

POLICIES AND PROCEDURES

Financial Aid Office

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INTRODUCTION

Federal regulations mandate that institutions have written policies and procedures. Beyond the federal requirement, there are many benefits to having a written document outlining financial aid office policies and procedures: 1) for distribution to appropriate others outside the Financial Aid Office for the purpose of informing and fostering an understanding of the complexity and operation of the Financial Aid Office; 2) for Financial Aid Office staff as a referral guide to assist in maintaining consistency in the problem-solving process; and 3) as an important component of a comprehensive training program.

STATEMENT OF PURPOSE

The purpose of this document is to record policies and procedures surrounding the delivery of financial aid at Paine College.

THIS MANUAL:

- Provides the financial aid staff with current policies and procedures surrounding federal, state, and institutional programs.
- Provides each staff member with the general responsibilities of the total staff and the Office's relationship to other departments/divisions of the College.
- Provides each staff member with general office procedures ensuring those similar situations would be handled consistently.
- Provides quick reference to various programs, problems, forms, rules, in addition, regulations.
- Provides a clear understanding of policy, authority, and responsibility in matters relating to operational practices.
- Provides orientation and training materials for new personnel.

CODE OF CONDUCT:

The Financial Aid Office at Paine College abides by The National Association of Student Financial Aid Administrator's Code of Conduct for Institutional Financial Aid Professionals which states that 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, the Financial Aid Office at Paine College is bound by the following:

- Refrain from taking any action for our personal benefit.
- Refrain from taking any action that we believe is contrary to law, regulation, or the best interests of the students and parents we serve.
- Ensure that the information we provide is accurate, unbiased, and does not reflect any preference arising from actual or potential gain.
- Remain objective in making decisions and advising the administration of Paine College regarding relationships with any entity involved in any aspect of student financial aid.
- Refrain from soliciting or accepting anything other than of nominal value from any entity 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 board or as part of a training activity or of sponsored by any entity.
- Disclose to the administration of Paine College any involvement with or interest in any entity involved in any aspect of student financial aid.

FINANCIAL AID REFERENCE DOCUMENTS

There are many resource guides, which assist the Financial Aid Office staff. These citations are maintained in the Director's office in volumes and are available to staff members. The documents used to determine students' eligibility for financial aid include current regulations published in the Federal Register, Department of Education guides (such as the Federal Student Financial Aid Handbook, Verification Guide, formula books, and Audit Guide), Dear Partner Letters, financial aid legislation and other laws or regulations that affect student aid.

This Policies and Procedures Manual does not entail all details of the administration of financial aid programs and the related references should be used for in-depth clarity. ***Disclaimer:*** *Every effort is made to provide accurate and current information. The College reserves the right to change*

without notice any statement within this manual due to federal, state, or institutional changes in policies, procedures, or regulations.

FINANCIAL AID GOAL

The primary goal of the Paine College Financial Aid Office is to provide financial assistance to students, who, without such aid, would be unable to attend the institution. This site has been prepared to provide you with information on how to apply for financial aid, the various types of financial aid available, and alternatives that are available to help you and your families meet the cost of attending Paine College.

Mission Statement

The Mission of the Financial Aid Office is to provide financial services to students and their families and to encourage each member of a diverse student body to achieve his or her educational goals. This service is a joint venture among students, their families and the Financial Aid Office.

Vision Statement

The Vision of the Financial Aid Office is to deliver effective, efficient and courteous service. In collaboration with federal and state agencies and institutional departments, the Financial Aid Office diligently tends this relationship to maintain accountability and compliance with applicable laws, regulations and policies, in order to reasonably assure the most equitable and ethical awarding of financial assistance.

PURPOSE

To provide financial means by which a student can continue his/her education. The financial aid programs at Paine College are administered according to the following principals: The primary responsibility for financing education lies with the student and his family. When the total resources they can provide do not meet expenses, Paine College will do as much as possible to assist so that the student will not be denied an education. Interested individuals will be made aware throughout the year of financial aid opportunities. A student must submit a FAFSA application (needs analysis) each year in which he or she expects to be considered for financial aid. A confidential financial aid package will be developed and offered to the student based on individual need and circumstances, but without regard to age, sex,

race, color, religion, national origin or handicap. Planning/counseling sessions are important and help students plan for the most efficient use of financial aid and the student's own resources for education. They are held on an as-needed basis with any student. The Financial Aid Office at Paine College operates within federal and state guidelines and other standards of individual programs.

ADMINISTRATIVE ORGANIZATION OF THE FINANCIAL AID OFFICE

President

Vice President for Administrative and Fiscal Affairs

Director of Financial Aid

Financial Aid Counselor

Financial Aid Counselor

Financial Aid Assistant

Administrative Assistant

Job Descriptions are available in the Office of Human Resources.

OFFICE HOURS

The Financial Aid Office is located on the first floor of Haygood-Holsey Hall, Room 104. The hours of operation are Monday through Friday from 8:30 a.m. to 5:00 p.m.

CORRESPONDENCE

General correspondence that cannot be answered by the Receptionist is routed to the appropriate personnel. Where appropriate, correspondence should be responded to within 24 hours. If a staff member is responding to a specific complaint, it is typical procedure for the staff member to have the Director overview the correspondence. This allows the Director to be aware of potential problems.

TELEPHONE

Telephone calls are answered in a friendly and professional manner. Typically, each staff member answers his or her own incoming calls. If the caller requires specific information; the staff member should screen the call thoroughly and transfer the information and caller to the appropriate individual. An Authorization to Release Information is required for the release of limited information via telephone.

DISTRIBUTION OF FORMS

General financial aid forms and information is distributed from the Financial Aid Office via the Paine College website and Net Partner, the 24-hour online financial aid system.

STAFF MEETINGS

Financial aid staff meetings are held weekly and when needed as determine by the Director.

PERSONNEL POLICIES

The personnel policies of faculty and staff members are outlined in the Paine College Policies & Procedures Manual: Volume V – Staff and Administrator Personnel Policies.

<http://www.paine.edu/docs/about/policies/Volume5.pdf>

APPOINTMENTS WITH OFFICE STAFF

Students that have questions about their financial aid must have an appointment to see a counselor or fill out a questionnaire that must be answered within 24 hours. Parents who require general information may see a staff member without an appointment.

RECORDS MANAGEMENT

CONFIDENTIALITY OF RECORDS

All records and conversations between an aid applicant, his/her family and the staff of the Financial Aid Office are confidential and entitled to the protection ordinarily given a counseling relationship. Paine College assures the confidentiality of student educational records in accordance with federal laws including the Family Educational Rights and Privacy Act of 1974 (The Buckley Amendment - whose primary intent is to provide students access to their educational records and to limit dissemination of personally identifiable information without the student's written consent) as amended. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. A student who wishes to obtain access to his/her financial aid record must schedule an appointment with an aid officer.

AUTHORIZATION TO RELEASE INFORMATION

A student must complete and submit a written Authorization for the Release of Information form authorizing the release of information to any person or agency.

RECORDS

The Financial Aid Office maintains a file folder of records for each student receiving financial assistance. Folders are held in the Financial Aid Office for five years and sent to retention for at least three additional years. All financial aid folders are retained for five years after submission of the FISAP report. Any records involved in any claim or expenditure, which has been questioned by federal audit are retained until the question is resolved.

STUDENT CONSUMER INFORMATION

In order to understand the complicated field of Financial Aid, accurate and timely dissemination of information to consumers is vitally important. Several policies have been implemented to ensure appropriate dissemination is achieved. Information regarding Paine College financial aid programs and policies is available on the Paine College website. Additional resources are published outside of, but are distributed through the Financial Aid Office. These resources include: The Student Guide published by the U. S. Department of Education; Funding Your Education published by the U. S. Department of Education; and Pamphlets regarding electronic filing published by the U. S. Department of Education.

STUDENT CONSUMER INFORMATION LINKS

Student Financial Aid Information

<http://www.fafsa.ed.gov/>

<http://www.paine.edu/offices/fiscal/financial-aid/default.aspx>

<https://studentloans.gov/myDirectLoan/index.action>

http://www.nsls.ed.gov/nsls_SA/

<http://www.irs.gov/>

<http://www.scholarships.com/>

<http://www.uncf.org/>

<https://paine.studentemployment.ngwebsolutions.com/>

Financial Aid Policies and Procedures

<http://www.paine.edu/docs/FinancialAidPoliciesAndProcedures.pdf>

Paine College Catalog

<http://www.paine.edu/> (Quick Links)

FERPA – Family Education Rights and Privacy Act

<http://www.paine.edu/search/index.aspx?q=ferpa>

Cost of Attendance

<http://www.paine.edu/offices/fiscal/financial-aid/default.aspx>

Net Price Calculator

<http://www.paine.edu/offices/fiscal/financial-aid/default.aspx>

Refund Policy

<http://www.paine.edu/docs/FinancialAidPoliciesAndProcedures.pdf>

POLICIES AND PRACTICES GOVERNING STUDENT FINANCIAL ASSISTANCE

By your signature on the Award Letter, you agree to comply with the following policies regarding your financial aid award at Paine College. Failure to meet the requirements may result in your having to repay funds and being denied future financial aid.

1. The Financial Aid Office reserves the right on behalf of the College to review and cancel an award at any time because of changes in financial or academic status, or change of academic program. If an overpayment occurs, the student is responsible for reimbursing the College.

2. Recipients of financial assistance from the College **must** notify the Financial Aid Office of any grants, scholarships, etc., extended to them from sources outside the College, as these may reduce the financial aid award. In addition, any change in name, address or student status should be reported.

3. Most financial aid awards are based on a student's financial need.

Information that is reported on the Free Application for Federal Student Aid (FAFSA) is used to calculate an Expected Family Contribution (EFC). Financial aid awards are calculated based on the following equation: Cost of Attendance – EFC = Financial Need. Costs of attendance (COA) figures include tuition and fees, room and board (meals), books and supplies, transportation, and miscellaneous or personal expenses. Other scholarships or resources are also

subtracted from the COA to determine need. Federal and state programs prohibit awarding and disbursement of aid over the cost of attendance. If a student has costs exceeding the estimated amount of expenses due to extenuating circumstances, the student may submit a request for special circumstance.

4. Financial aid is awarded contingent upon enrollment in an eligible program and maintaining satisfactory academic progress (SAP). The college Catalog provides information about these policies.

5. It is the policy of the College to disburse one-half of an award (excluding FWS) each semester.

6. Financial aid recipients are expected to enroll as full-time students in an eligible program. Enrollment status is determined by the number of credit hours a student enrolls for each semester. Status is defined as full-time (12 or more hours), three-quarter time (9-11 hours), half time (6-8 hours) less than half time (1-5 hours). Adjustments are made to the financial aid award amount according to enrollment status and student eligibility each semester. Example: a student enrolled for 6 credit hours would receive $\frac{1}{2}$ of their original, full-time Pell Grant award, but the scholarship they were awarded requires full-time enrollment. Therefore, they would not be eligible for any of the scholarship. Payment of financial aid is based on the recipient's enrollment status at the time of disbursement.

7. Any commitment of Federal Funds is tentative and contingent upon subsequent Congressional appropriation and actual receipt of the funds by Paine College.

8. New applications for financial aid are required and should be submitted as soon after January 1 as possible for the following school year. Students are responsible for securing and completing the necessary applications, online.

9. Concurrent Enrollment: Students enrolled in courses at other colleges, while also enrolled at Paine, must have a completed Consortium Agreement on file at each school. Students may receive financial aid at only one school in a given term.

10. Federal Pell Grant: *Scheduled award*: The maximum amount of Federal Pell Grant funding a student can receive is calculated for an *award year*. An award year is a period from July 1 of one calendar year to June 30 of the next calendar year.

Scheduled award

- is partially determined by using the student's *Expected Family Contribution (EFC)* that is calculated from the information that the

student (and family) provided when he/she filed his/her *Free Application for Federal Student Aid (FAFSA®)*;

- is the maximum amount a student would be able to receive for the award year if he/she was enrolled full-time for the full school year; and
- represents 100% of his/her Pell Grant eligibility for that award year.

11. Federal Supplemental Educational Opportunity Grant (FSEOG):

FSEOG is awarded to those students who will receive the Federal Pell Grant, and has a zero EFC (Estimated Family Contribution) as indicated on the Student Aid Report (SAR) to be given top priority. Based on the amount allocated by Dept. of Education, up to \$4000 per academic year will be awarded to eligible students. The award amount will be determined by the Director of Financial Aid and distributed until the funds are exhausted.

12. Federal Work Study (FWS): If your offer of financial assistance

includes employment under the Federal Work Study Program (FWSP), it must be understood that the amount shown for this category is the amount of money you may expect to earn during the academic year because of work performed. Students pay may range from minimum wage to ten dollars per hour. Paychecks are available around the 15th of the month for work performed during the prior month. Work study students are required to complete direct deposit during work study orientation in order to receive work study funds via EFT.

Federal Work Study is awarded to those students with a financial need, allowing them to pay for educational expenses. It is awarded to eligible students who have completed their FAFSA's first until funds are exhausted. Award amounts are determined by the Director of Financial Aid. Students may work a maximum of 20 hours per week under the Federal Work Study Program.

14. Federal Repayment Policy: If a student receives Title IV aid (Pell Grant, SEOG, Subsidized Loan, Unsubsidized Loan, or Parent PLUS Loan) and stops attending all classes (officially or unofficially) prior to the 60% point of the term, repayment of a portion of those funds will be required.

PARTICIPATION IN FINANCIAL AID PROGRAMS

The Financial Aid Office participates in financial aid programs funded through a variety of sources. Types of assistance include scholarships, grants, loans, and work opportunities. Scholarships and grants are gift awards, which generally do not have to be repaid.

Scholarships may be merit or need based. Grants are based on financial need. Work opportunities are considered self-help awards in which performance of duties is required. Work programs provide on-campus employment with hourly pay meeting minimum wage requirements or more. The type of aid awarded depends upon the student's financial need and is generally a combination of gift and self-help assistance.

As a private institution, Paine College has been authorized by the United States Secretary of Education to participate in financial aid programs authorized by Title IV of the Higher Education Act of 1965 as amended. The programs listed below are those in which Paine College bears some responsibility in administering. Descriptions and eligibility requirements of each program are found in the federal publication for federally funded programs. The Program Participation Agreement between Paine College and the Department of Education entitles the Financial Aid Office to participate in the following federal programs:

- Federal Pell Grant Program.
- Federal Supplemental Educational Opportunity Grant Program
- Federal Work Study Program
- Federal Direct Loan Program – This program includes the Subsidized and Unsidized Loan. The amount of loans a student can receive is based on their grade level.

1st Year Freshman	0-27 Hours	SUB - 3,500 UNSUB - 2,000
2nd Year Sophomore	28 - 59 Hours	SUB - 4,500 UNSUB – 2,000
3rd Year Junior	60- 93 Hours	SUB- 5,500 UNSUB – 2,000
4thYear Senior	94- 186 Hours	SUB- 5,500 UNSUB - 2,000

If a parent is denied a Parent Plus Loan they can receive additional Unsub money.

Students must be at least half-time (6 Hrs) to receive loans

- TEACH Grant

Paine College and individual donors also provide numerous scholarships. Unique circumstances often qualify students for financial aid from a special agency or group. Awards from other sources are used in computing the total aid package for students. Information about these sources is obtained from the students, the Paine College Business Office, and other agencies. Those agencies also include but are not limited to Veterans’ Administration, Vocational Rehabilitation, civic organizations and churches.

Current federal, state and institutional regulations, policies and guidelines

are followed in awarding and disbursing aid from all financial aid programs in which we participate.

PROCESSING STUDENT AID REPORTS

The Financial Aid Office participates in the Electronic Data Exchange (EDE) with the Department of Education. Student information from the Free Application for Federal Student Aid (FAFSA) and the processed results, the Institutional Student Information Record (ISIR) containing the official EFC are imported on a bi-weekly basis. Correction of a data element requested by students or required because of verification or other review, is processed at FAA Access to CPS Online for reprocessing. Within seventy-two hours, a new official EFC is delivered back to the Financial Aid Office and an award, if eligible is made.

STUDENT BUDGETS

Student Budgets are an integral component in the financial aid equation. Standard student budgets reflecting the average student population cost of attendance at a modest, but adequate standard of living are used to award financial aid. The Director of Financial Aid collects information to prepare standard costs on an annual basis. All costs are based on limitations to the amounts and other criteria set forth in the federal regulations.

All indirect costs began with surveys to determine the average amount spent by students on various categories of expenses. In each subsequent year budget items are increased by the rate of inflation or the consumer price index. The CPI can be found on various websites, one of which is CollegeBoard.com.

DIRECT COSTS

Tuition, comprehensive fees, room and board (on-campus) costs are set by the Paine College Board of Trustees during the month of April.

INDIRECT COSTS

Indirect costs consist of the following types of expenses incurred by students: books and supplies, room and board, transportation and miscellaneous items. Room and board expenses are divided into two categories: living with parents and living off-campus. Miscellaneous items

include personal expenses for clothing, toiletries, medical/dental, recreational and other miscellaneous expenses.

Upon request, aid officers may review, and if appropriate, adjust a student's budget. Students should submit appropriate documentation. Examples of changes to standard budgets include, but are not limited to:

1. Child care - the cost of childcare for students with dependent children may be added to a standard budget.
2. Special needs - disabled students or students with special problems may be allocated funds to cover reasonable costs associated with disabilities or problems that are not already covered by other resources.

VERIFICATION

Verification is the process of confirming the accuracy of student reported data on financial aid applications. Typically, the U.S. Department of Education selection criteria translate into verifying thirty percent of the financial aid population. The school has the authority – and may be required – to verify additional students. Students may be selected for verification if there is a discrepancy or a condition, which is unusual and warrants investigation. The Application and Verification Guide, published by the U.S. Department of Education each year is used as a reference for verification requirements. Paine College verifies all students in which the Department of Education selected for verification. However, students may be asked to provide additional information if further investigation is needed to resolve a discrepancy.

Upon receipt of the electronic ISIR, a Document Tracking Letter is automatically generated for any student who is selected for verification according to the federal selection criteria. This letter informs the student of additional information, which is required to complete the financial aid application (verification form, student and parent tax transcripts, etc.). If student and/or parent use the Tax Retrieval Tool on the FAFSA and tax data is transferred onto the FAFSA no Tax Transcript is needed. Students are notified that the majority of financial aid funds are awarded on a first-come, first-serve basis and that until the missing items are submitted to the Financial Aid Office, **additional processing of their file is not possible and no financial aid will be awarded or disbursed.**

Required documentation items are identified and receipt date is maintained

on PowerFAIDS, the financial aid automated tracking system. Documentation submitted to the Financial Aid Office must be legible, appropriate, and have the student's ID number for identification purposes. If the student submits a document, which is not legible, the document will be returned and appropriate documentation will be requested. **Students who fail to submit verification documents will not be awarded Financial Aid.** Students are notified that they are selected for verification on the Student Aid Report (SAR). The financial aid document tracking letter also indicates to the Student that he/she has been selected for verification. When the corrected ISIR is received, final review of the file takes place and an award is made, if applicable. **Because the Financial Aid Office is liable for disbursements made prior to verification, it is the policy of the office not to award nor disburse funds until verification is complete.** Paine College does not allow interim disbursements. Students must complete the verification process before aid is disbursed.

Financial Aid Office policies and procedures are designed to eliminate the possibility of an overpayment from any fund. If however, an overpayment does occur, a stop order is placed on the student's records by the Financial Aid Office and notification is mailed to the student. Students are not permitted to register for subsequent terms and academic transcripts are withheld until the overpayment is satisfied.

EXCLUSIONS

Listed below are certain circumstances where students do not have to complete verification. Counselors must identify and document in the aid folder why the student is not required to complete verification:

1. Incarceration.
2. Recent immigrant.
3. Spouse unavailable.
4. Parents unavailable.
5. Death of the student.
6. Not an aid recipient.

AWARDING TITLE IV, HEA PROGRAM AID

The Financial Aid Office has developed an institutional packaging philosophy to ensure consistent, equitable, and fair distribution of financial

aid funds. Paine College's policy is to provide the financial aid needed to each applicant to ensure that a degree or program will be completed; to minimize the adverse effects of financial concerns on academic performance; to provide the most advantageous combination of aid funds for which the student qualifies (subject to the availability of funds); and to make maximum use of all financial aid funds available to the institution.

General packaging guidelines are as follows:

- Once a student file is marked complete (ready for packaging), the Financial Aid Director and Financial Aid Counselor will award aid in PowerFAIDS, the financial aid software, a product of the CollegeBoard.
- Determine if there are any outside resources
- Determine Pell Grant eligibility
- Determine eligibility for other aid in this order: grants, scholarships, work study, loans.
- Not all funds awarded to students will be expended because students may not enroll, may withdraw, or may decline a portion of their award.

GEORGIA STUDENT FINANCE COMMISSION FUNDED PROGRAMS

1. RESIDENCY REQUIREMENT APPLIES TO ALL PROGRAMS FUNDED BY GEORGIA STUDENT FINANCE COMMISSION:

2.

- A.** If the student graduated from a Georgia High School the parent of a dependent student (determination based FAFSA) must prove that they were legal residents of Georgia at least one year prior to starting college
- B.** If the student is a independent student (determination based on FAFSA) he/she must prove that they were legal residents for one year prior to starting college
- C.** If the student did not graduate from a Georgia High School the proof of residency requirement is **two years** prior to starting college
- D.** If the student is a transfer student and received state funds at a prior school that can be verified in GSFC system, proof of residence is not required

3. **SATISFACTORY ACADEMIC PROGRESS:** GSFC follows the same federal guidelines used to determine eligibility for Title IV Funds. **If a student is not meeting SAP according to the Financial Aid Policy of his/her institution and the student loses Title IV Funds the student also loses State Funds**
4. **SELECTIVE SERVICE:** Male students that are 18 years old or older must be registered with Selective Service before they can receive funds from GSFC
5. **GA STATE FINANCIAL APPLICATION:** If the student has a valid Individual Student Information Report (ISIR) in the GSFC system **a application is not required**
6. **ELIGIBILITY LIMITS FOR HOPE & ZELL MILLER SCHOLARSHIP AND GTEG**
 - A. Ineligible once student reaches 127 Attempted hours: Attempted hours is the total number of hours for all classes, **including transfer hours**, regardless of the number of time a student repeated the class, whether the student passed or failed, or withdrew. A withdrawal with an F (WF) counts as a Fail
 - B. Ineligible for Hope or Zell Miller Scholarship after lost at any two checkpoints. **Checkpoints are 30, 60, 90 Attempted Hours**
 - C. A student can regain **a one-time eligibility** at any checkpoint if they have a GPA of 3.0 or higher
 - D. Ineligible after seven year limit. This limit is seven years from date of high school graduation
7. **GEORGIA TUITION EQUALIZATION GRANT (GTEG)**
 - A. Students must be full-time
 - B. Must meet SAP requirement
 - C. Students can receive GTEG until they reach 127 attempted hours or seven year limit
8. **HOPE SCHOLARSHIP:**
 - A. Hope Scholarship is divided into four Tiers
 - Tier 1: 0-29 Attempted Hours
 - Tier 2: 30-59 Attempted Hours

Tier 3: 60-89 Attempted Hours

Tier 4: 90- 127 Attempted Hours

B. Incoming Freshman Final GPA eligibility for the Hope Scholarship is determined by

GSFC

B. Transfer Students: If the student received the Hope Scholarship at another school he/she will receive the Hope when they start the semester unless they have reached one of the checkpoints. If the student has reach the 30, 60, or 90 when they transfer a Hope Evaluation **must be completed using the transcript from the prior school**

C. To receive Hope a student must be at least half time

9. HOPE SCHOLARSHIP EVALUATION:

A. All students that have the Hope Scholarship and attended school in the Fall and Spring Semester **will be evaluated at the end of Spring Semester.** The 30, 60, 90 checkpoint does not apply

B. Freshman that start in the Spring will be evaluated at the end of the next school year, unless they reach the first checkpoint of 30 at the end of Fall Semester

C. Transfer students that start in the Spring can be evaluated if they reach one of the checkpoints at the end of Fall. These students will also be evaluated at the end of Spring if they attended school all year

****NOTE: A STUDENT CAN LOSE HOPE AT END OF THE SCHOOL YEAR OR IF HE/SHE REACHES A CHECKPOINT IN THE MIDDLE OF THE SCHOOL YEAR**

D. Students that did not qualify for Hope when they started college can receive an evaluation once they reach a checkpoint (30, 60, 90) and have a cumulative GPA of 3.0 or higher. If a transfer student did not receive Hope at his prior school but has reached a checkpoint and has a GPA of 3.0 or higher use the transcript from prior school to complete evaluation

10. COMPLETING EVALUATION:

- A. If the student **Cumulative GPA is below 3.0** the student has lost his/her scholarship and a evaluation is not needed
- B. If the student Cumulative GPA is a 3.0 or higher, then you must compute the students Hope GPA. If the students **Hope GPA is below 3.0 they loss Hope**
- C. Once the evaluation is complete, the evaluation will be placed in the student file

11. CALCULATING HOPE GPA:

Hope GPA is calculated on a traditional 4.0 scale

A = 12 quality points

B = 9 quality points

C = 6 quality points

D = 3 quality point

F = 0 quality points

Quality points are the points assigned to letter grade

Quality points are multiplied by the number of credit hours for each course

The total quality points are added together and then divided by the total credit hours to get the final GPA

12. ZELL MILLER SCHOLARSHIP:

- A. Zell Miller Scholarship is divided into Four Tiers, following the same guidelines use for Hope Scholarship
- B. Eligibility for Zell Miller Scholarship is determined by the GSFC
- C. Once awarded the student **must maintain a Cumulative 3.30**
- D. All students that have the Zell Miller and attended school in the Fall and Spring Semester **will be evaluated at the end of Spring Semester.** The 30, 60, 90 checkpoint does not apply
- E. The same guidelines use for Hope will be used to evaluate for Zell Miller students
- F. A student can regain **a one-time eligibility** at any checkpoint if they have a GPA of 3.3 or higher

13. HOPE GED GRANT:

- A. The Hope GED Grant is a one-time grant, that is presently \$ 500, given to students that earn their GED
 - B. This grant expires after 24 months
- 14. HERO SCHOLARSHIP:**
- A. To be eligible for this scholarship the student, parent, spouse must be a current member of the Georgia National Guard or the U.S. Military Reserve with at least one **Qualifying Term of Service (181 cumulative days)**
NOTE: Spouse can receive the Hero Scholarship only if their spouse was killed in the combat zone or died as the result of injuries, or classified has 100% disabled has the results of injuries from combat
 - B. Student must submit an application to the GSFC by June 1st of each year or within two years after the date he/she returned from the combat in which the qualifying term of service was completed
 - C. Student must provide proof of service (DD-214) for themselves, parent, or spouse. Spouse must also provide proof of spouse disability statement or death certificate
 - D. Students can receive this scholarship for four years with a maximum amount of \$ 8,000 or \$2,000 per year
 - E. Student must not be full-time to receive this scholarship. Amount must be prorated according to if the student is 3/4, 1/2, or 1/4 time
 - F. The student must meet **SAP** to maintain this scholarship
- 15. STUDENT ACCESS LOAN (SAL)**
- A. Student must have a completed Free Application for Federal Student Aid (FAFSA) in order to apply for SAL
 - B. The student must be at least 1/2 time
 - C. The student must meet SAP standards as defined in his/her institution
 - D. SAL Applications are available online and will be submitted electronically at www.GAcollge411.org. A student can only submit **one application per academic year**
 - E. Application period will be determined by GSFC. Once the application period is closed GSFC will randomly select students

- F. Once the student has been selected and certified by the Postsecondary Institution the student must complete Master Promissory Note (MPN), along with any other required documents and return the original documents to the GSFC.
- G. The student's institution shall certify that all requirements have been met and will provide GSFC with the loan amount, disbursement dates, student graduation date, COA, and expected financial aid for the award period
NOTE: The promissory note must be signed, initiated, and notarized. No disbursements will be made until this task is completed
- H. The maximum amount a student can receive is \$ 10,000 and a minimum of \$ 500 per school year
- I. The aggregate loan amount may not exceed \$ 40,000
- J. The Loan cannot be increased once processed
- K. Students cannot decline any federal, institutional or private scholarships, grants, loans, or military/veterans educational benefits, when available, in lieu of SAL
- L. Students may elect to decline or reduce federal or institutional work-study in lieu of SAL
- M. SAL funds can be awarded for a full or partially year .
- N. SAL funds can be used to cover any part of the student's Cost of Attendance (COA)
- O. SAL cannot be used for any cost above COA
- P. The annual amount that a student can receive is lesser of \$10,000 or COA, less the student's Expected Family Contribution (EFC)

DETERMINATION OF TOTAL FUNDS TO BE AWARDED

The Director determines the total aid funds to be awarded during an award year. The Department of Education sends the Financial Aid Office information detailing annual fund allocations through the Federal Authorization Letter with the Official Notice of Funding. Institutional Scholarship balances are determined from information from the Vice President of Administrative and Fiscal Affairs. The Georgia Student Finance Commission will notify the

institution of state funded programs. Determining the total funds available includes an evaluation and projection of available funds and administrative expense. Careful projections are made to enable the financial aid office staff to offer fair and equitable packages to students. A determination is made based on prior year history and the percentage, which all programs will be awarded in excess of allocation to account for attrition.

OUTSIDE RESOURCES

Students are encouraged to seek assistance from outside resources. It is required that all outside assistance be reported to the Financial Aid Office. Student aid including outside resources, may not exceed the student's cost of attendance. Therefore, if a student has been awarded funds by the aid office and receives an outside award, an adjustment to the original award letter may be necessary. If an adjustment is necessary, the outside aid will replace self-help aid if possible.

AWARD LETTER AND ACCEPTANCE OF AWARDS

Students receive notice of financial aid via an award letter. Students are required to accept or decline each loan award. Students may also accept or decline their awards through Net Partner, the 24-hour online financial aid system.

SUMMER AID

There are only a few financial aid programs for which students may apply during the summer. Funds remaining from the fall and spring semesters may be available.

CONSORTIUM AGREEMENTS

A student may receive Title IV aid if he/she is taking coursework at two or more schools, if the participating institutions enter into a consortium agreement. A consortium agreement specifies that courses from the host institution will transfer to the home institution and that the home institution will process and disburse student aid. The institution that disbursed the aid funds is responsible for record keeping and the returning Title IV funds in cases involving overawards or withdrawals.

Process: When the Agreement is approved by Paine College, the credit hours will be included as hours attempted for the term. The hours will be used, along with the hours from Paine College for that term, to determine if the student has completed at least 50% of the coursework attempted. If the transcript is received from the host school, the course will be counted as not completed. The student will be sent a letter stating that the transcript must be received or future Consortium Agreements may not be approved.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

FSEOG will have as its first selection group students who are eligible for Pell Grant with priority extended to those with the lowest EFCs.

OVERAWARDS

If a potential or actual overaward is discovered, U.S. Department of Education guidelines regarding overawards will be followed. Other aid that may need adjusting to prevent an overaward will be adjusted in the following order, first to last: loans, work program, FSEOG, scholarships.

REVISION OF FINANCIAL AID AWARDS

Once an award letter is sent to the student, there may be instances, which warrant a change to the original notification. The Director or a Financial Aid Counselor may review a student's circumstances, adjust an award, and release a revised award letter. This revised award invalidates the original award notice. Enclosures with the award letter acknowledge the right of the Financial Aid Office to make a change to any award.

REVISION INITIATED BY THE FINANCIAL AID OFFICE

The Financial Aid Office will automatically consider a revision in a student's aid package when the following occurs:

- There is presence of conflicting information within the file.
- There is a change in availability of funds.
- There is a financial aid office error.

Students are mailed a revised award letter as soon as possible. In the case of an office error, it is customary and most often the practice to contact the student personally, or send a personalized email.

OVERAWARDS

An overaward occurs any time a student's financial aid (federal, institutional, state and outside aid) and other resources exceed the demonstrated financial need for the award period by more than an allowable tolerance.

ELIMINATING AN OVERAWARD

Before reducing a student's aid package because of an overaward, an attempt will always be made to reduce or eliminate the overaward. Two methods to reduce or eliminate an overaward are:

1. Increase cost of attendance budget using allowable expenses
2. Adjust undisbursed funds

CAUSES OF AN OVERAWARD AND/OR OVERPAYMENT

There are several causes of an overaward:

1. Student wages - the student earns more than the awarded FWS funds.
2. Change in the enrollment status.
3. Additional resources - the student has resources greater than those originally used to calculate the award.
4. Administrative error - the aid administrator inadvertently makes an error.
5. Fraud - the student intentionally deceives or misrepresents information to obtain funds.

TREATMENT OF AN OVERAWARD

If eliminating the overaward is not possible, the aid administrator must reduce the overaward using the following sequence:

1. An overaward from administrative error must first reduce or eliminate next semester's overpayment. Bill the student for any remaining amount.
2. If an overaward occurs due to fraud, follow the procedures outlined by the United States Department of Education.

PROCESS FOR AWARDED FEDERAL WORK STUDY

1. Review ISIR for completeness.

2. Award funds generally in this order: Pell, SEOG, HOPE, GTEG, HOPE Scholarship, Federal Work Study (FWS).
3. Students awarded work study complete an online job application, and then students are referred to prospective supervisors for the interview.
4. Once FWS is assigned the student is required to complete the online job application, I-9, W-4, and a Confidentiality Agreement.

PROFESSIONAL JUDGMENT POLICY

The Higher Education Act of 1992 allows financial aid administrators to make professional judgment decisions when there are special or unusual family or student circumstances that may call for adjustments in determining a student's eligibility for financial aid. Circumstances requiring professional judgment must be analyzed on a case-by-case basis. These circumstances must be documented. Professional judgment adjustments may increase or decrease a student's EFC or cost of attendance. Specified adjustments may be made to data elements, but not to the formula. Adjustments made will apply to all institutional, state and Title IV aid awarded. Circumstances, which may warrant a professional judgment decision, include, but are not limited to the following:

- A change in income of the student's family that would affect the family's ability to pay for college expenses. Examples would be loss of employment, loss of untaxed benefits, a separation or death. Acceptable documentation: letter from employer (on company letterhead) documenting separation from employment (must include last day worked); unemployment benefits determination document; last pay stub; severance pay documentation; copy of divorce decree or legal separation; copy of a death certificate; social security benefits termination notice; or termination of child support notice.
- Student requests consideration as an independent student. Acceptable documentation: Dependency Status Appeal form; notarized letters from the student, a family member, and a professional explaining the extenuating circumstances in detail that may warrant a change in dependency status.
- Excessive medical expenses. Acceptable documentation: Verification of medical expenses paid by family from doctors, hospitals, etc. or copy of tax return verifying itemized deductions, showing medical expenses.

The required documentation listed for each of these circumstances explains what information is necessary for each situation. The documentation must be complete before approval will be considered. Documentation of professional judgment decisions will be maintained in the student's folder. Professional judgment situations are unique. Circumstances other than those listed may be considered and will require documentation specific to that situation. The Director of Financial Aid has the final authority to make professional judgment decisions. All decisions are final and cannot be appealed.

REFUND/REPAYMENT POLICY

REFUND POLICY

The full refund policy is found in the College Catalog. For students receiving financial aid who officially withdraw from the college and are eligible for a tuition refund, the refund must first be applied to the financial aid programs. Federal Funds (Pell, SEOG, Loans) – Repayment of a portion of the funds received will be required if a student stops attending classes before the 60% point of the term. Scholarships, State Grants, Institutional Grants – Repayment is pro-rated based on the percentage of aid earned. Work study funds are paid for work performed and no repayment is required.

If a student has an outstanding account - Students are not allowed to complete the registration process if they have an outstanding account balance. If an exception is made within the same academic year, and the student is eligible to receive assistance from any type of funds, the financial aid funds would be applied through credit to the student's account (in compliance with federal guidelines regarding this issue, if federal funds are involved). If this does not satisfy the debt, the student would be required to establish a payment plan, repay the balance immediately or further collection measures will be taken.

THE RETURN OF TITLE IV FUNDS POLICY

The federal Higher Education Act (HEA) of 1965 was amended in 1998, and new regulations were established with regard to Title IV student financial aid

programs. Students earn their Title IV federal financial aid by attending class and if they are not enrolled long enough to earn some or all of their aid, the "unearned" portion must be returned to the appropriate Title IV program.

Title IV financial aid programs include Federal Pell Grant, Federal Stafford Loans and Federal Work-Study (FWS). Federal Work-Study earnings are not affected by Title IV regulations concerning the return of unearned federal financial aid. Only federal grants and federal loans are affected by this policy.

This is a distinctive refund policy for financial aid that differs from the College refund policy.

The Return of Unearned Title IV Funds Policy applies if the student withdraws from or ceases attending all classes before the sixty percent point in the term. Completely withdrawing from or ceasing to attend may result in financial aid repayment. Withdrawing may also affect future financial aid eligibility.

Official Withdraws (Dropping all classes): Students who officially withdraw from all classes after the 100% refund period and prior to completing more than 60% of the semester have not "earned" all of their federal financial aid. A Return to Title IV Funds calculation must be performed within 30 days. If the student has received excess funds, the institution must return to the U.S. Department of Education a portion of the excess equal to the lesser of the student's institutional charges multiplied by the percentage of funds that were not earned, or the entire amount of the excess funds. If the return of funds creates a balance due on the student statement of account, the student will be liable for satisfying the outstanding balance.

The institution will return any unearned funds for which it is responsible no later than 45 days from the determined date of the student's withdrawal following the order below:

1. Federal Direct Unsubsidized Stafford Loans
2. Federal Direct Subsidized Stafford Loans
3. Federal Perkins Loans
4. Federal Direct Parent PLUS Loan
5. Federal Pell Grants
6. Federal Supplemental Educational Opportunity Grants
7. Other Federal Grants

Unofficial Withdrawals (Stop attending all classes): For students who stop attending all classes prior to the end of the term without officially withdrawing, a return of federal financial aid will be calculated according to the same guidelines. Students who do not receive any “earned” grades are considered to be unofficial withdrawals. For Title IV purposes, the Return to Title IV calculation will be based upon the mid-point of the term, or the last documented date of attendance in an academically-related activity.

A student who fails all classes in a term may be subject to a Return to Title IV calculation. If a student “earned” at least one F grade (i.e. participated in class until the end of the semester and received an F for poor performance), then no calculation is required. However, if the student failed all classes because of non-attendance at some period in the semester, then a Return to Title IV calculation is required based on the last documented date of attendance. If the last date of attendance cannot be determined, then the 50% point of the term will be used as the withdrawal date, and the unearned aid will be 50%.

Return of Title IV calculations are performed at regular intervals.

Post-Withdrawal Disbursement

A post-withdrawal disbursement applies when a student completely withdraws from school and may be eligible to receive grants and or loans that have not yet disbursed. The amount of the disbursement is determined by a required Return of Title IV calculation when a student completely withdraws from school.

A student may not receive any funds as a post-withdrawal disbursement that the school is prohibited from making on or before the date the student withdrew.

Examples of this include:

- If a promissory note for a Federal Direct Stafford Loan or Federal Direct Parent PLUS Loan has not been signed and submitted by the student before the institution performs the Return to Title IV calculation, the loan is automatically canceled.
- The institution may provide loan counseling information with the notice of eligibility for a post-withdrawal disbursement. However, the institution will not make the disbursement to the student until the student has completed entrance counseling.

- If the student is a first-year, first-time borrower of a Federal Direct Loan and withdraws before the 30th day of the semester, the Federal Direct Stafford Loan or Federal Direct Parent PLUS Loan is canceled.

If it is determined that a student or parent is eligible for a post-withdrawal disbursement, grant funds will be disbursed first and will be credited to the student's account for current outstanding charges of tuition and fees. For a balance due for charges other than tuition and fees, the institution will seek authorization from the student to deduct those charges from grant proceeds. If a remaining balance exists, the institution will seek the student's or parent's, if applicable, authorization to pay tuition and fees and other educationally related expenses from loan proceeds. If a credit balance exists after the payment of all charges, the institution will refund those funds to the student or parent (in the case of a Federal Direct Parent PLUS Loan). Any remaining balance due the institution is the responsibility of the student.

Grant Funds

The institution will notify the student by letter (to the last known address) if grant funds are available after the Return to Title IV calculation has been performed. Within 45 days of determination that a student withdrew, the institution will disburse the eligible grant funds for current charges and if authorized, other outstanding educationally related charges.

SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

Federal regulations (34CFR 668, 16(e)) require schools to have a Satisfactory Academic Progress Policy to carry out the statutory requirement that a student must be making satisfactory progress to be eligible for financial aid under the Student Financial Aid Programs. The policy must be cumulative and it must include any periods of enrollment which the student did not receive aid from the Student Financial Aid Programs. Students applying for aid are subject to these regulations.

The Satisfactory Academic Progress Policy for students receiving financial aid under the Student Financial Aid Programs includes the following:

- Qualitative Measure – grade point average
- Quantitative Measure – maximum time-frame in which a student is expected to complete his or her program of study

QUALITATIVE MEASURE: A financial aid recipient is required to meet the grade point average standards as stated below:

CUMULATIVE HOURS ATTEMPTED	MINIMUM CUMULATIVE GRADE POINT AVERAGE REQUIRED
0-27	1.7
28-59	1.8
60-93	2.0
94-186	2.0

QUANTITATIVE MEASURE: The maximum time frame for a student to complete his or her four-year program of study is:

ENROLLMENT STATUS	MAXIMUM NUMBER OF ACADEMIC YEARS	MAXIMUM NUMBER OF SEMESTERS
FULL-TIME	6	12
THREE QUARTER – TIME	7	14
HALF-TIME	11	22
LESS THAN HALF-TIME	31	62

Satisfactory Academic Progress is reviewed at the end of each semester. To maintain Satisfactory Academic Progress, a student must:

- **earn 67% of the cumulative hours attempted during the academic year**

Examples: (all hours are rounded to the next whole number)

If a student attempted 12 hours in the Fall and 13 hours in the Spring, the student would be expected to successfully complete at least 17 hours to be making progress. (12 hours Fall + 13 hours Spring = 25 attempted hours, therefore 25 hours attempted x 67% = 16.75 rounded to 17 hours)

If a student attempted 12 hours in the Fall and 6 hours in the Spring, the student would be expected to successfully complete at least 13 hours to be making progress. (12 hours Fall + 6 hours Spring = 18 attempted hours, therefore 18 hours attempted x 67% = 12.06 hours rounded to 13 hours)

- **earn the minimum cumulative grade point average required per cumulative hours attempted**

Example:

If a student attempted a total of 0-27 hours Fall and Spring, then the student would be expected to earn a minimum cumulative grade point average of 1.7 to be making progress.

- **not exceed the 150% maximum time frame extended for degree completion**

Example:

A student in the program of study which requires 124 hours of completion would be allowed to have 186 attempted hours and receive financial assistance ($124 \times 150\% = 186$).

The Satisfactory Academic Progress Policy reflects the institution's academic regulations as they relate to the following:

Course Repeats, Incompletes, Withdrawals, and Enhancement Courses will be counted as hours attempted.

Cumulative Hours Attempted is defined as all credit hours attempted at Paine College with a grade assignment of A, B, C, D, F, WF, W, WP, NC, NF, S, U, I, K, or CP. Audited courses are not counted towards hours attempted or hours completed. Course Credit by Examination will be counted towards overall hours attempted.

Cumulative Hours Earned is defined as credit hours successfully completed with grade assignments of A, B, C, or D and will be counted towards hours attempted and earned.

Transfer Hours accepted towards the degree must be reflected on the Paine College transcript and will be counted towards hours attempted and earned.

Monitoring Progress

Satisfactory Academic Progress is evaluated at the end of each semester.

Financial Aid Warning

Students are placed on Financial Aid Warning for one semester and may continue to receive financial aid, if the student is not making satisfactory academic progress at the end of each payment period (semester). Students who are placed in a warning status do not have to submit an appeal.

Financial Aid Probation

Students are placed on Financial Aid Probation for one semester if they fail to meet the qualitative and/or quantitative standard. Students are informed in writing of their probationary status by the Financial Aid Office. Students who are placed on probation may continue to receive financial aid in the probationary period, however, they must submit an appeal, which includes documentation with information as to why he/she failed to make satisfactory academic progress. Students are also required to submit an Academic Plan from his/her Academic Advisor for the probationary period. At the conclusion of the probationary period, students must meet the qualitative and quantitative standards in order to avoid being placed on financial aid suspension.

Financial Aid Suspension

Students are placed on Financial Aid Suspension if they fail to meet the minimum SAP standards following the probationary period. Eligibility for future financial aid ceases. Students are financially responsible for all charges incurred. The Financial Aid Office notifies students in writing of their suspension status, alternative financing options and guidelines for appealing the suspension.

Appeals Process

Students placed on Financial Aid Suspension may appeal to the Committee on Financial Aid Satisfactory Academic Progress. To appeal, students must submit typed written explanations along with supporting official documentation detailing the mitigating or extenuating circumstances which resulted in the noncompliance of the SAP standards. Incomplete appeals will not be considered. Each appeal will be considered on its own merit. Students will receive written notification of the Committee's decisions. All decisions made by the Committee are final. Students approved for reinstatement of financial aid will be placed on probation for a period of one academic year. Financial aid will be awarded based on available funding at the time of reinstatement. Students not approved for reinstatement must clear all SAP deficiencies at their own expense before additional reinstatement consideration is extended.

AUDITS AND PROGRAM REVIEWS

Federal regulations require the Financial Aid Office to have its records and student files audited at least once a year. Each audit must cover the time period since the last audit. Paine College is audited

annually by an external auditing firm. Auditors review a sample of student files to ensure the Financial Aid Office is in compliance with federal, state, and institutional policies. Any exceptions found during the audit will be addressed. Federal reviews are conducted by the U.S. Department of Education on a basis determined by them. Institutions are notified ahead of time when the review will take place.

Preparation for the audit is in cooperation with the auditor's requests. Typically, the auditors will randomly select a specific number of students from each of the Title IV programs. The files are retrieved and provided to the auditors. Any additional assistance requested is responded to promptly. A complete listing of financial aid audit guidelines is listed in the Audit Guide published by the U.S. Department of Education. See this reference document for additional information.

FRAUD

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

POLICY FOR FRAUD

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

PROCEDURES FOR FRAUD

If, in an aid administrator's judgment, there has been intentional misrepresentation, false statements, or alteration of documents, which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible; the case shall be referred to the Director for possible disciplinary action. After investigating the situation, if the Director believes there is a fraudulent situation, all information must be forwarded to the Office of Inspector General of the Department of Education. The Director of Financial Aid reviews the student's aid file with the appropriate aid administrator and if the decision is made by the Director to pursue the possibility of denying or canceling financial aid, a written request to make an

appointment is be sent to the student. If the student does not make an appointment, the Director may:

- Not process a financial aid application until the situation is resolved satisfactory.
- Not award financial aid
- Cancel financial aid
- Determine that financial aid will not be processed for future years.

All processing of the application or disbursement of funds shall be suspended until the Director has made a determination as to whether the student shall be required to make an appointment.