OFFICE OF FINANCIAL AID

2017-18

POLICIES AND PROCEDURES MANUAL

SECTION 1

1 <u>Introduction</u>

Federal regulations mandate that institutions have written policies and procedures. In addition to the federal requirement, there are many benefits to having a written document outlining the Office of Financial Aid policies and procedures. These benefits include:

- ⚞ Distribution to appropriate parties outside the Office of Financial Aid (OFA) for the purpose of informing and fostering an understanding of the complexity and nature of operation required to provide financial aid to the students at CSU;
- ⚞ Serve as a referral guide for staff in an effort to assist them in maintaining consistency in the information given to students; and
- ⚞ Serve as an important component of the OFA comprehensive training program.

1.1 Statement of Purpose

The purpose of this document is to record policies and procedures surrounding the delivery of financial aid at Coppin State University (CSU). The OFA staff is expected to use professional discretion based upon the intent of all financial aid programs and office practices, if no policy or procedure addresses a given issue.

For purposes of this manual, definitions of policy and procedures are as follows:

Policy - A statement that guides present and future decisions and actions.

Procedure - A series of steps followed in a specific order to properly administer a financial aid program. Many CSU financial aid procedures may have a separate manual. For example, Verification, Return of Title IV Refunds, PeopleSoft Financial Aid Management System Processing will all have separate procedures manuals.

This Manual is intended to:

- ⚞ Provide the financial aid staff with current policies and procedures that pertain to eligibility assessment for federal, state, and university programs.
- ⚞ Provides each staff member with general and specific responsibilities of the total staff, their individual responsibilities, and the OFA relationship to other departments and divisions of the university.
- ⚞ Provides each staff member with general office procedures in order that a systematic and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be handled in a uniform manner.
- ⚞ Provides quick reference to various practices.
- ⚞ Facilitates the orientation and training of personnel when changes occur.

1.2 Financial Aid Reference Documents

Financial aid reference documents and publications are maintained online, on a CSU shared drive and/or housed in the Office of Financial Aid. They may be utilized or accessed by university personnel as needed. Reference documents specific to program managers daily duties may also be located online, in a shared drive and/or a harMarylandopy in the Financial Aid Office for immediate access.

The Office of Financial Aid uses the following reference documents published by the U.S. Department of Education and available online at www.ifap.ed.gov:

Federal Student Financial Aid Handbook:

http://ifap.ed.gov/ifap/byAwardYear.jsp?type=fsahandbook&awardyear=2015-2016

Federal Financial Aid Application and Verification Guide:

http://ifap.ed.gov/fsahandbook/attachments/1516AVG.pdf

Federal Audit Guides and FSA Assessments:

http://ifap.ed.gov/qahome/fsaassessment.html

Dear Colleague Letters

http://ifap.ed.gov/ifap/byYear.jsp?type=dpcletters

The OFA also utilizes the following reference documents:

Columbia, MD Office of the State Superintendent for Education
Higher Education and Financial Services Preparatory Programs Manual
MARYLAND- OSSE

National Association of Financial Aid Administrators (NASFAA)

Numerous other online resources and publications from loan servicers, third-party higher education organizations, and other related higher education institutions

1.3 Office of Financial Aid Professional Associations

The CSU Office of Financial Aid may maintain membership in the following professional financial aid administration associations.

National Association of Student Financial Aid Administrators (NASFAA)
Eastern Association for Student Financial Aid Administrators (EASFAA)

SECTION 2

2 <u>Philosophy of Student Financial Aid at Coppin State University (CSU)</u>

The philosophy of student aid is to provide access and financial aid options to students, who would otherwise not be able to pursue post-secondary education due to financial reasons.

2.1 Mission Statements

2.11 University Mission Statement

The Coppin State University is a pacesetter in urban education that offers affordable and effective undergraduate, graduate, professional, and workplace learning opportunities. The institution is the premier gateway to postsecondary education and research for all residents of the Columbia, MD. As a public, historically black, and land-grant institution, the University's responsibility is to build a diverse generation of competitive, civically engaged scholars and leaders

2.11.1 Vision

To be a University System that is student centered and demand driven that empowers its graduates to be critical and creative thinkers, problem solvers, effective communicators, and engaged, service-driven leaders in the workforce and beyond.

2.11.2 Goals

- Create and nurture a premier community college
  - open admissions policy
  - major vehicle for workforce development
  - gateway to a four-year college education
- Become an outstanding institution for undergraduate education with a global focus
- Offer exceptional, research-driven graduate and professional programs of important to the District and the nation
- Provide an important economic engine for the Columbia, MD and region

- **Core Values**

  Excellence
  Collaboration
  Sustainability
  Innovation
  Integrity

2.11.3 Responsibilities

The Coppin State University strives to ensure that the institution continues its mandated mission to meet the comprehensive post-secondary education needs of the residents of the Columbia, MD. Education, across the continuum, is central to the development of the city, not only in the present, but also in planning and building for the future. It is the foundation for the active participation of all of the citizens of the Columbia, MD - economically, socially, morally, culturally and politically.

The University places education at the highest priority in plans to revitalize the city, without placing limits on what citizens can achieve and how they can contribute. University students come to the institution with a wide variety of educational interests, and to the extent that feasible, every effort is made to meet their needs.

The University shares with the rest of the region the responsibility of building a community of learners, able to access a multitude of educational options, as well as access entry and exit points along the educational pipeline. In this way, the city is assured of a world-class workforce, current in their skills and talents, advancing as rapidly as the industry base demands.

The University reaffirms its commitment to excellence through service, as it prepares its students for the global, technological challenges of life in the 21st Century.

2.12 Provost and Enrollment Management Vision

The Enrollment Management Unit for the Coppin State University will endeavor to accomplish optimal enrollment goals, support all academic units, and refine student success and progress. As a unit, through interdependence with all academic and auxiliary services, we will work to procure an operationally excellent cohesive, supportive and seamless system for prospects and current students from the date of inquiry through graduation and beyond. We strive to become a service beacon upon campus through the development of a high customer service premium undergirded by a national model of quality for enrollment growth and stability, student support services and coordinated systemic processes within the University, District and nationally and globally.

2.13 Enrollment Management Vision

The Enrollment Management Unit will employ a systematic and operational set of activities to manage student recruitment and retention efforts for the Coppin State University through the implementation of the following factors:

- Appealing to, attracting, enrolling and retaining prospects determined as a " fit" for the Coppin State University;

- Employing a robust and potent academic advising model which facilitates the needs of all students on campus, pre-assess prospects and ensure academic success and progression

- towards graduation;

- Highlighting the academic and extracurricular differentiators of the Coppin State University;

- Developing and modeling an environmental climate which supports all prospects and students alike; ensures each experience is positive and motivating;

- Ensuring all engagement activities and services for students, faculty, external influencers, and stakeholders of the Coppin State University are consistent, convenient and timely; and,

- Providing accurate, accessible and relevant information and service which translates into a culture that values diversity and mutual respect for staff and those whom they serve.

2.2 Policy Development

2.21 Responsibility for Financial Aid University Policy Development

The Director, Associate Director of Financial Aid, and Associate Vice President for Enrollment Management are responsible for establishing University policy development surrounding the delivery of financial aid assistance. Policy development adheres to Federal, State, and District laws and regulations as well as to the mission of the University. Financial Aid policy is reported to and approved by the President, Provost, and Boar of Trustees when appropriate.

2.22 University Principles of Financial Aid

The staff at CSU has adopted the NAIS Principles of Good Practice for Financial Aid Administration which are as follows:

- The purpose of any financial aid program - university, governmental, or private - should be to provide monetary assistance to students who can benefit from further education but who cannot do so without such assistance. The primary purpose of a collegiate financial aid program should be to provide financial assistance to accepted students who, without such aid, would be unable to attend the University.

- Each institution of higher education has an obligation to assist in realizing the national goal of equality of educational opportunity. The University should work with schools, community groups, and other educational institutions in support of this goal.

- The University should publish budgets that state total student expenses realistically by including, where applicable, maintenance at home, commuting expenses, personal expenses, and necessary travel.

- Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earning, including appropriate borrowing against future earnings.

- Financial aid should be offered only after determination that the resources of the family are sufficient to meet the student's educational expenses. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.

- The amount and type of self-help expected from students should be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance should go to students with the least ability to pay.

- The University should review its financial assistance awards annually and adjust them, if necessary to reflect changes in the financial needs of students and the expenses of attending the institution. The University has an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.

- Because the amount of financial assistance awarded reflects the economic circumstances of students and their families, CSU should refrain from any public announcement of the amount of aid offered and encourage students, their secondary schools, and others to respect the confidentiality of this information.

- All documents, correspondence, and conversations between and among aid applicants, their families, and the Office of Student Financial Aid are confidential and entitled to the protection ordinarily arising from a counseling relationship.

- Concerns for the student should be paramount. Financial aid should be administered in such a manner that other interests, important though they may be, are subordinate to the needs of students.

2.23 Operating Policies

The following operating policies are designed to assure that the OFA is effective in carrying out its responsibilities:

- All students must apply for financial assistance by submitting appropriate application forms to the OFA.
- All funds available to the University for financial assistance shall be administered through the OFA. The selection of students to receive certain designated scholarships and other awards shall be submitted by

the responsible department to the OFA for processing (see scholarships). When funds or awards for students are received from outside sources by other offices (such as the Business Office) that office will be required to notify the OFA.

- The OFA shall maintain adequate records to ensure proper administration of aid funds. This includes ensuring that aid given is not in excess of need and or the cost of attendance and that aggregate awards do not exceed total expenditures of funds under each program.
- Selection of students to receive financial aid will be made without regard to age, sex, race, color, religion, sexual orientation, national origin, disability or marital status.
- Priority consideration for aid is given to students whose files are complete by June 15th of each year.
- All undergraduate and graduate students applying for aid are required to apply annually for federal and State/District assistance.

2.24 Financial Aid Sub-Committee

The Financial Aid Committee is a standing committee established by Director on an as-needed basis. This committee may be charged with the responsibility of reviewing and monitoring procedures governing the awarding process of financial aid at the University. This committee may have the responsibility of secondary review of denied student appeals process when students fail to maintain Satisfactory Academic Progress and/or Eligibility for Athletic Aid resulting in the termination of financial aid at the University or for other needed causes as determined by the Director

In addition to the Director and an Associate/Assistant director from the OFA, this sub-committee may include faculty from the following schools/departments as follows:

Community College
College of Agriculture, Urban Sustainability, & Environmental Sciences
College of Arts & Sciences
School of Business & Public Information
School of Engineering & Applied Sciences
Office of the Registrar
Controller's Office
Office of University Advancement
Office of Admissions
Student Accounting

SECTION 3

3 <u>Administrative Organization of the Office of Financial Aid</u>

3.1 Organizational Chart

The following diagram illustrates the organizational structure for the CSU Office of Financial Aid.

3.2 Division of Responsibility Between Financial Aid and Fiscal Offices

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

<u>T</u>

<u>The Office of Student Financial Aid</u>

The Office of Student Financial Aid at CSU had established the following functions:

- Prepare Required Reports and Reconciliation
- Maintain Financial Aid Records Support
- Monitor Financial Aid System Processing
- Assist Other University Departments
- Monitor Financial Aid Operations
- Manage the University's Cohort and Perkins Default Rate
- Process Grants, Scholarships and Loans to Students
- Maintain Accurate Records in Financial Aid Systems
- Coordinate Student Employment FWS and SEP
- Coordinate State and District Grants and Scholarships
- Provide Customer Service
- Award and Distribute Financial Aid to Students
- Other activities as outline in this Policy and Procedures Manual

<u>The Business Office</u>

The Business Office responsibilities include but are not limited to the following:

- Maintain and disburse accurate bills
- Collect payments for student accounts
- Disburse financial aid funds to students
- Report 3rd party scholarship donations to the OFA

3.3 Position Descriptions: Office of Financial Aid

The job descriptions for each position in the OFA are listed below. These descriptions are reviewed on an annual basis.

3.31 Director of Financial Aid

Below is a summary of primary responsibilities. For a detailed description, please refer to the Office of Human Resources.

The Director, Office of Financial Aid reports to the Associate Vice Provost for Enrollment Management. The director manages the overall operations of the Financial Aid Office. The director is responsible for providing monthly reports to the Associate Vice President of Enrollment Management, preparing policies and procedures, management, supervision and leadership for all factions of the financial aid operation.

The Director is responsible for reviewing and approving all external requests regarding financial aid from federal, state, and district officials. The director continually monitors department activities for purposes of improvement in service delivery, compliance with federal, state and university regulations. The director is responsible for initiating changes in office policy and/or procedures as a result of updates/changes in federal, state, district and university regulations.

The Director is responsible for directing the Associate Director, Systems Specialist and Counseling Staff to ensure that all aspects of the financial aid office responsibilities are performed in a timely, professional and courteous manner.

The Director works closely with the Admissions Director and the Registrar in disseminating accurate financial aid information to prospective students. Also the Director works with the office of Student Accounting and Finance in facilitating accounting for financial aid and in generating the reports and statistics as needed as well as reconciling aid programs on a monthly basis.

3.32 Associate Director

Below is a summary of primary responsibilities. For a detailed description, please refer to the Office of Human Resources.

The Associate Director, Financial Aid reports to the Director, Office of Financial Aid and supervises the financial aid packaging process, oversees the administration of financial aid programs, including student employment program.

Working closely with the Director, this Associate Director establishes procedures for information processing and handling inquiries, continually evaluating their effectiveness for service improvement.

The Associate Director, Financial Aid assists financial aid counselors in responding to complex financial aid inquiries. This Associate Director is responsible for coordinating training and development of financial aid staff members.

3.33 Financial Aid PeopleSoft System Specialist

Below is a summary of primary responsibilities. For a detailed description, please refer to the Office of Human Resources.

The Financial Aid Counselor, Technical Services reports to the Director of Financial Aid. This position is responsible for overseeing the Financial Aid automated system (PEOPLESOFT) and acts as liaison with the vendor and Office of Information, the data input, processing and generating reports and maintaining the equipment.

The Financial Aid Counselor, Technical Services works closely with the OIT, Registers Office and the Associate Director, Financial Aid to monitor the effectiveness of interfaces between automated systems.

The Financial Aid Counselor, Technical Services is responsible for working with Student Accounts to ensure timely, accurate integration of Financial Aid data into the Student Accounts System in PeopleSoft.

3.34 Office Manager -   Position Currently Eliminated

The Office Manager reports directly to the Director of Financial Aid and is responsible for the following:

- Assisting the Director with report and audit preparation as necessary.
- Maintaining accurate listing of students failing to meet Satisfactory Academic Progress. Coordinating activities necessary for the Appeals Committee meeting.
- Maintaining office records and leave activity forms for all department employees, to include those employees in the Federal Work-Study and Student Employment programs.
- Preparing travel requests and vouchers for OFA.
- Ordering department supplies and ensuring that adequate inventory exists of most commonly used items.
- Supervise Federal Work-Study and Student Employment students assigned to the office to include maintaining accurate time-sheets.

3.35 Financial Aid Counselors

Below is a summary of primary responsibilities. For a detailed description, please refer to the Office of Human Resources.

Financial Aid Counselors are responsible for counseling students, determining and applying financial awards for eligible recipients. Financial Aid Counselors report directly to the Associate Director, Financial Aid.

Financial Aid Counselors review each applicant's file to determine eligibility under various financial aid programs. Each counselor has been assigned a specialty area (i.e. loans, work-study, and scholarships). However, all counselors are required to be knowledgeable regarding regulations pertaining to eligibility for all programs administered by the Office of Financial Aid.

3.36 Data Entry Personnel – Position Currently Eliminated

Below is a summary of primary responsibilities. For a detailed description, please refer to the Office of Human Resources.

Data Entry Personnel are responsible for service to students relative to application paperwork submitted to the financial aid office for processing. Personnel under this title are also responsible for processing of award letters and follow-up requests, etc.

Each data staff person has been assigned specific students to service based on alpha order. All data entry staffers functions cooperatively on interchangeably on certain projects in response to the office operating needs. Data Entry Personnel report

directly to the Associate Director, Financial Aid.

3.37 Information Desk Coordinator – Position Currently Eliminated

Below is a summary of primary responsibilities. For a detailed description, please refer to the Office of Human Resources.

The Information Desk Coordinator is responsible for the coordination of the Information Desk. The Coordinator acts as point of contact for problem identification and resolution within the Financial Aid Office. Research and respond to written, telephone and walk-in inquiries for all financial aid programs. This person reports directly to the Associate Director of Financial Aid.

3.5 General Office of Student Financial Aid Administration

3.51 Office Hours

The OFA is open and available to service students from 8:30 a.m. to 5:00 p.m. Monday through Friday. The office will have extended hours during Registration week(s).

General correspondence is routed by the front office desk to the Director as and staff as necessary. Where appropriate, correspondence should be responded to within one week. The Director and/or Associate Director respond(s) to all complaints either verbally or in writing.

3.53 Telephone

Telephone calls are answered in a friendly and professional manner (i.e., "Office of Financial Aid, this is Mrs. Moore May I help you?") Typically, the Front Office Staff answers incoming calls on the direct line. Other office personnel have individual telephone numbers and may be reached directly.

Calls to the director's office are pre-screened for the following information:
1. A summary of the callers request/circumstances.
2. The caller's name and student id number (if appropriate).

3.54 Distribution of Forms

General financial aid forms are available on the website at http://www.CSU.edu/fa/fa_docs.htm or via the student portal at **MyCSU**.   Limited forms are available in the OFA office at the front desk or kiosk in the main lobby area, which is located in Building 39, Room A130.

The Free Application for Federal Student Aid (FAFSA) can be obtained from www.fafsa.ed.gov. Students are encouraged to complete this process online for faster service.

3.55 Staff Meetings

Staff meetings are held once per week to evaluate the effectiveness of the current processes and/or personnel issues. Other meetings are called at the discretion of the Director.

3.56 Personnel Policies

The personnel policies of staff members are outlined in the following documents:

- ⚔ The Columbia, MD University Personnel Policies Manual which is stored in the Human Resources Office.
- ⚔ The Columbia, MD Employee Handbook which is distributed to employees during orientation.

3.57 Performance Evaluations

Performance evaluations are conducted on an annual basis with mid-year reviews. The evaluation form provided by the Human Resources Department is used for OFA employees. Forms must be completed by Director/immediate supervisor in accordance with the Columbia, MD of Personnel and Training Guidelines and are available online at the www.CSU.edu website.

3.58 Absence Approvals

All requests for absences must be approved by the assigned supervisor via the PeopleSoft staff portal

3.59 Appointments with Office Staff

Students and parents are not required to make appointments. Any person wishing to make an appointment with the Director or respective staff may contact them via the various social mediums.

3.6 Records Management

3.61 Confidentiality of Records

All records and conversations between an aid applicant, his/her family and the staff of the OFA are confidential and entitled to the protection ordinarily given a counseling relationship. CSU assures the confidentiality of student educational records in accordance with CSU rules, State, District, and Federal laws including the Family Educational Rights and Privacy Act of 1974 (The Buckly Amendment - whose primary intent is to provide students access to their educational records and to limit dissemination of personally identifiable information without the student written consent) as amended. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. Parents of dependent students, as defined by the Internal Revenue Code, who give evidence of this status, have the same rights. A student who wishes to obtain access to his/her financial aid record is able to do so in the presence of an OFA employee.

3.62 Public Information

The following information, considered "directory information" may be disclosed to the public by any CSU University employee unless; the student has specifically requested in writing that this information be withheld.
1. Name

2. Local address
3. Local telephone number
4. Birthdate and place of birth
5. Major
6. Year in school
7. Enrollment status
8. Participation in sports
9. Weight and height of athletes
10. Dates of enrollment
11. Degrees and awards received
12. Most recent attendance of previous educational institution
13. Anticipated graduation date

3.63 Non-Public Information

A student's consent is required for the disclosure or publication of any non-directory information with the following exceptions:

1. Another University employee
2. Representatives of federal and State agencies
3. Accrediting organizations

A student must submit a written release of information for any additional information to be released to any other person or agency. The student's release must contain:

1. Date of request
2. Student's Social Security Number
3. Student's signature
4. Specific contact name or agency
5. Summary of information which may be released.

3.64 Active Records

The OFA maintains a master record for each student receiving financial assistance. All financial aid folders are retained for three years after submission of the FISAP report. Any records involved in any claim or expenditure which has been questioned by federal audit are retained until the question is resolved.

3.65 Inactive Records

Inactive records are kept in the OFA for one year following the close of the fiscal year in which they were active. At the end of one year, the folders are moved to storage outside of the OFA. The OFA keeps inactive records for three years or longer depending on current University policy. After the appropriate time period, records are shredded.

3.66 Records on Computer Discs

Student records are maintained on-line for five years. When a new year is added, the oldest year is moved off-line to cartridge storage at the Office of Information and Technology (OIT).

3.67 Automated Program Files

The OFA maintains the Financial Aid Database on the PEOPLESOFT System. Federal eligibility information is received electronically from the Department of Education. This information is loaded and maintained by the OIT.

SECTION 4

4 Calendar of Financial Aid Activities

JANUARY - Spring Registration, Financial Aid Awareness Week, Load new year EDE software.

FEBRUARY - Financial Aid Workshop, Tentative Campus-Based Allocations

MARCH - Department of Education Delivery System Training Workshop, Official Notice of Funding for Campus-Based Allocations, Develop Summer School Financial Aid Applications.

APRIL - Preparation of PeopleSoft for new year, Review of current year files for audit preparation.

MAY - Summer School Awards, Year-end reports, EASFAA Association of Student Financial Aid Administrators Conference.

JUNE - New Year Awards, CSAP Data File

JULY - Initial Pell Grant Allocation, National Association of Student Financial Aid Administrators Conference, Dues for Tri-State, EASFAA & NASFAA.

AUGUST - Fall Registration, Closeout of current year programs.

SEPTEMBER - FISAP

OCTOBER - Fall Tri-State Conference, Financial Aid Data File Edits

NOVEMBER - FISAP edits, Spring Awards

DECEMBER- Fall Reconciliation (See Attached Processing Calendar)

SECTION 5

5 <u>**Student Consumer Information**</u>

The staff in the OFA 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.

5.1 Financial Aid Program Availability

Financial aid programs which are available to students attending CSU are distributed through the following published documents:

- The CSU Catalog
- An aid information sheet distributed to students with award letters and information packets distributed to students during workshops.
- The CSU Financial Aid Brochure.

Additional resources are published outside of the OFA and are distributed through the OFA. These resources include:

The Student Guide published by the U.S. Department of Education.

Financial aid funds may be categorized into four basic sources: federal, district, University, and private. Because there are too may outside private sources to list in this manual, only Federal, District, and University sources for CSU are listed below.

1. FEDERAL

Federal Pell Grant
Federal Supplemental Educational Opportunity Program (FSEOG)
Federal Work-Study Program (FWS)
Federal Direct Student and Parent Loan Program

2. DISTRICT

MARYLAND Mayor's Opportunity Fund

3. UNIVERSITY

Academic Scholarships
University Grants
Athletic Scholarships
Departmental Scholarships
Band Scholarships
Fine and Performing Arts Scholarships
CSU Endowment & Foundation Scholarships
Student Employment Program

Additional information about these programs is listed in Section Twelve.

5.2 Procedures and Forms Required to Apply

The procedures and forms required to apply for financial aid are published in the University Catalog and the CSU Financial Aid brochure. In addition, notices announcing deadlines and application availability are distributed on posters throughout the University and are printed in the student newspaper. Aid is awarded on a first-come, first-serve basis using a priority deadline. Students who complete their files after this priority date may receive limited funding.

There are many forms, which may be required to evaluate student aid eligibility. However, a student need only complete the Federal Application for Federal Student Aid (FAFSA). Additional documents may be requested to complete processing of the aid request. Notification of these additional required documents are sent to students through a missing document letter via their CSU email address. Additional information may include, but is not limited to the following:

- Proof of citizenship.
- Proof of selective service registration.
- Marriage certificate.
- Verification forms (independent and dependent).
- Tax returns (parent and student or spouse).
- Admission Status.
- Verification of marital status.

5.3 Methods of Disseminating Consumer Information

The primary method of disseminating consumer information to University students is through the CSU Catalogs. In addition, information is distributed through:

- Consumer Information documents distributed to students with award letters.
- The University newsletter.
- The CSU brochure.

5.4 Student Eligibility Requirements

Student eligibility requirements are listed in the following documents:
- CSU Catalogs.
- The CSU Financial Aid Brochure.
- The instructions on the Free Application for Federal Student Aid.

To be eligible to receive Federal assistance, a student must:
- Be enrolled in an eligible program of study.
- 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).
- Maintain satisfactory academic progress in their course of study.
- Not be in default of any loan or owe a repayment on a Federal Pell Grant, FSEOG, or State Grant.

✠ Demonstrate financial need.

Additional information is listed in Section Twelve.

5.5 Criteria for Selecting Recipients and Determining Award Amounts

Students may obtain the criteria used for selecting financial aid recipients and determining award amounts by making an appointment with the Financial Aid Director. Additional information concerning criteria and selection is listed in Section Fourteen.

5.6 Availability of Forms and Instructions

Availability of forms and instructions is listed in the following documents:

- ✠ Published on posters distributed on campus and in the school newspaper.
- ✠ On specific aid applications (i.e., Free Application for Federal Student Aid).

5.7 Rights and Responsibilities of Students on Financial Aid

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

- ✠ The CSU Catalog.
- ✠ The CSU Brochure

Students have the right to know the:

- ✠ Financial aid programs available at CSU.
- ✠ Application process which must be followed to be considered for aid.
- ✠ Criteria used to select recipients and calculate need.
- ✠ CSU refund and repayment policy.
- ✠ OFA policies surrounding satisfactory academic progress.
- ✠ Special facilities and services available for the handicapped.

Students are responsible for:

- ✠ Completing all forms accurately and by the published deadlines.
- ✠ Submitting information requested by OFA staff in a timely manner.
- ✠ Keeping the OFA informed of any changes in address, name, marital status, financial situation, or any change in student status.
- ✠ Reporting to the OFA any additional assistance from non-University sources such as scholarships, loans, fellowships, and educational benefits.
- ✠ Notifying the OFA of a change in enrollment status.
- ✠ Maintaining satisfactory academic progress.
- ✠ Re-applying for aid each year.

5.8 Cost of Attendance

A description of the fees for attendance is published in the CSU Catalog. A complete budget outlining the cost of attendance may be obtained from the OFA. Cost of attendance information is listed in Section Seven.

5.9 Refund Policy

A brief description of the refund policy is described in the CSU Catalog. A detailed description of the refund policy is listed in Section Nineteen.

5.10 Academic Programs Offered

A description of the academic programs offered at CSU is listed in the CSU Undergraduate Catalog. Additional information may be obtained from individual departments.

5.11 Person(s) Designated to Provide Financial Aid Information

Information concerning persons designated to provide financial aid information is listed in the CSU Catalog. Only information published, provided, or referred by OFA staff is valid. Any additional information should be verified with staff from the OFA.

5.12 Student Retention and Completion Data

Student retention and completion data is gathered by the Registrar's Office.

5.13 Information for Students with Disabilities

Information concerning students with disabilities is listed in the CSU Catalog. Students are also notified of their responsibility to inform the OFA of any special or unusual circumstances via the following:

- On information sheets distributed to students with award letters.
- The Free Application for Federal Student Aid.
- On the website and in the student portal of MyCSU.

The Provost Office provides information and assistance to students with disabilities who are in need of special accommodations. This office should be contacted for additional information.

5.14 Information on Accreditation

Information concerning accreditation is listed in the CSU Catalog. Additional information may be obtained from the Office of the President.

SECTION 6

6 <u>Student Application for Financial Aid</u>

Students are required to submit aid applications on an annual basis. Priority consideration for receipt of financial aid funds administered by the OFA shall be given to students who submit all required documentation by the assigned deadline.

6.1 Forms

There are many forms, which may be required to evaluate student aid eligibility. However, a student need only submit the Federal Application for Federal Student Aid (FAFSA) to begin the first step in applying for aid.

Additional documents may be requested to complete processing of the aid request. Notification of additional required documents are sent to students through a missing document letter. Below are documents which may be required.

- ⚐ Verification Worksheets - a document which collects updated information submitted on the FAFSA. Students who are selected for verification must submit a worksheet. Dependent students must obtain their parents' signature. Independent students must obtain their spouse's signature if appropriate. An Aid Administrator may request a Verification Worksheet to resolve conflicting documentation.

- ⚐ IRS Tax Forms (1040, 1040A, 1040EZ, 1040X) - Federal Income Tax returns may be requested if a student is selected for verification, or if the Aid Administrator deems is necessary to verify conflicting information. Dependent students must submit their tax returns and the returns of their parents. Independent students must submit their tax returns and their spouse's if applicable. Tax returns must be signed or have the preparer's section completed.

- ⚐ W-2s – a document that details a student's and/or their spouse and parents earnings for a given tax year. This form is used to verify the information on the tax return as well as the information the student submitted on the FAFSA.

- ⚐ Unemployment Compensation (1099-G) – a document that details the amount of money received during a period of unemployment.

- ⚐ Citizenship documentation – a document that verifies the citizenship of the applicant and determines their eligibility to received federal financial aid.

- ⚐ Orphan, Ward of the Court documentation – a document that verifies or confirms a student's independency status.

- ⚒ Emancipation Documentation - a document that verifies or confirms a student's independency status.

- ⚒ Birth Certificates – a document that verifies a student's date of birth or confirms their dependents.

- ⚒ Social Security Cards – a document that confirms a student, their spouse and/or parents identity.

- ⚒ Marriage Certificate – a document that verifies the marital status of the student and/or their parents.

- ⚒ Divorcee Decree – a document that verifies the marital status of the student and/or their parents.

- ⚒ DD214 – a document that verifies a student's military status.

6.2 Application Process

Students begin the application process by submitting the Free Application for Federal Student Aid (FAFSA). The submission(s) informs the OFA that the student wishes to apply for financial aid. Tracking letters are sent to students via email every 10-15 days informing the student of documents or information which still needs to be submitted. If a student submits an incomplete document, it is returned for completion. If a student does not submit the required information or within the appropriate time span, the application will become inactive and no further correspondence is sent. Once the student submits all the required documentation, an aid file is created and forwarded to a financial aid counselor for review. If the counselor requires additional information, a letter and any appropriate forms will be sent to the student via email. If the student does not submit the requested information, the file will be considered inactive. Once the requested information is received, it is forwarded to the counselor for review and packaging.

6.3 Deadlines

The priority deadline dates for filing the FAFSA are listed below:

Continuing students	April 15
New students	May 15

Students can continue to apply for financial aid after the published priority deadline date, provided that the academic year has not ended.

6.4 Independent Student Status

The EFC from an independent student takes into account only the income and asset values of the student and their spouse (if applicable); the parent's financial information is

not included. Students are automatically considered independent if they meet one of the following criteria:

- ⚑ Age 24 by January 1 of the aid year
- ⚑ Veteran of the U.S. Armed Forces
- ⚑ Currently serving on active duty in the U.S. Armed Forces for purposes other than training
- ⚑ Graduate, graduate/professional, or doctoral student
- ⚑ Married prior to filing and signing the Free Application for Federal Student Aid (FAFSA)
- ⚑ Orphan, ward of the court, or in foster care age 13 or older
- ⚑ Have legal dependents other than a spouse
- ⚑ An emancipated minor as determined by a court
- ⚑ In legal guardianship as determined by a court
- ⚑ Any time on or after July 1, 2008 an unaccompanied youth who was homeless as determined by a high school guidance counselor, the director of an emergency shelter, or the director of a runaway or homeless youth basic center

The Director, Associate Director and appointed Counselors have the authority to make students who do not meet the above criteria independent under special circumstances using Professional Judgment. Special circumstances must be documented and a copy of the documentation must be maintained in the student's file. Examples of special circumstances include, but are not limited:

1. An abusive relationship with the family.
2. A student under the age of 24 who is divorced.

Aid Administrators adjust the student's dependency status by completing the Dependency Override School Use Only section of the FAFSA or FAFSA Correction application.

SECTION 7

7 **Student Budgets**

Student budgets are an important component in the financial aid process. Standard student budgets reflecting the CSU average student cost of attendance at a modest, but adequate standard of living are used to award financial aid. Special budget considerations are approved by the Associate or the Director of Financial Aid Director on a case-by-case basis.

7.1 Basis for Student Budgets

The Director collects information to prepare standard costs on an annual basis.

Tuition and Fees

Tuition and Fees are approved by the Board of Trustees and the Columbia, MD. Tuition and Fees for a full-time equivalent are used in the standard budget.

Books and Supplies

An estimated cost for books is from the University Bookstore.

Room and Board

Room and board expenses are divided into two categories: living on-campus and off-campus, living with parents and/or relatives.

Transportation

An estimation of transportation costs for students is determined by published Metro rates, taxis, buses.

Personal Expenses

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

Dependent Care

An estimation of dependent care costs is determined on a case-by-case basis. Students must submit receipts or a letter from the day care provider to justify actual costs.

Computer Costs

An estimation of computer costs is determined on a case-by-case basis. Students

must submit receipts to justify actual costs.

7.2 Standard Student Budgets

Student budgets include the cost of attendance as published in the Student Guide for Financial Information. Additional allowances for transportation, books and miscellaneous expenses are included.

7.3 Special Budget Considerations

Upon request, the counselor may review, and if appropriate, request an adjustment to a student budget. Students must submit supporting documentation. These requests must be approved by the Associate Director or the Director of Financial Aid.

Examples of changes to standard budgets include, but are not limited to:

> 1. Child care - the cost of child care for single parents (or parents with a spouse also in university) with dependent children may be added to a standard budget. In the North Carolina area, most child care centers do not accept children on an hourly basis; therefore, full monthly costs are used.

> 2. Special needs - disabled students or students with special problems may be allocated funds to cover reasonable costs associated with disabilities or problems that are not already covered by other resources.

SECTION 8

8 **Systems Operations**

The OFA at CSU is automated. The OFA uses the PEOPLESOFT System to automate disbursement of funds as much as possible.

8.1 Loading Financial Aid Data

Federal eligibility information is received electronically from the Department of Education using Electronic Data Exchange (EDE).

Please refer to the PeopleSoft Ellucian Hanbook and CSU Electronic Processing Guide for more information on the Financial Aid Systems Operations

SECTION 9

9. **Verification**

9.1 Introduction

Verification is the process of confirming the accuracy of student reported data on the Free Application for Federal Student Aid (FAFSA). Verification regulation 34 CFR 668.51-61 requires the CSU Financial Aid Office to verify applicants selected for verification by the Central Processing System (CPS). In accordance with the regulation, this section contains policies on the period to submit verification documents, consequences for failing to submit the documents, method used to notify students if the EFC and award amounts change, procedures to make FAFSA/ISIR corrections and procedures to refer to the OIG's office.

9.2 Selection of Applications to be Verified

The Office of Financial Aid (OFA) verifies applicants selected by the U.S. Department of Education (USDE). In addition, Aid Administrators may self-select a student for verification if there is a discrepancy or a condition which is unusual, conflicting or warrants further investigation.

9.21 Exclusions

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

- An applicant who died during the award year.
- A resident of Guam, American Samoa, the Northern Mariana Islands, the Marshall Islands, the Federated States of Micronesia, and the Trust Territory of the Pacific Islands (Palau).
- A student who is incarcerated.
- Applicants whose parents do not live in the United States and cannot be contacted.
- A student immigrant (however, the student must meet the citizenship requirement).
- A dependent student whose parents cannot comply because of specified reasons (i.e., parents are deceased, are physically or mentally incapacitated, or the student does not know where the parents reside).
- A student who does not receive Title IV funds.

9.22 Conflicting Information

If Aid Administrators have conflicting information for an applicant or have any reason to believe his or her application information is incorrect, we are required to resolve any discrepancies discovered in a student's file. Because need analysis

information is only collected from the USDE and additional information is typically not requested from students who are not selected for verification, conflicting information is systematically rare.

9.3 Verification Time Frame

Upon receipt of any documentation that a student intends to apply for financial aid, a PeopleSoft Electronic notification listing missing items is sent to the student via email and or their MyCSU student portal when the student record is activated after receipt of a federal transmission or FAFSA/ISIR is received. This notification informs the student of any additional information which is required to complete his/her financial aid file. If the OFA has received USDE information identifying the student as being selected for verification, the tracking items notification requests the appropriate verification documents (i.e., verification form, student and parent tax transcripts, etc).

Students are notified that financial aid funds are awarded on a highest need, priority deadline bases. Awards are not offered until all missing verification documents are submitted to the OFA.

If a student submits documentation which appears fraudulent, the OFA staff member must notify the Associate Director or Director of Financial Aid. Investigation will occur and may be referred to the OIG's office if fraud is suspected.

9.4 Document Collection Procedures

Required documentation items are tracked in the PeopleSoft RRAAREQ document tracking form. When documents arrive, the items are entered and a receipt date beside the document name transmit upon satisfying receipt of the document. When all required documents are received, the student is considered complete and ready to be packaged. Daily reports are created of students selected for verification that have completed all required documents and are ready to package. Hard copy files are pulled and routed to financial aid counselors and staff for verification and packaging.

9.41 Documentation

Documentation submitted to the OFA must be legible, appropriate, and have the student's ID number for identification purposes. If the student submits a document which is not legible (i.e., a copy of a tax transcript in which the income numbers are not identifiable), appropriate (a tax transcript is requested and the student submits a W-2), or identifiable (student submits a copy of the step-parents tax transcript and the last name does not match the student's and there is no student social security number) the documents will be returned and a request for additional documentation is requested. If possible, the return of documentation is recorded on the computer system.

9.42 Processing Time Period

Students are sent an initial document request for information upon receipt of the FAFSA/ISIR selecting them for verification. Should the student not submit the document in two weeks, a follow-up notification may be sent. Should additional information or incomplete information be provided the student will receive electronic notice to complete the incomplete information. Should the student not respond to the notification for additional verification documents after the second

or subsequent request, the file will be deemed inactive until which time the student submits a document that may reactivate the file.

9.43 Failure to Comply or complete application on time

Students who fail to submit verification documents never become complete Federal requirements and are not eligible or awarded for Federal student aid. Students that do not complete the application on time are informed of the consequences of their actions – No Federal aid awarded, provided other options to pay for tuition or informed to apply for a following semester by the deadline.

9.44 Submission After Deadline

Students who submit verification documents after the priority consideration date are verified on a first file complete, first serve basis. Verification for late applicants will be processed in accordance with Federal verification regulations outlined in the FSA Verification Guide.

9.45 Notification of Verification to Applicants

Students are notified that they are selected for verification on the Student Aid Report (SAR) upon completion of the FAFSA. In addition, the Financial Aid Document Notification request for information also indicates to the student he/she has been selected for verification and the documents required to complete the file. Applicants are informed they are responsible for checking their emails and MyCSU student portal to track the progress of their aid application and verification processing status

9.45 Notification of Verification to Financial Aid Applicants

Students are notified by the Federal student aid programs if they are selected for a process called verification. The Financial Aid Office Notifies students of documents required for verification prior to awarding Federal student aid. The CSU RRAAREQ PeopleSoft Form will advise aid applicants of all documents required to complete for verification. A document tracking notification is emailed and placed in the student My.CSU student portal indicating to the student he/she has been selected for verification and documents required to complete verification. The documents are described in 9.41 of this section.

9.5 Verification of Data Elements

CSU verifies only those data elements required by the federal government in accordance with Verification regulation 34 CFR 668.51-61. However, Aid Administrators may request additional information if there is conflicting information or further investigation is needed to resolve a discrepancy.   Below is an example of some of the required Federal verification elements the OFA will review:

9.51 Adjusted Gross Income

Adjusted Gross Income is verified by comparing a copy of the student/spouse, and/or parent Federal tax transcript against reported data on the ISIR.

9.52 U.S. Income Tax Paid

U.S. Income Tax paid is verified by comparing a copy of the student/spouse, and/or parent Federal tax transcript against reported data on the ISIR.

9.53 Household Size

Household size is verified by comparing the Verification Worksheet to federal ISIR data. Discrepancies must be corrected before further processing and household members listed in accordance to Federal verification regulations.

9.54 Exclusions

Students selected for verification must submit a response for any excluded data or questioned information.

9.55 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 ISIR data. Parents of dependents are not counted as a number in college. Secondary verification may be requested at the discretion of the financial aid administrator.

9.56 Exceptions

The Federal student aid administrator will utilize professional discretion for any exceptions. Student documentation must be provided and information detailing the exception as part of the verification approval.

9.57 University Discretionary Items

The OFA verifies those applicants identified by the U.S. Department of Education. Aid Administrators may select a student for verification if there is a discrepancy or a condition which is unusual and warrants investigation. If a student submits verification documentation (i.e., tax transcript or verification worksheet), the OFA staff must verify the information on the document against the information in the student file.

9.57 Verifying Proof of H.S. Diploma Residency

In accordance with FSA Regulation 668.32.e, students that do not show proof of a H.S. Diploma/GED in either or both PeopleSoft System Forms - SOAHSCH and/or RNANA (Educational Background), will have the document requested in RRAAREQ for the student to provide. Proof must be received prior to awarding and disbursing Federal student aid. The aid office may request proof of the document from the Admissions and Student Records Offices. Should the document be available via document imaging, the aid office will check that source for confirmation prior to awarding Federal student aid document be available via document imaging, the aid office will check that source for confirmation prior to awarding Federal student aid.

9.57 – Students selected for Verification by the USDE for other Data Elements

Beginning with the 2014-15 AY, FSA will select students to verify for Identity Theft, Proof of H.S. Transcript, Non-tax filers, Unusual Enrollment History and other selection sets (refer to FSA 14-15 Verification Guide). The aid office will verify applicants as selected and in accordance to FSA rules

and regulations

9.6 Tolerances

When verifying a student's record, there are two instances when discrepant information does not have to be corrected in accordance to Federal student aid regulation:

1. When the absolute value of the discrepancies does not exceed $25.
2. When the EFC does not change after recalculation.

9.7 Notification to Students

Students are notified of the results of verification in the form of an electronic award notification sent via email and their MyCSU student portal.

9.71 Correction Procedures

Verification corrections may be made online by the student at FAFSA.ed.gov or by the Aid Office via PeopleSoft and a corrected ISIR transmission to CPS via EdeConnect. Refer to section 8 for additional information.

9.72 Overpayments

OFA policies and procedures are designed to eliminate the possibility of an overpayment from any fund. If however, an overpayment does occur, the student is placed on hold until the overpayments can be corrected. Students are not allowed to register for subsequent terms and academic transcripts are withheld until the account has been cleared. Students will be notified should an overpayment occur.

9.8 Updating Requirements and Procedures

There are three situations whereby and Aid Administrator may update student information. When students notify the aid office of an allowable update, the Aid Administrator may recalculate the student's EFC and the new figure may be used to award financial aid. Updates may occur for:

1) Dependency status except through marriage.
2) Family size.
3) Number of family members enrolled in a postsecondary institution.

9.9 Interim Disbursements

Because the OFA is liable for disbursements made prior to verification, the OFA policy does not allow interim disbursements. Students must complete the verification process before aid is awarded or disbursed. Exceptions must include extenuating circumstances, be documented in the student's folder, and be

monitored by an Aid Director.

SECTION 10

10 **Need Analysis**

10.1 General Policies of Need Analysis

All Federal, State, and University need-based financial aid programs are awarded based on the Federal expected family contribution (EFC). The expected family contribution (EFC) is the amount that a family can be expected to contribute toward a student's university costs. By comparing the EFC to the student's cost of attendance, the financial aid administrator at the school can determine the student's financial need for federal student aid from the U.S. Department of Education (the Department) and from other sources.

All data used to calculate a student's EFC come from the information the student provides: (1) on the Department's Free Application for Federal Student Aid (FAFSA), (2) on a Renewal FAFSA, (3) by the using the Department's new FAFSA Express software, or (4) by filing an application electronically at those schools that participate in the Department's Electronic Data Exchange (EDE).

The student's FAFSA information is sent to the federal central processing system. The EFC is computed by the central processing system using the information the student reported on his or her application. Each student will receive a Student Aid Report (SAR) that reports the information from the student's application and, if the information provided was accurate, the student's EFC. The student is instructed to check carefully the data on the SAR to ensure that it is correct. If corrections to the SAR are necessary, a student's school may submit corrections electronically or the student may make corrections on Part 2 of the SAR and return it to the address given at the end of Part 2.

SECTION 11

11 **Professional Judgment**

The Higher Education Act of 1992 allows financial aid administrators to make professional judgment decisions for special or unusual family or student circumstances. These circumstances must be documented. Circumstances requiring professional judgment decisions must be analyzed on a case-by-case basis.

Aid Administrators may treat a student with special circumstances differently than the strict application of the methodology would otherwise permit. Adjustments can either increase or decrease a student's EFC or cost of attendance. In the case of an adjustment to a student's EFC or cost of attendance, specified adjustments may be made to data elements. The reason for the adjustment must relate to that student's special circumstances and must be documented in the student's file.

11.1 Areas of Administration

Professional judgment decisions may be made to adjust eligibility for all University, Title IV, and campus-based aid. Documentation supporting special circumstances must be maintained in the student's folder.

11.2 Staff Authority

Only the Director has the authority to adjust a student's eligibility using professional judgment.

11.3 Circumstances

Student circumstances which may warrant a professional judgment decision include, but are not limited to:

- Cancellation of parental contribution due to an abusive relationship with a family member. A signed letter (on business stationary) from a Priest, a Rabbi, a therapist, an adult, non-family member would be an example of appropriate documentation. If possible, three letters documenting the situation should be collected.

- Cancellation of parental contribution due to parental abandonment of the student. A notarized letter from an adult explaining the circumstances of the abandonment would be appropriate documentation. Typically, another adult is assisting the student (lives with a grandparent, a girlfriend/boyfriend's parent). If the student is receiving other assistance, in-kind support should be checked and documented.

11.4 Student Appeals

Students must put his or her appeal in writing. The decision of the Director is final, and no further means for appeal are available.

11.5 Documentation

Aid Administrators are required to document professional judgment decisions. This documentation must be maintained in the student's file. Because professional judgment situations are unique, specific required documentation is not listed for each case. It is left to the discretion of the Aid Administrator to select what is appropriate documentation.

- Documentation should substantiate the student's situation.
- Typically, documentation should be from a professional outside the family and a family member.
- If collecting documentation about a student's life situation, documentation from more than one person should be collected.
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SECTION 12

12 __Participation in Financial Aid Programs__

The OFA participates in a variety of financial aid programs. Assistance may include scholarships, grants, loans, and jobs. Scholarships and grants are gift awards which do not have to be repaid. Loans and work opportunities are considered self-help awards since repayment or performance of duties are required. The type of aid awarded depends upon the student's financial need and may include a combination of gift and self-help assistance.

12.1 University and Program Eligibility

12.11 University Eligibility

As a public nonprofit institution, CSU has been authorized by the United States Secretary of Education to participate in financial aid programs authorized by Title IV of the Higher Education Act of 19612 as amended.

12.12 Terms of Agreement

The Program Participation between CSU and the Department of Education entitles the OFA to participate in the following federal programs:

- Federal Pell Grant Program.
- William D. Ford Direct Loan Program (including the Stafford Loan Program, the Unsubsidized Stafford Loan Program, Parent PLUS Loan for Undergraduate Students and the Graduate PLUS Loan Program for graduate students).
- Federal Supplemental Educational Opportunity Grant Program.
- Federal Work-Study Program.

12.13 University Application for Federal Funds

The OFA applies for funds through the Fiscal Operation Report and Application to Participate (FISAP). The OFA applies annually for federal funds through the FISAP, which is submitted each September. The Director and the Accountant work together to collect the necessary statistics to complete the report. The Director loads the finalized data into the Electronic FISAP Program and the information is sent electronically to the Department of Education. The signature page and required certifications are sent certified mail.

12.2 General Student Eligibility for Federal Title IV Financial Aid

There are several eligibility requirements which students must meet in order to be considered for federal funds. Students must:

- Demonstrate financial need according to Federal Methodology.
- Have a high school diploma, a GED, or have passed a test approved by the Department of Education.

- ⚹ Be enrolled in a degree seeking or eligible certificate program.
- ⚹ Be a U.S. Citizen or eligible non-citizen.
- ⚹ Make satisfactory academic progress as determined by the institution.
- ⚹ Sign a statement of educational purpose and a certification statement on refunds and default.
- ⚹ Sign an Anti-Drug Abuse Act Certification.
- ⚹ Sign a statement of registration status.

12.3 Federal Programs

The federal programs in which the OFA participates are listed in Section 12.1.2 above. The Federal Perkins Loan Program, the Federal Supplemental Educational Opportunity Grant Program, and the Federal Work-Study Program are referred to as campus-based programs because although funded primarily with federal dollars, the institution is able to determine how these funds should be awarded to students.

⚹ **Federal Pell Grant**

The Federal Pell Grant is an entitlement program. Students must demonstrate financial need to qualify.

12.3.1.1 Purpose of Program

The Federal Pell Grant program is federally funded with the purpose of helping financially needy students meet the cost of postsecondary education. This program is centrally administered by the federal government and is typically the foundation of a student's aid package.

12.3.1.2 University Policy Statement

Determining Eligibility

The OFA uses the Pell award as the foundation of the student's financial aid package. Therefore, students requesting financial assistance during their enrollment are required to establish Federal Pell Grant eligibility before additional determination of funds eligibility is made and/ or awarded.

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to CSU. The OFA will accept results through electronic transmission with the Central Processing System (CPS).

Student eligibility is determined only through the CPS of the Department of Education using the Federal Methodology need analysis formula. The OFA must have an official EFC before eligibility for any fund may be determined. Students who qualify for a Pell Grant have an Expected Family Contribution (EFC) under 3850.

Students are notified of the amount of their Pell Grant through an award letter. With the award letter, the student receives documentation stating how funds are to be disbursed and when the student may receive a cash disbursement. See Section 18 for additional information.

Students who are enrolled on a less-than-half-time basis may receive a Pell Grant. All reports required by the Department of Education are submitted in a timely fashion. The enrollment status of students is not determined until after the end of the add/drop period of the term. At that time, the actual amount of Pell Grant is determined for each student. Disbursement occurs only when the enrollment matches the appropriate Pell award. See Section 18 for additional information.

Pell awards are recalculated when there is a change in the EFC, when the enrollment status changes between terms within the same award year, and when the cost of attendance changes. Students must submit the FAFSA and have electronic data submitted by May 1 of each academic year in order to allow time to process the award.

Students who submit eligible SAR's or have electronic Pell data submitted to CSU after the end of an enrollment period for which the student met all the necessary criteria, will receive a retroactive (late) award provided the student's file is complete prior to the last day of classes for the academic year.

Students who do not use their entire Pell allocation during the fall and spring semesters may use the balance during the following summer period. It is the responsibility of the students to inform the OFA that they will be enrolled during the summer period and request assistance.

Payment
Pell Grant funds are disbursed to students 10 days following the end of the add/drop period. Before disbursement, a compliance computer match is run to ensure the student remains eligible for the grant and is registered for the appropriate number of classes.

The Pell Grant is disbursed through PEOPLESOFT. After subtracting tuition and other appropriate outstanding charges the Bursar's Office staff will release the remaining proceeds to the student if appropriate.

Overawards

In the event of an overaward, the student's account is placed on hold until such time that the overpayment is rectified.

Recordkeeping

Financial aid records are maintained in student's folders as well as on computer tape.
The Director and the Accountant are responsible for account management and appropriate record security for all student aid account transactions. The Associate Director works closely with Student Accounts to ensure that all transactions are properly credited. The amount and date of any overpayment restored to the program account, the cost of attendance, determination of enrollment status, and enrollment period, eligibility of enrolled students who submit valid Pell records, name, Social Security number, amount paid, and amount and date of each payment are maintained in the OFA.

12.3.1.3 Student Eligibility

Students must meet the eligibility requirements previously described. In addition, the Pell Grant is awarded only to first-time undergraduates. Student eligibility is determined only through the Central Processing System of the Department of Education using the Federal Methodology need analysis formula.

12.3.1.4 Determination of University Federal Pell Grant Budget

The determination of the Federal Pell Grant Budget is identical to the budget used for other University awarded aid.

12.3.1.5 Amount of Federal Pell Grant

The amount of Federal Pell Grant for which a student is eligible is determined using the Expected Family Contribution (EFC) and the corresponding cost of education from the Federal Pell Grant Eligibility Chart published by the Department of Education. The maximum amount for academic year 202014-15 is $5,550; the minimum is $555.

12.3.1.6 Verification Procedures

Verification procedures for the Federal Pell Grant are identical to other Title IV aid.

12.3.1.7 Student Aid Report (SAR) Processing

See Section 8 for additional information.

12.3.1.8 Disbursement Procedures

Pell Grant funds are disbursed to students only after an official EFC from the Department of Education has been received. Offered aid must be accepted by the student via the financial aid award letter.

12.3.2 Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is a gift program for students who demonstrate financial need.

12.3.2.1 Purpose of Program

The FSEOG program is federally funded for the purpose of helping the financially needy students meet the cost of postsecondary education. This program is administered by the institution; however, FSEOG funds are awarded only to Pell Grant recipients.

12.3.2.2 University Policy Statement

<u>Determining Eligibility</u>

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to CSU. The OFA will accept results through electronic transmission with the Central Processing System (CPS). Student eligibility is determined only through the CPS of the Department of Education using the Federal Methodology need analysis formula. The OFA must have an official EFC of 1,000 or less before eligibility for SEOG will be considered. FSEOG grants are awarded only to students who qualify for a Pell Grant. Students must have remaining need of at least $200 after the Pell Grant and the State Grants have been awarded to be entitled to the FSEOG.

Students are notified of the amount of their FSEOG eligibility through an award letter. With the award letter, the student receives documentation stating how funds are to be disbursed and when the student may receive a cash disbursement.

<u>Matching Requirement</u>

Not Applicable

<u>Payment</u>

FSEOG funds are disbursed to students 10 days following the end of the add/drop period. Before disbursement, a compliance computer match is run to ensure the student remains eligible for the grant and is registered for the appropriate number of classes.

The FSEOG is disbursed through PEOPLESOFT which subtracts tuition and other appropriate outstanding charges before releasing the remaining proceeds to the student if applicable.

<u>Overawards</u>

In the event of an overaward, the student's account is place on hold until such time that the overpayment is rectified.

<u>Recordkeeping</u>

Financial aid records are maintained in student's folders as well as on computer tape. Student records include the demonstration of need and FSEOG eligibility.

12.3.2.3 Student Eligibility

Students must meet the eligibility requirements described in Section 12.2. In addition, the FSEOG is awarded only to first-time undergraduates who are Pell eligible. Student eligibility is determined only through the Central Processing System of the Department of Education using the Federal Methodology need

analysis formula.

12.3.2.4 Amount of Award

The regulated maximum amount of FSEOG is $4,000 and the minimum is $100. However, the OFA self-imposes minimum and maximum awards ($200 to $2000) to ensure that the greatest number of students have an opportunity to receive a portion of the FSEOG allocation.

12.3.2.5 Disbursement Procedures

FSEOG funds are disbursed to students only after an official EFC from the Department of Education has been received. Offered aid must be accepted by the student via the financial aid award letter. *See Section 18* for disbursement procedures for all aid funds.

12.3.3 Federal Work-Study Program (FWS)

The FWS program provides employment positions for undergraduate, graduate & Law students who demonstrate financial need. These earnings assist students with educational expenses.

12.3.3.1 Objectives and Purpose of the Program

The objectives and purpose of the FWS are to provide:

- ⚔ A source of financial aid to undergraduate, graduate, and Law students who demonstrate financial need.
- ⚔ Work experience which enhances the participants' education whenever possible.
- ⚔ An employment pool to the University and to federal, State, District and local public agencies that would not exist otherwise.

12.3.3.2 University Policy Statement

Selection of students

The policy regarding dissemination of FWS funds is to award monies to as many students as possible. This is accomplished by awarding funds to needy (including part-time) students on a priority basis until funds are exhausted. Reasonable effort is made to place students in positions which complements and/or reinforces their educational and career goals. FWS funds are awarded to students who have requested work on the (FAFSA) or University aid application.

Determination of award

Students are awarded the FWS based on the packaging formula described in *Section 14.* Records, which document FWS eligibility and how financial need is met, are maintained in the student file and the computer system.

<u>Employment during periods of non-enrollment</u>

Students are allowed to work during periods of non-enrollment (i.e., vacations, breaks, summer session prior to June 30) provided sufficient work-study allocations exist. Typically, FWS funds are not awarded for summer terms; however, the Director may approve summer work-study if funds are available. Students, who work under the FWS during the summer and are not enrolled, must sign an *Intent to Enroll* statement.

<u>Off-campus employment</u>

Typically, FWS contracts with outside agencies are submitted to our General Counsel for review. Exceptions require the approval from the Director of Financial Aid and a written agreement.

<u>Overawards</u>

Students are only awarded FWS funds if, in combination with other resources, the award does not exceed the student's need. If additional resources are received after FWS wages are paid, the overaward is the amount which exceeds the student's need by more than $300.00.

Students may not earn work-study funds in excess of their FWS award. Students who earn their FWS award and want to continue working may do so if they have the employer's consent and are paid with non-FWS funds.

<u>FWS fund transfers</u>

At the discretion of the Director, 25% of FWS funds may be transferred to the FSEOG account. In addition, 10% of FWS funds may be carried forward or back to the next or last academic year's work-study account.

<u>Federal share</u>

The law requires a minimum 25% University match. (HBCU Waiver, not required)

12.3.3.3 Student Eligibility

Students must meet general eligibility for Federal Title IV funds *as described in Section 12.2.*

12.3.3.4 Minimum and Maximum Awards

The minimum FWS award for undergraduates is $1,200 for the 2014-15 academic year. The maximum award is $4,000. Exceptions for additional awards may be made by Aid Administrators if funding allows. The student must submit documentation from an employer verifying that potential work above the maximum is available.

12.3.3.5 Wage Rates

Students are paid at the Columbia, MD Minimum wage rate. The minimum for 14-15 is $8.50.

12.3.3.6 Placement Procedures

Collection of available positions

The FWS Coordinator coordinates available positions with supervisor and students. This manager meets with the students as well as the supervisors to explain what is expected and required.

Notification of award and employment placement procedures

The student receives an award letter indicating the amount of the FWSP award.

Student placement

Students must meet with supervisor after receiving assignments. The student and supervisor must agree and approve of the assignment. If the student is hired, the student must return the contact with the student and supervisor's signature.

12.3.3.7 Supervision

Supervisors are instructed to maintain adequate supervision of student with regard to attendance and quality of job performance via the FWS Employer Manual.

A work schedule must be agreed upon each semester by the student and the supervisor which is not in conflict with the student's class schedule.

12.3.3.8 Time Sheets

Students receive time sheets from the OFA. After completion of the time sheet, the student's work hours are checked and signed by the department supervisor. The student then completes their timesheet electronic and the supervisor approved the time recorded. The student MUST submit the paper copy and the computer copy of the timesheet to the FWS Coordinator. Time sheets are submitted to the Payroll Office and processed through ADP Payroll.

12.3.3.9 Recordkeeping

Records concerning compensation for student employment are maintained in the Payroll and Office of Financial Aid. A record of student earnings is loaded into the financial aid computer system. Earning records are reconciled between the Office of Student Financial Aid, the Payroll Office, and the Cashier's Office at the end of each semester and at the end of the academic year for the FISAP

report.

12.3.3.10 Payment Procedures/Frequency

Students are issued a paycheck from the University monthly for hours worked documented on the student time sheet.

12.3.3.11 University Employment

Students may obtain University employment by checking job posting on Student Employment Website.

12.3.4 Federal Perkins Loan

The Federal Perkins Loan is under liquidation and not currently offered at CSU.

12.3.7 Federal Parent Loan for Undergraduate Students (PLUS)

The PLUS provides non-subsidized low or capped interest rate loans to parents of undergraduate students regardless of financial need. These funds assist students with educational expenses.

12.3.7.1 Purpose of the Program

The purpose of the PLUS program is to provide non-subsidized low or capped interest rate loans with deferred repayment to parents of dependent students.

12.3.7.2 University Policy Statement

The PLUS loan may be used to replace family contribution to the extent that it does not exceed the difference between the student's cost of attendance and other financial aid. PLUS loans are processed for parents or guardians of dependent undergraduate students.

The student, for whom the parent is borrowing the loan, must meet all of the eligibility criteria for financial aid, except need analysis, Pell Grant eligibility, Stafford Loan eligibility, and Statement of Educational Purpose.

The parent borrower must meet the citizenship criteria and not be in default or owe a repayment on a Title IV loan or grant.

12.3.7.3 Student Eligibility

Students must meet general eligibility for Federal Title IV funds as previously described.

12.3.7.4 Minimum and Maximum Awards

The maximum award for the PLUS loan is the cost of education minus other financial assistance. Although there is no minimum regulated, lending institutions typically will not loan amounts for less than $100.00. There is not an aggregate borrowing limit.

12.3.7.5 Processing Procedures

See Section 16 for processing information.

12.3.7.6 Disbursement Procedures

The PLUS loan proceeds are disbursed directly to the school, and/or through a check made co-payable to the institution and the parent borrower. **The parent must give permission for their student to receive their refund directly.**

12.3.7.7 Report to Lenders

If a student withdraws or leaves school, the lending institution must be notified within sixty days.

12.4 Columbia, MD Financial Aid Programs

12.4.1 MARYLAND Mayor's Undergraduate Scholarship Fund (MUSF)

The MARYLAND-OSSE Mayor's Undergraduate Scholarship Fund (MUSF) is an annual grant offered to Washington, MARYLAND residents that demonstrate a financial need to pay for tuition (only) expenses after the application of other Federal, institutional, or private grant scholarship aid is awarded and before the application of any loan aid.

12.4.1.1 Purpose of the Program

The MUSF is a grant that assists eligible Washington, MARYLAND residents that need assistance to pay tuition costs not covered by other Federal, institutional, or private grant or scholarship programs.

12.4.1.2 University Eligibility Policy Statement (MUSF)

Eligibility Policy and Requirements

MUSF is available to CSU students that meet the following criteria:

- Must be a Washington, MARYLAND resident as determined by the CSU Admissions Office
- Must be accepted for or enrolled in a CSU degree granting undergraduate program
- Must have a minimum 2.5 GPA or higher.
- Must have a financial need with an Expected Family Contribution (EFC) of 10,000 or less. Financial need may be determined by the Free Application for Federal Student Aid (FAFSA). Students who cannot complete a FAFSA and produce an EFC may submit proof of eligibility in the National School Lunch Program (formerly the Free and Reduced Price Lunch Program) from his or her most recent year of high school. Documentation of eligibility in the National School Lunch

Program may not be older than six years. Students submitting valid National School Lunch Program documentation will be treated as students with an EFC of zero.

⮞ Priority of funds will be awarded to full-time students first with remaining funds allocated to three-quarter and half-time students.

⮞ The MUSF is to pay for tuition only and is not intended to generate financial aid refund. Students that receive other forms of grants or scholarships to pay for tuition are not eligible for MUSF. MUSF recipients may receive a refund for any loans borrowed.

⮞ Recipients must be in compliance with the CSU's satisfactory academic progress policy in order to continue to receive funds.

⮞ Receipt of an award in a previous year does not automatically qualify the student for an award in a subsequent year.

12.4.1.3 Amount of Award

Eligible recipients may receive an award up to $3,000, as determined by the Coppin State University. As funding is limited in this program, awards will be made based on the above criteria until funds are exhausted.

12.4.1.4 Disbursement Procedures

Eligible recipients will receive a disbursement to pay up to the remaining balance of their tuition (only), not to exceed $3,000.00. The disbursement will pay for tuition ONLY and may not be used for other education expenses. Disbursement will be made one the above criteria has been determined.

The University reserves the right to approve or decline awards in accordance to MARYLAND-OSSE rules and regulations.

SECTION 13

13 <u>Scholarships</u>

University Scholarships

All CSU scholarships awarded to students must be awarded in accordance with the following policies and procedures effective and revised March, 2011.

13.1 Purpose

Scholarships are primarily designed to recognize and reward students who have consistently demonstrated high academic achievement through the awarding of monetary grants that does do not require repayment.

The University must, when awarding scholarships and other financial aid, comply with various federal regulations that are designed to ensure fairness, equity, and

responsiveness to individual students. These federal policies, in part, require the University:

- To coordinate aid from Title IV programs with the University's other federal and non federal student aid programs;
- To properly package and most effectively use the various types of student assistance (federal, state, institutional, private, etc.); and
- To ensure that a student's financial aid package does not exceed his or her need.

13.2 Procedure

All awarding and communication to students regarding eligibility and award of any scholarship, regardless of the source of funding, will be made only by the Scholarship Office and the various departments, colleges, through the Scholarship Office to ensure:

- Compliance with all federal regulations;
- Scholarship awards meet University criteria or criteria established by donors of scholarship fund; and
- Aid is most effectively distributed so as to maximize individual student financial aid packages while not exceeding the student's calculated need.

13.3 Types of CSU Scholarships

13.4 Processing Scholarship Awards - Student Eligibility

The University's publication "Your Guide to Scholarships and Financial Aid" shall be the primary publication of the scholarship program.

Students considered to be eligible for any one of the University or department based scholarships, will only be those individuals who have applied to the University, been accepted for admission to the University, have submitted all required scholarship application forms, requested materials, and meet the minimum scholastic and other requirements specific in the University's published descriptions of these various scholarship programs. Failure to comply with any one of these requirements is sufficient basis to not consider a student when decisions are made to award scholarships.

Scholarship funds may be applied to student's account only upon their actual enrollment for classes and validation.

13.5 Documentation Requirements

The awarding of individual scholarship, to an individual student, may be made only after the University Academic Scholarship Committee accumulates and certifies the availability and completeness of appropriate documentation. This documentation will include application, transcript and test scores, a listing of all students who were considered for the scholarship being awarded and the criteria by which they were compared, and all supplemental information that might be required of those applying for the scholarship.

Individual scholarship funds for which responsibility is assigned to individual departments (i.e., Scholarship Coordinators, Account managers) must be disbursed in accordance with the stipulated wishes of the original donor or grantor. The selection process must ensure that all potential eligible candidates, at the time the award of scholarship is made, are

considered, based upon documentation requested by the individual department. Upon the decision to award, documentation supporting the award decision must be submitted to Scholarship Office. The Scholarship Office will provide direct consultation on the award process to the Director of Financial Aid including date of submission of awardees names to Financial Aid.

13.6 Notification of Eligibility and Award

The responsibility for communicating to a prospective student that they are potentially eligible to receive University scholarship or restricted scholarship support rests fully with the Associate Director of Financial Aid. Such communications must include written instructions on how the student can achieve full eligibility and compete for actual awards.

There is no restriction on who may issue a congratulatory note or letter to students who have been awarded a scholarship; however, no such congratulatory notes can be issued until the formal award notification is issued by the Scholarship Office, which will bear the responsibility of informing the appropriate units of the University community when such award notices are issued.

13.7 Periodic Reporting

A formal report is prepared at the end of an awarding period which will contain information on academic scholarships awarded to incoming freshmen. A report shall be prepared and forwarded to the Director of Financial Aid at the end of each fall and spring semester on all academic scholarship students who have forfeited, completed eight semesters, and students who have been placed on probation. Students will be notified in writing of their academic standing.

The awarding of freshmen and transfer student scholarship shall be reported to the Associate Vice President of Enrollment Management and the Director of Financial Aid.

13.8 Establishing New Scholarships

Scholarships beyond those existing at the issuance of this policy, shall either be established by the wishes of donors, as specified in their gift instruments, after such gifts have been accepted under policies established by the Development Office or upon the approval of the Vice President of Development.

13.9 Athletic Scholarships

Coppin State University is a Division II School governed by the rules and regulations of the National Collegiate Athletic Association (NCAA) and is Independent, but participates in the East Coast Conference for Men's & Women's Tennis. The NCAA distributes a Division II Manual annually.

Administering Athletic Aid

Procedures for administering athletic scholarships, grant-in-aid, loans, and student employment are housed in the NCAA Guide to Financial Aid.

Grant-in-aid are funds provided to student–athletes from various sources to pay or assist in paying their cost of education at the institution. As used in NCAA legislation "financial

aid" includes all institutional, federal and state financial aid and other permissible financial aid as set forth below.

Institutional Financial Aid.

The following sources of financial aid are considered to be institutional financial aid:

- All funds administered by the institution (e.g., scholarships, grants, loans, work-study both on- and off-campus employment, tuition waivers);

- Aid from government or private sources for which the institution is responsible for processing the recipient or determining the amount of aid, or providing matching or supplementary funds for a previously determined recipient;

Each year the Intercollegiate Athletics Department submits the recommendation for Athletic Financial Aid of all potential student athletes that will be offered a full or partial athletic grant. A student athlete may receive full grant-in-aid to cover the cost of tuition and fees, room and board and required course-related books at the institution. It is permissible for the school student-athletes financial aid agreement to reflect that the student-athlete award notification includes Pell Grant funds and that the student-athlete athletic grant may be adjusted due to receipt of such funds.

According to the NCAA rules and regulations and Federal Title IV guidelines, Coppin State University cannot award grant-in-aid to a student-athlete that exceeds the cost of attendance, (tuition & fees, room, board, transportation, and other expenses related to attendance at this school. The cost of attendance is calculated for student-athletes in accordance with the cost-of-attendance policies and procedures that are used for all students in general.

ATHLETIC SCHOLARSHIPS are awarded by the Office of Student Financial Aid via recommendations from the Intercollegiate Athletic Department by sport. These programs include the following sports: Basketball-Men, Basketball-Women, Cross-Country – Men, Cross-Country - Women, Soccer-Men, Track-Women, Tennis-Men, Tennis-Women, and Volleyball-Women.

DETAILED PROCEDURES

► The eligibility of all incoming potential student athletes is determined by the Compliance Officer
(with the assistance of the Admission and Registrar's Office). Returning student eligibility is determined by the Compliance Officer (with the assistance of the Registrar's Office).

► Once the students are deemed eligible, the Athletic Department provides the Office of Financial Aid a letter of "Recommendation for Financial Aid" to include the amount to be awarded to each student. This information should be in the office no later than June 1st of each year.

► Upon receipt of "Recommendation", the following steps are taken:

- The Document Tracking Area will return each student's folder
- The student's folder is then submitted to a counselor for an award to be prepared for packaging.
- Notification Letter to be generated.
- After awards are made and Award Notification Letters generated, they are mailed

to student-athletes. A cover letter is mailed with the Award Notification Letter stating the terms and conditions of the award.

    ⚔ All student athletes receiving athletic aid must be mailed an Award Notification Letter by July 1.

► The Athletic Department will also submit the names of student athletes whom athletic awards will not be renewed.

► Maintaining Satisfactory Academic Progress: In order to maintain eligibility for financial aid from Federal, State and Institutional programs at CSU, a student must continue to make reasonable satisfactory academic progress toward completion of their degree program of study. Student Athletes may be required to maintain a separate GPA and/or course load requirement in order to continue receiving an athletic scholarship.

► The Office of Financial Aid mails a Cancellation or Reduction letter to each student indicating their athletic award has been canceled or reduced. This letter must be mailed to the student by July 1. The student has the right to appeal this decision to the Financial Aid Subcommittee.

► Upon receipt of the student's signed Award Notification Letter; enrollment is verified by the Office of Financial Aid via the Registrar's Office. At this point, funds are disbursed to the student's account accordingly.

► Athletic Detailed Disbursement Rosters are generated monthly. These disbursement rosters are reconciled against the squad listings received from the Athletic Department.

► There are meetings with the Athletic Department and/or Compliance Officer at least once a semester to discuss any changes that may have occurred.

► At the end of the academic year, a financial reconciliation report is done, and a final roster of all student athletes awarded/disbursed is submitted to the Athletic Office. **13.11 Exceptions**

SECTION 14

14 <u>Awarding Financial Aid</u>

Financial Assistance at CSU is awarded on a first-come, first-serve basis. Priority is given to students apply by the priority deadline of April 15 (new students) and May 15 (continuing students).

The first step of the award process is to determine the student's budget using the FAFSA.

The second step of the award process is to determine the student's need for financial assistance by subtracting the EFC from the student's budget. After the need has been established, we process in awarding eligible financial programs accordingly.

The Pell Grant is the foundation of a student's award package because eligibility is

determined by the Federal Government. Therefore, we first determine if students have Pell Eligibility. If a student's EFC is between 0 - 5273 and meet the other general requirements, the student is eligible for the Federal Pell Grant. We determine the amount by reviewing the Federal Pell Grant Payment & Disbursement Schedule. Also factored in determining the amount of the award is the student's enrollment status, and cost of attendance.

After eligibility for the Pell Grant is determined, we subtract the Federal Pell Grant from the need to determine the student's remaining need for financial assistance. We proceed to award the campus-based programs, state programs, and University programs according to remaining need. MARYLAND-LEAP is awarded according to the Office of the State Superintendent for Education award schedule approved by Columbia, MD. Due to limited funds, generally we are unable to meet 100% of student's need for financial assistance.

The Awards are entered in the student's record in PEOPLESOFT. Once an award is offered an email letter is generated and sent to the student's email address.

14.3 Determination of Total Funds to be Awarded

The Director in conjunction with the Business Manager determines the total aid to be awarded during an academic year. The Department of Education sends the OFA information detailing annual fund allocations through the Federal Authorization Letter with the Official Notice of Funding. Determining the total funds available includes an evaluation and projection of available funds, required matching, and administrative expense. Careful projections are made to enable the OFA staff to offer fair and equitable packages to students. A determination is made based on prior year history and an increase of projected funds to account for attrition.

14.4 Outside Resources

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

14.5 Award Letter and Acceptance of Awards

Students receive notice of financial aid via email in the form of an award letter. Students are required to accept or decline each award online through the student portal (MyCSU).

14.6 Summer Aid

If a student has eligibility for a Pell Grant and has not used his/her entire allocation during the academic year, the appropriate remainder may be used during the summer enrollment period. Remaining monies may be used for summer only. Exceptions must be approved by the Director.

14.7 International Students

International students are not eligible for federal or state financial aid because they do not

meet the citizenship requirement. International students may receive non-federal aid and are encouraged to apply for such aid.

SECTION 15

15 **Revision of Financial Aid Awards**

Once an award letter is sent to the student, there may be instances which warrant a change to the original notification. The Director may review a student's circumstances, make an adjustment to an award, and release a revised award letter. This revised award invalidates the original award notice.

15.1 Revision Initiated by the Office of Financial Aid

The OFA will automatically consider a revision in a student's aid package when the following occurs:
- There is conflicting information in the file.
- There are changes resulting from verification.
- There is a change in availability of funds.

⚹   There is an OFA staff member error.

The information provide along with the award letter acknowledges right of the OFA to make a change to any award. Students are sent a revised award letter as soon as possible. In the case of an office error, it is customary to contact the student personally or send a personalized letter.

15.2 Revisions Initiated by Request from Student

Students may decline any portion of their award. Lack of acceptance does not count as a revision. If a student wants to add an award, the request will be referred to a financial aid counselor. It is the student's responsibility to notify the OFA of changes in a student's resources. If the student reveals a change in circumstances, which may affect the student's family contribution, the student must document the situation in writing including supportive documentation. If a change to the award is allowable, the program manager will make an adjustment and release a revised award letter.

15.3 Overawards

An overaward occurs any time a student's disbursed financial aid (federal, University, and outside aid) and other resources exceeds the cost of attendance for the award period by more than an allowable tolerance.

15.31 Eliminating an Overaward

Before reducing a student's aid package because of an overaward, the Aid Administrator should always attempt to alleviate the situation by reducing or eliminating the overaward. Some awards may be reduced or canceled in order to alleviate an overaward.

15.32 Causes of an Overaward and/ or Overpayment

There are several causes of an overaward:

⚹   Student wages - the student earns more than the awarded FWS allocation.
⚹   Change in the enrollment status - the student withdraws or drops below the projected enrollment status.
⚹   Reduction in cost of attendance - the student changes budget categories. Additional resources - the student has resources greater than those used to calculate the award.
⚹   Administrative error – the Aid Administrator inadvertently makes an error.
⚹   Fraud – the student intentionally deceives or misrepresents information to obtain funds.

15.33 Treatment of an Overaward

If eliminating the overaward is not possible the Aid Administrator must reduce the overaward using the following sequence:

⚹   An overaward over $300 based on surplus earnings must be counted as a resource for the next academic year.
⚹   An overaward from an administrative error must first reduce or

eliminate next semester's overpayment. The Aid Administrator must then bill the student for any remaining amount.

⮞ If an Overaward occurs due to fraud, the Director must be notified and corrective action taken.

SECTION 16

16 <u>Processing Loans</u>

16.1 William D. Ford Direct Loan Program

The William D. Ford Direct Loan Program is designed to assist regular matriculating students' in meeting their financial obligations and offers a simpler way to borrow funds. Under this program, the funds for your loans are lent to you directly by U.S. Department of Education.

Federal Stafford (Subsidized) Loans

Under this program, the federal government pays the interest on these loans while the students (dependent or independent) are in school and during deferments. A student must demonstrate financial need in order to receive this loan.

Federal Stafford (Unsubsidized) Loans

Under this program, the federal government does not pay the interest while a student (dependent or independent) is in school or during deferments for this loan. A student can receive this loan regardless of financial need up to the established limits. Also, students whose parents are unable to borrow under the (PLUS) program are eligible to receive the program.

Federal Parent (PLUS) Loans for Undergraduate Students

This program allows credit-worthy parents to borrow money for the student. The parent must submit to the Office of Financial Aid a PLUS loan application request the amount they are seeking to borrow. If the Loan is approved, the parent is responsible for the repayment of this loan. The initial payment starts approximately sixty days after the loan has been fully disbursed to the student's account.

Loan Limits

The loan amounts undergraduates and graduates students may be eligible to borrow under these programs are determined by grade level.

Procedures:

⚐ **Determine Borrower Eligibility and Loan Amounts**

⚐ All students applying for Federal FFEL Loans must complete a Free Application for Federal Student Aid (FAFSA).
⚐ The Central Processing System (CPS) will match required database information and calculate a student's expected family contribution (EFC) using the federal need analysis.
⚐ After receiving an electronic report from the CPS, the calculated EFC will be used to determine the student's award package for Federal FFEP Loans.
⚐ The student will be notified of the estimated Federal FFELP Loan award amount is his/her award letter package. Upon, acceptance, the student will return the signed award letter to the Office of Student Financial Aid.

⚐ **Establish Loan Origination Records**

A loan origination record will be created for each student receiving a Federal Direct Loan. This record creates a permanent borrower record in the Department of Education's loan database.

The loan origination record will be created electronically by importing ISIR data from EDExpress. This record will contain Student's Demographic, financial and statistical information.

C. Printing Promissory Notes

⚐ The promissory notes are created using information from the loan origination records. Separate promissory notes are utilized by a student to borrow both subsidized and unsubsidized Federal Direct Stafford Loan funds if the loans are initiated at the same time.

- All promissory notes are electronic and obtained by completing an Master Promissory Note at www.studentloans.gov.

- The student's permanent address must appear on the promissory note and is the only address included in the servicer's records.

D. Send Promissory Note/Disclosure Statement

- The promissory notes will be delivered to the borrowers via email per the USDE's studentloans.gov website.
- The borrower must complete the promissory note by verifying all information, supplying missing information and electronically signing and dating the note.
- The borrower should retain a copy of the master promissory note (MPN).

E. Transmission of Loan Origination Records and Promissory Notes to the Servicer

- Upon receipt, the Loan Program Manager is responsible for ensuring that each student has completed a Master Promissory Note (MPN). Updates, if any, to the loan origination record will be made at this time.
- The Loan Program Manager will transmit electronic origination records to the servicer for selected borrows.
- Upon receipt, the servicer will verify the loan origination records for completeness and accuracy. If any edits need to be made to the records, the Servicer will edit and validate electronically received loan origination data within a 24 hour period.

The Loan Program Manager will track and manage the promissory notes using the Department's loan origination software in determining when the promissory notes were returned completed by the student and if and when the promissory notes were sent to the Servicer. The software will also record the dates the Servicer verifies receipt of the notes and confirms it acceptance of the notes.

SECTION 17

17 Enrollment Certification Process

Data is submitted to the Clearinghouse pertaining to the student enrollment status every 30 days. The National Student Loan Data System when students complete the FAFSA for students at CSU.

17.1 National Student Loan Data System (NSLDS)

NSLDS is the first national database of information relating to loans and other Title IV financial aid disbursed to students. The overall purpose of NSLDS is to support ED and the entire student aid community in a variety of operational research functions aimed at improving the administration and delivery of Title IV student aid programs.

With the exception of mid-year transfer students, using the information from the NSLDS will allow schools to meet the regulatory requirements for obtaining information for those

Federal student aid applicants who have previously attended other eligible postsecondary institutions.

SECTION 18

18 **Disbursement of Funds**

18.1 Responsibility for Disbursement of Funds

The Office of Financial Aid is responsible for determining when a student has meet all eligibility requirements for the disbursement of financial aid funds i.e. loans, grants and scholarships.

The Business Office has the responsibility for disbursement of some scholarship checks and students with FWS Deferments. The Payroll Office has responsibility for processing FWS paychecks.

18.2 Separation of Functions

There is a clear and distinct separation of functions between the OFA and the Business Office (previously discussed). The Aid Office assures and maintains the accurate and appropriate awarding of aid funds. This information is submitted to the Business Office. These funds credit the student's account. Any monies in excess of charges is disbursed to the student by Business Office staff.

18.3 Procedures

CSU transfers aid to the student's account if all appropriate papers have been signed and the student is registered for the correct number of hours.

18.3.1 Verification of Status

The student's eligibility status is checked by the Office of Financial Aid. Computer edit checks are run to ensure current eligibility before generating financial aid refunds.

18.3.2 Parent and Student Endorsement

Parents and Students are required to endorse co-payable checks before funds can be released (i.e., PLUS or scholarship).

SECTION 19

19 **Refunds/Repayments**

When a student withdraws from classes, he/she may be entitled to receive money back which had been paid to the University. The University may be able to **refund** all or a portion of the tuition and fees the student paid. If the tuition and fees were paid with financial aid dollars, then all or a portion of the student's refund must be returned to the student aid programs from which the money was awarded. A student who receives a cash disbursement to assist with living expenses and then withdraws, drops out, or is expelled, may be required to **repay** money to the aid programs from which the money was awarded. The University has designed the following policies and procedures to ensure proper accountability when a student leaves the University.

19.1 Refund and Withdrawal Policy

Adjustments of Fees Upon Official Withdrawal: Students who wish to withdraw from the

University must complete the following steps:

- ⚔ Complete a Total Withdrawal Form. You may obtain this form from the Office of the Registrar (Building 39, Room A-12) or online (www.webforstudents.CSU.edu).
- ⚔ Complete an Exit Interview with the Office of Student Financial Aid.
- ⚔ Sign a statement concerning the Return of Financial Aid Title IV funds. The Office of Financial Aid is located in Building 39, Room 101.

For those students who are called to "Active Duty", you will need to complete the following steps:

- ⚔ Contact the University's Registrar's Office with a copy of official deployment orders.
- ⚔ Complete an Exit Interview with the Office of Student Financial Aid.
- ⚔ Sign a statement concerning the Return of Financial Aid Title IV funds. The Office of Financial Aid is located in Building 39, Room 101.

19.2 Tuition and Comprehensive Fee Refund Policy:

Refunds of Institutional charges including tuition, fees, room and board will be calculated based on either the Federal Return of Title IV Refund Policy or the University Refund Policy (see tables below). Students may be assessed $100 or 5% of institutional cost as an administrative fee (whichever is less). Also, students who are on military deployment will be prorated based on the University's policy.

Note: The Official Withdrawal Date is defined as the actual date the student began the Institution's official withdrawal process, or the midpoint of the semester for a student who leaves without completing the appropriate withdrawal steps listed above.

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19.3 FEDERAL RETURN OF TITLE IV REFUND POLICY:

The purpose of this instructional notice is to state the University's institutional policies and procedures, as well as the Federal guidelines, pertaining to the refund and return of Title IV funds.
Pursuant to Section 485 of the Higher Education Amendments of 1998 (P.L.105-244)
Section 484B of the HEA of 1965, amended _ Statute enacted October 7, 1998 _ NPRM PUBLISHED August 6, 1999 _ Final Regulations published November 1, 1999

BACKGROUND: The federal guidelines for Title IV funds require that if a student withdraws or is expelled from the University that he may be required to return all or a portion of the federal Title IV funds awarded to him. If a recipient of Title IV aid (Pell grant, Supplemental Educational Opportunity grant, D.C. Leveraging Educational Assistance Partnership Program (formerly SSIG), National Direct Student Loan, Family Educational Loan Subsidized and Unsubsidized) withdraws during a payment period (i.e., a period of enrollment), the University must calculate the amount of Title IV aid the student earned. Unearned Title IV funds must be returned to the Title IV programs.

PROCEDURES: Official Withdrawal Process

Students may use one of the following options to affect a total withdrawal (withdrawing from all classes for which they are enrolled) from the University up to and including the last day of class (prior to the beginning of the final examination period):

1. Submit the Total Withdrawal Form to the Office of the University Registrar (Building 39, Room A-112)
2. Submit the Total Withdrawal Form online (Web4Students.CSU.edu)

DETERMING THE WITHDRAWAL DATE: The withdrawal date is defined as the date that the Total Withdrawal Form is submitted to the Office of the Registrar or online. The University does not assess a total withdrawal fee. **A STUDENT WHO TOTALLY WITHDRAWS FROM THE UNIVERSITY MUST APPLY FOR READMISSION TO THE UNIVERSITY.**

University's Responsibility to Return Title IV Funds and Order of Return

RETURN POLICY: After notification by a student of his or her withdrawal from the University, the Office of Financial Aid has:

> 45 days to return Title IV funds
> 45 days to notify a student of grant overpayment requirements
> 45 days to notify a student of eligibility for post withdrawal disbursement
> 90 days to send post withdrawal disbursement to a student and/or parent

The University assesses tuition, fees and books as allowable institutional charges in the calculation of the return of Title IV funds. A student who totally withdraws from the University and receives a refund check may be in an overpayment status.

Order of Return Policy:

The University returns the lesser of unearned Title IV Aid or The University charges for the period times the percentage of Title IV aid that was unearned. The University must return Title IV funds to the programs from which the student received aid in the following order, up to the net amount disbursed from each source:

> Unsubsidized Federal Direct Loan
> Subsidized Federal Direct Loan
> Perkins loan
> PLUS loan
> Federal Pell grant
> Federal Supplemental Educational Opportunity grant (FSEOG)
> Leveraging Educational Assistance Partnership Program
> (ACG/SMART grants) formerly SSIG
> Other assistance under Title IV

> **Students' responsibility to return Title IV funds:** The student must return funds to the Title IV fund from which they were received. The student must return the net amount disbursed from each funding source. A student is required to repay 50 percent of the grant assistance he or she received.

> The student (or parent, if a federal PLUS loan) returns funds to the loan programs in accordance with the terms of the loan and to grant programs as an overpayment. In other words, the student will be repaying any unearned loan funds in the same manner that he or she will be repaying earned loan funds.

> Grant overpayments are subject to a repayment arrangement satisfactory to the University or overpayment collection procedures prescribed by the secretary of the Department of Education.

NOTE: The student automatically retains eligibility for Title IV assistance for 45 days after the University sends the notification of a grant overpayment and request for repayment arrangements to the student.

Procedures for collection of payment to student: The student will be notified in writing within 30 days of the date of the University's determination that the student withdrew and a grant overpayment is due. The following repayment options are available:

A) Pay in full within 45 days.
B) Establish repayment arrangements with the University.
C) Establish repayment arrangements with the Department of Education.

If the student defaults in the repayment agreement, the University will report within 30 days to the Department of Education and National Student Loan Data System (NSLDS) that the student is in overpayment status. Students requesting additional information should contact the Office of Financial Aid, Building 39, Room A-111, or call 202.274.5060.

SECTION 20

Financial Aid
SatisfCoppin State University
actory Academic Progress (SAP) Policy

Federal regulations require that the Financial Aid Office at the Coppin State University (CSU) ensure financial aid recipients are making measurable progress toward their degree or certificate program. In general, CSU financial aid recipients must maintain a minimum cumulative 2.0 Grade Point Average (GPA), complete 67% of all attempted study and may not exceed 150% of the time frame required to obtain their degree or certificate.

Minimum Academic Standard Requirements

Requirement #1: **Maintain a cumulative grade point average of at least 2.0 for undergraduates and a 3.0 for graduates.** Passing coursework is defined

as follows:

Courses successfully completed	A, B, C, D, P
Courses not successfully completed	F, W, I, X, AU

Undergraduate Students:

Undergraduate students must maintain a cumulative 2.00 GPA. Your GPA will be reviewed each semester. If at the end of your first semester your GPA is less than 2.00 you will be placed on financial aid **warning**. Should your GPA fall below a 2.00 at the end of your second semester, you will be placed on financial aid suspension.

Graduate Students:

Graduate students must maintain a cumulative of 3.00 GPA each semester. If at the end of your first semester your GPA is less than 3.00 you will be placed on financial aid **warning**. Should your GPA fall below a 3.00 at the end of your second semester, you will be placed on financial aid suspension.

Requirement #2: **Complete the required number of credits each semester.**

The number of credits a student must complete each semester depends on their enrollment status. Enrollment status is determined by the number of units attempted each semester. Any course that appears permanently on an academic transcript is an attempted course.

Undergraduate Unit Completion Requirement Chart Fall, Spring, Summer Semesters		
Units Attempted	Enrollment Status	Required to Complete
12 or more	Full Time	9
9 - 11.5	3/4 Time	8
6 - 8.5	1/2 Time	6
1- 5.5	< 1/2 Time	All attempted

Aid recipients are required to maintain a cumulative course completion rate of 67%. Students that fail to complete 67% of their coursework after the end of their first semester will be placed on financial aid **Warning**. Students that fail to complete 67% at the end of their second semester will be placed on financial aid suspension.

Requirement #3**: Maximum Time frame Requirement**

A student may not exceed 150% of the time frame required to complete their program of study. Students will be deemed ineligible for financial aid upon exceeding the maximum time frame or attempted credits as indicated below:

Example: Maximum Time Frame (based on a 120 credit hour program) Enrollment Status	Required Credit Hours to Graduate	Maximum Attempted Credit Hours (150%)	Maximum Years/Semesters to Complete the Program
Full-time (min. of 12 credit hours/semester)	120 credit hours (4 years/8 semesters)	180 credit hours	6 years/12 semesters
Half-time (6-8 credit hours/semester)	120 credit hours (8 years/16 semesters)	180 credit hours	12 years/24 semesters

Example: Maximum Time Frame Community College – Associate Degree/Certificate Educational Goal	Average number of credits required to achieve Ed. Goal	Maximum number of credits you may attempt is 150% of the program length
Associate degree	60 units	90 units
General Education for Transfer	60 units	90 units
Certificate Program	30 units	45 units

Please Note: Bachelor degree seeking students may not receive financial aid at the community college should they have more than 90 attempted credit hours as this exceeds the 150% maximum time frame requirement.

Additional Satisfactory Academic Progress Requirements:

- ⚐ **Transfer Credits** – Transfer credits (including those from foreign institutions) will be placed within the SAP policy's maximum time frame based on the the number of credits accepted.
- ⚐ **Change of Major** – A student that changes their major must submit a degree checklist signed by their Department Head outlining the number of credits needed to obtain the degree. The maximum time frame will be calculated based upon the submission of the new requirement for graduation.
- ⚐ **Second-Degree** – Students pursuing a second degree are allowed six additional full-time semesters to complete the second degree program including prerequisite courses.
- ⚐ **Duel Degree Program** – Students may request in writing an extension of the maximum time frame policy and provide documentation of the total number of credits needed to complete the duel degree program.
- ⚐ **Repeating a Course –** Students repeating a course will have both the original and repeat credit hours count toward determination of enrollment status and maximum time frame with the highest grade computed in the GPA.
- ⚐ **Developmental coursework** – Students may receive financial aid

for up to 30 credit hours of developmental coursework, including English as a second language. Developmental courses will count toward determination of enrollment status and maximum time frame requirements.

- ⚔ **Prerequisite Coursework –** All undergraduate and graduate prerequisite courses are included in the SAP maximum time frame.
- ⚔ **Graduate students enrolled for undergraduate coursework –** Graduate students may not receive financial aid to take undergraduate coursework as these credits and hours will not apply toward their graduate degree program.
- ⚔ **Professional Licensure –** Students pursuing professional licensure are not eligible for financial aid unless they are admitted in a degree program.

Financial Aid Academic Progress Status Categories

Satisfactory Academic Progress - GOOD

The aid recipient has maintained a minimum cumulative 2.0 Grade Point Average (GPA), completed at least 67% of all attempted study and has not exceeded 150% of the time frame required to obtain their degree or certificate.

Satisfactory Academic Progress - WARNING

Students who have not met the <u>minimum standard requirements</u>: cumulative GPA is below 2.0 (3.0 for graduates) and/or number of credits completed as of the last semester do not meet minimum requirement. Students are eligible to receive financial aid while on warning, but are required to meet the minimum standards at the end of the warning period. If the student does not meet GPA or unit completion requirements, an academic status of Suspension will be assigned. Students who meet GPA and credit completion requirements at the end of the warning semester will be assigned an academic status of **"Good" Satisfactory Academic Progress.**

Satisfactory Academic Progress – Suspension

Financial aid recipients placed on suspension are not eligible for financial aid. Students in any of the following three categories are considered to have an academic status of financial aid suspension:

- ⚔ Students who are on financial aid **warning** and who do not maintain a minimum 2.0 GPA at the end of the second semester will be placed on suspension.

- ⚔ Students who are on financial aid **warning** and who do not complete at least 67% of their coursework at the end of the second semester will be placed on suspension.
- ⚔ Students who reach or exceed the **Maximum 150% Time Frame** of their program will be placed on suspension and are no longer eligible for Federal student aid. The student must use their own funds to continue their studies

Financial Aid Appeal Process

Students who are placed on financial aid suspension will be notified via PeopleSoft Self-Service. Any student on suspension may appeal their status due to extenuating circumstances beyond their control. The Financial Aid Satisfactory Academic Progress Appeal Form is available in the Financial Aid Office or online at the CSU website at www.CSU.edu.

The Financial Aid Office Appeals Committee will review the appeal and notify the student of the appeal approval or denial status. Students will be notified via email mail as to the decision of their appeal. Students are required to submit their appeal as early as possible should they wish to be reconsidered for aid prior to the start of next semester.

Appeals that are Approved

If your appeal is approved, you will be place on financial aid **probation** and will be allowed one enrollment period/semester of funding to bring your status up to the required mimimum standards. Eligibility is not retroactive to previous semesters in the award year. Approved appeals will move a student from suspension to probation status. Students who make progress after their probationary semester are moved to a "good satisfactory academic progress" status. Students that do not maintain required standards will be placed back on suspension.

Appeals that are Denied

Students that are denied their appeal will be placed on financial aid suspension and no longer eligible for financial aid at CSU. Once a student becomes ineligible for financial aid, the student can regain eligibility by completing the following:

- ⚔ Achieve the required cumulative course completion rate of credits attempted
- ⚔ Achieve the minimum 2.0 GPA required to to re-establish satisfactory academic progress

Students denied their appeal must meet these requirements at their own expense and re-appeal to the financial aid committee once met. Eligibility cannot be re-established simply by being out of school for a set period of time or by paying for certain number of courses with ones own funds.

For additional information or questions about the CSU Financial Aid Satisfactory Academic Progress Policy, please visit the Office of Financial Aid.

SECTION 22

22.1 Fraud

Coppin State University may refer applicants who are suspected of having engaged in fraud or other criminal misconduct in connection with Title IV programs to ED's Office of Inspector General (OIG). CSU will refer any suspected cases for investigation, not that it and may not reach a firm conclusion about the propriety of the student's conduct.

To identify suspected fraud, the CSU Office of Financial Aid may apply an adequate system to

identify and resolve discrepancies in the information received from different sources with respect to a student's application for Title IV aid. Some of these areas include but are not limited to:

All student aid applications (e.g., federal, institutional, state, etc.)

Need analysis documents [e.g., Institutional Student Information Records (ISIRs) and Student Aid Reports (SARs)]

Copies of state and federal income tax returns

Information regarding a student's citizenship

Previous educational experience (e.g., falsified school credential such as a high school diploma)

Documentation of the student's Social Security Number

Other factors relating to the student's eligibility for funds under Title IV aid programs (e.g., Selective Service registration compliance)

Some examples of financial aid fraud that may occur are:

CSU students and parents who willfully submit fraudulent information. They will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities following the below procedure.

Procedures: If, in the Aid Administrator's Judgment, there has been intentional misrepresentation, false statements, or alteration of documents that have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case may be referred to the Director of Financial Aid for possible disciplinary action. The below steps provide an example of how potential fraud cases are reviewed:

Step 1: The student's application has been selected for verification and the Aid Administrator reviews all documents [such as the need analysis document (ISIR), tax forms, etc]. **If** the Aid Administrator suspects fraudulent information like the signatures on the verification worksheet do not match, or taxes appear forged or are significantly lower from those from the previous year;
Step 2: The Aid Administrator will refer the file to the Financial Aid Director for review;

Step 3: The Director will review the student aid file with the appropriate Aid Administrator and if fraud is suspected, the Director may first request an appointment with the student (notifying them via phone and/or email). If the student does not schedule an appointment or meet with the Director and;

Step 4: If fraud or misrepresentation is suspected the Financial Aid Director may:

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

All processing of the application and disbursement of funds may be placed on hold or suspended until the Director has made a determination as to whether the student is required to make an appointment and/or fraud is suspected.

22.2   Institutional & Third-Party Fraud Policy

Any employee, third-party servicer, or other agent of the institution acting in a capacity involving the administration or receipt of Title IV funds that is suspected or may have engaged in fraud or any illegal conduct involving the Title IV programs will be promptly investigated. All proven cases of fraud and abuse will be reported to the OIG and proper authorities.

Procedures

If the Financial Aid Office identifies suspected institutional, employee or third-party fraud the following actions may take place:

The Department Vice President, Dean and/or the College's legal counsel may be notified. Other institutional offices may be included as part of the investigation.

If fraud by an employee, third-party servicer, or other agent of the institution is suspected and/or proven the following action may apply:

- Prompt termination from the College
- Possible legal action
- Possible arrest for any criminal action or activity
- Referral to E.D. Office of Inspector General

All cases of suspected fraud will be held to the highest confidentiality by involved CSU staff and participating constituents.

21.3   Referrals

If CSU suspects that a student, employee, or other individual has misreported information and/or altered documentation to increase student aid eligibility or to fraudulently obtain federal funds, it will report those suspicions and provide any evidence to ED's Office of Inspector General (OIG) by. f an employee or third party is suspected of fraud, documentation supporting the allegation is gathered and the Office of Inspector General is notified by calling 1-800-MIS-USED or online as described above. The CSU Vice President, Dean, the Director of Financial Aid or other designated administrative staff may submit the referral. Local authorities may be contacted for possible criminal action.

SECTION 23

23. Audits

Coppin State University conducts an annual compliance audit conducted by an independent CPA firm. All audits are submitted along with audited financial statements to both the Coppin State University and U.S. Department of Education.

The submitted financial statements cover the institution's last complete fiscal year and demonstrate its financial responsibility. Current auditors the FAD, or the CSU Controller, may submit the audit to the USDOE

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The submitted financial statements cover the institution's last complete fiscal year and demonstrate its financial responsibility. Current auditors the FAD, or the CSU Controller, may submit the audit to the

USDOE via the EZ-Audit website and/or two copies each mailed directly to both the Coppin State University and U.S. Department of Education.

The audits are prepared on a fiscal-year basis and cover all Title IV transactions that have occurred since the previous audit. CSU falls under the Single Audit Act, implemented by OMB Circular A-133, and follows submission requirements contained in the circular.

Preparation for the audit is coordinated by the Director of Financial Aid and may involve the Office of Admissions, Controller/Accounting Office, Registrar and other requested offices of the College. Additional personnel may be involved at the discretion of the CFO or Director of Financial Aid. All requested Title IV files and documents are made available for review at audit request.

Copies of the audit may be directed to the College President, CFO, Controller and Director of Financial Aid who may all, or in part, provide audit responses, reconcile any findings, and/or ensure repayments (as a result of any liability) within the requested audit timeframe.

CSU annual audits are submitted by the contracted auditing agency and provided to the USDOE and State of Coppin State University by the required deadlines and comply with all Coppin State University and Federal Single Audit Acts.