining the requirements for eligibility.
    - Leadership – This scholarship covers one-half (50%) of the total cost of tuition and mandatory fees and is renewable each semester as long as the student meets the scholarship requirements outlined in the application packet.
        - This scholarship requires participation in two (2) co-curricular activities each term. A completed form for activities completed must be submitted to the FAO.
        - Notification will be mailed to student address listed in Banner.
        - Scholarship recipients will be required to sign a scholarship contract outlining the requirements for eligibility.
    - Senior Adult – This is a state funded tuition waiver available each term to students in attendance who are Alabama residents, 60 years of age or older, citizen or eligible non-citizen, and who meet the general admission standards of

the institution, any specific admission standards established for a program of study, and any specific admission standards for a course, including pre-requisites. Student must be maintaining satisfactory academic progress by maintaining a 2.0 GPA and completing 2/3 of total attempted hours.
    - The scholarship/waiver is restricted to credit courses on a space available basis and is limited to tuition only. Required institutional fees and other expenses, including lab fees, books and supplies are the responsibility of the student.
- Employee and Dependents of Employee Tuition Waivers
    - Tuition waiver forms and procedures are located on the Q-drive>Employee Forms>Human Resources>Tuition Waiver Form or Tuition Waiver Procedure.
- Students are encouraged to utilize search engines such as FASTWEB.COM to search for external scholarships to assist with educational cost.

DEFINITION OF A TITLE IV ACADEMIC YEAR, CREDIT HOUR, AND CLOCK TO CREDIT HOUR

The standard academic year includes fall and spring semesters only. Summer is considered a trailer, or third term of the academic year.

For financial aid purposes at Drake State, July 1st to June 30th represents the academic year. An academic year is represented 30 weeks and 30 semester hours (15 semester hours for fall and spring).

A **credit hour** is an amount of work represented in intended learning outcomes and verified by evidence of student achievement that is an institutionally established equivalency that reasonably approximates not less than—

1. One hour of classroom or direct faculty instruction and a minimum of two hours of out of class student work each week for approximately fifteen (15) weeks for one semester; or
2. (2) At least an equivalent amount of work as required in paragraph (1) of this definition for other academic activities as established by the institution including laboratory work, internships, practica, studio work, and other academic work leading to the award of credit hours.

Drake State offers undergraduate educational programs in credit hours that is considered a GE program, which utilize a prorated formula for **clock to credit hour** (T4) conversions unless

1. The program is at least two academic years in length and provides an associate degree; or

2. Each course within the program is acceptable for full credit toward that institutions' associate degree, provided that 1) the school's degree requires at least two academic years of study; 2) the school demonstrates that students enroll in and graduate from the degree program.

For **Clock to Credit Hour** Formula:

For determining the number of credit hours in an educational program

- A semester hour must include at least 30 clock hours of instruction

To determine if the program meets the FSA standard for the minimum number of credit hours for that type of program, schools must use the following formula for a semester-hour program:

- $\frac{\text{Number of clock hours in the credit-hour program}}{30}$
- The calculation above will be performed on each course rounded to 2 decimal places. (updated spring 2022)
- Regardless of the results of the conversion calculation, we do not award more credit for Title IV purposes than the academic credit assigned to a course by the school and/or approved byu its state or accrediting agency. (Ex: apprenticeship course Title IV hours must be = or < credit hours.)
- The sum of each rounded course with 2 decimal places will be rounded down to determine the Title IV credit hours. (updated spring 2022)

Fall and spring semesters are each 15 weeks. Summer semester is 10 weeks.

Students with remaining Title IV eligibility at the end of the 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 under 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 emailed 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 Financial Aid > Consumer Information. In addition, Drake State's Course Catalog includes consumer information for all programs offered at the College.

STUDENT RIGHTS & RESPONSIBLITIES

- **RIGHTS**
  1. You have the right to expect your financial aid eligibility will be determined in an equitable manner consistent with federal regulations and institutional policies.
  2. If you are eligible for aid, you have the right to be considered for those programs for which you qualify, as long as money is available.
  3. You have the right to receive complete information about how your financial aid eligibility was determined.
  4. You have the right to obtain full information about financial aid programs and pertinent regulations, policies and procedures.
  5. You have the right to receive information about your debt burden as a result of receiving loans.
  6. You have the right to receive information about monthly and total repayment options available as well as debt management strategies.
  7. You have the right to expect that your financial records, your parents' financial records and your award information are kept confidential in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA).
  8. You have the right to expect notification of your financial aid offer and any adjustments to it.

- **STUDENT RESPONSIBILITIES**

  When you accept your financial aid award, you agree to fulfill your obligations as a financial aid recipient.
  1. It is your responsibility to report additional resources (such as other financial assistance) and any changes to those resources to Drake State's Financial Aid Office, Bldg 300. If the receipt of additional resources results in an over-award (financial aid and resources exceed your need or the cost of attendance), you may be required to pay back a portion of your financial aid received and financial aid for subsequent terms may be reduced.
  2. You are responsible for supplying complete and accurate information used to determine your eligibility for aid including **all prior colleges attended**.
  3. You must maintain Satisfactory Academic Progress (SAP).
  4. You must be formally admitted to Drake State and enrolled in a degree or certificate program.
  5. You must not have borrowed in excess of any Title IV loan limit.
  6. If you withdraw from school, you must notify the Financial Aid Office in writing. You may be expected to repay a portion of the financial aid disbursed to you after paying tuition and fees.
  7. You are responsible for reporting any change in your status.

8. If you are awarded Federal Work-Study, it is your responsibility to apply for a work-study position, you are expected to perform the work in a satisfactory manner. It is pertinent that you report to work on time for the designated work hours. You must be maintaining satisfactory academic progress and be enrolled in courses.
9. You must sign a Statement of Educational Purpose (included on the FAFSA) declaring that any funds received will be used for expenses related to attendance at J.F. Drake State Community and Technical College and that you owe no refund nor are you in default of any aid received for attendance at any institution.
10. You are required to file a FAFSA application annually and complete any outstanding requirements listed in your Self-Service Banner account under Financial Aid>Eligibility>Click on Blue Hyperlinks.
11. You are required to communicate through your Drake State email address.
12. You are required to review Consumer Information listed on Drake State Website.
13. You have the opportunity to view short video clips on FATV for clarification on various financial aid topics.

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. Information provided on the FAFSA determines the specific types of aid that may be received. J.F. Drake State Community and Technical College school code is 005260.

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 2023-2024, 2021 tax information will be referenced. For 2024-2025 income from 2022 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 email 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 Drake 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 the 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 – (Covid Flexibilities)

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. Drake State 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 polices.

Drake State 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 Drake State student portal. Electronic Forms are created in Dynamic Forms and link is added to RTVTREQ in Banner. Applicants and/or parents may electronically submit required documents through Dynamic Forms or to the Office of Financial Aid, Bldg 300.

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 and the Drake State student email account if one exists. This initial email correspondence stipulates all future correspondence will be sent to the student's college email account.
    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 Drake State Student 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. Verification process must be completed within 120 days of the student's last date of enrollment. An application whose FAFSA information is selected for verification must complete verification before Drake State 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. **This includes conflicting information such as not listing prior colleges attended on admissions application and providing official transcripts to admissions office.**

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.
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 Drake State Student 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: Due to Covd flexibilities, V1 verification is not required.

- 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

Drake State will resolve discrepant information in compliance with 34 CFR Part 668.16(f). Drake State does not require verification of any dependency question; however, conflicting information must always be resolved. Therefore, if conflicting information exists as to one of the FAFSA dependency questions, resolution will be required before aid can be awarded. 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.

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 Transcripts. For dependent students, a copy of parents and student's U.S. Tax Transcript for the base year is needed.

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. Get Your Tax Record or fax 4506-T form.

Any non-tax filer must submit a completed and signed verification worksheet (including parent signature if a dependent student), a Verification of Non-Filing Letter from the IRS, a Wage and Income Tax Transcript from 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 postsecondary 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, verify high school or GED completion, and must complete the section on the Identity and Statement of Educational Purpose Form. This form cannot be submitted electronically. Students may complete the electronic SEP forms in Dynamic Forms or at the financial aid office. Those unable to visit an office can mail completed, notarized forms to the Financial Aid Office, 3421 Meridian Street, Huntsville, AL 35811.

VERIFICATION STATUS CODES

For the 2023-2024 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 of Education). 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 Taxes 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 (SEP).

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.

FINANCIAL AID FORMS – Created in Dynamic Forms and posted to RTVTREQ in Banner.

- Dependent Verification Worksheet
- Independent Verification Worksheet
- Unusual Enrollment History
- Identity/Statement of Educational Purpose
- Bachelor Degree Verification Worksheet
- Request for Professional Judgment

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 Drake State Student Portal 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 2324 award year, verification process must be completed within 120 days of the student's last date of enrollment.

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 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 re-evaluated 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 judgments are considered and reviewed on a case-by-case basis and may be either approved or denied. All judgments 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 Request for Professional Judgment 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 Request for Professional Judgment 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 judgment. The student will be notified via his/her Self Service Banner account 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 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. For example, if conflicting information exists as to one of FAFSA dependency questions, resolution could include documentation of legal guardianship or foster care since age 13 depending on the issue.

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 student is not selected for verification, but the IRS transcript on file conflicts with items on the FAFSA.
- An IRS transcript shows single/head of household and on the FAFSA/ISIR shows the same person as married.
- 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.
- Veterans Affairs (VA) benefits verified by the certifying official does not match FAFSA.
- Admissions information received impacts student eligibility (i.e., student accepted into a non-degree program, etc.)
- **For students selected for verification - Prior Colleges listed on NSLDS does not match admissions data in SOAPCOL and SAADMS and correct admissions student type in SGASTDN.**

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 at Alabama Community College System (ACCS) for review. If reviewed and deemed to be possible fraud by the College's legal office, this referral process as outlined in the Application and Verification Guide of the *Federal State Aid Handbook*.

11.0 OTHER ELIGIBILITY 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 or Admissions Department 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 Drake State 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 of 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. (This is no longer a requirement for receiving Pell Grant)
- 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. If students indicate a Bachelor's degree in error on the FAFSA application, he/she may submit to the FAO the Bachelor Degree Verification Worksheet and provide official transcripts from all colleges attended to resolve the conflict.

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, unless student fails to complete at least 60% of the term.

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 (30 credit hours) plus an allowance for room and board, books, supplies, transportation, and personal expenses incurred by the student for a full academic year. Drake State's cost of attendance is attached as an addendum and also shown on our Net Price Calculator on our website.

- **Bookstore Purchases**
  - Students may purchase books, kits, supplies from the College's online bookstore.
  - Each semester, a notification will be sent to all students Drake State email address from the business office indicating the opening date for purchasing books.
  - An email notification from financial aid labeled "Important Dates to Remember" will be sent to all students Drake State email address indicating the last day to charge books to Pell, FSEOG, TRA, DAV, DOV, and JTPA/WIA.
    - This cut-off date is to ensure refunds checks can be processed within the required time-frame for disbursing credit balances.

ONLINE BOOKSTORE STEPS:

How to order Textbooks

FINANCIAL NEED

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. (Banner automatically updates Pell payment schedules through a release).

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. Drake State is exempt from the 25% matching requirement for FSEOG. Students must be enrolled in a minimum of 6 credit hours.

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. Students interested in work study positions must be Pell eligible. Students must submit a completed FWS

application and resume to the FAO to be considered for Federal Work Study. **Note:** A background check is required for all employees of the College.

FWS recipients are paid directly through the Drake State 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. FWS recipients are allowed to work up to 19 hours per week depending on availability of grant funds. All timesheets should include from the 1st of the month to the last day of the month and be submitted no later than the 5th of the following month. FWS will be paid by the 15th of the following month. Students must be enrolled in a minimum of 6 credit hours.

Drake State 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 approximately 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 J.F. Drake State Community and Technical 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.

13.0 PRIVATE LOANS

The Financial Aid Office utilizes the required system for processing private student loan applications. Once an applicant submits an online application, eligibility is determined by the FAO and certified through lender website. Funds are transmitted to the Drake State Business Office and the student's account is credited for the disbursement amount. Drake State does not maintain a preferred lender list but rather a historical lender list.

14.0 VETERAN EDUCATIONAL BENEFITS ADMINISTRATION

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

Accredited Institutions

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

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

    - submission of an application for approval
    - submission of a catalog that includes graduation, attendance, progress, and other policies as well as tuition, fees, and program requirements
    - written records of review and appropriate credit for prior training
    - additional reasonable criteria as required by the State Approving Agency

Alabama G.I. Dependents' Scholarship Program

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

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

- Must be a current resident of the state of Alabama at the time of application

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

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

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

Alabama Department of Veterans Affairs
http://va.alabama.gov
This nationally renowned program was created by Act 633 and approved October 1947 by the Alabama Legislature. It is administered by the Alabama Department of Veterans Affairs and is governed by the Code of Alabama 1975, Section 31-6-1.

Alabama National Guard Education Assistance Program (ANGEAP)

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

Tuition Assistance (TA)

Tuition assistance (TA) is a Department of Defense (DOD) program. GoArmyEd is the virtual gateway for all eligible Active Duty, National Guard, and Army Reserve soldiers to request tuition assistance (TA) online, anytime, anywhere, for classroom and distance learning. It allows soldiers to manage their education records, including college classes, testing, on-duty classes, and Army education counselor support. Soldiers may request TA through GoArmyEd prior to the course start date. GoArmyEdwill notify the soldier of TA approval. If the TA request is not approved, GoArmyEd will advise the soldier of the reason and the next steps. All

drops/withdrawals must be handled through GoArmyEd . Soldiers who do not successfully complete a class due to military reasons must request a Withdrawal for Military Reasons through GoArmyEdand complete all required steps to ensure that they will not be charged. Students have fourteen (14) days from the start of the semester to input information into the GoArmyEd system for TA approval.

Chapter 31 Vocational Rehabilitation (Disabled Veterans)

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

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

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

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

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

The Montgomery GI Bill® (Active Duty), also known as Chapter 30, is a program of education benefits generally for individuals who enter active duty for the first time after June 30, 1985 and have contributed to the College fund. Active Duty for benefits purposes includes full-time National Guard duty after November 29, 1989. The participant generally must serve continuously on active duty for three-year or greater initial enlistment, or, for a lesser benefit, two years of an initial active duty obligation of less than three years. An individual also may qualify for the full benefits by initially serving two continuous years on active duty, followed by four years of Selected Reserve service. In the latter case, the participant must enter the Selected Reserve within one year of the release from active duty. The participant must meet the requirements for a high school diploma or an equivalency certificate before the first period of active duty ends. Completing 12 credit hours toward a college degree meets this requirement. Individuals, who initially serve a continuous period of at least three years of active duty, even though they were initially obligated to serve less, will be paid at the higher basic rate. Drake State Community and Technical College does not participate in advance pay.

Chapter 33 Post 9/11

The Post 9/11 GI Bill® is a new education benefit program for individuals who served on active duty on or after September 11, 2001. The benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that

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

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

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

Chapter 1607 Reserve Educational Assistance Program (REAP)

REAP was established as a part of the Ronald W. Reagan National Defense Authorization Act for Fiscal Year 2005. It is a Department of Defense educational benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or congress. This program makes certain reservists who were activated for at least 90 days after September 11, 2001, either eligible for education benefits or eligible for increased benefits.

Chapter 35 Survivors and Dependents Educational Assistance Program (DEA)

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

How to Apply for VA Federal Education Benefits:

New applicants:

- Chapters 30, 33, 1606 and 1607 – Go to the VA website (www.gibill.va.gov), and complete a 22-1990 form. The VA will contact the student by mail letting them know their eligibility. Students will need to submit a copy of their certificate of eligibility once they receive it from the VA. Students may use the Veteran Student Checklist (Veteran

Student Checklist as a clickable link to form) to ensure all required documents are submitted to the Drake State Financial Aid Office.

- Chapter 35 – Students must go to the VA website (www.gibill.va.gov) and complete a 22-5490 form. Students will need to submit a copy of their certificate of eligibility/entitlement once they receive it from the VA. Students may use the Veteran Dependent Student Checklist (Veteran Dependent Student Checklist as a clickable link to form) to ensure all required documents are submitted to the Drake State Financial Aid Office.
- Chapter 33 Post 9/11 Transfer of Entitlement- Veterans must log on to the DoD Transfer of Education Benefits (TEB) Web application: https://www.dmdc.osd.mil/TEB/ . The Department of Defense (DoD) determines whether or not you can transfer benefits to your family. Upon approval, family members may apply to use transferred benefits with VA by applying online or by completing VA Form 22-1990e .

Transfer VA students

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

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

VA CONTACT INFORMATION

On Campus:

Neoka Hambrick
Veteran Affairs Coordinator
School Certifying Official
P: 256-551-3127
F: 256-551-3123
E: neoka.hambrick@drakestate.edu

Approval/Payment Questions:

Muskogee Regional Office
PO Box 8888
Muskogee, Oklahoma 74402-8888
1-888-442-4551
HELPFUL VA LINKS:

Veteran Affairs Education Website:

http://www.benefits.va.gov/benefits/

Alabama VA Resources:

http://alavetnet.alabama.gov/

Student Veterans of America:

https://studentveterans.org/

SCHOOL CERTIFYING OFFICIAL EXTERNAL PROCESSES

Section 305 (Training for School Certifying Officials) of the Harry W. Colmery Veterans Educational Assistance Act of 2017, also known as the "Forever GI Bill," requires the Department of Veterans Affairs (VA), in consultation with State Approving Agencies (SAAs), to develop and administer training for School Certifying Officials (SCOs) at "covered educational institutions." This mandate is effective August 1, 2018, and will be required annually to remain compliant with this law. A "covered educational institution" is an educational institution that has enrolled 20 or more individuals during an academic year, using VA educational assistance under Title 38, United States Code. This includes educational institutions with branch locations that have a combined total of 20 or more individuals.

The School Certifying Office Handbook provides the basic responsibilities of an educational institution and VA Certifying Official. Each school will designate at least one VA Certifying Official to carry out reporting requirements both with the institution and the Department of Veteran Affairs. This handbook is available to school administrators and the public audience alike at https://www.benefits.va.gov/GIBILL/docs/job_aids/SCO_Handbook.pdf .

SCHOOL CERTIFYING OFFICIAL INTERNAL PROCESSES

Authorizing payments is performed by the Financial Aid Office via Banner processes to include funding application to the ***TSACONP*** account screens. Based on the contract number established the application of funding will provide indication of expected payment from the Department of Veteran Affairs or if invoicing to the State of Alabama Department of Veteran Affairs as determined by the internal processes of the Business Office accounts receivable.

15.0 THIRD PARTY FUNDING PROGRAMS

External state and local agencies who provide resources for students may include:

- **WIOA (Workforce Innovation and Opportunity Act) –**

- Workforce Innovation and Opportunity Act (WIOA) is a program to train/retrain dislocated workers and low income students who lack marketable skills. Interested students can contact the Alabama Career Centers located in the state of Alabama to determine eligibility. https://wioa-alabama.org/

- **PACT (Prepaid Affordable College Tuition)**
  - The Alabama Prepaid Affordable College Tuition (PACT) Program is a Section 529 prepaid college tuition program administered by the State of Alabama Treasurer's office.
- **VRS (Vocational Rehabilitation Services of Alabama)**
  - Vocational Rehabilitation Service (VRS) within the Alabama Department of Rehabilitation Services, helps Alabamians with disabilities achieve independence through employment. VRS provides specialized employment- and education-related services and training to assist teens and adults with disabilities in becoming employed. VRS partners and collaborates with the State Department of Education, local school systems, technical schools, community colleges, four-year colleges, and universities to develop statewide school-to-work, postsecondary, and adult life programs to help students with disabilities succeed in secondary and postsecondary education and transition to employment.

- **FHS (Fostering Care To Success)**
  - Formerly Fostering Hope Scholarship, the Foster Care to Success is a federally-funded, state-administered initiative to provide funding and support for post-secondary education. The design of the program drew in part upon best practices that had evolved through Foster Care to Success' work with foster youth. Eligible students may receive grants up to $5,000 per year for up to five years or until the state's age limit. ETV funds can be combined with other grants and scholarships to minimize or eliminate the need for student loans.
- **Various Repetitive Funding Sources**
  - Examples of repetitive donors would be Huntsville Hospital Foundation, Board of Education, PPG Corporation, etc. These funding sources are applied according to the criteria mandated of the donor/sponsor.

Authorizing payments is performed by the Financial Aid Office via Banner processes to include funding application to the ***TSACONP*** account screens. Based on the contract number established the application of funding will provide indication of expected payment from the various sources of sponsorship. These funding allocations are not authorized without disbursement receipt or promise to pay authorizations established with the institution.

16.0 CASH MANAGEMENT & FISCAL OBLIGATIONS

Drake State 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 outlined 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 Business Office then credits the disbursements to the student's account via the Banner Application of Payment process.

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

BANK ACCOUNTS

Drake State 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 within three days.

DISBURSING FUNDS

Federal aid is disbursed following the Pell Recalculation Date (PDR), which is approximately fourteen (14) 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 Business Office runs the Application of Payments process to post aid to student account ledgers, thereby creating credit balances. Unless student has signed up for Direct Deposit, credit refund checks are issued and mailed weekly by the Business Office as aid is disbursed.

Payment Periods

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.
- ¾ time status is any student enrolled and attending classes for a minimum of 9 credit hours per semester.
- ½ 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 conversation formula.

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.

NOTITFICATION/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 Banner Self Service portal.

With a student's written authorization, Drake State will hold any credit created by the funds to apply to other existing charges on the students account. This Title IV Authorization Form authorizes Drake State 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 those 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, Drake State 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 Drake State 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

Drake State 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 address on file with the Registrar's Office.

To ensure no funds escheated to the State, the Business Office will void any uncashed checks over 90 days and 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 that the Business Office reissue funds to needy students. If reissued, the Business Office 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 to Title IV Funds calculation is a policy of the United States Department of Education that determines the amount of grant funds Drake State 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 Drake State included 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 dates 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.

Drake State 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 returned by Drake State.

The amount of aid Drake State 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 the student is required to return. In the event of an overpayment, Drake State notifies the student, and the student may be allowed 45 days to pay the amount in

full to the Drake State Business Office. If full payment is not made to Drake State 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 Drake State 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 offering that include mini-terms, the student must successfully complete his/her full period of enrollment not to be considered an unofficial withdrawal. Drake State 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 begin 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.

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. The Business Office 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 student 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 student "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 after grades have been posted at J.F. Drake State Community and Technical 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.

SAP includes three basic components: qualitative Grade Point Average (GPA), quantitative Hours Completed (completion rate), and timeframe.

The GPA is computed based on a 4.0 scale, with a 2.0 or higher GPA required for graduation.

GPA requirements for long-term certificate and degree seeking students

- If student has attempted 0-21 hours, they must maintain a 1.5 GPA
- If student has attempted 22-32 hours, they must maintain a 1.75 GPA
- If student has attempted 33 or more hours, they must maintain a 2.0 GPA

GPA requirement for short-term certificate (24 – 29 credit hours)

- If student has attempted 0-12 hours, they must maintain a 1.5 GPA
- If student has attempted 13 or more hours, they must maintain a 2.0 GPA

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.

Completion rate (attempted hours) required by long-term certificates and degree seeking students

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

Completion rate (attempted hours) required by short-term certificate (24-29 credit hours).

- If student has attempted 0-12 hours, they must maintain a 58% completion rate.
- If student has attempted 13 or more hours they must maintain a 67% completion rate.

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 program 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.

- A student is only allowed 150% of the respective program length to complete the degree or certificate.
- For example, a degree-seeking student can attend Drake State three years, which is 150% of a two-year major.
- Failure to complete within allotted timeframe will result in loss of eligibility.
- All hours attempted, as well as transfer hours accepted, will be included in the maximum timeframe calculation. (ex: course forgiveness, academic bankruptcy, developmental, and incompletes)
- A change in major or academic program does not reset the 150%.

Additional regulations relating to SAP include the following:

- If a student does not meet any of the requirements listed he/she will be given one warning semester to attempt to get back in good standing in which he/she will be eligible to receive aid.
- After attending one warning semester, the student must have the required GPA and completion rate to continue receiving financial aid assistance.
- If a student loses eligibility, he/she may appeal----given student has mitigating circumstances that caused unsuccessful coursework. If appeal is approved by appeals committee then the student will be granted one additional probation semester to establish satisfactory academic progress. If student is not granted a probationary semester, then the student must be a cash paying student until satisfactory academic progress is achieved. At that point, the student could re-establish eligibility.
- Additional information as to the treatment of repeated, incompletes, withdrawals, transfer credit, academic bankruptcy, course forgiveness, and transitional (remedial) classes is as follows:
    - Repeat classes will be factored into the GPA, completion rate, and maximum timeframe calculations. In addition, a student can only repeat a successfully-passed class utilizing federal aid once. Unsuccessful transitional (remedial) courses can only be repeated for a maximum of 30 credit hours utilizing federal aid.
    - Incompletes will be factored into the GPA, completion rate, and maximum timeframe calculations. Incomplete (I grade) coursework must be completed by the end of the next term. At

the end of the next term, all unfinished coursework will be calculated as an F.
    - Withdrawals will not be factored into the GPA calculations but will be included in the completion rate and maximum timeframe calculations.
    - Transfer credits will not be factored into the GPA calculation but will be included in the completion rate and maximum timeframe calculations. Only passed classes designated as a "C" or higher will be transferred in from other accredited institutions.
    - Bankrupted (Academic Bankruptcy) classes will be factored into the GPA, completion rate, and maximum timeframe calculation.
    - Forgiven (Course Forgiveness) classes will be factored into the GPA, completion rate, and maximum timeframe calculations.
    - Transitional (remedial) classes will be factored into the GPA, completion rate, and maximum timeframe calculations.
    - After a grade change (except an Incomplete) has been instituted for a prior term, SAP will be recalculated at that time. When an Incomplete grade is updated to a final grade, it will be factored into the SAP calculation at the time of the next formal evaluation.
- Dropped courses during the add/drop period will not be factored into GPA, completion rate, or maximum timeframe calculations.
- In some cases, a student who is not meeting SAP may regain eligibility for Title IV aid. Options may include a) paying for classes or b) successfully appealing.
- The lifetime eligibility for receiving federal financial aid is 12 full-time semesters which equals 600%. A student's percentage used can be viewed on NSLDS and compared to the Banner form RNASL19. (If student has less than full-time enrollment, percentage will be prorated).

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 student files an appeal due to the MAX timeframe, he/she must be meeting other two components (GPA and pace or percentage).
- A student must submit the appeal and all documentation pertaining to the appeal, by the published appeal deadline. Submitting a Financial Aid Appeal is NOT an automatic approval.
    - Appeal Form
- 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.

- A student will be notified of the decision made by the Committee by email. Students may check Self Service Banner for academic progress status.
- 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 changes majors or does not follow the prescribed academic plan. This plan is used specifically for students that exceeded MAX time frame and granted an appeal.

ACCOUNTING & RECONCILIATIONS

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

17.0 BANNER INTERNAL PROCESSES

BANNER INTERNAL PROCESSES – User Guide for 8.28

DATALOAD FOR PROCESS – Financial Aid processes in Banner

- Dataload
- Tracking
- Verification-Corrections
- Budgeting
- Packaging
- Disbursement
- Alt Loan
- COD-Pell
- Student Employment
- Monitor SAP
- Transfer Monitoring
- Housekeeping
- FISAP

FREEZE/DISBURSMENT PROCESS

Before Disbursement Date:

*Disbursement dates should be set approximately 10- 14 days after term begins. Must look at calendar for term to make sure each class has a chance to meet twice and then allow one day for No shows to be processed and set the disbursement date 1 or 2 days after no show date. Pell checks must be distributed no later than 14 days after the disbursement/freeze date. (disbursement date: date tuition and fees will be charged out) (Freeze date is the date the enrollment hours will be copied to the financial aid hours and then CONFIRM T4 hours to adjust awards correctly for clock to credit hour programs – no changes should be made to schedules after hours are frozen. If changes are made then frozen hours has to be manually adjusted and ROAIMMP needs to be run to recalculate new award)

1. Process No Shows
2. Make sure all canceled courses have been removed from student schedules
3. Update Change of Majors/Awards: (make sure all change of majors have been processed in admissions)
    a. Run GLBDATA – PCKG_T4, Print list from GLIEXTR, Go to ROAIMMP and update budget, packaging and authorization and disbursements.
    b. Run GLBDATA – PCKG_NOT_T4, Print list from GLIEXTR, Go to ROAIMMP and update budget, packaging and authorization and disbursements.
4. Run Pell Housekeeping to make sure awards are recalculated – RPEPELL
5. Check RFRMGMT under Disbursements to make sure attending hours box is checked
6. Run RSRENRL IN faisjobs - DO NOT USE DROP DOWN BOX FOR PARAMETER SET - (add PARAMETER) (freeze hours)– make sure parameter 9 is set at a U
7. After Freeze Hours – RSRENRL_LIST (use Cedrics report instead of this)
    a. Get list of T4 students to manually adjust frozen hours on ROAENRL (get list from Cedric so he can print the schedule with contact hours and mini terms listed. – add formula for T4 calculation on Excel spreadsheet)
8. Confirm T4 hours are correct for clock to credit hour programs in ROAENRL.
9. Run GLBDATA – T4_ROAENRL_REVIEW – run after hours are froze to make sure all T4 hours have been manually updated before running disbursements. (If anyone shows up on report – manually check their hours based on schedule and RPAAWRD)
10. Run RPEPELL
11. Run Disbursements – RPEDISB
12. AR will apply/unapply
13. AR will run refund process

Disbursement Dates are set up as follows:

RFRDEFA- – AID Period – FALL, FASPR, FASPSU, FASU, SPSU, SPRING, SUMMER

Update Memo expiration date under award schedule and disbursement date under disbursement schedule.

Go to RORWTXT – Rule: Disbursement Dates – under General Information and Payment Schedule – update new date information that is printed on self-service.

18.0 DEPARTMENTAL REQUIRED REPORTING

ENROLLMENT STATUS REPORTING PROCEDUCRES

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. Drake State runs this TM process weekly to ensure all students subject to this regulation are sent in for monitoring.

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.

FISAP REPORT

The Fiscal Operations Report and Application to Participate (FISAP) is used by institutions of Higher Education to apply for Campus-Based Program funding (FSEOG and FWS) for the upcoming award year and to report Campus-Based Program expenditures for the previous award year. The FISAP report must be submitted by October 1. The Campus-Based forms can be found on the COD website.

GAINFUL EMPLOYMENT REPORT AND DISCLOSURE

No Longer a Requirement:

In order to be eligible for funding under the Title IV programs, an educational program must lead to a degree (associate, bachelor's, graduate, or professional) or prepare students for gainful employment in a recognizable occupation according to the occupational profiles on the U.S. Department of Labor's O*NET website.

- Drake State reports Gainful Employment data annually through a batch upload to NSLDS through Filezilla by October 1. Data is pulled directly from the banner report SFRGEED. Dean's Office updates program information and Accounts Receivable updates detail codes in SFAGECR. Documents are saved under Q Drive>Financial Aid>Gainful Employment>2018 Upload. This report submittal does not require a signature.
- Gainful Employment disclosure requirements as required by the regulations at 34 CFR 668.412(a) must be available to current and prospective students. Drake State discloses gainful employment information on our Drake State website utilizing the gainful employment program disclosure template by January 1.

CAMPUS SAFETY AND SECURITY REPORT & DISCLOSURE

The U.S. Department of Education is committed to assisting schools in providing a safe environment for students to learn and staff to work and to keeping parents and students well informed about safety and security. Institutions are required by 485(f) of the Higher Education Act of 1965, as amended, 20 U.S. C. 1092(f) and 34 CFR 668.46 and 668.49 to collect and disclose campus crime statistics.

- Drake State reports Campus Safety and Security data annually by October 1.
    - The Director of Operations collects the data from campus security and local police stations each year.
    - The Director of Operations provides the required disclosure on our website each year.

DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM (DAAPP) REPORT & DISCLOSURE

In compliance with Section 22, of Public Law 101-226 "Drug Free Schools and Campuses", Drake State hereby gives notice of our policy to prevent the use of illicit drugs and the abuse of

alcohol by students and employees. The Drug-Free Schools and Communities Act requires Drake State to verify that we have established and implemented a Drug and Alcohol Abuse Education and Prevention Program (DAAPP). DAAPP is designed to prevent the unlawful possession, use, and distribution of drugs and alcohol on campus and at recognized events and activities. As part of the program, Drake State must distribute DAAPP information to students and employees annually as well as conduct a biennial review of the program. During the year, there are a variety of activities available for students and employees.

- The DAAPP committee conducts a biennial review every odd year to determine the effectiveness of the Drake State DAAPP to ensure consistent enforcement of applicable laws, ordinances, and institutional policies against violators. This is in conjunction with the Annual Security Report.
- The Dean of Students provides the required disclosure on our website each year and disseminates to students and employees by October 1.

19.0 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 to discuss and resolve the situation. If the student does not provide the necessary documentation to resolve the matter, the following action may be taken:

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

Referral Procedures

- The College will forward to the U.S. Department of Education the student's 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.
- The Director of Financial Aid will work with the College's legal department at ACCS to determine if the situation was fraud. If found to possibly be a situation of fraud, the Director of Financial Aid is required to report any known fraud to the Inspector General, U.S. Department of Education.

DRAKE STATE'S COMMITMENT TO INTEGRITY

Drake State holds itself to the highest level 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. Drake State is committed to operating in an environment of integrity. Each Drake 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 Drake State and are educated to represent the College with integrity. Additionally, all employees of Drake State are required to complete Ethics training annually.

20.0 AUDIT REQUIREMENTS

A College is required to have 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 Department of Examiners of Public Accounts 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 Business Office is required to send an electronic copy of the audit report to the U.S. Department of Education through EzAudit by June 30.

21.0 NON-DISCRIMINATION STATEMENT

J.F. Drake State Community and Technical 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 J.F. Drake State Community and Technical 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." The 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. Drake 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.

22.0 ADDENDUMS

2023-2024 COST OF ATTENDANCE
Fall and/or Spring Budget – (based on 15 credit hours/term = 30 credit hours)

Dependent – In State	**Annual**	**Term**
Tuition & Fees	5,130	2,565
Books & Supplies	2,000	1,000
Transportation	2,700	1,350
Room & Board	3,600	1,800
Miscellaneous	1,350	675
Total	$14,780	$7,390

Dependent – Out of State	**Annual**	**Term**
Tuition & Fees	8,940	4,470
Books & Supplies	2,000	1,000
Transportation	2,700	1,350
Room & Board	3,600	1,800
Miscellaneous	1,350	675
Total	$18,590	$9,295

*Resident with Parent Calculations

Full-Time enrollment = 15 credit hours in term

Tuition and Fees – Resident = $171 per credit hour

Food & Housing estimated at $400 per month (9-month budget – 2 semesters)

Transportation – estimated $300 per month – approximately $10.00 per day

Miscellaneous – estimated $150 per month (9-month budget)

Add Additional Test Component: LPN, ADN, ADN1 Test Fee $117 per semester, MAT Test Fee $27 per semester, SAL Test Fee $252 per semester, and NAS Test Fee $68 per semester.

Less than full-time enrollment budgets will be prorated.

**Non-Resident (out of state) with Parent Calculations

Full-Time enrollment = 15 credit hours in term

Tuition and Fees – Non-Resident = $298 per credit hour

Food & Housing estimated at $400 per month (9-month budget-2 semesters)

Transportation – estimated $300 per month – approximately $10.00 per day

Miscellaneous – estimated at $150 per month (9-month budget)

Add Additional Test Component: LPN, ADN, ADN1 Test Fee $117 per semester, MAT Test Fee $27 per semester, SAL Test Fee $252 per semester, and NAS Test Fee $68 per semester.

Less than full-time enrollment budgets will be prorated.

Independent – In State	**Annual**	**Term**
Tuition & Fees	5,130	2,565
Books & Supplies	2,000	1,000
Transportation	2,700	1,350
Room & Board	9,450	4,725
Miscellaneous	1,350	675
Total	$20,630	$10,315

Independent – Out of State	**Annual**	**Term**
Tuition & Fees	8,940	4,470
Books & Supplies	2,000	1,000
Transportation	2,700	1,350

Room & Board		9,450	4,725
Miscellaneous		1,350	675
	Total	$24,440	$12,220

*Resident Off Campus Calculations

Full-Time enrollment = 15 credit hours in term

Tuition and Fees – Resident = $171 per credit hour

Housing estimated at $650 per month based on local apartments, $100 utilities

Food cost estimated at $300 per month (9-month budget – 2 semesters)

Transportation – estimated $300 per month – approximately $10.00 per day

Miscellaneous – estimated $150 per month (9 month)

Add Additional Test Component: LPN, ADN, ADN1 Test Fee $117 per semester, MAT Test Fee $27 per semester, SAL Test Fee $252 per semester, and NAS Test Fee $68 per semester.

Less than full-time enrollment budgets will be prorated.

**Non-Resident (out of state) Off Campus Calculations
Full-Time enrollment = 15 credit hours in term

Tuition and Fees – Non-Resident = $298 per credit hour

Housing estimated at $650 per month based on local apartments, $100 Utilities

Food cost estimated at $300 per month (9-month budget – 2 semesters)

Transportation – estimated $300 per month – approximately $10.00 per day

Miscellaneous – estimated at $150 per month (9-month budget)

Add Additional Test Component: LPN, ADN, ADN1 Test Fee $117 per semester, MAT Test Fee $27 per semester, SAL Test Fee $252 per semester, and NAS

Test Fee $68 per semester.

Less than full-time enrollment budgets will be prorated.

ACRONYMS & 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 College diploma or its equivalent. Student who are not high College graduates (or who have not earned a General Education Development [GED] certificate) can demonstrate that they have the "ability to benefit" from the education or training being offered by passing an approved ability-to-benefit (ATB) test.
Adjusted Gross Income	AGI	All taxable income minus IRS allowable adjustments to income. This amount if found on Form 1040, 1040A or 1040EZ.
Academic Year	AY	Represents 30 weeks and 24 semester hours
Base Year	BY	The year of income used as the basis for need analysis.
Campus-Based Programs	CB	Federal student aid programs (Federal Work-Study and Federal Supplemental Educational Opportunity Grant), within Title IV, administered directly by the institution.
Campus Security Report		Reporting and disclosure of institutional crime statistics is a requirement for institutions to participate in the Federal student financial assistance programs.
Central Processing System	CPS	The Central Processing System, or CPS, is ED's application data processing facility. The CPS uses student information from the FAFSA processors to calculate the student's official EFC. It returns the student's eligibility information to the student and the Colleges the student indicated on his or her FAFSA.
Code of Federal Regulations	CFR	The codification of the rules published in the Federal Register by agencies of the federal government. Each volume of the C.F.R. is updated once each calendar year and issued quarterly. The volume for Education, Title 34, is updated on July 1 of each year. Cited as 34 C.F.R.
Common Origination and Disbursement	COD	ED database that includes the process of origination and disbursement reporting for Federal Pell Grant

		Education, as well as student-level reporting for Federal Campus-Based awards.
Cost of Attendance	**COA**	An estimate of the student's educational expenses
Eligibility and Certification Approval Report	**ECAR**	A summary of an institution's eligibility/certification information (Title IV program participation, institution's accreditor, state authorization, staff, additional locations and eligible vocational programs).
United States Department of Education	**ED Department**	A Federal agency of the US Government that regulates and enforces policies and procedures for the US Education System.
Electronic Application for Approval to Participate	**E-APP**	The Electronic Application used by Colleges to apply or re-apply for participation in the Title IV programs.
Expected Family Contribution	**EFC**	Am amount, determined by a formula established by Congress that indicates how much of your family's financial resources should be available to help pay for College.
Family Educational Rights and Privacy Act	**FERPA**	FERPA restricts the disclosure of student records to other parties and requires the College to give a student the opportunity to review his or her records.
Financial Aid Administrator	**FAA**	FAA An individual employed by an institution to administer and coordinate student financial aid programs.
Fiscal Operations Report and Application to Participate in Campus-Based Programs	**FISAP**	An annual report of expenditures in the Campus-Based programs during an award year, combined with an application to participate in Campus-Based programs in the upcoming award year. Must be submitted to ED via the web by any College receiving Campus-Based funds.
Free Application for Federal Student Aid	**FAFSA**	An application completed by students and parents to apply for federal student aid.
General Educational Developmental Certificate	**GED**	Students who are beyond the age of compulsory attendance, but who do not have a high College diploma or General Educational Development Certificate (GED), must pass a written test to be eligible for Title IV.
Federal Pell Grant Program	**PELL Grant**	A federal program that provides grants for (1) undergraduate students with the greatest financial need and have not received a bachelor degree or a first professional degree and (2) eligible students with baccalaureate degrees who are enrolled in state-required teacher certification programs.
Federal Student Aid	**FSA**	Financial help to those enrolled in an eligible program as a regular student at an institution participating in our federal student aid programs. (An "institution" is a four-year or two-year public or

		private college, university, career institution, or a trade College.)
Federal Supplemental Educational Opportunity Grant	**FSEOG**	A campus-based program that provides grant assistance to undergraduate students with need. Priority is given to students who have exceptional financial need and are Federal Pell Grant recipients
Federal Work-Study	**FWS**	A Federal funded, campus-based employment program providing jobs for students with financial need.
Gainful Employment	**GE**	Gainful employment reporting and disclosure of information pertaining to requirements for Title IV eligible educational programs that are required to lead to gainful employment in a recognized occupation.
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. Drake State – 00526000 for reporting purposes For FAFSA applications - 005260
Professional Judgment	**PJ**	A provision in the law allowing financial aid administrators to make individual adjustments to

		override a student's dependency status (from dependent to independent), to adjust the components of a student's cost of attendance and to adjust the data elements used to calculate the student's expected family contribution.
Program Participation Agreement	**PPA**	A signed agreement between the Secretary and the President/Owner/CEO of an institution allowing participation in the Title IV programs. Institutions may not award Title IV funds until the PPA has been signed and countersigned.
Return of Title IV Funds	**R2T4**	When a student withdraws from an institution without completing a payment period or period of enrollment, the institution must determine the amount of Title IV funds "earned" for the student's attendance. Unearned federal student aid must be returned. Earned grant funds that the student has not yet received must paid to the student by the institution as a post-withdrawal disbursement. Earned loan funds that the student has not yet received must be offered to the student by the institution as a post withdrawal disbursement.
Southern Association of Colleges and Schools Commission on Colleges	**SACS COC**	The regional body for the accreditation of degree-granting higher education institutions in the Southern states. The mission is to assure the educational quality and improve the effectiveness of its member institutions.
Satisfactory Academic Progress	**SAP**	A sufficient rate of student course-completion determined using qualitative and quantitative measures.
Social Security Number	**SSN**	A nine-digit number assigned by the Social Security Administration (SSA). The SSN helps SSA to maintain an accurate record of wages or self-employment earnings that are covered under the Social Security Act, and to monitor records once a person begins to start receiving Social Security benefits.
Student Aid Record	**SAR**	A federal "output" document sent directly to a student from ED's Central Processing Center summarizing a student's application and eligibility status.
Selective Service	**SS**	Students must register, or arrange to register, with Selective Service to receive financial aid. This applies only to males 18 years and older born on or after 1/1/1960.
Title IV Federal Student Aid	**Title IV**	Financial aid programs for postsecondary students, authorized under Title IV of the Higher Education Act of 1965, as amended (Title IV, HEA) and administered by the U.S. Department of Education.

United States Code	**USC**	The United States Code is the codification by subject matter of the general and permanent laws of the United States. It is divided by broad subjects into 50 titles and published by the Office of the Law Revision Counsel of the U.S. House of Representatives. Since 1926, the United States Code has been published every six years. In between editions, annual cumulative supplements are published in order to present the most current information. Documents are available only as ASCII text files.