Blackburn College
Blackburn College 2020-2021 Policy and
Procedures

7/1/2020

TABLE OF CONTENTS

Section 1: Manual Introduction

1.1 Introduction to the Financial Aid Office

Include a statement introducing your school's financial aid office to staff and others (such as appeals committees, other offices, or auditors) that may have reason to use or review the information contained in your policies and procedures manual.

Include the financial aid office's:

- Location(s)
- Hours of operation
- Fax and telephone numbers
- Email address
- Public website
- Social media sites, as applicable

Clarify the use and scope of the manual.

Response:

Location: Ludlum Hall

Hours of Operation: Monday - Friday from 8:00 am - 5:00 pm

Telephone: (o) 800-233-3500 ext. 5773

(f) 217-854-3713

E-mail: financialaid@blackburn.edu

Website: blackburn.edu

1.2 Purpose and Philosophy of the Financial Aid Office

To provide perspective to individual policies, include:

- The institution's mission statement
- Operative financial aid principles
- A brief history of the institution's financial aid operation
- The philosophy of the financial aid office

Include a statement that describes how the philosophy and operation of the financial aid office complement and support the school's philosophy and mission.

Response:

STATEMENT OF MISSION

MISSION AND VALUES

Blackburn College links a rigorous and affordable liberal arts education with a unique student-managed Work Program preparing graduates for careers, community engagement, and lifelong learning.

The Blackburn community values critical and independent thinking, leadership development, diversity and inclusion, service, shared governance, and moral responsibility.

VISION

Blackburn College aspires to provide a distinctive and innovative model of American higher education, grounded in scholarship, student leadership, and cultivated through a community of integrated work, learning, and service.

PHILOSOPHY OF THE OFFICE OF FINANCIAL AID

The Office of Financial Aid strives to provide its students with excellent individualized customer service. We provide our students with financial assistance in the form of scholarships, grants, federal loans and/or private loans.

1.3 Policies and Procedures Development Responsibilities

Include a summary of the policies and procedures development process at your school, and specify who has responsibility for policy development. If a financial aid committee influences policy development, define its role. Identify the committee members' positions within the school's organizational chart.

In areas where other offices and personnel share responsibility in the implementation of financial aid policies and procedures, a good practice would be to involve personnel from those offices in the policies and procedures development process. If the institution uses this approach, identify the positions of those personnel and include a description of their roles in this section.

Response:

The Blackburn College Office of Financial Aid is responsible for developing policies and procedures related to financial aid for the institution.

The Dysart Group, Inc. developed policies related to merit based scholarships awarded in the acceptance letter. Those policies are implemented by the Office of Admissions and relayed to the Office of Financial Aid during the admission acceptance period. Merit scholarship inquiries should be made to the Director of Admissions.

1.3.1 Responsible Personnel

Add a brief statement about who is responsible for ensuring others are aware of any change to existing policies and procedures or the development of new ones. Include information about the latest update and how often policies and procedures are reviewed.

A good practice may be to develop a method for notifying other offices and/or personnel of policies and procedures changes. Email lists or listservs, for instance, are a good idea and are relatively easy to implement.

Response:

Updated policies and procedures for all programs are communicated through the Financial Aid section of the Blackburn College Student Handbook. New policies or changes will also be communicated through emails made directly to students, faculty and/or staff by the Director of Financial Aid.

1.3.2 Documents and Methods

Indicate what documents and methods are used to keep abreast of new regulations, laws, and U.S. Department of Education (ED) policy guidance that might impact the financial aid office's policies and procedures. Add a cross-reference to the list of resources and reference documents in the appendix of the manual. Point out the location of these paper and/or electronic documents and who is responsible for keeping the financial aid office's collection of publications current.

Include any electronic method used to make the school aware of statutory and regulatory changes that may affect your policies and procedures. For example, ED's Information for Financial Aid Professionals (IFAP) website has a notification service that sends subscribers daily or weekly emails of recent IFAP postings, such as Dear Colleague Letters, Electronic Announcements, and Federal Registers. Although schools are not required to subscribe to this notification service, they must have access to IFAP and keep abreast of all Title IV statutory or regulatory changes and any new ED guidance.

Also, NASFAA's daily *Today's News* announces changes to the statute, regulations, and ED guidance as they occur. Financial aid office and other institutional personnel should subscribe to these services.

Response:

The Blackburn College Director of Financial Aid keeps abreast of federal regulations through a variety of resources. This includes the Federal Student Financial Aid Handbook, Dear Colleague Letters, NASFAA newsletters, the IFAP website, mentorship through Fully Disbursed, and the FSA Training Conference.

The following operating policies are designed to assure that the Office of Financial Aid is effective in carrying out its responsibilities:

1. All students seeking federal student aid must submit the FAFSA to Blackburn College annually (school code: 001639)

2. All financial assistance available to Blackburn College students shall be administered through the Office of Financial Aid.

3. The selection of students to receive certain designated scholarships shall be submitted by the Office of Admissions to the Office of Financial Aid for processing. Outside student resources received by other offices (such as the Business Office) must be reported to the Office of Financial Aid Office

Section 2: Administrative Organization and Office Management

2.1 Institutional and Divisional Structure

In this section, show compliance with the regulations which require written procedures or written information regarding the responsibilities of various offices with respect to the awarding and disbursing of aid.

Include a statement which clearly demonstrates compliance with the checks and balances and separation of functions requirements.

Include institutional, divisional, and office organizational charts to illustrate the school's structure.

Summarize areas of responsibilities and relationships between various offices, such as the registrar, accounting, bursar, admissions, academic affairs, scholarships, and financial aid offices. Include all offices that play any role in administering and ensuring compliance for Title IV programs and provide a list of designated contacts in these offices. You might use a flow chart to illustrate the relationships between offices.

Response:

Division of Responsibility between the Office of Financial Aid and the Business Office

There is a clear and separate division of responsibility for the administration of financial aid programs which are divided between the Office of Financial Aid and the Business Office. In order to maintain the division, each office is accountable for the following responsibilities.

The Blackburn College Office of Financial Aid is responsible for the following:

- Collect supporting documentation for the determination of aid eligibility

- Determine student eligibility for financial assistance

- Award federal aid in compliance with laws, regulations and policies

- Notify students of aid eligibility (scholarships, grants and loans)

- Assist students with federal checklist completion and FAFSA verification

- Apply sponsored/external scholarship payments to student accounts, certify private loans, and transfer disbursements to Business Office

- Compile and complete financial aid institutional , state and federal reports

- Prepare a master list of scholarship awarded for the current year and update as appropriate

- Manage endowed and restricted scholarship funds

- Administer the Direct Loan Program

The Blackburn College Business Office is responsible for the following:

- Maintain and disburse accurate student account bills

- Collect payments for student accounts

- Disburse excessive funds to students

- Report external scholarships received to the Office of Financial Aid

2.2 Financial Aid Office Structure and Position Responsibilities

In this section, you can show how you comply with the requirement to provide trained and adequate staffing for the administration of Title IV aid. Americans with Disabilities Act (ADA) facilities requirements for employees might also be addressed here. Include the following:

- The financial aid office organizational chart

- A diagram of the physical layout of the office, indicating where staff members are stationed, if possible

- A summary of the areas of responsibility within the financial aid office including, at a minimum, job descriptions for financial aid office positions.

Response:

The Blackburn College Office of Financial Aid consists of three professional staff members: Director of Financial Aid, Associate Director of Financial Aid, and a Verification and C Code Specialist. Three to four student worker staff members provide support services throughout the academic year to both current and prospective students.

2.3 Frequent Contact Information

Provide titles, job descriptions, telephone numbers, and email addresses of all employees elsewhere in the school with whom aid office staff members have frequent contact regarding the administration of the Title IV aid programs. You might also want to provide the same information (e.g., financial aid employee titles, job descriptions, email addresses, telephone numbers, etc.) to other school offices.

Response:

Barbara Grimm

Interim Director of Financial Aid

(o) 800-233-3554

barbara.grimm@blackburn.edu

Karissa Chism

Associate Director of Financial Aid

(o) 800-233-3554 ext. 5511

karissa.chism@blackburn.edu

2.4 General Financial Aid Office Administration

Provide a description of routine office operations. This should include but is not limited to:

- Office hours and services (e.g., extended hours for nontraditional students)
- Calendar of financial aid activities (weekly, monthly, etc.)
- Staff meetings

Response:

The Blackburn College Office of Financial Aid is open and available to service students Monday through Friday from 8:00 am - 5:00 pm. Other communication opportunities to contact the Office is through e-mail and social media channel including Facebook and Instagram. Emails are responded to within 24 hours. Every attempt is made to return calls the same business day and not later than the next business day.

In lieu of COVID-19, the Office of Financial Aid was moved to virtual meetings via Google Meets effective March 20, 2020.

2.4.3 Treatment of Correspondence/Forms

Policies

Describe all categories of correspondence and forms (paper and electronic) received and used by the financial aid office. You may want to cross-reference the forms and document collection and tracking sections of the manual.

Response:

Procedures

Provide step-by-step procedures for handling correspondence and forms, including:

- Who receives, distributes, and responds to routine correspondence

- Use of form letters

- Use of electronic services (e.g., email communications, online student access and submission using electronic signatures, etc.)

- Responsibility for outgoing mail, email, etc.

Provide step-by-step procedures for distribution of financial aid information, applications, and forms, including who is responsible for them and where they are stored, etc.

2.5 Records Management and Retention

Policies

List all offices involved in Title IV records management and retention. Describe each office's responsibilities. For example, a school may have a Federal Perkins Loan office that maintains all promissory notes. Characterize how this office interacts with the financial aid office in the management and retention of these records. Include information regarding record retention time frames and the disposition of records after the expiration of the record retention time frame.

Response:

All records and conversations between an aid applicant, his/her family and the staff of the Office of Financial Aid are confidential and entitled to the protection ordinarily given a counseling relationship. The Office of Financial Aid assures the confidentiality of student educational records in accordance with institutional, state and federal laws including the Family Educational Rights and Privacy Act (FERPA) of 1974. For more information regarding FERPA, please visit https://blackburn.edu/parents-families/ferpa/.

Procedures

Describe how the school maintains and complies with all Title IV record retention requirements. Include information such as:

- A description of the school's recordkeeping systems (e.g., imaging system, paper folders, etc.)

- An explanation of any automated procedures

- The treatment and maintenance of:

  ○ Active records

  ○ Inactive records

  ○ Hard copy records

  ○ Electronic records

  ○ Microfilmed records

  ○ Records on CDs, discs, tapes, or other media

- The access and availability of records for inspection by auditors, reviewers, etc.

- Disposition of records after the expiration of the record retention time frame

If you used the subsection format (e.g., 2.5.1, 2.5.2, etc.), the financial aid office procedures would be detailed under subsection 2.5.1, and so on. For procedures of other offices, you could cross-reference those offices' policies and procedures and include provisions for interoffice communications.

Response:

The Office of Financial Aid maintains a master record for each student receiving financial assistance. All financial aid folders are retained, at a minimum, for three years after submission of the FISAP report in the Office of Financial Aid. Any records involved in any claim or expenditure which has been questioned by federal audit are retained until the question is resolved. The Office of Financial Aid keeps inactive records or graduated students for three years. After this time period

Office of Financial Aid records are shredded.

Section 3: Financial Aid Programs

3.3 Federal Aid Programs in Which Institution Participates

There are various approaches that may be used to structure this part of your manual. One approach is to list each federal aid program in which you participate and include one general category of policies and procedures with general student eligibility requirements, student selection requirements, minimum and maximum award amounts including aggregate maximum amounts, disbursement schedules, reporting requirements, and the various offices that participate in the operation of the program.

Another approach is to establish separate policies and procedures under each program. Under this approach, each bullet listed below would become a subsection under each program; the subsection number is shown in brackets. For example, the first bullet shows program-specific application process [3.3.x.1]. In your policy outline, the "x" would be replaced with the last digit of the program heading. If the **Federal Work-Study Program** section were first, its heading would be 3.3.1. The subsection addressing the **Program Application Process** would be labeled **3.3."1".1**, where "x" has been replaced with the last digit of the FWS section number.

Policies

Describe each federal student financial aid program in which your school participates. Include information regarding:

- Program-specific application processes, such as master promissory notes (MPNs) for Direct Loans [3.1.x.1]

- Program-specific student eligibility requirements, such as students with baccalaureate degrees are ineligible for FSEOG [3.3.x.2]

- Student selection requirements (e.g., define exceptional financial need for Federal Perkins Loan recipients) [3.3.x.3]

- Minimum and maximum award amounts, including aggregate maximum amounts, if any (e.g., the FSEOG Program has an annual minimum award amount of $100, and annual maximum of $4,000, and no aggregate maximum amount) [3.3.x.4]

- Disbursement schedules, including schedules for special student groups, such as correspondence students, students in study abroad programs, etc. [3.3.x.5]

- Program-specific reporting requirements (You may wish to cross-reference the reporting section of the manual.) [3.3.x.6]

- Which offices participate in the operation of the program (e.g., if the Federal Perkins Loan office conducts loan counseling and assists students in signing promissory notes) [3.3.x.7]

Response:

Financial aid programs which are available to students attending Blackburn College are listed in the Financial Aid section in the Blackburn College 2019-2020 course catalog. The Office of Financial Aid awards federal, state and institutional resources listed below based on the eligibility criteria outlined.

Federal Resources

Federal Subsidized/Unsubsidized Stafford Loans

Federal Parent PLUS Loans

Federal Work Study

Federal PELL Grant

FSEOG

Institutional Resources

Blackburn Merit Scholarships

Blackburn Need-Based Awards

Restricted and Endowed Scholarships

Federal Resource Requirements

To be eligible to receive Federal assistance, a student must:

1. Be enrolled at least half-time (6 credit hours)

2. Be a U.S. citizen, U.S. national, or U.S. permanent resident or reside in the United States for other than a temporary purpose (supportive documentation may be required to verify residency or citizenship status)

3. Maintain satisfactory academic progress in their course of study

4. Not be in default of any loan or owe a repayment on a Federal PELL Grant, FSEOG, or State Grant

5. Demonstrate financial need

Federal aid is awarded in accordance with the Department of Education guidelines. Federal loans are awarded after any grants or scholarships (including external scholarships) are applied toward any unmet cost of attendance. Unsubsidized Stafford Loan is awarded to those who submitted their FAFSA. Amount is determined by total students who qualify.

Institutional Resource Requirement

All institutional scholarships are awarded prior to the student's first semester and carried throughout the student's Blackburn College career. These scholarships must be applied toward tuition.

Procedures

Describe the school's procedures for complying with criteria for each federal aid program. Include, at minimum, the following information:

- Detailed steps for the processing of each program-specific application (e.g., MPNs for Direct Loans) [3.3.x.1]

- Detailed steps followed to ensure program-specific student eligibility requirements are met [3.3.x.2]

- Explanation of how student selection requirements are monitored [3.3.x.3]

- Explanation of how minimum and maximum award amounts, including aggregate maximum amounts, if any, are monitored [3.3.x.4]

- Description of the disbursement schedules for the program, including schedules for special student groups, such as correspondence students, students in study abroad programs, etc. [3.3.x.5]

- Detailed steps for meeting program-specific reporting requirements (You may want to cross-reference the reporting section of the manual.) [3.3.x.6]

- List of all the offices that participate in the operation of the program, including a description of each office's responsibilities [3.3.x.7]

3.3.1 Federal Work-Study Program

The Federal Work-Study Program 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.

Resources:

675.1(a)

Resources:

675.8(c)-(f)

Policies

Describe your school's policies regarding the administration of the FWS Program. State your policy to:

- Make employment under FWS reasonably available, to the extent of available funds, to all eligible students

- Provide FWS employment that will, to the maximum extent practicable, complement and reinforce the educational program or career goals of each student receiving assistance under the FWS Program

- Assure FWS employment may be used to support programs for supportive services to students with disabilities

- Inform all eligible students of the opportunity to perform community services

- Consult with local nonprofit, governmental, and community-based organizations to identify community service opportunities

Response:

The Work College program is separate from the Federal Work Study Program with schools qualifying to participate in the Work College program receiving a separate campus based funding allocation in addition to the Federal Work Study allocation.

The term "work-college" is defined by the Department of Education as an eligible school that

- Has been a public or private non-profit, four-year, degree-granting institution with a commitment to community service;

- Has operated comprehensive work-learning-service program for at least two years;

- Requires resident students, including at least one-half of all students who are enrolled on a full-time basis, to participate in a comprehensive work-learning-service program for at least five hours each week, or at least 160 hours during each period of enrollment (except summer school),

- Provides students participating in the comprehensive work-learning-service program with the opportunity to contribute to their education and to the community as a whole.

Procedures

Describe the process of identifying eligible FWS applicants. Explain how the school:

- Determines minimum and maximum FWS award amounts

- Packages FWS awards

- Ensures each student does not receive a FWS award exceeding the student's demonstrated financial need

- Monitors FWS earnings

- Works with other campus offices that participate in the operation of the FWS Program

- Identifies community service jobs, including reading and math tutoring jobs

Resources:

673.5(a)(2)
2017-18 FSA Handbook, Vol. 6, Ch. 2
675.2(b), Community Services
675.8(f)
675.9
675.10
2017-18 FSA Handbook, Vol. 3, Ch. 6

Response:

All students that participate in Blackburn College's Work Program is offered a $5,000 Tuition Work Credit for the academic year. The Tuition Work Credit is contingent upon the completion of 160 hours of work each semester within the designated job assigned to the student by the Work Office. If a student fails to complete the entirety of 160 hours of work, that student is responsible for repayment of a portion of the Work Credit that was not earned.

Students may request additional federal direct loans to be increased to cover the difference resulted from the incomplete work requirement. Student who choose to request additional funding must do it in writing withing two weeks of the end of the semester of failed work. Undertime students who do not provide a written request to increase federal direct loans to cover the reduction of the work tuition credit will be responsible for the balance difference.

3.3.2 Second Federal Program (e.g., Federal Pell Grant Program)

Response:

The 2020-2021 PELL Chart is uploaded into the CAMS Database system. When a student

receives

the category of "ACCEPT" or "ADMITTED" and has submitted a 20-21 FAFSA to Blackburn College, they will be listed on a daily query report called Package Status Report. Students who qualify for Federal PELL funding will be packaging automatically through CAMS when daily packaging occurs through the packaging priority script.

A hard copy award letter is processed for new and readmit students only. Returning or admitted students will have access to their financial aid under the My Financial Aid section of the Blackburn College Student Portal. All students are required to sign-in to their portal and accept/deny the aid offered and submit it. Once the student makes their determinations and submits the aid, their choice is immediately reflected in the CAMS Database System.

The PELL award is changed to "Accepted" in the CAMS database system. All "Accepted" PELL awards are sent to COD for "Origination" within the first week of the semester. "Originated" PELL awards are then exported to COD on census date for "Disbursement."

PELL will be reconciled every month using the PELL Reconciliation Report comparing COD award amounts to financial aid and then to the ledger. A final PELL Reconciliation will be completed at the end of the academic year in preparation of the closeout of the award year with the Department of Education.

A PELL Reconciliation Report printout will be retained along with a Cash Activity Statement from COD each time reconciliation occurs.

3.3.4 Fourth Federal Program (e.g., Federal Supplemental Educational Opportunity Grant Program)

Response:

In addition to institutional and outside grants and scholarships, students may be eligible for State and Federal funding. The Federal Supplemental Educational Opportunity Grant (FSEOG) is a need based scholarship provided by the Federal Government. Students must file a Free Application for Federal Student Aid (FAFSA) to qualify for this grant. This is a need based grant, so this grant is awarded to students with a 0 Expected Family Contribution (EFC).

3.3.7 Seventh Federal Program (e.g., Federal Direct Student Loan Program)

Response:

When a student receives the category of "ACCEPT" or "ADMITTED" and has submitted a 19-20 FAFSA to Blackburn College, they will be listed on a daily query report called Package Status Report. Students who qualify for Federal Direct Loan funding will be packaging automatically through CAMS when daily packaging occurs through the packaging priority script.

A hard copy award letter is processed for new and readmit students only. Returning or admitted students will have access to their financial aid under the My Financial Aid section of the Blackburn College Student Portal. All students are required to sign-in to their portal and accept/deny the aid offered and submit it. Once the student makes their determinations and submits the aid, their choice is immediately reflected in the CAMS Database System.

The Direct Loan award is changed to "Accepted" in the CAMS database system. All "Accepted" Loan awards are sent to COD for "Origination" within the first week of the semester. "Originated" Loan awards are then exported to COD on census date for "Disbursement."

At Midterm, the Office of Financial Aid will utilize the Credit Earned report on the BC-SQL to compare credits earned to determine if a change in academic year occurred forcing a change in student loan minimum for the semester/academic year.(Freshman: 0-23 earned credit hours = $5,500.00 total in loans, Sophomore: 24-57 earned credit hours = $6,500.00 total in loans, Junior: 58-89 earned credit hours =$7,500.00, and Senior: 90 + earned credit hours = $7,500.00 total in loans.) Second semester loans will be manually adjusted in both CAMS and COD to reflect the appropriate levels.

With the change in loan amounts, the student decision is set back to default and the student will need to accept/deny the new loan amount in the Blackburn student portal.

All aid offered on the Financial Aid Maintenance screen in CAMS is changed to "Accepted" or "Declined" based upon what the student selected in the student's personal portal.

All "Accepted" Direct Loan awards are sent to COD via CAMS for "Origination" within the first week of the semester. "Originated" Direct Loan awards are then exported to COD on census date for "Disbursement."

Direct Loans will be reconciled monthly using the Direct Loan Reconciliation Report comparing COD

award amounts to financial aid and then to the ledger. A final Direct Loan Reconciliation will be completed in July in preparation of the closeout of the award year with the Department of Education.

A Direct Loan Reconciliation Report printout will be retained along with a Cash Activity Statement from COD, and Financial Activity Summary along with any Disbursement History changes that are made in COD due to reconciliation.

3.4 State Aid Programs in Which Institution Participates

Please refer to the approaches described in the federal aid programs section (Section 3.3).

<u>Policies</u>

Describe each state aid program in which your school participates. Include information regarding:

- Program-specific application policies [3.4.x.1]

- State guidelines for student eligibility (e.g., must be a state resident for five years, must be an undergraduate student, etc.) [3.4.x.2]

- Minimum and maximum award amounts, including aggregate maximum amounts, if any [3.4.x.3]

- Student notification process (e.g., state communicates directly with student about eligibility, award amounts, disbursement schedules, receipt of funds, etc.) [3.4.x.5]

- Institutional reporting requirements (e.g., reconciliation reports, report frequency, who is responsible for report completion, etc.)

- What office is responsible for returning funds (e.g., students withdraw and state has a refund policy, funds for no shows, etc.) [3.4.x.7]

- Institutional application for participation in state programs and the frequency of completing such an application [3.4.x.8]

<u>Procedures</u>

Describe the school's procedures for complying with criteria for each state aid program. Include, at a minimum, the following information:

- Detailed steps for the processing of each program-specific application [3.4.x.1]

- Detailed steps followed to ensure state guidelines for program-specific student eligibility requirements are met [3.4.x.2]

- Explanation of how minimum and maximum award amounts, including aggregate maximum limits, if any, are monitored [3.4.x.3]

- Detailed steps for the institution's responsibilities in the student notification process [3.4.x.4]

- Description of how the institution [3.4.x.5]:

  - Processes notifications of student eligibility and award amounts

  - Processes funds received from the state

  - Disburses funds, including disbursement schedules

- Detailed steps for meeting program-specific reporting requirements, including report types, report frequency, who is responsible for report completion, etc. [3.4.x.6]

- Description of the process for returning funds and the office and individuals responsible for the return of the funds [3.4.x.7]

- Step-by-step application procedures for participation in the state program, indicating which offices and personnel are responsible for each step and a submission schedule [3.4.x.8]

- Explanation of how the financial aid office is notified of state awards made to students [3.4.x.9]

3.4.1 First State Program (e.g., State Grant)

Response:

All Illinos residents who file a FAFSA may be considered for the IL Monetary Awards Program Grant (MAP Grant) determined by the Illinois Student Assistance Commission (ISAC). The IL Map Grant is a need-based grant and is Illinois' largest aid program. These grants are limited based on the total

number of FAFSA applicants filed in the State for the academic year, and based on funding levels appropriated by the IL General Assembly. In light of State refunding constraints, reductions/increases to estimated or actual IL MAP grant awards are possible. These funds use to cover tuition and mandatory fees.

Procedure

1. Students must be admitted or returning to Blackburn College.

2. Students must file their FAFSA (Free Application for Federal Student Aid) by a specific eligibility date, determined by ISAC, to receive the IL MAP Grant funding. The State of Illinois changes their eligibility date each year based upon the amount of FAFSAs received statewide by college-bound students. It is up to the Office of Financial Aid to verify student IL MAP eligibility by looking up each student on ISAC's GAP Access website.

   a. State of Residence – the student and parent(s) are required to be residents of Illinois for at least a year before   the beginning of the Fall semester in order to qualify for the MAP grant.

   b. Grade level – the student must be seeking their first undergraduate degree

   c. School choice – must be a IL MAP Grant approved institution

3. If the student's FAFSA is selected for verification, the appropriate verification worksheet and federal tax return will verify the Illinois residency requirement. We are an undergraduate program so very few students will already have their bachelor's degree.

4. Access GAP Access to look at students information with the State

   a. Locate the total amount of IL MAP funding the student qualifies for in the next academic year

   b. Check if they have been flagged as suspended

   c. Then, check the number of paid credit hours that the student has already used for MAP

5. Student IL MAP Grant Eligibility

   a. Students are eligible to receive a maximum of 135 MAP paid credit hours

Eligibility can be extended for one term if student has less than 135 but not enough left for credit hours enrolled.

   b. Students must reach junior level status to use more than 75 MAP paid credit hours. Grade level is determined by Blackburn's Registrar Office. Blackburn considers a student that has earned a total of 58 credit hours to be at Junior status. Eligibility can be extended for one term if student has less than 75 but not enough left for credit hours enrolled.

   c. Remedial courses are eligible for IL MAP funding as long as student has been accepted into an eligible degree and is taking the appropriate course(s) as part of that program. The student can receive benefits for 1 academic year (30 semester hours)

   d. Repeat courses: A student can qualify for IL MAP funding for repeating a previously enrolled course as long as it is the FIRST MAP paid repeat of the course.

2. Financial Aid Packaging.

   a. Blackburn assumes that the student will register for 15 credit hours for each semester and awards full IL MAP Grant ($5,340) initially. After final drop/add date of semester the Office of Financial Aid receives a CAMS report from the Registrar Office (register list by student) to verify the number of credit hours each student is enrolled in for the semester. Any student below the 15 tuition hours will have their award letter adjusted to the appropriate IL MAP Grant level and an email notification is sent to the MAP recipient by the Director of Financial Aid.

   b. IL MAP ANT. award remains "pending" until the funding is received by Blackburn College from the Illinois Comptroller's Office. Once the funding is received, the Director of Financial Aid will balance IL MAP ANT. awards prior to transferring the monies to the

Business Office.

The State of Illinois monitors the number of credit hours IL MAP Grant recipients take each semester. Fifteen credit hours is considered a full load. If a student is eligible for full MAP ($5,340) they need to take 15 hours to get the full ($2,670) for the semester) award. If the student only registers for 12 hours, they will be eligible for 12/15ths of the award ($2,136 for the semester).

6. Requesting IL MAP Grant funds

   a. Balance student Accepted/Awarded against the IL MAP payment report retrieved through GAP Access

   b. Enter IL MAP Grant amounts and paid credit hours enrolled in GAP Access

   c. Print IL MAP Payment Requesting without Submitting Report and file in the IL MAP binder

   d. Receive Payment Voucher from State of Illinois via e-mail and print off and add to the IL MAP binder

   e. Receive check from the State of Illinois balance it against the IL MAP Payment Submitted with Results report. Change student status in CAMS database system to Awarded/Awarded showing the IL MAP Grant funding came in. Those statuses will then be transferred over to the Business Office for processing.   Students will see the status change from "Pending" to "Awarded" on their student portal.

7. Reconciling with ISAC at the end of the academic semester.

   d. If the amount of the IL MAP Grant claim either exceeded or was less than the amount the student was eligible to receive for the semester, the Office of Financial Aid must submit adjusted data to ISAC within 30 days of the end of the term.

   e. Refunds of IL MAP Grant dollars must be remitted to ISAC within 45 days of the end of the academic year.

Section 4: Institutional Requirements Relating to Educational Loans

Section 5: Student Consumer Information Requirements

5.1 Federal Student Consumer Information Requirements

In addition to requiring institutions to provide student consumer information under a number of categories, federal regulations require institutions annually to notify enrolled students of the types of consumer information it must make available. Policies and procedures related to the annual notification of enrolled students are in subsection 5.1.1, and those related to the categories of information that must be annually disclosed are in subsections 5.1.2 through 5.1.8.

The regulations distinguish information that must be given to enrolled versus prospective students, to current versus prospective employees, to prospective student-athletes, and to parents, coaches, guidance counselors, and the general public. Several of these terms have specific meanings defined in regulation which you may want to list here.

Some of this information must be sent or given to the consumer automatically, and some must be provided only upon request. This may involve offices other than financial aid. The office that produces and maintains the information may not necessarily be the office responsible for disseminating it.

Schools must designate one or more individuals to regularly monitor and coordinate the content and dissemination of consumer information. It is important for the financial aid office to remain in contact with the individuals responsible for keeping this information current.

You may find it helpful to construct a chart for this section of your policies and procedures manual, showing each category of required information and, for each category:

- The office charged with gathering and maintaining it

- The office or individual responsible for disseminating it

- Who must receive it and under what circumstances (i.e., unsolicited or only upon request)

- The method of dissemination

- A calendar showing when information is updated

You may find it sufficient in some of the subsections that follow to cross-reference the policies and procedures of other offices, or to refer to institutional publications.

This section of the template is organized mainly by category of information, on the premise that offices other than financial aid will have primary responsibility for certain categories. Alternately, you could choose to organize it mainly by recipient, showing the information that must be sent to enrolled students, prospective students, current employees, coaches, etc.

Response:

The staff of the Office of Financial Aid recognizes that in order to understand the complications of financial aid, accurate and timely dissemination of information to consumers is vital. Several policies have been implemented to ensure appropriate dissemination is achieved. The consumer information policies are developed and maintained by the Blackburn College campus.

Rights and Responsibilities of Students on Aid

As a recipient of financial aid, there are certain rights and responsibilities of which students would be aware. These rights and responsibilities of students on financial aid are listed in the following documents:

1. The Blackburn College Student Handbook

2. The Financial Aid Award Offer

3. The Master Promissory Note

Students have the right to know the:

1. Financial aid programs available at Blackburn College

2. Application process which must be followed to be considered for aid

3. Criteria used to select recipients and calculate need

Resources:

34 CFR 668 Subpart D
668.44
668.41(a)
2017-18 FSA Handbook, Vol. 2, Ch. 6

4. Blackburn College refund and repayment policy

5. Office of Financial Aid policies surrounding satisfactory academic progress

Students are responsible for:

1. Completing all forms accurately and by published deadlines

2. Submitting information requested by the Office of Financial Aid staff in a timely manner

3. Keeping the Office of Financial Aid informed of any changes in address, name, marital status, financial situation, or any change in student status

4. Reporting to the Office of Financial Aid any additional assistance from non-University sources such as scholarships, loans, and educational benefits

5. Notifying the Office of Financial Aid of a change in enrollment status

6. Maintaining satisfactory academic progress

7. Re-applying for aid each year

5.4 Title IV Loan Counseling

Prior to receiving the first disbursement of a Direct Subsidized Loan or Direct Unsubsidized Loan, the student must undergo entrance counseling unless the student has received a prior Direct Subsidized Loan, Direct Unsubsidized Loan, Federal Stafford Loan, or Federal Supplemental Loan for Students (SLS). All graduate PLUS borrowers must undergo entrance counseling before receiving the first disbursement of a graduate PLUS.

In addition, *all student borrowers* of a loan made under the Federal Perkins Loan, Direct Loan, or FFEL programs must undergo exit counseling shortly before the borrower ceases at least half-time enrollment at the institution.

Resources:

685.304(a)
674.42(b)
685.304(b)
GEN-15-06
682.604(a)

5.4.1 Entrance Counseling

Policies

This section of your manual details those policies and procedures associated with providing the required entrance counseling. You may want to cross-reference the sections of your manual that describe the information that must be conveyed during the counseling. Identify who must undergo entrance counseling and which office is responsible for conducting entrance counseling.

Resources:

685.304(a)

Response:

All students who borrow from the Federal Direct Loan Program for the first-time as an Undergraduate student are required to completed Direct Loan Entrance Counseling prior to the first disbursement of their loan. Entrance Counseling can be found https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=entrance.

Procedures

When you construct your procedures, include information regarding:

Resources:

685.304(a)(3)-(5)
2017-18 FSA Handbook, Vol. 2, Ch. 6

- How the counseling is conducted, including entrance counseling for borrowers enrolled in correspondence or study abroad programs

- A description of how the institution ensures the borrower receives the counseling materials, and participates in and completes the counseling if the institution conducts entrance counseling through interactive electronic means

- How the institution makes an individual with expertise in the Title IV programs reasonably available shortly after entrance counseling to answer the borrower's questions

Response:

Entrance counseling is required for Direct Loan Borrowers (Subsidized, Unsubsidized or PLUS) who obtain a Direct Loan for the first time as an Undergraduate student.

The following items are helpful when completing entrance counseling

- FSA Login https://studentaid.gov/myDirectLoan/login.action

- Financial Aid Award Offer

- Three references including contact information (may be parents, other relatives, or friends)

Direct Loan Entrance Counseling is available at studentaid.gov.

Once completed, the information will be imported from ED Connect into the CAMS database system within 48 hours to completed status.

5.4.2 Exit Counseling

Policies

This section of your manual details those policies and procedures associated with providing the required exit counseling. You may want to cross-reference the sections of your manual that describe the information that must be conveyed and collected during exit counseling. Identify who must undergo exit counseling and which office is responsible for conducting exit counseling.

Response:

Federal regulations require all federal student loan borrowers to complete an exit loan counseling session and personal reference form prior to graduation, or when the student's enrollment status drops below half-time.

Procedures

When you construct your procedures, include information regarding:

- How the counseling is conducted, including exit counseling for borrowers enrolled in correspondence or study abroad programs

- A description of how and when the institution provides exit counseling materials to borrowers who withdraw or fail to complete exit counseling as required

- How the institution obtains the information required to be collected during exit counseling

Response:

Exit Counseling packets are prepared for graduating seniors. Counseling packets include the NSLDS loan history printout, the loan lender contact information, and a letter with directions on how to complete exit counseling successfully. Packets are available for both the large group sesson, individual counseling session, or to pickup in the Office of Financial Aid.

Large Group Sessions

The Office of Financial Aid schedules large group sessions for Blackburn College students during the Spring semester prior to graduation. Those sessions are advertised via the announcement section on the Blackburn HUB.

Individual Counseling

Individual exit loan counseling sessions are available daily at the Office of Financial Aid. Students may schedule a counseling sessions anytime Monday - Friday between 8:30 am - 4:30 p.m.

Students who do not participate in either of these exit loan counseling opportunities will receive mail notification from the Office of Financial with detailed instructions to complete exit counseling online at studentaid.gov.

Students who withdraw during the semester will receive a letter with directions on how to complete exit counseling successfully.

Resources:

674.42(b)
685.304(b)
682.604(a)

Section 6: Applications and Forms

6.1 Application Process

Policies

State your application policies here:

- Discuss the application methods and/or forms your students use to apply for aid

  - Describe how students and parents apply for and use an FSA ID. Provide details on the use of the FSA ID.

- Describe how students learn about your application processes

Explain why your school uses certain application forms or methods. For example, if your school uses only the Free Application for Federal Student Aid (FAFSA) as the basis of your financial aid process, then state that here. If your state requires a separate application for state aid, explain here. If your school requires an institutional aid application, then explain why and when you use that application.

If you require an institutional application for all aid applicants or different types of students, such as freshmen, transfer, graduate, summer session, nondegree, and study abroad students, indicate that here.

Response:

As federal direct loans are the main resource offered to domestic and permanent, resident Blackburn College students, the FAFSA is the primary application requirement for financial aid and the federal EFC is the basis for determining financial need. Students should submit their FAFSA to Blackburn's school code of 001639.

Students are encouraged to file federal tax returns prior to completing the FAFSA so that the IRS information may be imported into the FAFSA via the IRS data retrieval.

The FAFSA application is required annually for all students.

Additional documents may be requested to complete processing of the aid request. Notifications of these additional required documents are sent to students by email. Below is a list of documents which may be required.

1. Federal Tax Transcript - students selected for federal verification and not able to use the IRS data retrieval must request an official federal tax transcript from the IRS or provide the Office of Financial Aid with a copy of the Federal 1040.

2. Verification Worksheet - a document which collects updated information submitted on the FAFSA. Students who are selected for verification must submit a federal verification worksheet by the last day of classes of the final semester of enrollment in the academic year. Dependent students must obtain a parent's signature. Independent students must obtain a spouse's signature, if applicable. The Verification and C Code Specialist may request a Verification Worksheet to resolve conflicting documentation.

3. Citizenship/Residency Verification - a document which collects proof that the student has citizenship status eligible for financial aid purposes. For eligible noncitizen students, the Office of Financial Aid will request copies of the student's Department of Homeland Security documentation.

4. Income Certification Statement - a document which verifies that a student did not file a tax return

5. Certification of Separation - a document which verifies that a married student is separated and living separately from his/her spouse

6. Employment Verification - a letter which verifies a student, spouse, or parent's change in employment status. This letter must be written by the current or former employer, whichever is appropriate.

Procedures

Describe the steps taken as each (federal, state, and/or institutional) application is received:

- Provide details about which staff members are responsible for processing the aid applications

- Indicate how they are processed

Give a brief explanation of the FAFSA process at your school and note the role, if any, the school plays in the application process. For example, if the school submits the FAFSA electronically via FAA Access to CPS Online, indicate that here. FAA Access to CPS Online is located at https://faaaccess.ed.gov/.

Address the following procedures:

- Identification and treatment of incomplete applications
  - Who is responsible for reviewing applications

- Steps taken when students submit paper Student Aid Reports (SARs) or SAR Acknowledgements including:
  - Checking whether the school is listed on the output document
  - Who adds the school to ensure it receives an Institutional Student Information Record (ISIR)
  - How and when this is done

- Processes for reviewing initial and subsequent ISIRs (You may wish to cross-reference the file review section of your manual.)
  - Who is responsible for reviewing ISIRs
  - How and when this is done

If unusual circumstances are identified during the application process, give details about that process and what follow-up information may be requested. You may wish to cross-reference the file review and professional judgment (PJ) sections of the manual.

Response:

The Director of Financial Aid/Assistant Director of Financial Aid imports ISIRs daily into the CAMS database system from the Ed Connect software. Students chosen for verification will have a hard copy file created consisting of an ISIR and supporting documents. Students who are selected for verification are given to the Verification and C Code Specialist to begin the outreach of requesting documentation.

If students are missing information or if additional information is needed due to Federal Verification selection, the student is emailed notifying him/her of the missing documents, links to forms (if applicable), and where/how to send the information. If the student has made an error on the FAFSA, the student is instructed to go to http://www.fafsa.ed.gov and correct this information.

If student has submitted FAFSA and it had not been received in our CAMS database system, the FAFSA record (ISIR) is requested through the Department of Education via FAA Access.

Section 7: File Review

7.1 Verification

7.1.1 Selection of Applicants to be Verified

<u>Policies</u>

Briefly describe the customized approach to the federal selection of applications for verification by the Central Processing System (CPS). Indicate that 100 percent of federally-selected applications must be verified. Reference any *Federal Registers*, Dear Colleague Letters, and any additional U.S. Department of Education (ED) guidance related to completing verification for federally-selected applicants.

State your policies regarding the selection of applicants or data elements to be verified, beyond those selected by the CPS, including the criteria for institutional selection, if any. Also include a description of any analysis performed to determine which students or data elements to select for institutional verification. Specify the percentage of applicants the school will verify for institutional purposes. For example, if your school verifies freshman applicants at a different rate than continuing students, be sure to indicate that here.

Specify any time frames associated with verification requirements, and state when verification must be completed during the awarding cycle—before packaging, after preliminary packaging but before disbursement, before or after loan origination, etc.

Identify all applicants excluded from verification. Absent conflicting information, the entire application (both student and parent data) may be excluded under the following circumstances:

- Applicants who die during the award year (regardless of conflicting information)

- Applicants who will not receive Title IV aid for reasons other than failure to complete verification

- Applicants who are only eligible to receive unsubsidized Title IV student financial assistance—Direct Unsubsidized Loans, parent or graduate PLUS Loans, Teacher Education Assistance for College and Higher Education (TEACH) Grants, and Iraq and Afghanistan Service Grants (IASGs)

- Transfer students who completed verification at the previous school and the current school obtains a letter from the previous school indicating verification was completed and the ISIR transaction of the verified application

- Applicants who are selected for verification after they are no longer enrolled and all Title IV disbursements have been made (including late disbursements)

Parental data (but not student data) can be excluded from verification in the following circumstances:

- Dependent student's parents when both parents reside outside the United States and cannot be contacted by normal means of communication

- Applicant's parents when both parents cannot be located because their contact information is unknown

- Dependent applicant's parents when both parents are mentally incapacitated

An applicant's spousal information may be excluded when the spouse is deceased, mentally incapacitated, residing in a country other than the United States and cannot be contacted by normal means, or the spouse's contact information is unknown.

Identify all eligible applicants for whom modification and waiving of some statutory and regulatory provisions applies under the Higher Education Relief Opportunities for Students (HEROES) Act. Eligible applicants include persons:

- Serving on active duty during a war or other military operation or national emergency;

- Performing qualifying National Guard duty during a war or other military operation or national emergency;

- Residing or employed in an area declared a disaster area by any federal, state, or local official in connection with a national emergency; or

- Who have suffered direct economic hardship as a direct result of a war, other military operation, or

national emergency.

Identify all applicants for whom the waiving of regulatory provisions applies when a federally declared disaster affects the awarding of aid.

Response:

The effectiveness of the federal student financial aid programs depend, in large part, on the accuracy of the data reported by the students. Verification is the process used to get the most accurate financial information from the student allowing to award correct financial aid. Only a portion of the student population is selected for verification. Students are notified that they are selected for verification on the FAFSA Student Aid Report (SAR). In addition, the student is notified by Blackburn's Verification and C Code Specialist via email that he/she has been selected for verification.

The Office of Financial Aid verifies only those applicants identified by the Department of Education (DOE) or if there is a discrepancy or a condition which is unusual and warrants investigation. The Office of Financial Aid systematically verifies only those data elements required by the federal government. However, the Director of Financial Aid may request additional information if further investigation is needed to resolve the discrepancy.

The Blackburn College Office of Financial Aid is required to resolve any discrepancies discovered in a student's file, regardless of whether the student is selected for verification. The Director of Financial Aid will request additional information from the student to resolve the discrepancy.

For students selected for verification, the Verification and C Code Specialist sends an email to the student as well as a reminder of specific items needed and to let the student know the information may be mailed, faxed or scanned and sent electronically. All verification requirements must be satisfied by the last day of classes of the final semester of enrollment for the academic year.

Verification Exclusions

In the circumstances below, student verification is not required. The Director of Financial Aid documents the specific reason within the CAMS Database System if any of the following applies:

1. An applicant who died during the award year

2. A student who does not receive Title IV funds

3. A student who is eligible to receive only Federal Unsubsidized Stafford Loans

4. Student was selected for verification after ceasing to be enrolled at the school and after all Title IV aid has disbursed.

Procedures

Describe the process of identifying applicants or applications selected for verification. Include a statement regarding the process of identifying and verifying subsequent or additional applications or data elements. Explain how the institution will monitor the number of selected applicants to ensure verification policies are enforced. Include a description of the method and internal controls the institution will use to ensure consistent application of its verification procedures.

Resources:

668.54(a)

Response:

A series of computer edits have been developed by the US Department of Education which will flag the most likely error prone FAFSAs (Free Application for Federal Student Aid). The verification flag will have a value of "Y", and next to the EFC will be an asterisk "*" referring to a comment in the student section of the SAR that tells applicants they will be asked by their schools to provide documentation.

Verification Tracking Groups:

Students who are selected for verification will be placed in one of the five following groups. The group determines which FAFSA information must be verified for the student.

V1 – Standard Verification Group

- Adjusted gross income

- US income tax paid

- Untaxed portion of IRA distributions

- IRA deductions and payments

- Tax-exempt interest income

- Education credits

- Household size

- Number in college

- Supplemental Nutrition Assistance Program (SNAP) benefits

- Child support paid

Students who are not tax filers must verify the following

- Income earned from work or complete

- Non Tax Filer Worksheet Household

- size Number in college SNAP benefits

- Child support paid

-

V2 – Reserved for future use by the Department

V3 – Reserved for future use by the Department

V4 – Students must verify high school completion status and identity/statement of education purpose in addition to receipt of SNAP benefits and payment of child support.

V5 – Students must verify high school completion status and identity/statement of education purpose in addition to the items in the Standard Verification Group. and must verify the items in the VI the Standard Verification Group as well as certain other untaxed income on the FAFSA:

- Payments to tax-deferred pension and retirement savings plans

- Child support received

- Housing, food, and other living allowances paid to members of the military, clergy, and others

- Veterans' non-education benefits

- Other untaxed income

- Money received or paid on the applicant's behalf

- Resources or benefits not appearing on the FAFSA, such as in-kind support from a relative or a government agency
-

V6- Reserved for future use by the Department

Blackburn College will verify all students accepted by Blackburn that have been selected for verification by the US Department of Education. When an ISIR is received on a student and the Office of Financial Aid has been notified of acceptance by the Committee on Admissions Report, an e-mail with IRS Data Retrieval directions and the appropriate Verification Worksheet based upon the Verification tracking group is sent.

Document tracking in the CAMS system allow for tracking documents the student has completed and those that remain outstanding. Financial aid will not be awarded until the ISIR has been verified. If the student does not complete the verification within 30 days, another request for documentation will be sent again.. If requests go unfulfilled after three attempts, the student's admissions counselor will be included in further attempts of verification document collection.

Corrections are entered on the Department of Education FAA Access to CPS online by the Director

of Financial Aid or the Assistant Director of Financial Aid. Once the corrections are returned in a new ISIR, the student's financial aid award will be packaged and mailed to them for acceptance.

7.1.3 Data Elements to be Verified

Policies

Include an explanation that ED publishes a notice in the *Federal Register* annually which identifies the FAFSA information subject to verification for each award year. Describe the Verification Tracking Groups and which data elements must be verified for each tracking group. You should also list any application information selected by the institution for verification along with a description of any analysis performed to identify application information subject to institutional verification.

Explain when corrections have to be submitted to the CPS. Include information about the corrections cycle at your school, including the average time to process corrections.

Response:

Adjusted Gross Income and Taxes Paid

The adjusted gross income, federal taxes paid, and most untaxed income is verified through IRS Data Retrieval which imports tax information from the IRS directly to the FAFSA. This may be completed during the initial FAFSA filing or as a FAFSA correction. If a student cannot or will not use IR Data Retrieval, he/she must provide a copy of their filed federal taxes or an IRS tax transcript for the student and/or spouses, if applicable. If a student did not file a tax return, he/she must submit all W-2s as well as a signed verification worksheet listing any income for which a W-2 was not received.

Household Size

Household size is verified by comparing the Verification Worksheet to federal data. Discrepancies must be corrected before further processing. Household size does not need to be verified if family size is:

- For independent, single students

- For independent, married students

Number in Postsecondary Institutions

Number of family members enrolled at least half-time in postsecondary institutions is verified by comparing the Verification Worksheet to federal data. Discrepancies must be corrected before further processing. If the student is the only family member enrolled at least half-time in postsecondary institutions, number in college does not need to be verified.

Child Support

If a student or spouse (if applicable) indicated receipt of child support, the student must provide this information as part of the signed Verification worksheet. This includes the amount paid, name of child(ren) supported, source of support, and to who it was paid. The Director of Financial Aid may also request documentation such as copy of a separation agreement or divorce decree or copies of checks or money order receipts to resolve any conflicting information or address any concerns regarding the accuracy of student submitted information.

Procedures

Include a step-by-step description of the verification process. For example, if the financial aid staff member is responsible for recording changes to verification data elements electronically in the student system, or manually on a paper verification checklist, indicate how this is done. You might want to cross-reference additional guidance regarding the verification process as found in the *Application and Verification Guide* of ED's *FSA Handbook*.

A good practice might be to create a file review checklist, which includes all required verification items and other institution-specific file review elements. This checklist could be duplicated and used by financial aid staff members who review student files. Such a checklist

can be an online form.

Explain how changes to Student Aid Reports (SARs)/ISIRs are sent or transmitted to the CPS for reprocessing and how verification status codes are reported for Federal Pell Grant- eligible applicants.

Explain the school's procedures for reporting the verification results for students who are selected to verify identity and high school completion using the FAA Access to CPS Online. Indicate who is responsible for reporting the verification results values.

Response:

Notification to Students

Students are notified of the results of verification by personal email or through a hard copy communication generated by the Verification and C Code Specialist.

Update and Correction Procedure

The Director of Financial Aid will update student information in FAA Access once the correct information is provided to the Office of Financial Aid. When students notify the aid office of an allowable update, a student's Expected Family Contribution may need recalculated and the new figure may be used to award a revised financial aid package. Update/Corrections may occur for:

- Dependency Status - dependency status may not be changed for previously certified Federal Stafford Loans and may not be changed due to marital status.

- Family Size - number of family members enrolled in a postsecondary institution. If corrections are needed after verification is completed, the student will be required to update the incorrect FAFSA information. This will result in an additional FAFSA being received. Once received, verification will be completed on the update FAFSA information.

7.2 Clearance of Database Matches, Reject Codes, C-Codes, Comment Codes, and Other Edits

Briefly describe the various database matches and explain why and when database matches occur. Explain the conditions that trigger reject codes and C-codes. Also describe any other comment codes, edits, or flags, such as Unusual Enrollment History (UEH), which affect a student's eligibility for Title IV aid and which need resolution by the student and/or the school. You should review ED's annual publications of *The ISIR Guide and SAR Comment Codes and Text* to ensure your policies and procedures account for all database matches, reject codes, C-codes, comment codes, edits, and other flags which may impact a student's or parent's Title IV eligibility. You may wish to reference these publications for additional guidance.

Note:

You may wish to create a subsection that details the policies specific to each database match, reject or C-code, comment code, edit, or flag (e.g., 7.2.1 Social Security Administration, 7.2.2 Department of Homeland Security, 7.2.3 Selective Service System, 7.2.7 Drug Convictions, 7.2.8 Unusual Enrollment History, etc.). For example, in the case of Selective Service, you would indicate what documentation is necessary to clear the Selective Service database match, as well as who is responsible for reviewing that documentation and making any necessary changes to the student's ISIR. If you create a separate subsection for each database match, reject or C-code, comment code, edit, or flag, be sure to include the specific procedures that address each one.

You could also create sub-subsections under each subsection to distinguish between eligibility issues. For example, under subsection 7.2.4, National Student Loan Data System (NSLDS), you could create subsections to outline your policies and procedures related to Title IV loan defaults (7.2.4.1) and Title IV loan and grant overpayments (7.2.4.2).

You may wish to cross-reference the postscreening, document collection and tracking, and forms sections of the manual as necessary for each subsection.

Policies

Indicate your school's policy regarding the resolution of database matches, reject codes, C-codes, comment codes, edits, and flags (e.g., before packaging, before disbursing aid, etc.). Include information about documents and/or forms used, and identify who is responsible for the resolution.

Explain the consequences of failure to clear database matches, reject codes, C-codes, comment codes, edits, and flags which affect the student's eligibility. You may want to cross-reference the

Resources:

2018-19 FSA Handbook, Vol. 1
2018-19 The ISIR Guide
SAR Comment Codes and Text, 2018-19
NSLDS Transfer Student Monitoring/Financial Aid History User Guide and Batch File Layouts (October 2017)

postscreening, document collection and tracking, and forms sections of the manual.

You might consider using the *If/Then Decision Table* to chart your policies. Moreover, writing your policies and procedures with conditions can provide a clear illustration of the various steps taken to review and resolve database matches, reject codes, and C-codes.

For example, an If/Then decision table could show:

- If a C-code appears on the student's SAR or ISIR with a comment indicating the student's name doesn't match the Social Security Administration's (SSA) records, then the student must provide the school with documentation, such as a marriage certificate or court order to explain the discrepancy in name

- If the student provides documentation to verify his or her name, then the application must be resubmitted to the CPS for the SSA database match

- If the student resubmits his or her application with the verified name and the application is rejected, then there is an error with the student's name in the Social Security database and the student must contact the SSA to have its database updated to prevent future problems

Response:

For database match and C-Codes on the FAFSA, the Office of Financial Aid student workers would check the student ISIR for any missing documentation. The Verification and C Code Specialist will also follow up with an email to the student, providing additional explanation. Financial aid awards are not final until the appropriate documentation is received and verified. Common FAFSA messages and required documentation to clear the message and proceed with a final financial aid award are listed below.

Procedures

Include a description of the process or methods used to contact students about database matches, reject codes, C-codes, comment codes, or other student eligibility edits or flags. Describe the steps taken to identify and resolve these issues. Also, indicate the steps to be taken when a reject or C-code, comment code, or other edit or flag is resolved. For example, if the financial aid administrator must update the student's Selective Service status data element on the ISIR and flag that student's record to be sent to the CPS for reprocessing, indicate exactly how the financial aid administrator must do this.

You may wish to cross-reference the postscreening, document collection and tracking, and forms sections of the manual.

Resources:

2018-19 FSA Handbook, Vol. 1
2018-19 FSA Handbook, Vol. 1, Ch. 4
SAR Comment Codes and Text, 2018-19
2018-19 The ISIR Guide
NSLDS Transfer Student Monitoring/Financial Aid History User Guide and Batch File Layouts (October 2017)

7.2.3 Selective Service System

Policies

Response:

Males aged 18-25 are required to complete selective service registration. The Director of Financial Aid will verify registration status at https://www.sss.gov/Home/Verification. If the registration is not complete, the student is instructed to go to the website to complete registration. If the student is female, the FAFSA information is corrected and the request for additional documentation is waived.

Male students are exempt from selective service registration if any of the following are true:

- Current active duty military

- Not yet 18 as of the date the FAFSA is filed

- Born before 1960

- Non-citizens who first entered the US after age 26 or who entered the US as lawful non-immigrants on a valid visa and remained in the US on that visa after they turned 26.

Procedures

Response:

If the Director of Financial Aid has adequate information to determine that the student is not required to register, the Office of Financial Aid would note this in the student file as well as the CAMS Database System. Otherwise, the student will be asked to register or provide appropriate documentation regarding the selective service registration exemption. If a student has not registered and cannot provide documentation of an exemption, he must contact the Selective Service to get a status information letter addressing the failure to register. This letter will be used to determine if the student is exempt from registration or if he knowingly and willfully failed to register. If the student knowingly and willfully failed to register, they are not eligible for federal student aid.

Section 8: Student Budgets

Section 9: Awarding and Packaging Financial Aid

9.1 Packaging Philosophies

Policies

Many financial aid offices use the school's mission as the basis for their packaging philosophies and objectives for awarding student financial aid funds. Describe your packaging philosophies for awarding all types of financial aid, both need-based and non-need-based. Provide information regarding any strategies used, such as leveraging or gapping. State the objectives of these strategies (e.g., to attract a certain type of student, for retention purposes, to aid as many students as possible, to aid the neediest students to the maximum extent possible, etc.).

Describe the roles of any other offices, such as admissions, that are involved in formulating your school's packaging philosophies. Indicate who is responsible for reviewing your packaging philosophies to ensure they reflect the school's mission and are effective in supporting that mission. Describe the measures by which that assessment is made. State what percentage of your student body generally receives financial aid.

Response:

Blackburn's tradition of attracting top students is in part a result of a comprehensive financial aid program based on awarding academic merit scholarships, need based awards and grants through institutional and State funding, Stafford loans, and the College's nationally recognized Work Program. These aid packaging strategies provide Blackburn students with an opportunity to obtain a quality, private education with minimum out-of-pocket expenses.   In order to be considered for financial aid at Blackburn, a student is encouraged to file an updated Free Application for Federal Student Aid (FAFSA). The FAFSA aids in determining the type of financial aid a student would qualify for per academic year. As a NCAA Division III institution, athletic achievement is not a factor and is excluded from consideration when awarding a financial aid package.

All financial assistance indicated is subject to the availability of these funds. In the event of inadequate funding, Blackburn will make every effort to "make-up" the difference with other sources. Blackburn cannot, however, guarantee those awards to students. Blackburn is legally required to follow federal, state, and industry regulations in awarding aid, therefore any error made in determining eligibility will be necessarily corrected.

Procedures

Describe the process for making changes or adjustments to the institution's packaging philosophies. Are they reviewed on a regular basis or as a part of the institution's strategic planning process? Are there substantive changes to the institution's mission or goals? What is the process for ensuring existing packaging philosophies are aligned with the institution's new strategic objectives?

Response:

Import ISIRs from the Department of Education through Ed Connect daily into CAMS Database System. Use the priority packaging tab in the financial aid module of the CAMS system to add COA budgets, lifetime limits and to package federal aid (PELL, SEOG, federal direct loans) and finally the Work Tuition Credit.

Once that is completed, log into the bc-sql and utilize the Package Status Report to determine which students are eligible to fully package (accepted or admitted ONLY) for the day. Use the budget sheets to determine State residency. If student is an Illinois resident, log into GAP ACCESS to determine the students Illinois MAP Grant eligibility. Then the Committee on Admissions (CAS) Report is referenced to determine students merit eligibility. Institutional aid and State aid is then added to the students account through the use of the CAMS Award Import excel document and the Process Award Import file in bc-sql.

Award packaging is to not exceed direct cost unless a student request additional funding (federal direct loans or alternative loans) to Cost of Attendance. This direct cost packaging strategy was created by The Dysart Group and implemented in 2018-2019.

Cost of Attendance minus Expected Family Contribution determines a student's Financial Need. However, packaging strategy is Direct Cost minus Expected Family Contribution plus $1,000.

Creating a financial aid package

a. PELL Grant based on the Federal PELL Grant Program Payment Schedule and SEOG monies are packaged first

b. Use ISAC's GAP Access to determine the amount of eligibility the student has in IL MAP Grant (see Awarding ISAC Policy and Procedures)

c. Award academic merit scholarships, institutional grants, endowed/restricted funds, and outside scholarships.

d. The Work Program Tuition Work Credit - need based is then award if need eligibility is left, or non-need Work Credit if no need remains. Students must work 160 hours per semester ($5,000 work tuition credit). *If students do not fulfill the 160 contract obligation, they are responsible for the difference in the downward adjustment of the Work Credit during that semester. Federal direct loans WILL NOT be automatically readjusted to make up the balance. A student must submit a request to increase direct loans, in writing within two weeks of the end of the semester that had undertime.*

e. Federal Direct Loans are awarded last. Those amounts are determined on academic year status, remaining financial need, and lifetime eligibility. Subsidized Loans are need-based and applied first if need remains. Stafford Unsubsidized Loans are non-need based. Full loan limits for the academic year may not be awarded due to exceeding the direct cost of the academic year.

f. Federal PLUS Loans are packaged initially only if a student is not PELL eligible. Students who are not packaged with a PLUS Loan but does seek out that option will have to notify the Office of Financial Aid of their interest. PLUS Loans will be packaged to Direct Costs unless otherwise specified by the borrower. PLUS Loan will not exceed the Cost of Attendance.

g. Students seeking a Private/Alternative Loan must notify the Office of Financial Aid. This loan will also be packaged to Direct Costs unless otherwise specified by the borrower. These loans will not exceed Cost of Attendance.

New incoming freshman or transfer students will receive a hard copy award offer via mail per the address on their ISIR. Returning students are notified of their award offer via Blackburn Announcement and their Blackburn email account to view their financial aid in their Blackburn student portal under the My Financial Aid tab. Both new and returning students are required to accept/deny all aid offered in their Blackburn student portal.

All documents (verification, counseling, master promissory note, accepted aid) must be marked completed in the CAMS Databse System/Financial Aid Maintenance Screen before any federal aid is originated and disbursed for the semester

Section 10: Professional Judgment (PJ)

Section 11: Disbursements

Section 12: Satisfactory Academic Progress

12.1 Process Overview and Responsibilities

To be eligible for Title IV aid, a student must maintain satisfactory academic progress (SAP). Under the administrative capability requirements, your school must establish, publish, and apply reasonable standards for measuring if students are maintaining SAP. The financial aid satisfactory academic progress standards must be the same as, or stricter than, the standards the school uses for students who are not receiving Title IV aid (see section 12.2).

Because there is more than one condition the school is monitoring to determine a student's SAP, you might want to use an *If/Then Decision Table* to chart your policies. For example:

- **If** the student has made acceptable quantitative progress for the payment period or year being measured, **then** review the student's qualitative progress

- **If** the student has failed either quantitative or qualitative progress, **then** put the student on financial aid warning or deny future Title IV aid (according to your policy)

- **If** the student is enrolled in remedial courses, **then** review the total hours to ensure the student has not exceeded the allowable remedial course limit (according to your policy)

If SAP standards are established by another office, you should cross-reference the policies and procedures of that office. You could also summarize those policies in the relevant subsections below and indicate how these subsections are kept up to date.

If monitoring SAP is a responsibility shared among several offices, you should list those offices, describe the role each plays in the process, and indicate how interoffice communication is achieved.

Response:

Federal regulations require that Blackburn College's Office of Financial Aid establish and implement a policy to measure whether students applying for and/or receiving financial aid are making satisfactory academic progress (SAP) towards a degree. This regulation applies to all students applying for aid, whether or not financial aid has been previously received. Satisfactory Academic Progress (SAP) is the successful completion of degree requirements according to established increments that are used to determine eligibility: Credit Hour Requirement, Grade Point Average and Maximum Time Frame. Not meeting these requirements may result in loss of all financial aid.

12.6 Evaluation Periods

Policies

To ensure the student is making sufficient progress both quantitatively and qualitatively, your SAP policy must provide for regular evaluation. Schools may evaluate SAP as frequently as every payment period, but no less often than annually. The SAP evaluation must coincide with the end of a payment period.

Some schools may have programs which use different evaluation periods for measuring SAP (e.g., students in a certificate program may be evaluated after every payment period, while students in a four-year program are evaluated annually). If your school has programs with different frequencies of evaluation, explain that here. You may wish to address each program or group of programs with the same set of standards in separate subsections of this part of your manual.

When describing the evaluation periods include information such as the:

- Length (e.g., payment period or annually)

- Student's minimum pace for making SAP (i.e., the quantitative progress)

Response:

Students' progress will be reviewed after grades are finalized at the end of each semester (fall, spring, summer). A determination of eligiblity to receive financial aid for subsequent enrollment periods will be made at this time. Although Blackburn will send a notification to the student, the student is fully responsible for monitoring their own academic progress as it relates to financial aid eligibility. The student should review their grades on an on-going basis and compare it to the standards set forth in this SAP policy to determine if they are meeting (or failing to meet) the established criteria. The SAP policy for Title IV aid recipients is aligned with the School's academic

policy, and more information regarding academic policy may be found in each program's handbook.

Evaluations will be completed in a timely manner; however, the next term may be in progress at the time we are able to notify students of their ineligibility. Should the student be concerned that they may not have met the requirements, they may contact the Blackburn College Office of Financial Aid. Students will be notified via their Blackburn email account if they have failed the measurement. Students may appeal the decision. The appeal form and directions are located on our website. There are three parts to the measurement and they are detailed by the program below.

Procedures

Define the evaluation period(s) used to check and monitor SAP. Include information such as:

- How evaluation periods are defined for each program (e.g., payment period, annually)

- The number of evaluation periods defined for SAP for each program

12.6.1 Financial Aid Warning

Policies

Schools which evaluate SAP after every payment period may place students who fail to meet either the pace component, the GPA component, or both, on financial aid warning for one payment period. Students on financial aid warning remain eligible to receive Title IV funds. If your school evaluates SAP after each payment period and uses financial aid warnings, explain your policy in detail here, including information such as:

- The length of financial aid warning (i.e., one payment period)

- The condition(s) for being placed on financial aid warning (e.g., a student is automatically put on financial aid warning the first time he or she fails to make SAP, or each student is reviewed on a case-by-case basis before being put on financial aid warning, etc.)

- The student's responsibilities during a financial aid warning period (e.g., student must meet SAP standards by the end of the warning period)

- The consequences of failing to meet those responsibilities (e.g., student will be denied future aid until regaining eligibility by meeting the school's Title IV SAP standards)

- Any limits on allowable financial aid warning periods during a student's enrollment

Response:

Federal regulations require the college to establish and implement a policy to measure if an aid applicant is making satisfactory academic progress toward a degree. Satisfactory Academic Progress (SAP) is measured by evaluating three criteria: quantitative progress, qualitative progress, and progress toward degree completion. All federal, state, and institutional financial aid programs administered by the Blackburn College Financial Aid Office are covered by this policy. Satisfactory Academic Progress is evaluated after the completion of each semester.

1. Cumulative Grade Point Average (GPA).

Unless a student is placed on SAP warning, an undergraduate student must maintain the minimum cumulative GPA as

displayed in the Academic Probation chart (you may also refer to this chart in the Academic Regulations section of the

catalog on page 52) to remain in good academic standing and to receive financial aid. Students will be placed on Academic

probation when their cumulative grade point average is less than the minimum stated below.

	First semester	Second semester
	Minimum	Minimum
	Cumulative	
Cumulative		
	GPA	GPA

First Year	1.6	1.8
Second Year	1.9	2.0
Third Year	2.0	2.0
Fourth Year	2.0	2.0

2. Completion Rate

All students in good standing must reach a cumulative Completion Rate of 67% of all attempted credit hours, based upon the recommendation of Department of Education. The Completion Rate is calculated by dividing the cumulative number of earned hours the student has successfully completed by the cumulative number of hours the student has attempted. These percentages will be calculated to three decimal places.

c. Course grades of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, and P (pass) will be considered attempted and successfully

completed.

d. Course grades of F (fail) will be considered attempted and unsuccessfully completed.

e. Course grades of P (pass) will be considered attempted and successfully attempted, but they will not affect the student's

grade point average.

f. Course grades of I (incomplete) indicate a student has not yet completed the course and therefore, will not be

considered as successfully completed. An incomplete grade will count toward total credit attempted. If an "I" grade is

later changed to a grade, the student's progress will be re-evaluated.

g. Course grades of W (withdrawn from class and WP (withdrawn from class passing) do not earn credit toward graduation

or towards satisfactory the minimum credit hours requirement; however, these credits will count toward the total

attempted credits and the Maximum Time frame requirement. WF (withdraw from class failing) will be treated as an F.

h. Repeated courses will be considered as additional attempted credits. However, for any successfully completed course

(A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P grade), only one repeition of the course is allowed to be funded with financial aid.

Additional repeats of the course must be paid for by the student. Any unsuccessfully completed course (F or those

requiring at least a C-) may be repeated until successfully completed. It should be noted that continuous repeats make it

hard for the student to reach the 75% Completion Rate and may negatively impact the Maximum Time frame

requirement, Repeatable courses, where the topic varies by semester, or Performance courses are permitted if the

student does not exceed the maximum times repeatable per the departmental rules in the Blackburn College catalog.

i. Audit courses (AU) are not counted as either attemptedd or completed courses and are not eligible for financial aid

funding.

j. Transfer Credit hours from another institution that are accepted at Blackburn College must count as both attempted and

completed hours and will figure in the student's grade point average.

 k. Noncredit remedial courses will not count toward the maximum timeframe requirement and/or the student's grade point

 average.

 l. Summer classes are an extension of the previous Spring Term. Thus, there is limited financial aid eligibility available.

 3. Maximum Time Frame Rule

 In addition to the two measures of academic progress, a student must complete their program of study within 150% of the

 standard time frame required to earn a degree. With 122 hours needed to complete degree requirements, a Blackburn

 College student must complete a degree within 183 attempted hours. A student is ineligible for grant/scholarship

 assistance if a Bacherlor's degree has been earned or if more than 183 semester hours have been attempted. Periods

 when a student doesn't received Title IV aid but still attempts cedit hours must still be counted toward the maximum time

 frame.

Procedures

Describe the steps taken to put a student on financial aid warning. For example, if financial aid staff is responsible for recording a code in a computer system, indicate who is responsible and give a detailed description of how this is done. Describe the steps taken to monitor that students meet any required conditions.

Include information on how a student is informed about being placed on financial aid warning (e.g., student is sent a letter explaining this status and the consequences of not making SAP after the next payment period). You may want to cross-reference any correspondence sent to students in the forms section of the appendix.

Response:

If a studen fails to meet the Completion Rate standard, he or she is placed on Financial Aid warning requiring that the student must meet the Completion Rate standards by the end of the following semester. Warning status lasts for only one semester during which students remain eligible to receive financial aid.

12.6.2 Financial Aid Probation

Policies

If a student successfully files a SAP appeal, the student will be placed on financial aid probation for one payment period. Students on financial aid probation are eligible for Title IV aid. If the student will require more than one payment period to re-establish eligibility with SAP standards, the student can also be placed on an academic plan. The student will be on financial aid probation during the first payment period of the academic plan. Provide a detailed description of your policy regarding financial aid probation, including information such as:

- The conditions for being placed on probation (e.g., a student is placed on probation for one payment period after successfully appealing a determination he or she is not making SAP)

- The student's responsibilities during probation [e.g., meet SAP standards at the end of the payment period (or term) or meet the conditions of his or her academic plan]

- The consequences of failing to meet those responsibilities (e.g., the student will be denied future aid until regaining eligibility by meeting the school's Title IV SAP standards)

- Any limits on allowable probationary periods

Response:

Resources:

668.34(a)(8)(ii)
668.34(b), Financial aid probation
668.34(c)(2)(ii)
668.34(c)(3)
2018-19 FSA Handbook, Vol. 1, Ch. 1
668.34(c)(4)
668.34(d)(2)

Federal regulations require the college to establish and implement a policy to measure if an aid applicant is making satisfactory academic progress toward a degree. Satisfactory Academic Progress (SAP) is measured by evaluating three criteria: quantitative progress, qualitative progress, and progress toward degree completion. All federal, state, and institutional financial aid programs administered by the Blackburn College Financial Aid Office are covered by this policy. Satisfactory Academic Progress is evaluated after the completion of each semester.

1. Cumulative Grade Point Average (GPA).

Unless a student is placed on SAP warning, an undergraduate student must maintain the minimum cumulative GPA as

displayed in the Academic Probation chart (you may also refer to this chart in the Academic Regulations section of the

catalog on page 52) to remain in good academic standing and to receive financial aid. Students will be placed on Academic

probation when their cumulative grade point average is less than the minimum stated below.

	First semester	Second semester
	Minimum Cumulative GPA	Minimum Cumulative GPA
First Year	1.6	1.8
Second Year	1.9	2.0
Third Year	2.0	2.0
Fourth Year	2.0	2.0

2. Completion Rate

All students in good standing must reach a cumulative Completion Rate of 67% of all attempted credit hours. The

Completion Rate is calculated by dividing the cumulative number of earned hours the student has successfully completed

by the cumulative number of hours the student has attempted. These percentages will be calculated to three decimal

places.

c. Course grades of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, and P (pass) will be considered attempted and successfully

completed.

d. Course grades of F (fail) will be considered attempted and unsuccessfully completed.

e. Course grades of P (pass) will be considered attempted and successfully attempted, but they will not affect the student's

grade point average.

f. Course grades of I (incomplete) indicate a student has not yet completed the course and therefore, will not be

considered as successfully completed. An incomplete grade will count toward total credit attempted. If an "I" grade is

later changed to a grade, the student's progress will be re-evaluated.

g. Course grades of W (withdrawn from class and WP (withdrawn from class passing) do not earn credit toward graduation

or towards satisfactory the minimum credit hours requirement; however, these credits will count toward the total

attempted credits and the Maximum Time frame requirement. WF (withdraw from class failing) will be treated as an F.

h. Repeated courses will be considered as additional attempted credits. However, for any successfully completed course

(A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P grade), only one repeition of the course is allowed to be funded with financial aid.

Additional repeats of the course must be paid for by the student. Any unsuccessfully completed course (F or those

requiring at least a C-) may be repeated until successfully completed. It should be noted that continuous repeats make it

hard for the student to reach the 75% Completion Rate and may negatively impact the Maximum Time frame

requirement, Repeatable courses, where the topic varies by semester, or Performance courses are permitted if the

student does not exceed the maximum times repeatable per the departmental rules in the Blackburn College catalog.

i. Audit courses (AU) are not counted as either attemptedd or completed courses and are not eligible for financial aid

funding.

j. Transfer Credit hours from another institution that are accepted at Blackburn College must count as both attempted and

completed hours and will figure in the student's grade point average.

k. Noncredit remedial courses will not count toward the maximum timeframe requirement and/or the student's grade point

average.

l. Summer classes are an extension of the previous Spring Term. Thus, there is limited financial aid eligibility available.

3. Maximum Time Frame Rule

In addition to the two measures of academic progress, a student must complete their program of study within 150% of the

standard time frame required to earn a degree. With 122 hours needed to complete degree requirements, a Blackburn

College student must complete a degree within 183 attempted hours. A student is ineligible for grant/scholarship

assistance if a Bacherlor's degree has been earned or if more than 183 semester hours have been attempted. Periods

when a student doesn't received Title IV aid but still attempts cedit hours must still be counted toward the maximum time

frame.

Procedures

Describe the steps taken to put a student on financial aid probation. For example, if financial aid staff is responsible for recording a code in a computer system, indicate who is responsible and give a detailed description of how this is done. Describe the steps taken to monitor that students meet required conditions.

Include information about how a student is informed about being placed on financial aid probation (e.g., student is sent a letter explaining this status and the consequences of not making SAP after the

next payment period). You may want to cross-reference any correspondence sent to students in the forms section of the appendix.

Response:

A student who fails to meet SAP Standards requirements at the end of their warning term will be placed on Financial Aid Suspension. Students may appeal to have financial aid reinstated for one additional semester. Without an approved appeal, students who are on Financial Aid Suspension are not eligible for federal, state, or institutional aid. A student who successfully appeals is placed on Financial Aid Probation. Students on Academic Probation are also placed on Financial Aid Probation.

During the probationary period a student has one semester to satisfactorily meet the SAP Standards unless his or her Academic Plan indicates otherwise. An Academic Plan should be developed with the student by the Registrar's Office or their Academic Advisor to ensure the student will be able to meet all SAP standards within a given period of time. The Academic Plan may set individual goals for a student which do not bring the student into compliance with SAP at the end of the semester but do move the student toward timely graduation. A student can continue on SAP Probation if he or she meets the goals of their Academic Plan while on probation but is still not achieving the SAP standings. Evaluation is at the end of each semester.

Section 13: Return of Title IV Funds

13.2 Withdrawal Date

Indicate your policies and procedures on the determination of the withdrawal date. If this determination is the purview of another office, you should cross-reference that office's policies and procedures manual, or reproduce those policies and procedures here along with periodic review and update procedures. If the formulation of these policies and procedures is a joint undertaking in which the financial aid office participates, you should document that process here.

<u>Policies</u>

The regulations specify whether your institution is required to take attendance for Title IV purposes. This determination dictates what you must address in your policies. As such, your policies need to include:

- The definition of the institution's withdrawal date (including official and unofficial withdrawals and for programs offered in modules), the definition of the date of the institution's determination that a student withdrew (for an institution not required to take attendance), and the use (if any) of documented last dates of academic attendance or attendance in academically-related activities

- Who determines the withdrawal date for a student and the timing of determining the withdrawal date

- What happens if the student fails to earn a passing grade in at least one course

- Whether a student is allowed to rescind his or her withdrawal notification, and what happens if the student subsequently ceases attendance

- The determination of a withdrawal date for those students who, because of extenuating circumstances, are unable to officially withdraw

- Whether your school is required to take attendance for Title IV purposes because some outside entity, such as an accrediting or state agency, requires the school to monitor attendance for segments of your student population

- Whether your school has a Title IV-approved LOA policy, how that policy impacts the determination of withdrawn students, and the offices that are responsible for various aspects of the LOA process

Definitions relevant to this subsection might include:

- The date of the institution's determination that a student withdrew (for an institution not required to take attendance)

- Academic attendance and attendance at academically-related activities (e.g., exams, assignments, etc.)

- The beginning of the institution's withdrawal process and official notification to the institution

- Programs offered in modules

If any of the above terms have been defined in another subsection, you may want to include a cross-reference there to avoid duplication.

Response:

The withdrawal date is determined by the Office of Student Life and is the date the student was last present in either class attendance and/or work attendance. If the student does not provide notification of his or her intent to withdraw, the withdrawal date will be determined as the date the Office of Student Affairs became aware the student was not attending class and/or work. If a student does not return from an approved leave of absence, the withdrawal date is the date the Office of Student Life determines the student began the leave of absence. If a student takes a leave of absence that does not meet the requirements of an official leave of absence, the withdrawal date is the date the student began the leave of absence. Students wishing to return from a leave of absence must receive approval from the Office of Student Affairs.

<u>Procedures</u>

Describe how your school determines a Title IV recipient's withdrawal date. Include information about

Resources:

668.22(b)
668.22(b)(3)(i)(A)
668.22(c)
668.22(c)(1)(iv)
668.22(c)(2)(i)
2017-18 FSA Handbook, Vol. 5, Ch. 2
668.22(c)(5)
GEN-04-12
668.22(l)(7)
668.22(d)
668.22(l)(3)
668.22(l)(6)
GEN-11-14
GEN-04-03
2017-18 FSA Handbook, Vol. 5, Ch. 1

who is responsible for this determination and how this information reaches the financial aid office. All required time frames should be delineated as well.

Procedures for this subsection should clearly explain:

- How the school determines and documents withdrawal dates under the various circumstances identified by your policies

- How a student rescinds his or her withdrawal notification

- Actions taken when a student rescinds his or her withdrawal notification, and how the continued attendance of that student is monitored

- Interoffice communications

- Documentation of academic attendance and attendance in academically-related activities, as applicable, and who is permitted to certify it

If information regarding leaves of absence is not included here, you may wish to cross-reference other subsections of your manual that describe the effect of a LOA on a student's Title IV eligibility, and/or the policies and procedures of other offices that describe the institution's LOA policy, how that policy is communicated to each student, and how a student granted a LOA is tracked.

Response:

The Office of Student Life provide official withdrawal notices to appropriate departments through email.

13.3 Formula Calculation

Policies

Your policies should describe:

- Who performs the calculation and the method used, such as manual paper worksheets, spreadsheets, or software (If worksheets are used, you may want to cross-reference them in the forms section of the appendix.)

  Note: ED provides return of Title IV funds worksheets on its website at https://ifap.ed.gov/ifap/titleiv.jsp. ED has also developed a non-year-specific Web-based application that can be used to calculate earned and unearned aid. The application is available via the Central Processing System (CPS), FAA Access to CPS Online at http://www.fafsa.ed.gov/FOTWWebApp/faa/faa.jsp.

- What triggers a calculation, including any necessary interoffice communication

- The use of payment period versus period of enrollment, if applicable

- The proration of institutional charges if the student is charged for more than one payment period at a time

- The treatment of disbursements that were pending because of verification and interim disbursements to a student who withdrew prior to completing verification, if applicable (cross-referencing your verification and/or disbursement policies as necessary)

You may want to include the following definitions in this subsection:

- Period of enrollment and payment period

- Institutional charges (provide examples)

- Noninstitutional charges (provide examples)

- Title IV aid that could have been disbursed (provide examples)

If any of the above terms have been defined in another subsection, you may want to include a cross-reference there to avoid duplication.

Response:

Resources:

668.4
668.22(e)(5)
668.22(g)(1)(ii)
668.22(g)(3)
668.22(g)(2)
2017-18 FSA Handbook, Vol. 5, Ch. 2
668.22(I)(1)
GEN-04-12
668.58(a)(2)(i)(B)
668.58(b)(1)(i)
668.164(j)(3)
668.22(I)(2)
GEN-04-03
GEN-00-24
2017-18 FSA Handbook, Vol. 5, Ch. 1

Upon receipt of a withdrawal notice from the Office of Student Affairs, the Office of Financial Aid performs a return of Title IV funds calculation using the web based application provided by Department of Education via the Common Origination & Disbursement site: https://cod.ed.gov/cod/HeaderNavigation.

The school calendar is determined by:

1. Calculating the days in the particular semester, from the first day of classes to the last day of finals.

2. Weekend days are included in the total number of days.

3. Breaks of five or more days are excluded.

4. When counting the number of days attended, the date of withdrawal is counted as a day attended.

Institutional costs are used to determine the amount of refund due from the school versus the student but do not change the amount of aid earned by the student. These costs refer to the original amounts charged to the student for educational expenses for the term of withdrawal and not pro-rated amounts used the institution based on the date of withdrawal. Required fees are included. Aid disbursed or aid that could have been disbursed is determined by:

1. Counting the aid accepted for the semester in question only.

2. Aid that could have been disbursed refers to aid accepted by the student and for which all paperwork/application materials and federal verification have been completed by the student.

3. If loan fees are taken out, the net amount disbursed or that could have been disbursed is used.

Procedures

Explain how the fact that a student has withdrawn is conveyed to the office responsible for the calculation and how the data used to perform the calculation is derived. For example, explain how:

- The period of time the student was enrolled is determined

- The person doing the calculation knows the amount of Title IV aid disbursed

- Institutional charges are determined; etc.

- Disbursements pending because of verification and interim disbursements made to a student who withdrew prior to completing verification are treated, if applicable (cross-referencing yourverification and/or disbursement procedures as necessary)

State how each calculation is documented and maintained (e.g., a copy of the worksheet is placed in the student's file, in the electronic record generated by an automated return of Title IV funds calculation, in ED's return of Title IV funds software database, etc.).

Response:

The withdrawal notice is received by the Director of Financial Aid. The Director or Assistant Director performs the R2T4 calculation on the COD site. The calculation is then given to the Director or Assistant Director - whomever didn't perform the initial Return of Title IV calculation - for review. Once the calculation has been agreed upon, the Director or the Assistant Director adjusts the student's aid according to the calculation and returns any loan funding within 45 days of the date of the student withdrawal. A copy of the Return of Title IV calculation is provided to the Business Office to notify them of the adjustments made to student aid. Once the calculation has been completed, a pdf copy of the calculation and withdrawal notice is emailed to the student via their Blackburn email and the notices are placed in the student's financial aid file.

13.4 Post-Withdrawal Disbursements

Policies

Provide a brief definition of a post-withdrawal disbursement and describe the circumstances under which a post-withdrawal disbursement must be made. Indicate who is responsible for notifying the student or parent of the availability of post-withdrawal disbursements, and who will track the notification and authorization to make the disbursement. Include the time frame by which the school

Resources:

668.22(a)(5)
668.22(a)(6)
668.164(j)

must make the offer and receive the response, and the consequences of a student or parent not responding to a post-withdrawal disbursement notification.

Response:

If an amount of Title IV aid a student has earned is greater than the amount of Title IV aid that has been disbursed, the difference is treated as a post-withdrawal disbursement to the student. Any post-withdrawal disbursement must be made within 180 days of the date the institution determines that the student withdrew. Aid for which all requirements (paperwork/application materials and federal verification) have been satisfied is disbursed to the student account 10 days prior to the start of classes.

Refunds of applicable aid are provided to the student immediately after the drop/add date for each semester.

Procedures

Describe:

- How a student or parent is notified of eligibility for a post-withdrawal disbursement and within what time frame

- How the post-withdrawal disbursement notification and authorization is tracked

- How the student's or parent's response is handled

- The priorities for disbursement (e.g., from grants first, paid to outstanding institutional charges before being paid directly to student, etc.)

- Time lines for making the post-withdrawal disbursement

Include any copies of correspondence sent to the student and/or parent in the forms section of the appendix.

Response:

If a student has *undisbursed aid for which all requirements have been satisfied*, a Return of Title IV calculation must be performed to ensure that funds for which a student was eligible and had earned at the time of withdrawal but had not been disbursed are offered as a post-withdrawal disbursement. The institution must disburse any amount of a post-withdrawal disbursement of grant funds that is not credited to the student's account as soon as possible but no later than 180 days after the date it is determined the student withdrew. A post-withdrawal disbursement of Title IV funds does not require permission from the student. Written notification will be sent to the student within thirty (30) days of the date it is determined that the student withdrew and confirmation received before making any post-withdrawal disbursement of loan funds. The notification will include:

1. A request for confirmation.

2. A confirmation deadline of fourteen (14) days or more.

3. The type and amount of the loan funds it wishes to credit to the student's account or disburse directly.

4. An option to accept or decline the post-withdrawal disbursement.

5. A notice of obligation to repay loan funds.

6. A notice the student may not receive, as a direct disbursement, loan funds that the institution wishes to credit to the student's account unless the institution agrees to do so.

7. A post-withdrawal disbursement must be made from available grant funds before available loan funds.

13.5 Returning Unearned Funds

Policies

Describe the determination of the institutional and student shares of unearned aid, and the order of returning those funds to the appropriate Title IV program.

Response:

The amount of Title IV funds the student has not earned is calculated by subtracting the amount of

Resources:

668.22(a)(6)(iii)(A)

Resources:

668.22(g)-(i)
2017-18 FSA Handbook, Vol. 5, Ch. 2

Title IV funds the student earned from the total Title IV funding disbursed/or was disbursable. Unearned Title IV funds must be returned to the applicable Title IV program within 45 days of the date of the students' withdrawal. If the amount earned is greater than the amount that has been disbursed, the difference is treated as a post-withdrawal disbursement to the student. Unearned funds are returned to the Title IV programs within 45 days of the student's withdrawal by Blackburn's Office of Financial Aid on behalf of the student and consider the returned funds as the student's debt to Blackburn.

Procedures

When describing your procedures, include information such as:

- How students are notified if they owe a Title IV grant overpayment

- What office is responsible for returning any unearned funds

List the time lines and conditions for:

- Returning the school's portion of unearned funds

- Notifying a student of any Title IV grant overpayment owed

- Reporting any overpayment to NSLDS if the student has neither repaid it nor made satisfactory repayment arrangements to repay it

Include any copies of correspondence sent to the student and/or parents in the forms section of the appendix.

Response:

Students are notified via their Blackburn email account that, as a result of withdrawal and pursuant to the Return to Title IV calculation, adjustments have been made to their aid package which may create a balance on the student account. Students must make arrangement with the Business Office for repayment of the debt if returned funds create an account balance. Unearned Title IV funds are returned to the Title IV programs in the following order:

1. Federal Parent PLUS Loan

2. Federal Unsubsidized Stafford Loan

Resources:

668.22(h)(4)(ii)
668.22(h)(4)(iv)
668.22(j)

Section 14: Institutional Refunds

Section 15: Title IV Fraud

Section 16: Audits