FINANCIAL AID
POLICIES & PROCEDURES
MANUAL

Updated On 5/1/2024

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Institutional Overview
School Code: 001040

The Financial Aid Policies and Procedures Manual serves as a guide for the staff. Given the continuous changes in Title IV financial regulations, Southern Union State Community College (the College) must ensure the administration of Title IV programs complies with federal regulations and that the financial aid policy and procedures manual is updated accordingly. The financial aid staff is responsible for administering all financial aid programs within the governing regulations. In the absence of a policy or procedure addressing a specific issue, the Financial Aid Department must follow federal guidance and apply professional judgment based on the intent of all financial aid programs and Office practices.

As a member of the Alabama Community College System, Southern Union State Community College serves and enhances its communities by offering affordable, accessible, high-quality educational and workforce development opportunities. The College, a comprehensive public two-year community college, exists to create an educational environment that meets the needs of individual students, the community, and other target audiences.

The Financial Aid department plays a crucial role in administering scholarships, grants, and loans. These resources are essential in helping students achieve their educational goals.The philosophy of the College is that no student should be denied access to postsecondary education because of financial barriers. While the primary responsibility of paying for College lies with the student and the student's family, the Financial Aid department offers a variety of aid, such as grants, loans, scholarships, and work-study to assist as many qualified students as possible.
The College's Financial Aid department is responsible for administering scholarships, grants, and loans, vital in supporting students to achieve their educational goals.

Financial Aid departments are located in:
  ➢ The administration building on the Wadley Campus
  ➢ The administration building on the Opelika Campus.
The operation hours are 7:15 AM – 4:30 PM, Monday through Thursday, and 7:15 – 12:15 on Fridays.

The Financial Aid department can be reached by:
Phone number: Southern Union Opelika (334) 745-6437; Wadley (256) 395-2211, Option #3
Fax number: (334)742-9418
E-mail: financialaid@suscc.edu
Web address at: https://www.suscc.edu/admissions/financial-aid-overview

The mailing address is:
SUSCC Financial Aid Department
301 Lake Condy Rd
Opelika, AL 36801

Or

SUSCC Financial Aid Department
P. O. Box 1000
Wadley, AL 36276

Southern Union has filed with the Federal Government an Assurance of Compliance with all requirements imposed by or under Title VI of the Civil Rights Act of 1964 and the Regulations issued there under, to the end that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity sponsored by this institution. It is also the policy of Southern Union to be under Title IX of the Education Amendments of 1972 which provides that "no person in the United States shall, based on sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any educational program or activity receiving Federal financial assistance."

It is the official policy of the Alabama State Department of Postsecondary Education, including postsecondary institutions under the control of the Alabama State Board of Education, that no person in Alabama shall, on the grounds of race, color, disability, sex, religion, creed, national origin, or age, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, activity, or employment.

Various sources for new information about financial aid regulations, laws, and Department of Education (ED) policy guidance are continuously used while forming the manual. The Financial Aid Policies and Procedures Manual will be evaluated and updated every year.

The Director of Financial Aid is responsible for developing and updating the policies and procedures manual of the Financial Aid department. They are responsible for ensuring that new regulations are communicated to the staff and included in the manual.

The Financial Aid department utilizes several documents and electronic methods to keep up with new regulations, laws, and ED policy guidance that might impact the Financial Aid department's policies and procedures. The Financial Aid department refers to documents and publications such as:

- Federal Student Aid Handbook
- SAI Formula Guide
- Policy Bulletins
- U.S. Department of Education Audit Guide
- Federal Registers
- Title IV Regulations and Updates
- Higher Education as Amended
- NASFAA Encyclopedia
- Newsletters from professional associations (such as NASFAA and SASFAA)

Section 1: Administrative Capability

<u>Adequate Staffing Procedures:</u>

This section outlines the responsibilities, roles, and communication methods of the offices responsible for approving and disbursing Title IV aid. Staff members communicate with each other using email, phone, or in-person meetings. Additionally, all-staff and departmental meetings serve as opportunities to share information and updates related to federal regulations. The College has adequate staffing levels to ensure that students receive optimal service. The following offices are responsible for administering and ensuring compliance with Title IV programs:

1. **Admissions:**
   - Before any student can receive information from the Financial Aid department, the student must apply and submit all admissions requirements (official transcripts, etc.)
   - During the registration period, students should verify through Degree Works that the classes in which they are registered meet the requirements of their major. If changes are required, students may contact the advising department if assistance is needed.
   - Prepare deferment forms and complete student enrollment status confirmation reports

2. **Business Office:**

   The Business Office is responsible for:
   - Disbursing financial aid funds.
   - Establishing and implementing the College's refund policy.
   - Reconciling federal funds between bank statements and federally reported balances.
   - Drawing down funds.
   - Reviewing R2T4 calculations.
   - Calculate refunds and repayments for financial aid students who withdraw from college.
   - Handling all third-party scholarships, and federal, and state invoicing.

3. **Human Resources and Payroll:**

   The Financial Aid department is responsible for verifying the Federal Work-Study award eligibility for all students and assigning the student to an available position. The information is then sent to the Human Resources Officer who completes any additional documents needed for payroll purposes and employment verification. Before processing, Financial Aid personnel must ensure the following:
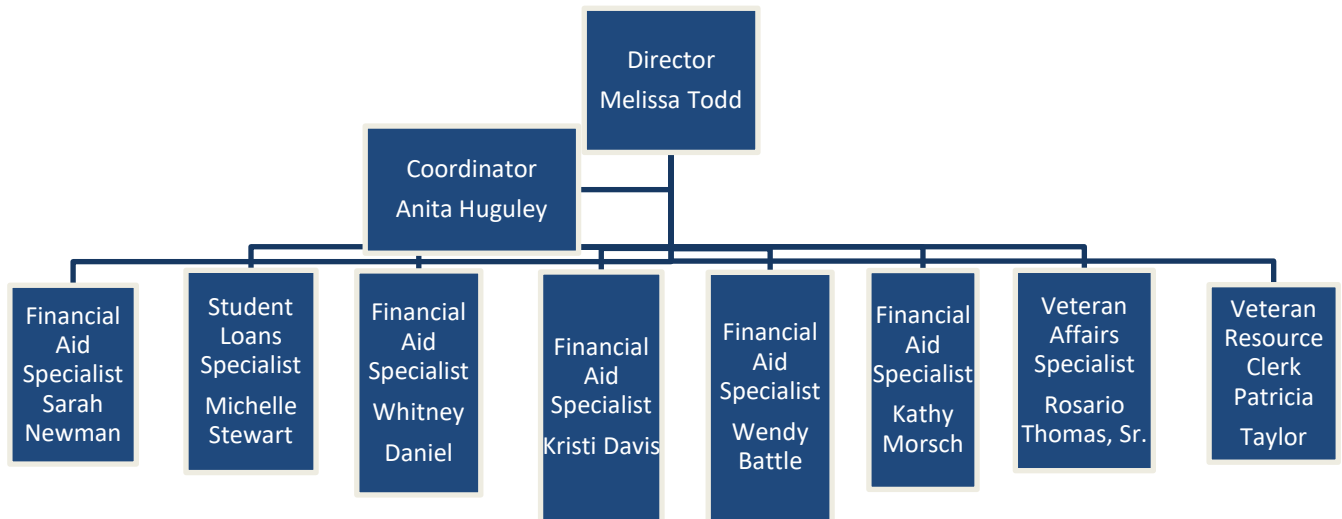   - All work study payments must be supported by approved timesheets.

- Timesheets must be signed by the student and approved by the supervisor.

- The number of hours worked per week should not exceed what has been approved.

- The hourly rate must agree to what has been approved.

- The number of hours worked per day should not exceed the allowed number of hours deemed eligible by the Financial Aid department.

4. **The Financial Aid department handles:**

- Development of financial aid policy.

- Publicize the availability of financial aid

- Advise students on all aspects of financial aid including, but not limited to, satisfactory academic progress, eligibility, appeals, rules, and regulations.

- Communicate to students the effect of enrollment status on the financial aid award.

- Calculate the return to Title IV to determine if a payment is owed for repayment of an official or unofficial withdrawal

- Calculate the cost of attendance

- Prepare and submit the FISAP report.

- Determine student eligibility for Title IV funds.

- Track documents that applicants have placed on file.

- Verify application data on selected applicants.

- Collect progress reports for academic satisfactory progress.

- Reconciles program and fiscal records at least monthly.

- Screen and certify veterans and veterans' dependents who apply for Veterans Administration educational benefits.

- Determine student eligibility for loans and award loans based on regulations and guidelines

- Submit loan information to the Department of Education to originate and reconcile student loans

Financial Aid Department Structure & Position Responsibilities:

The Financial Aid department at the College provides trained and adequate staffing for the administration of Title IV programs. The areas of responsibility within the Financial Aid department are:

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                          ┌─────────────────┐
                          │    Director     │
                          │  Melissa Todd   │
                          └─────────────────┘
                 ┌─────────────────┐
                 │   Coordinator   │
                 │  Anita Huguley  │
                 └─────────────────┘
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| Financial Aid Specialist Sarah Newman | Student Loans Specialist Michelle Stewart | Financial Aid Specialist Whitney Daniel | Financial Aid Specialist Kristi Davis | Financial Aid Specialist Wendy Battle | Financial Aid Specialist Kathy Morsch | Veteran Affairs Specialist Rosario Thomas, Sr. | Veteran Resource Clerk Patricia Taylor |

1. **Director of Financial Aid**:
   - Supervises all functions of the Financial Aid department.
   - Responsible for all financial aid policy development.
   - Implements, organizes, and maintains financial assistance functions at the College.
   - Coordinating fiscal matters with the Business Office, including cash requests, cash accountability, and cash disbursements
   - Awards and adjust scholarship awards based on completed scholarship contracts
   - Maintains up-to-date knowledge of relevant federal regulations
   - Prepares Federal Title IV Reports
   - Reconciles program and fiscal records at least monthly.
   - Responsible for assisting in the overall audit compliance process under state and federal regulations.
   - Maintains currency in financial aid regulations and implements modifications as required.

2. **Financial Aid Coordinator**:
   - Assists in planning, organizing, and implementing the student aid programs under the goals and objectives of the College and as required by state and federal regulations.
   - Assists the Director with coordinating financial aid operations to ensure that students needing financial assistance to attend college are served appropriately.

- Works with students to resolve conflicts related to the application and understanding of financial aid policies.
- Assists in awarding financial aid funds.
- Visits local high schools, businesses, and organizations to provide financial aid information.
- Assist with planning financial aid events and recruitment sessions.
- Runs various reports using Argos for the verification, processing, and updating of student financial aid information.
- Manage third-party federal aid such as WIOA, TRA, and Alabama Vocational Rehabilitation Services.
- Advise students on all aspects of financial aid including, but not limited to, satisfactory academic progress, eligibility, appeals, rules, and regulations.
- Determine student eligibility for Title IV funds.
- Track documents that applicants have placed on file.
- Conduct financial aid presentations as required.
- Verify application data on selected applicants.
- Collect progress reports for academic satisfactory progress.
- Process electronic corrections.
- Assist students by phone, email, and in person with applying for financial. aid and informing them of the financial aid application procedures.
- Perform other related duties as assigned.

3. **Financial Aid Specialist**:
   - Advise students on all aspects of financial aid including, but not limited to, satisfactory academic progress, eligibility, appeals, rules, and regulations.
   - Determine student eligibility for Title IV funds.
   - Runs various reports using Argos for the verification, processing, and updating of student financial aid information.
   - Track documents that applicants have placed on file.
   - Conduct financial aid presentations as required.
   - Verify application data on selected applicants.
   - Collect progress reports for academic satisfactory progress.
   - Process electronic corrections.

- Assist students by phone, email, and in person with applying for financial. aid and informing them of the financial aid application procedures.
- Perform other related duties as assigned.
- Ensures that recipients of institutional scholarships comply with the policies of the college
- Monitor the scholarship awarding process to ensure the eligibility of students being awarded.
- Perform other duties as assigned.

4. **Veterans Affairs Specialist**:
- Screen and certify veterans and veterans' dependents who apply for Veterans Administration educational benefits.
- Arrange for advance payment for veterans and veterans' dependents.
- Notify the State Approving Agency of changes in course offerings, and curricula requirements, term beginning and ending dates, and other pertinent information.
- Maintain, for students receiving VA benefits, accurate certification files which include the following: a record of the number of hours in which a student is enrolled; record of courses in which a student is enrolled; record of course withdrawals or complete withdrawals; and record of degree requirements and objectives and any changes in those degree requirements and objectives.
- Obtain information on prior credits earned and report prior credits to the appropriate VA regional office.
- Ensure that the office operates within required guidelines by participating in annual compliance surveys conducted by the State Approving Agency and the VARO.
- Provide students with information about monthly allowance, course and degree requirements, and general college policies and procedures.
- Recruit, hire, and supervise veterans' work-study students.
- Perform general financial aid support functions as required.
- Attend VA training sessions as required.
- Perform other duties as assigned.

5. **Veteran Resource Clerk:**
- Greet students as they enter the office for assistance.
- Help monitor the veterans' email accounts and phone calls.

- Assist with the Alabama GI Dependent Scholarship, Post 9/11 benefits, Dependent Educational
- Assistance Program, Vocational Rehab, maintain files, check GPA, ensure military transcripts are received, and send correspondence emails to students concerning any changes to their benefit.
- Complete training courses to learn and stay abreast of various VA educational benefits offered at the college.
- Assist in planning events targeting the VA population such as the Veterans Day Program, recruiting, and wellness.
- Assist with certifications and other necessary paperwork to ensure prompt and accurate; payment of veterans& educational benefits to eligible students and the institution
- Guide all veterans utilizing educational benefits; with questions and concerns relating to eligible aid.
- Create and maintain VA student files for state and federal students.
- Maintain student records in the Banner Database System.
- Serve as the primary contact in the absence of the Full-Time VA Specialist.
- Assist in other areas of the Financial Aid Department, as requested by the Director.

6. Student Loan Specialist:
- Determine student eligibility for loans and award loans based on regulations and guidelines
- Submit loan information to the Department of Education to originate and reconcile student loans
- Conduct entrance and exit counseling for students applying for loans
- Monitor academic progress, financial need, and aggregate debt of loan recipients to determine continued eligibility
- Monitor financial aid packages to make certain that student loans do not result in over-award
- Perform other financial aid functions as assigned
- Perform other duties as assigned.

Number and distribution of Financial Aid staff:
a. **Southern Union Opelika Campus:** Five full-time personnel with one dividing her time between the Southern Union Opelika and Valley Campuses. One part-time personnel and one (1) work-study student (if needed).

b. **Southern Union Wadley Campus:** Three full-time employees with one dividing her time between the Southern Union Opelika and Wadley Campus. One (1) part-time employee.

The degree of the office automation used in the administration of Title IV aid:

- The College uses the Ellucian Banner system, a comprehensive computer information processing system.

- ISIR records are received daily from CPS and a three-step data loading process is used to upload the files into the College computer system.

- As ISIR files are pulled in, they are assigned to a dependent and independent group listing the required documents needed if the student is selected for verification. Financial Aid specialists review each file to determine if any additional information is needed. Requested verification documents can be viewed by students on the College Pipeline account and are also requested via electronic mail. Budgets are determined by the Banner system when awards are placed on the student's account. At the end of each semester, satisfactory academic progress is determined through the Ellucian Banner system.

- Each financial aid employee has an account password for all systems/programs used and is required to keep all information confidential.

Types of Programs in which the College Participates:

Federal Programs:

    a. Federal Work Study
    b. Direct Loans
    c. Federal SEOG
    d. Federal Pell Grant

State Programs:

Alabama Student Assistance Program (ASAP) is the only state program administered by the Financial Aid Department. ASAP is a need-based grant that does not have to be repaid. Students must be eligible for Federal Pell Grant to be considered for the ASAP grant. There is no special application for these funds; completion of the FAFSA is all that is required to apply for ASAP. Funds are very limited for this program. The ASAP is awarded until available funds are expended. The College usually receives the funding in late September. The Director of Financial Aid will determine when and how much funds to be awarded.

To be eligible, a student must:

1. Be an Alabama resident and US-eligible citizen.

2. Be enrolled for at least 6 credit hours with the most needed base SAI number.
3. Complete FAFSA
4. Has not received SEOG
5. Comply with the SAP policy of the Financial Aid department

Scholarships:

Southern Union State Community College offers several different scholarships for incoming freshmen and currently enrolled students. Scholarship details are posted on our homepage, www.SUSCC.edu, within the financial aid tab. Scholarship applications will be available in early December. Scholarships are competitive, and applications must be submitted by March 1, unless otherwise stated. Students may apply for multiple scholarships; however, only one offer can be accepted. Students must have a complete SUSCC Admissions application on file to be considered

Scholarships are available to students entering as freshmen, currently enrolled students, and students who transfer to other colleges and universities. Either the sponsor or the Financial Aid and Scholarship Committee establishes the selection criteria.

The Financial Aid department administers or determines the following institutional programs:
- Institutional Scholarships
- Tuition Waiver

* Transient students are not eligible to receive institutional scholarships.

Institutional Scholarships:

1. Presidential Honors Scholarships
- Presidential Honors Scholarships are awarded to students graduating from high school or currently enrolled who would like to pursue an academic program.
- Applicants must have at least a 90 % average or higher numeric GPA,
- A composite ACT score of at least 21, a score of 21 or higher in English, and a score of 21 or higher in Math.
- Students must commit to being a peer tutor for at least four (4) hours per week/ 2 days per week on the assigned campus in Developmental English and/or Math courses (not to exceed 19 total hours per week).

This scholarship pays
- Tuition and mandatory fees for two years,
- rental of required textbooks
- hourly compensation for tutoring services.

Students must be

- enrolled full-time (12 credit hours or more),
- Maintain a GPA of at least 3.5
- Meet the peer tutor hour requirement for the scholarship to be continued beyond the first year.

Should the student not meet the stated requirements, he/she may be considered for the Presidential Academic scholarship for the duration of the eligible timeframe. Each qualified applicant will be evaluated by the Presidential Honors Committee based on his/her academic achievement, outgoing personality, people skills, and communication skills.

Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic

year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

2. **Presidential Academic Scholarships**

   Presidential Academic Scholarships are awarded to students graduating from high school who want to pursue an associate's degree program.

   Applicants are evaluated based on numerical GPA (90 percentile and higher required) and ACT score (20 or higher preferred). These scholarships pay tuition and mandatory fees for two years. Students must be enrolled full-time (12 credit hours or more) Fall and Spring semesters (the summer semester is optional) and have a GPA of at least 3.0 for the scholarship to be continued beyond the first year.

   Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus

   along with SUSCC employees and/or Ambassadors.

3. **Technical Scholarships Graduating High School Senior**:

   These scholarships are awarded to students graduating from high school who want to complete a technical program. Applicants must declare a technical area of interest and remain in that program for the duration of the scholarship.

   These scholarships pay tuition and mandatory fees for up to two years. Awards can vary from single-semester scholarships to full two-year scholarships. Students must be enrolled full-time (12 credit hours or more) and have a GPA of at least 2.5 for the scholarship to be continued

beyond the first year if offered a full two-year scholarship. Single-term scholarship awards are non-renewable.

Non-traditional: These scholarships are awarded to current students or new students who are not graduating high school seniors and wish to pursue a technical degree. Applicants must remain in that program for the duration of the scholarship.

These scholarships pay tuition and mandatory fees for up to two years. Awards can vary from single-semester scholarships to full two-year scholarships. These scholarships pay tuition and mandatory fees. Students must be enrolled full-time (12 credit hours or more) and have a GPA of at least 2.5 for the scholarship to be continued beyond the first year if offered a full two-year scholarship. Single-term scholarship awards are non-renewable.

Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

4. **Ambassador Scholarships**

   Ambassador Scholarships are awarded to students graduating from high school who have a desire to represent the college in a responsible, ethical, and professional manner while portraying a positive image of the institution. Applicants must have a minimum high school GPA of 3.25 and a minimum ACT score of 20. Services provided by the Ambassadors may include: conducting campus tours, hosting campus activities, recruiting students, assisting with registration, graduation, and orientations, and welcoming groups to the campus.

   Each applicant will be evaluated by the Ambassador Scholarship Committee based on her/his academic achievement, outgoing personality, professional appearance, and communication skills. Students must earn a GPA of 2.75 to continue beyond the first year.

5. **Performing Arts Scholarships**

   Performing Arts Scholarships are awarded to students who want to participate in the performing arts programs at Southern Union. These tuition and mandatory fee scholarships are awarded in the areas of dance, theatre, music (vocal), and production technical support. Auditions/interviews are held in March. Applicants are selected based on auditions, interviews, and/or other criteria that may be established by the director of the respective program. Students must earn a GPA of 2.5 to continue beyond the first year.

Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

6. **Bison Media Influencer**

Bison Media Influencer Scholarships are awarded to students graduating from high school or currently enrolled who would like to pursue an associate's degree program and actively work with the SUSCC Public Relations Department. Applicants must have the desire to represent the college in a responsible, ethical, and professional manner while portraying a positive image of the institution. Services provided by the Bison Media Influencer may include: creating video content, taking photos at various college events, and maintaining social media accounts. Each applicant must have maintained a 2.50 GPA (in high school or currently enrolled in college) at the time of their application, have experience working with Adobe Suite, and Canva, and have documented experience working with the media team at the high school level or with a community organization. Students must be enrolled in a minimum of 12 credit hours each semester, earn a GPA of 2.50, and meet other assignment requirements to continue beyond the first year. An allotted amount of scholarships will be divided amongst each campus.

7. **Partial Scholarships**

Partial scholarships are available to incoming freshmen or currently enrolled students. The scholarship covers tuition and mandatory fees for six (6) credit hours. Students must be enrolled full-time (12 credit hours or more) and have a cumulative GPA of at least 2.5 for the scholarships to be continued beyond the first year. If enrolled in a technical or health science program of study, the full-time enrollment requirement may be substituted for twelve (12) contact hours or more. An allotted amount of scholarships will be divided amongst each division: academic, technical, and health sciences. This scholarship cannot be used in conjunction with any other institutional scholarships.

Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

8. **Athletic/Cheerleading Scholarships**

Athletics and Cheerleading scholarships cover tuition, mandatory fees, and books. Coaches of each respective sport make awards based on tryouts and other criteria.

Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus

along with SUSCC employees and/or Ambassadors.

Employee/Dependent Tuition Waiver:

The Alabama State Board of Education has made it possible for all full-time and Salary Schedule H-35 employees of The Alabama College System and the Alabama Department of Postsecondary Education and their dependents to receive tuition assistance for courses taught by community and technical colleges under the control of the Board.

An application form for the tuition waiver should be completed before registration for classes and submitted with a copy of the student's unofficial transcripts and current schedule to the Financial Aid Office.

Adequate Checks and Balances Procedures:

The College administers the federal student aid (FSA) programs with adequate checks and balances in its system of internal controls. The College divides the functions of authorizing payments and disbursing or delivering funds so that no office has responsibility for both functions concerning any student-awarded aid. The functions associated with the authorizing of payments rely on the Financial Aid department. The responsibility for disbursing funds resides with the Business Office of the College. The two functions are carried out by at least two organizationally independent individuals who are not members of the same family or who do not together exercise substantial control over the College.

The Financial Aid department is responsible for:

- Reviewing and placing student's awards on their accounts.
- Calculating all returns of Title IV funds and verifying the awards per term based on the actual eligible credit hours the student is enrolled to receive financial aid.

The Business Office is responsible for:

- Disbursing aid and mailing checks to students.
- Reviewing all returns of Title IV calculations.

Reconciliation:

Reconciliation is a shared responsibility between the Financial Aid Department and the Business Office to perform the periodic reconciliation that is required to make certain that the College is managing the Federal Student Aid programs appropriately. This responsibility involves joint action by the financial aid and the business offices to identify discrepancies to connect those

discrepancies by established deadlines and to ensure the two offices are performing the separation of duties/functions as it relates to cash management.

Reconciliation of Title IV programs begins with the Financial Aid Department generating reports through the Financial Aid Administration information system Banner. Financial aid awards and disbursement records are compared with reports generated from the Department of Education system, Common Origination and Disbursement (COD) by the Director of Financial Aid.

Satisfactory Academic Progress Procedures:

All students receiving federal financial aid (Pell Grant, College Work Study, Supplemental Grant, or William D. Ford Direct Loan) must make satisfactory academic progress (SAP). Academic progress must be monitored for all terms of enrollment, whether or not financial aid was received. By federal guidelines, students receiving federal financial aid at

Southern Union State Community College must meet the following requirements:

1. **Status Review:** Academic progress will be assessed at the time a student is awarded and at the end of each semester after grades have been posted to academic history by the Registrar's Office. You will receive one of the following status notifications:

- Pass: Your status was reviewed and you are eligible to receive aid for the following term.

- Warning: Your status was reviewed and you are not meeting the minimum SAP guidelines. You will be put on a "Warning" status and allowed to keep aid for one term. Your continued eligibility will be determined after the next term checkpoint.

- Failure: Your status was reviewed after the checkpoint of a "Warning" classification and it was found that you do not qualify for financial aid for the following term.

- Close to Max: Your status was reviewed and you are close to reaching your maximum timeframe in credit hour limit. You will continue to be monitored until you have exhausted your eligibility. Your continued eligibility will be determined after the next term checkpoint.

- Max: Your status was reviewed after the checkpoint of a "Close to Max" classification and it has been determined you have exceeded the maximum timeframe in credit hours. You no longer qualify for federal financial aid assistance.

There is no warning semester for the Maximum Time frame.

2. **Maximum Time frame**: Students may receive financial aid for a period not to exceed 1 ½ times the normal length of their specific program of study. For example, students with an Associate in Science Degree requiring 64 credit hours will have a maximum of 96 hours to complete the

program. Students who transfer from other colleges will have all credit hours accepted by Southern Union included in the 96-hour total. The length of programs may vary.

*All attempted courses, including transfer credits accepted by the institution, incompletes, periods where academic bankruptcy or course forgiveness was applied, and developmental courses, must be factored into the calculation of the Maximum time frame.

3**. Grade Point Average Standard**: Each student will be expected to meet or exceed the following GPA at the indicated points in his/her program of study:

Long-Term Certificates and Degrees:		Short-Term Certificates:	
Credit Hours	Minimum Cumulative GPA	Credit Hours	Minimum Cumulative GPA
1-21 semester hours	1.50	1-12 semester hours	1.50
22-32 semester hours	1.75	13+ semester hours	2.00
33+ semester hours 2.00			

*Transfer credits (if applicable) are not included in GPA calculation. Academic bankruptcy and course forgiveness courses must be factored into the GPA calculation. Incompletes are not averaged into the GPA calculation until the grade has been updated to reflect the student's actual grade for the course.

4. **Pace Standard:** Each student will be expected to meet or exceed the following Pace of Progression at the indicated points in his/her program of study:

Long-Term Certificates and Degrees:		Short-Term Certificates:	
Credit Hours	Minimum Completion Rate	Credit Hours	Minimum Completion Rate
1-21 semester hours	58%	1-12 semester hours	58%
22-32 semester hours	62%	13+ semester hours	67%
33+ semester hours	67%		

*If a student repeats a course that was previously completed, the credit hours obtained the second time the course is attempted do not count toward the minimum number of academic hours required for program completion. Withdrawals count as hours attempted but not earned. Academic bankruptcy and course forgiveness courses must be factored into the completion rate. Incomplete grades are calculated in attempted but not passed for Pace.

5. **Developmental courses:** A student may not enroll in the same developmental course more than three times and continue to receive financial assistance. A federal financial aid recipient may not receive aid for more than 30 semester hours of developmental work. In addition, effective beginning Fall Semester 2011, developmental hours taken will be included when determining a

student's grade point average and pace standards progress for financial aid, including the maximum time frame allotment.

6. **Academic suspension**: When a student is suspended, whether the student serves the suspension or is readmitted upon appeal, the student is not eligible to receive financial aid for the duration of the suspension. To regain eligibility, the student must attain the minimum cumulative GPA required for the number of credit hours attempted, or make a 2.0 GPA for the term.

7. **Program change**: A student may change his/her program of study; however, this may cause the student to exceed the maximum time frame for financial aid. All hours attempted in all programs are counted in the maximum time frame allowed for the student's current program of study.

8. **Regaining eligibility**: To regain eligibility, a student must attend Southern Union at his/her own expense until the standards outlined in this policy are met.

9. **Appeal Process**: A student who loses his/her eligibility for financial aid because of a failure to meet the academic progress requirements may appeal if there are extenuating circumstances. The student must submit a completed Financial Aid Appeal Form and supporting documentation of the extenuating circumstances. The student will be allowed to appeal one time. The Financial Aid Committee will review all appeals and the decision of the committee is final. Each student will be notified in writing as to the outcome of his/her appeal. An approved appeal is void after three (3) consecutive semesters of non-enrollment.

10. **LEU**: Beginning with the 2012-2013 academic year, the Pell Grant duration of eligibility will be 600%, which is the equivalent of 12 full-time semesters. The new Pell Lifetime Eligibility Used (LEU) limit of 600% will apply to all Pell recipients regardless of when they first began receiving Pell Grant funds.

Conflicting Information:

The College operates a proactive system to identify conflicting information regardless of the source and regardless of whether the student is selected for verification.

If any conflicting information is provided on any of the verification documents or verbally by the student, then changes are made to the student's ISIR by the Financial Aid Processor. If there is a substantial difference of conflicting information, additional documentation may be required from the student in addition to the required verification documents.

If the Financial Aid department suspects that a student, employee, or other individual has misreported information or altered documentation to fraudulently obtain federal funds, the act may be reported, and evidence provided to the Office of Inspector General.

<u>**Fiscal and Cash Management:**</u>

Financial Aid awards are packaged after the verification process has been completed. It is the College's policy that every student who has completed verification will receive an award letter notification.

If a student is chosen for verification after an initial award letter has been issued, the student must complete the verification process before any additional aid will be posted. After verification is completed, awards will be recalculated, and a new award letter notification will be issued.

- All Fiscal reports & Financial Statements are housed in the Business Office.
- The FISAP report is prepared by the Financial Aid Department with final copies housed in the Financial Aid Office.
- The Recertification of Title IV funds is done by the Financial Aid department and Business Office.

Disbursing Title IV Funds:

Attendance must be verified by instructors during the initial reporting period or during the reinstatement period before Title IV funds can be disbursed. If attendance has been verified and the student is eligible to receive Title IV funds, the funds will be disbursed to the student's account. The Business Office will then process refunds after the initial disbursement period as indicated on the college calendar. Additional release of funds will be conducted at the discretion of the Business Office. There will be no in-person check pickup. Students are encouraged to set up eRefund for direct deposit. If not, "paper checks will be mailed to the address on file with the Admissions Office."

If you have been awarded a loan, you must have signed your promissory note, completed entrance counseling, and be registered for at least 6 credit hours that are required for your major. A first-time loan borrower is subject to a 30-day waiting period until the loan can disbursed to the student's account. Returning borrower's loan funds are disbursed once attendance verification is confirmed. If a student loan is awarded for one semester only, the loan must be paid in two separate disbursements.

Retroactive Payments:

If the College did not make a disbursement to an enrolled student for a payment period the student completed (for example, because of an administrative delay or because the student's ISIR was not available until a subsequent payment period), the College must pay the student for completed semesters within the award year if the student was eligible for payment in those semesters.

Determining payment for previous semesters:

1. The Pell Grant must be based on **hours completed** by the student for the semester. Completed coursework counts toward enrollment status including **earned** F's.

2. To originate a Direct Loan to include a previous payment period, the student must have completed 6 credit hours or half-time in the semester. If the student borrower did not maintain eligibility for the Direct Loan throughout the previous semester such as half-time, you may not include the semester for retroactive payment.

Late Disbursements:

1. A student must be considered for a late disbursement if:

   a. The US Department of Education processed a SAR/ISIR with an official SAI before a student became ineligible.
   The processed date on an ISIR is used for determining late disbursement for Pell Grants.

   b. A Direct Loan must have been originated by the Financial Aid department before the date the student became ineligible.

   c. FSEOG must have been awarded before the date the student became ineligible.

Limitations on Late Disbursements

1. **General** Limitations:

   a. A student is generally not eligible for **a Direct Loan** if, when the ISIR is processed, they are no longer enrolled half-time as defined by the Financial Aid department.

   b. For **Pell Grant and FSEOG**, the student is not eligible for a late disbursement if the student is no longer enrolled when the ISIR is processed.

2. **Specific** Limitations:

Even if a student meets the general limitations, the College is prohibited from making:

   a. A late second or subsequent Direct Loan disbursement unless the student has graduated or completed the semester. Successfully completed means the school considers the student to have passed the coursework.

   b. A late Direct Loan disbursement to a first-year, a first-time borrower who withdraws before the 30th day of the student's program of study.

   c. A late disbursement of a **Pell Grant**, if the college does not have a valid ISIR by the published deadline for the year established by the US Department of Education.

Offering Late Disbursements:

The Financial Aid department must offer a late disbursement if the student:

1. Completes the semester or
2. Withdraws during the semester. A late disbursement to a Student who withdraws during the semester is called a Post Withdrawal Disbursement (PWD).

Records Management & Fee Retention:

The College complies with the Alabama College System Records Retention Schedule and Disposition Authority, as approved by the Alabama State Records Commission on October 23, 2002. A complete copy of the Records Disposition Authority (RDA) may be accessed at www.archives.state.al.us/officials/staterda.html#c.

The Financial Aid department establishes and maintains on a current basis applications submitted for Federal Student Aid program funds. In addition, the office maintains program records as required under federal regulation.

Business records, demonstrating the proper use of funds, and Loan Program records are kept on a current basis.

Registrar's office keeps official academic records (transcripts) of enrollment and credit earned in the credit program in perpetuity.

Confidentiality of Student Records:

The College complies with the provisions of the Family Educational Rights and Privacy Act (FERPA), which relates to that section of Public Law 93-380 (H.R. 69) entitled "Protection of the Rights of Privacy of Parents and Students."

These rights include:

1) The right to inspect and review the student's education records within 45 days of the day the college receives an access request.

2) The right to request the amendment of the student's education records that the student believes are inaccurate or misleading.

3) The right to consent to disclosure of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure.

4) FERPA assigns rights to students once they reach eighteen years of age or enroll in a postsecondary institution. Included in these rights is the right to release information. A person, other than the student, requesting information on a student must submit written authorization from the student.

5) Students who feel that this policy has been applied unfairly to their situation have the right to appeal. Students should follow the grievance procedures as outlined in the College Catalog and Student Handbook.

Safeguarding Electronic Records:

The Information Technology (IT) department is responsible for ensuring a secure information technology environment. The IT department will:

- Define and document a security policy meeting the requirements of a secure computing environment.
- Define a program of ongoing compliance and monitoring.
- Identify and remediate any system and/or environment vulnerabilities.

The IT department provides security and security monitoring services to safeguard information technology assets, which include maintaining the sensitivity and the criticality of the information. These services are provided to protect the confidentiality and integrity of academic systems, administrative systems, and institutional networks. The integrity, privacy, and availability of the information and infrastructure assets must be maintained.

Fiscal Operations Report and Application to Participate:

On an annual basis, the Fiscal Operations Report and Application to Participate (FISAP) is prepared and submitted by the Financial Aid Director. Supporting documentation for the completion of the FISAP is retained by the Financial Aid Director.

The Business Office and Financial Aid department work together to collect the necessary statistics to complete the report. The finalized data is loaded into the Electronic FISAP Program and sent to the Department of Education. The signature page and required certifications are sent by certified mail.

Financial Aid Counseling:

The primary purpose of the Financial Aid department is to provide financial resources to students who would otherwise be unable to pursue post-secondary education. Southern Union State Community College offers a variety of aid, such as grants, loans, scholarships, and work-study to assist as many qualified students as possible. To be considered for federal student aid, students must be unconditionally admitted into an eligible degree-seeking program.

The College guides new and continuing students concerning financial aid application procedures in many different ways. The Financial Aid department provides general application and eligibility information within the College's Student Handbook. In addition, the Financial Aid department provides a great deal of application information via the department's website.

To be considered for financial aid, a student must:

- Complete the FAFSA or Renewal Application.

- Apply and be accepted by the college.
- Provide any other requested documents for completion of the student's financial aid file.

The College uses the FAFSA as the basis of our financial aid process. This application is also used as the basis for state aid. There is no separate application for State aid.

Electronic Student Aid Reports (ISIRS) are imported for any student who has completed a FAFSA and included the College federal school code. A letter is mailed to the student with instructions for viewing and completing Financial Aid requirements. This will be the only notification mailed to the student during the review process. All correspondence is sent via student email or student mysuscc portal.

Applicants are assigned to a Financial Aid Specialist for processing based on their last name. Most aid programs are based on the individual needs of the applicant and/or contributor. Demonstrated financial need is determined by completing a Free Application for Federal Student Aid (FAFSA) on the web at www.studentaid.gov.

Once the student submits the FAFSA, it is processed by the U.S. Department of Education. The College receives the SAR (Student Aid Report) from the Department daily. Awards are determined using the "Student Aid Index" (SAI) found on the SAR; this is the amount that the student and his/her family should be able to contribute to educational expenses.

The Student Aid Index (SAI) is an eligibility index number that your college's or career school's financial aid office uses to determine how much federal student aid you would receive if you attended the school. This number results from the financial information you and your contributor(s) provide on your FAFSA form.

The FAFSA Simplification Act changed the process for determining the amount of a student's Scheduled Pell Grant award. The Department will no longer publish a Pell Grant Payment and Disbursement Schedule for use in determining a student's Pell Grant Scheduled Award for the award year. Instead, each student's Scheduled Award is one of the following:

- A Maximum Pell Grant Award (Max Pell)
- Student Aid Index (SAI)-calculated Pell Grant, determined by subtracting the student's SAI from the annual published maximum Pell Grant amount
- A Minimum Pell Grant Award (Min Pell)

The award notification:

The award notification provides the student's budget and indicates the student's total need and remaining need amounts. It also indicates the enrollment period, terms, or payment periods as they

relate to awards and their disbursement for student costs. The award notification also provides detailed information describing the amount and type of aid awarded and any conditions linked to award eligibility for each type.

Package Construction:

The Financial Aid department follows consistent packaging policies. All accepted and eligible students are awarded equitably and consistently within established need parameters. The estimated financial aid need is determined by the following formula: cost of attendance (COA) minus Student Aid Index (SAI) and other financial assistance equals eligibility for need-based financial aid. All eligible students receive an estimated financial aid package as soon as they are accepted, all official transcripts have been received and the FAFSA application is completed and processed by the financial aid office staff.

Financial aid packaging is run on the Banner system after the student is verified. Eligible students receive an estimated financial aid package as soon as they are accepted and the FAFSA application is completed and processed. Financial aid funds can be requested after verification, file review, reject codes, and 'C' code issues are resolved. Once the student's Federal Pell and Federal Direct Loans are processed, the College generates an award letter and sends it to the student via the SUSCC email account.

The Director of Financial Aid is responsible for overseeing the packaging process to ensure the school is within Title IV, state, and institutional compliance.

All outside scholarships and grants are treated as part of the financial aid package. The Financial Aid department is notified by the Business Office in the event any student receives an outside scholarship. Adjustments must be made to ensure no student is over-awarded.

Students' "initial" letters which are sent via postal mail will inform the student of all future correspondence. All future correspondence between the student and the Financial Aid department will be sent via electronic mail.

Eligibility for Retaking Course Work:

Federal regulations allow a student to receive aid for repeating a **previously passed** course as long as it is the first repeat of the course and is required in the program. A previously passed course is a course with a D- grade or better. This retaken class may be counted towards a student's enrollment status, and the student may be awarded Title IV aid for the enrollment status based on the inclusion of the class.

If a student withdraws before completing the course that he or she is being paid Title IV funds for retaking, then that is not counted as his or her one allowed retake for that course. Although a

student may be repeatedly failing the same course, the normal Satisfactory Academic Progress (SAP) policy still applies to such cases.

If a student who has received financial aid enrolls in non-repeatable coursework for a semester, the student will be notified by email about any adjustments to their financial aid enrollment status. If applicable, the student will also be notified of any changes to their financial aid award.

<u>New ACCS Policy- Effective Fall 2024:</u>

Regarding the changes to the Course Forgiveness Policy: The procedure has been updated to allow students to repeat a course as many times as they would like and it allows the higher/highest grade to replace all other grades earned in the course. This means if the student takes a class and makes a C, repeats the class, and makes a D, then the C will be calculated in their GPA. In the past, they had to make a higher grade when repeating a class for course forgiveness to be allowed. This change will go into effect in Fall 2024 and will be part of the end-of-term processing (students won't have to request course forgiveness if they take the class in Fall 2024 or after. Any classes that were taken before Fall 2024, will still require a Course Forgiveness form to be completed).

**Course Forgiveness still has no bearing on financial aid eligibility. A forgiven course will still be counted in their PACE and GPA calculation is based on all attempted coursework.

Section 2: Institutional Eligibility

<u>General Requirements:</u>

Southern Union State Community College is an Institution of Higher Education and is accredited by the Southern Association of Colleges & Schools (SACS) and governed by the Alabama Community College System (ACCS). Information required for verification of accreditation approval is located in the Office of Institutional Effectiveness and The Office of the President. The Director of Financial Aid is responsible for completing and submitting the Eligibility & Certification Approval Report (ECAR) and the Program Participation Agreement (PPA) to the Department of Education. A copy of the E-App is housed in the Financial Aid department with supporting documents attached. Once approved, a copy will remain in the Financial Aid department and the President's office.

The tracking, reviewing, and updating of information to the PPA & ECAR is the responsibility of the Director of Financial Aid. Updates that are required are provided to the Director of Financial Aid through the Admissions and Articulation Offices and the President's Office.

Before a student can be awarded financial aid, the student must have all admissions requirements met. This includes but is not limited to; all college and high school transcripts, signature pages, proof of residency, and proof of selected service (if required).

The College offers a program, which leads to an associate degree. The college awards associate degrees once students have completed a two-year course of study. The College is responsible for determining that a program is eligible. In addition, the college makes certain the program is included under the notice of accreditation from the Southern Association of Colleges & Schools (SACS) (unless SACS does not require that particular programs be accredited).

The College periodically undergoes recertification of its eligibility; the duration of eligibility is primarily linked to the expiration of the PPA.

Students who do not indicate that they are attending the College to seek a degree, or do not have an eligible program indicated as their major on the application for Admissions, are not awarded financial aid.

Ineligible Programs:

Currently, the College does not award Title IV aid to students enrolled in short-term certificate-only programs, non-degree-seeking programs, or transient students. Students must be enrolled in an eligible degree-seeking program to receive Title IV funding.

Evaluation of New Programs:

Before a new program can be deemed eligible for Title IV funding, the Financial Aid Director must be provided written approval of the programs from the Alabama Community College System (ACCS), The Alabama Commission on Higher Education (ACHE), and Southern Association of Colleges and Schools Commission on Colleges (SACS) from the appropriate dean. The Financial Aid Director will then ensure the maximum hours allotted for the program are added to the department list and have been updated by the Articulation department.

Responsibilities of Institutional Offices:

The Financial Aid department works with various offices concerning the approval and disbursement of Title IV funds and the preparation and submission of reports to the Department of Education (ED).

General Title IV Student Eligibility Requirements:

To be eligible to receive Federal Student Aid, the student must:

- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Be a U.S. citizen or eligible non-citizen

- Have a valid Social Security Number, if required

- Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate or by completing a high school education in a homeschool setting approved under state law.

- Not be enrolled simultaneously in elementary or secondary school

- Meet one of the following ability-to-benefit (ATB) alternatives if enrolled before July 1, 2012

- Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements

- Maintain satisfactory academic progress (SAP) while attending college.

- Have a passing score on an independently administered, ED-approved ATB test.

- Be enrolled at least halftime to receive assistance from the Direct Loan Program.

- Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.

- Signs certifying statement on the FAFSA stating that the student:

    - Is not in default on a federal student loan

    - does not owe a refund on a federal grant

    - will use federal student aid only for educational purposes

- Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid.

- Not have property that is subject to a judgment lien for a debt owed to the U.S. or, if subject to a judgment lien, have made satisfactory repayment arrangements.

- Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program.

<u>Updating Application Information:</u>

The Financial Aid Director will be notified of any changes to the information that is reported on the E-App. The Financial Aid Director will be responsible for coordinating the response regarding any reported changes that affect the institution's eligibility and the effective date of the response. Information reported on the E-app

- Institution Name, Address, Type, ID's

- Accrediting Agency

- Academic calendar, Educational programs offered

- Approval listing of Title IV programs
- Officials Listing
- Additional locations
- Vocational/Non-degree programs
- Ownership

Admissions Policy:

All students must complete the admission application and provide official high school and/or college transcript(s) and other appropriate documentation before beginning the registration process.

All international applicants must provide a VISA acceptable to the United States and an official translated copy of the student's high school/college transcript: a minimum score on an approved English as a Foreign Language exam as specified in the guidelines: signed, notarized statement verifying adequate financial support: and documentation demonstrating adequate health and life insurance which must be maintained during enrollment. An applicant who fails to satisfy the requirements above will not be admitted to the institution. Please refer to the guidelines associated with this policy for a complete list of acceptable primary and secondary forms of identification and VISA information. Applicants must submit the documentation in person or through a notarized copy by U.S. Mail by the end of the institution's published drop/add period. For the protection of the public and to assist in maintaining state and local security persons who are not citizens of the United States may not be admitted to any Alabama Community College System institution to enroll in flight training, or any segment or portion of a flight training program, until appropriate certification and approval have been received from the office of the Attorney General of the United States, under the section 113 of the Aviation Transportation and Security Act, regulations of the Immigration and Naturalization Service, and all other applicable directives.

International First-Time Students Requirements:

- Admission application to SUSCC and the International Student Application Packet
- A certified original translated and evaluated copy of the student's high school transcript if graduated outside of the United States
- A current and valid passport or other official documentation to verify lawful presence
- A current photo (passport-size, preferred)
- A minimum score of 5.5 on the International English Language Testing System (IELTS), a total score of 61 on the Internet-based Test of English as a Foreign Language {TOEFL),

a 2A on the Step EIKEN Test in Practical English Proficiency, or a total score of 500 on the paper-based TOEFL, or a 95 on the Duolingo English Test must be taken by each international student whose national language is not English and who did not graduate from an English speaking high school. Official scores should be sent to Southern Union State Community College prior to a decision on admission.

- Institutions may admit students to an established ESL program in preparation for the English Language Exam. However, students may not enroll in regular college courses until the English Language requirement is met.

- A signed notarized statement verifying adequate financial support

- Receipt of payment of I-90I Student and Exchange Visitor Information System (SEVIS) Fee.

- A medical health history with proof of vaccination.

- Documentation demonstrating adequate accident, sickness, and life insurance that includes evacuation repatriation. Students must maintain insurance coverage throughout their 1-20. The institution may provide an insurance plan or a list of available insurance providers.

Other non-immigrant students must meet all ACCS admission requirements as well as provide documentation of immigration status as prescribed by the institution.

An international student who fails to provide the required documentation will not be admitted to any ACCS institution.

Required Admission Documentation:

Applicants who have not previously attended an accredited postsecondary institution will be considered first-time college students. Degree-seeking students must submit an admission application, an official transcript -high school or GED, and official transcript(s) from all other colleges attended.

Admission Classifications & Required Admission Documentation:

First Time: A student who has no prior postsecondary experience after graduating from high school or completing a GED.

- Admission Application
- Official final high school transcript with proof of graduation or GED®.
- Students with an associate degree or bachelor's degree are not required to submit a high school transcript.

- Official transcript(s) –all college(s) attended (if applicable)

*Unofficial transcripts may be submitted in accordance with local institutional policy.

Transfer: A student who previously attended another college or university.

- Admission Application
- Official final high school transcript with proof of graduation or GED. Students with an associate degree or bachelor's degree are not required to submit a high school transcript.
- Official transcript(s) – all college(s) attended

*Unofficial transcripts may be submitted in accordance with local institutional policy.

*Acceptance of transfer credits is based upon local institutional policy.

Dual Enrollment / Dual Credit: A secondary education student who is earning college credit while still in high school. Dual enrollment credit may be applied toward high school AND college.

- Admission Application
- High school transcript
- Written approval from a school administrator

*Unofficial transcripts may be submitted in accordance with local institutional policy.

Transient: A student enrolled at another college or university who is taking classes at an ACCS institution for the express purpose of transferring credit to the home college or university.

- Transient admission application
- Appropriate transient documentation from the home institution

Re-Admit/Returning: A student who has not enrolled in courses at the institution within the last academic year as determined by local institutional calendars. (**We will also have to change our policy to require students to reapply after 1 year instead of allowing them 2 years)

- Admission Application
- Official final high school transcript with proof of graduation or GED® (if applicable). Students with an associate degree or bachelor's degree are not required to submit a high school transcript.
- Official transcript(s) – all college(s) attended (if applicable)

*Unofficial transcripts may be submitted in accordance with local institutional policy.

Special/Non-Degree Seeking: A student who wishes to enroll but does not wish to pursue a degree or certificate.

- Admission Application

- Official final high school transcript with proof of graduation or GED® (If applicable). Students with an associate degree or bachelor's degree are not required to submit a high school transcript.
- Official transcript(s) – all college(s) attended (if applicable)

*Unofficial transcripts may be submitted in accordance with local institutional policy.

Authorization Consent Form:

The general policy of Southern Union State Community College is to refuse to grant third parties access to student records without the written consent of the individual student. If a student should wish to have such records released or reviewed by a third party, the student must submit a written request to the proper records official, and in such consent, specify the records to be released or reviewed, and, if desired, a request for copies of the respective records to be made available to the student. Upon the receipt of such written consent, the College will then grant the appropriate access to the party or parties designated by the student. Student records may be made available to the following persons without the written consent of the student: appropriate college officials, official representatives of federal departments or agencies or state education authorities, Financial Aid departments, recognized educational accrediting organizations, organizations conducting studies for administrative evaluations, etc., and other appropriate persons in an emergency where such disclosure is necessary, or reasonably presumed to be necessary, to protect the health or safety of the student or any other person employed by or attending the College. The appropriate record official will supervise the inspection of individual student records, and the student's record file shall not be taken from the designated record official's office

Automated Program Files:

The Financial Aid department maintains all of its financial aid information on the ELLUCIAN/BANNER system. Federal eligibility information is received electronically from the Department of Education.

State Authorization:

Southern Union State Community College was formed on August 12, 1993, when the Alabama State Board of Education effectively merged Southern Union State Junior College, located in Wadley, Valley, and Opelika, with Opelika State Technical College in Opelika. Final approval was granted on August 11, 1994. Each partner brought to the merger a history rich in the tradition of service to students.

The older of the two colleges, Southern Union, was chartered as Bethlehem College on

June 2, 1922, by the Southern Christian Convention of Congregational Christian Churches. Wadley was chosen as the site for the college because of its proximity to a large number of the denomination's churches and because of the donation of a forty-acre site by John M. Hodge, a local banker. From its opening with 51 students in a single building on September 13, 1923, until 1964, the College remained church-related, operating as Piedmont Junior College, Southern Union College, and The Southern Union College. On October 1, 1964, the college was deeded to the State of Alabama and became part of a newly created system of two-year colleges under the governance of the Alabama State Board of Education. The name of the college became Southern Union State Junior College, and it achieved accreditation in 1970 from the Southern Association of Colleges and Schools. Opelika State Technical College was created by an act of the Alabama State Legislature on May 3, 1963, in response to a recognized need to establish vocational/technical colleges in industrial areas of Alabama. Contributions of local governmental entities such as the Lee County Commission, which donated 63 acres of land for the college site, and The City of Opelika, which provided access to utility services, helped make the college a reality. The college opened on January 10, 1966, as Opelika State Vocational Technical Institute but was designated Opelika State Technical College on August 22, 1973, by the Alabama State Board of Education and accredited in 1971 by the Southern Association of Colleges and Schools.

Southern Union State Community College serves residents of an eight-county area of

East Central Alabama as well as neighboring Georgia counties from its campuses in

Wadley, Valley, and Opelika. A three-faceted educational emphasis is on academic programs for transferability, technical/vocational programs for specialized career competencies, and nursing and allied health programs for specialized training in health sciences

Accommodations for Disabilities:

Students with a documented disability are eligible to receive services for educational accommodations on all campuses. Students are required to meet with the ADA Coordinator on the campus where they attend classes and submit supporting documentation from their medical provider for the ADA Coordinator to determine eligibility for accommodations. In most cases, a high school IEP or 504 Plan will not be sufficient to document a learning disability or attention deficit disorder. Please be advised that accommodations provided during high school may not be considered reasonable accommodation at the post-secondary level. Also, depending on the disability, medical documentation age limits range from 1-3 years. For more information on services to our students with disabilities, please visit the SUSCC website at www.suscc.edu

Student services handle all applications for admission. Admission standards are described in the catalog and must be met by all students, regardless of disability. Student services offer a series of orientation sessions for entering students. Students with disabilities are encouraged to contact the ADA Office before or during orientation. Students who need accommodations during orientation should contact the Student Services Office upon receiving registration materials.

The ADA Accommodations Office is located in:

➢ Joseph Halsey - Student Success Center, Southern Union Campus Opelika Campus, (334) 745- 6437 ext. 5354

➢ Robin Brown - Southern Union Campus Valley Campus (334)756-4151 ext. 5204

➢ Tiffanie Character - Southern Union Campus Wadley Campus (334) 395-2211 ext. 5154

Section 3: General Provisions Regulations

Certification:

The Director of Financial Aid is responsible for submitting the recertification before the expiration date of the certification.

The current certification for the College expires on March 31, 2028 Recertification is required to be submitted at least 90 days prior (December 30, 2027) to the expiration date. However, we may certify up to 6 months prior to the expiration date.

Title IV Disbursement:

If a student never commences attendance for the Payment Period, the student is not eligible student for Title IV funds for that period. Therefore:

- R2T4 does not apply
- Instead, all Pell Grant, FSEOG, Iraq-Afghanistan Service Grant, and TEACH Grant funds must be returned.
- Direct Loan (DL) funds credited to the student's account must be returned

Title IV Refunds:

To withdraw after registering, students must complete the online withdrawal process through their student portal. Students may visit the Admissions Office for additional assistance with the withdrawal process.

Withdrawal from a Course:

A student who wishes to drop a single course may do so online or by obtaining a "Drop/Add Form" from the Records Office. Before the deadline date specified in the college calendar, the student

will receive a grade of "W" for any course dropped. Withdrawal after the date specified in the calendar is permitted only under extenuating circumstances and requires the approval of the appropriate instructional dean. A grade of "W" is assigned if the student is doing satisfactory work and approval is given. Otherwise, a grade of "F" is assigned. Courses in which a final grade has been earned may not be dropped. Note: Students may not drop a course in which a final grade has been earned before the published date to withdraw.

Withdrawal from the College: A student may withdraw from the College online or by obtaining a "Withdrawal Request Form" from the Admissions Office. Any withdrawal before the deadline specified in the calendar will result in a grade of "W" in all courses. Administrative Withdrawal or Drop from a Course or College A student may be dropped administratively from any course for

(1) failure to complete college registration properly;

(2) failure to fulfill conditions of registration in those cases when a student may have been allowed to register on a conditional basis;

(3) falsification of application and/or records

(4) failure to fulfill other conditions of admissions and/or registration;

(5) failure to comply with student conduct standards;

(6) failure to attend class(es); and

(7) failure to comply with "Standards of Practice" as established by the Alabama Board of Nursing, American Registry of Radiologic Technologists, National Registry of Emergency Medical Technicians, or other regulatory or licensing agencies for programs of study in the Health Sciences Division.

Catastrophic Withdrawal Policies and Procedures

 A Catastrophic Withdrawal may be granted in circumstances that are outside of the student's control in which a serious catastrophic personal life situation prevents the student from attending classes or completing required classwork. A Catastrophic Withdrawal is intended to be considered on a case-by-case basis, and it is not intended to be used more than once per academic year. Catastrophic Withdrawal consideration is for a complete withdrawal from a given term. Students who have requested and received an Incomplete in a class will not be considered for a Catastrophic Withdrawal. All requests for Catastrophic Withdrawal require thorough, original, and credible documentation. If approved, a Catastrophic Withdrawal will be noted on the transcript with a symbol of "W." A Catastrophic Withdrawal may be requested upon recommendation of a licensed health care provider when a student cannot continue enrollment in his/her courses after the

College's published "last day to withdraw" date because of a serious physical and/or psychological condition. Additionally, a student may request and be considered for a Catastrophic Withdrawal when extraordinary personal reasons, not related to the student's physical or mental health, prevent the student from continuing in classes (examples may include caring for a seriously ill family member, death of an immediate family member, extreme financial hardship, a traumatic experience, or other significant personal hardship).

A Catastrophic Withdrawal Request Form can be obtained from the Instructional Deans' Assistants in each division. Forms may be submitted for consideration after the published "last day to withdraw" date but no later than the last day of classes in the term in which the event occurred. Requests for Catastrophic Withdrawals must be verified and approved by the Catastrophic Withdrawal Committee. Prior to Submitting the Catastrophic Withdrawal Request Form:

1. Students are strongly encouraged to consult with a Financial Aid counselor to identify and understand the financial aid and monetary implications of processing the request for Catastrophic Withdrawal.

2. International students with an F1/J1 visa are strongly encouraged to consult with the International Student Advisor to discuss the serious immigration consequences that may result from withdrawal from Southern Union State Community College.

Catastrophic Withdrawal Request Procedures

1. Complete the Catastrophic Withdrawal Request Form.

2. Secure the Licensed Provider Recommendation for Catastrophic Withdrawal information and signatures, as required.

3. Provide documentation to support the catastrophic event, e.g., a copy of the death certificate of the student's immediate family member.

4. Submit the completed forms to the Registrar after the published withdrawal date but no later than the last day of classes in the term in which the event occurred.

Refunds:

Withdrawal from the College

To withdraw from the College, a student should secure a withdrawal form from the Records Office and complete and return the form. Students may also withdraw from the college online under the student portal at www.suscc.edu. Refund applies for students who completely withdraw from the College during the refund period and notify the Records Office in writing of their withdrawal. The date to establish a refund will be determined by the date withdrawal is initiated and acknowledged

(documented) by an appropriate college official. Any financial obligation to the College is deducted from any refund due.

a. Refunds for Fall and Spring Terms:

Prior to the first day of class…………….. 100%

First Week (beginning the same day as

late registration fee applies) …….. 75%

Second Week …... 50%

Third Week 25%

b. Refund for Summer Term

Specific dates are in the term schedule. Each refund period is approximately three days during the summer term.

c. Refund for Mini-Terms, five-week, and seven-week

See the class schedule for refund policies on mini-terms.

All refunds, other than 100% withdrawals, are subject to a 5% administrative fee, not to exceed $100.00. Refunds are made at mid-term.

Financial aid students are subject to the "Financial Aid Return of Title IV Funds Policy" found in the Financial Aid section of the Catalog

Return of Title IV Funds (R2T4):

When a student receiving federal financial aid withdraws from school, federal regulations require the application of a strict repayment formula. The student is eligible for a percentage of financial aid for the percentage of the term he/she was enrolled. Any amount of financial aid over that percentage earned must be repaid to the federal Title IV fund. If according to the percentage formula the student has earned financial aid that has not been disbursed, the student may be eligible for those funds even after withdrawal.

Attendance Verification:

Although Southern Union State Community College is a non-attending-taking institution, class attendance is considered essential to the educational process and is integral to academic success. Students are expected to attend all classes for which they are registered. Absences disrupt a student's academic progress, contribute to poor academic performance, and significantly diminish the quality of group interaction in class. Students are expected to attend class on time and are expected to remain in class for the duration of the published class time.

Faculty are required to verify attendance on a specified day to capture census reporting data as required to comply with federal financial aid regulations. Students are required to officially notify

the college if they are withdrawing. The data is entered by Student Services and the information is included in our Financial Aid ARGOS report. We use these reports in determining both academic progress and Return to Title IV calculations.

The last day of attendance (LDA) is required to be reported for at **least one class**. If not, **the LDA will be requested from the instructor**. In the absence of evidence of a last day of attendance at an academically related activity, a school must consider a student who failed to earn a passing grade in all classes to be an **unofficial withdrawal.** These guidelines will be in effect as long as permitted by the Department of Education (ED). Effective Spring 2024, unofficial withdrawals will be based on the midpoint of the semester.

Academically related engagement activities may include, but are not limited to:

- Class attendance.
- Turning in a class assignment.
- Taking an exam, tutorial, or computer-assisted instruction.
- Attending a study group that is assigned by the College.
- Participating in an online discussion about the course.
- Initiating contact with a faculty member regarding the course material.

Academically-related engagement activities do not include:

- Living in institutional housing.
- Participating in a school's meal plan.
- **Logging** into a distance education course without active participation.

If a student is the recipient of Title IV funds, he/she must attend classes to receive aid. If a student fails to attend classes for which he/she is enrolled, no financial aid will be awarded for those courses, and the student will be administratively withdrawn or dropped from those classes not attended. Students who stop attending classes during the semester also may be reported for nonattendance and may be administratively withdrawn or dropped from those classes. A calculation will be performed at the time of withdrawal for all students who withdraw or are administratively withdrawn from all of their classes before the completion of 60% of the semester to determine the return of Title IV funds. A copy of the "Return of Title IV Funds" calculation worksheet is available in the Financial Aid Office.

<u>**Compliance Audit and Audited Financial Statements:**</u>

The Code of Alabama requires the Department of Examiners of Public Accounts to conduct an annual Single Audit of the College. The audit shall be completed and submitted to the Secretary

within the earlier 30 days after receipt of the auditor's report(s), or nine months after the fiscal year end of September 30th.

The Single Audit encompasses an examination of financial records, financial statements, federal award transactions and expenditures, the general management of its operations, internal control systems, and federal assistance it received during the audit period.

Consumer Information:

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosures and reporting requirements. A disclosure requirement is information that a post-secondary education institution is required to distribute or make available to another party, such as students or employees. A reporting requirement is information submitted to the US Department of Education or other agencies.

The College is required by law to make available to enrolled students, prospective students, and their parents certain information about its operations. Such information pertains to (1) general institutional operation, (2) financial aid, (3) general completion and graduation rates, and (4) annual security report.

To meet the requirement, information for the College is provided below. Website addresses are specified for all information items, as well as telephone numbers and e-mail addresses of the college officials who can respond to questions or information requests in their specific areas. If requested, the College can provide hard copies of any of the information displayed on the website: https://www.suscc.edu/about/consumer-information

Drug and Alcohol-Free Campus:

THE DRUG ABUSE OFFICE AND TREATMENT ACT OF 1972 (PL 92-255), as amended, relates to nondiscrimination based on drug abuse.

DRUG-FREE WORKPLACE POLICY In compliance with the drug-free workplace requirements of Public Law 100-690 for the recipients of Federal contracts and grants, the following policy is in effect for Southern Union State Community College. The unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance is prohibited by Southern Union State Community College on any property owned, leased, or controlled by Southern Union State Community College or during any activity conducted, sponsored, or authorized by or on behalf of Southern Union State Community College. A "controlled substance" shall include any substance defined as a controlled substance in Section 102 of the Federal Controlled Substance Act (Code of Alabama, Section 20-2-1, et seq.) Southern Union State Community College has and shall maintain a drug-free awareness program to inform employees about the dangers of drug abuse in

the workplace; the college's policy of maintaining a drug-free workplace; any available drug counseling, rehabilitation, and employee assistance program; and the penalties that may be imposed upon employees for drug abuse violations. Any employee who is convicted of any Federal or State Court of an offense that constitutes a violation of paragraph 1 above shall notify the College President in writing of said conviction within five (5) days after a conviction occurs. Conviction, as defined in PL 100-690, shall mean "a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both." In the event of a report of conviction pursuant to paragraph 4 above, where the employee is working in a project or program funded through a Federal contract or grant, Southern Union State Community College shall also reserve the right to require said employee, as a condition of continued employment, to satisfactorily complete a drug treatment or rehabilitation program of a reasonable duration and nature. Southern Union State Community College shall make a good faith effort to ensure that paragraphs 1-5 above are followed. Each newly hired employee of Southern Union State Community College shall receive a copy of this policy

Smoke-Free Campus:

"Because Southern Union State Community College is committed to providing a safe and healthy working and learning environment for the students, faculty, and staff on its campuses, it will be a Smoke-Free and Tobacco-Free Environment beginning Fall 2015."

The use of all forms of tobacco products on property owned, leased, rented, in the possession of, or in any way used by Southern Union is expressly prohibited. "Tobacco Products" is defined as cigarettes, cigars, pipes, all forms of smokeless tobacco, clove cigarettes, and any other smoking devices that use tobacco such as hookahs, or simulate the use of tobacco such as electronic cigarettes.

Further, this policy prohibits any advertising, sale, or free sampling of tobacco products on Southern Union properties. This prohibition includes but is not limited to all areas indoors and outdoors, buildings, and parking lots owned, leased, rented, or otherwise used by Southern Union. The use of tobacco products is prohibited in all vehicles – private or public vehicles - located on Southern Union properties.

This policy applies to all persons who enter the areas described above, including but not limited to students, faculty, staff, contractors and subcontractors, spectators, and visitors. All events hosted by a Southern Union shall be smoke and tobacco-free.

Annual Security and Fire Report:

The College publishes an annual campus security and fire safety report of the campus community in compliance with the Student Right-to-Know and Campus Security Act, Public Law 101-542, as amended by the Higher Education Technical Amendments Public Law 102-26 and the Campus Sexual Assault Victims Bill of Rights as included in the Higher Education Amendments of 1992. This will contain crime and fire statistics for the most recent past 3 years.

The report is to notify all prospective students, current students, and all employees of the crimes committed on or in the vicinity of the campus and all fires reported on campus. The report will also provide information on the College's policies, procedures for reporting crimes, emergency notification, evacuations, program information, etc.

Inquiries concerning the information contained in this disclosure should be directed to the Chief of Police, Southern Union State Community College, 750 Roberts Street Wadley, AL 36276.

The College is required under Section 668.46(b) of the Campus Security Act to publish and distribute an annual security report. The required disclosure information is contained in the Catalog and Student Handbook. The Campus Crime and Security Survey as required by the United States Department of Education is available at https://ope.ed.gov/security.

Timely Warnings and Emergency Notifications:

The SU Emergency Alert Notification Service is a FREE service provided to all students that sends alert notifications to cell phones, home phones, pagers, and email informing students of College closings and class cancellations due to emergencies such as hazardous weather conditions.

All currently enrolled students already have an account that is set up in the system. Contact information was based on the information provided on the Admissions Application. It is important that each student verifies his/her information and makes the necessary updates so alerts are sent to the correct phone numbers.

Students will be responsible for updating contact information and prioritizing the calling order in which emergency notifications are received. Updates can be made by typing in www.myschoolcast.com in any Internet browser address bar.

For technical assistance please contact our helpdesk at bdavis@suscc.edu.

Each student, staff, and faculty member is strongly urged to sign up for this service.

Campus Crime and Fire Log:

Each year, Southern Union State Community College prepares a "Campus Security and Crime Report" and distributes it to the College community. The report, which is issued by October 1, contains detailed information on campus police and security personnel, drug and alcohol abuse

policies, sexual harassment policies, crime prevention, crime prevention tips, information on reporting criminal activity, and timely warnings regarding campus emergencies. The report also includes statistics concerning crimes on campus. For a complete copy of this report and to review additional information regarding campus security, visit the SUSCC Campus Police website at http://www.suscc.edu or call:

Wadley Campus

  Day: 256-395-2211 ext. 5823 or 334-328-4743

  Evening: 334-328-9793

Opelika and Opelika Downtown Campus:

  Day: 334-395-2211 ext. 5523 or 334-324-3631

  Evening: 334-328-9392

 Valley Campus:

  Day: 256-395-2211 ext. 5823 or 334-328-4749

  Evening: 334-756-4151

<u>Verification:</u>

Verification is the process the Financial Aid department uses to compare the information provided on the Free Application for Federal Student Aid (FAFSA) with the documentation provided by the selected student.

Selection of Applicants to be Verified:

Students who are selected by the Central Processor for verification must complete forms based on the Verification Group (V1-V5). If, while reviewing a file, financial aid staff finds any incomplete and/or conflicting information, the file will be selected for verification.

At the time the student's ISIR is received, a tracking requirement is generated notifying the student that he/she was selected for verification. The student will be able to see what documentation is required to complete the verification process. Each academic year, the College utilizes custom verification forms through a third-party platform called Dynamic Forms (effective Fall 2023) when communicating the verification requirements with the applicable students. Students and contributors can access the platform through email notifications provided by office staff. Limited verification forms can be found under the financial aid link at www.suscc.edu.

- No federal or state aid is awarded to a student until the verification process is completed. This includes receiving an ISIR which accurately reflects any SAI changes determined as a result of verification.

Any students with unusual circumstances or who have indicated a significant change in family size or income due to death, illness, or involuntary employment change or loss may be reviewed for Professional Judgment.

Acceptable Documentation & Forms:

Required documentation will vary from student to student based on several factors, including dependency status, income thresholds, comment codes, reject codes, and ISIR flags. The applicant must submit all required documents and forms to the Financial Aid department by the posted deadline. If the applicant fails to submit documentation in the specified time range, the application may go un-reviewed, and the student may not be eligible for financial aid during that academic year of enrollment. Most forms that may be requested by the Financial Aid department are available through the Dynamic Forms platform. General Verification forms are requested based on specific Verification Groups and are used to verify specific information as follows:

- **Independent Verification Worksheet-** used to verify student and/or spouse's family size, number in college, wages for non-income tax filers, and federal income tax filers.

- **Dependent Verification Worksheet –** used to verify student and contributor's family size, number in college, and wages for non-income tax filers, and federal income tax filers.

- **Statement of Educational Purpose Worksheet –** used to verify that any financial assistance the student receives will be used for educational purposes and the cost of attending.

- Additional Verification forms may be requested based on special cases and are as follows:

- **Student's Certification of Separation Worksheet –** used for students who are selected for verification and have indicated a marital status of married but separated on the FAFSA. The form must be completed indicating the date of separation and be submitted with acceptable documentation listed on the form to verify separation.

- **Contributor's Certification of Separation Worksheet –** used for students who are selected for verification and who indicated on the FAFSA that their contributors are separated but submitted a Tax Return Transcript for contributors with a filing status of married. The form must be completed indicating the date of separation and be submitted with acceptable documentation listed on the form to verify separation.

- **Special Circumstances Worksheet –** used for students who are considered independent due to an extenuating circumstance. The form is requested for students who answer yes to

questions relating to dependency on the FAFSA. Students must complete the form and attach the listed documentation to verify their status as Independent students.

- **Professional Judgment –** used to determine significant changes in family income and to determine if a Professional Judgment should be performed. Students must utilize the link provided on our website to submit the required documents.

Data Elements to be Verified:

Applicants who are selected for Verification are placed in different Verification groups by the Department of Education. Requirements are posted for each student based on Verification items required for that group based on federal regulations.

Verification groups are as follows:

V1—Standard Verification Group. Students in this group must verify the following if they are tax filers:

>Tax Filers:
>
>- Adjusted Gross Income (AGI)
>- U.S. Income Tax Paid
>- Untaxed Portions of Individual Retirement Account (IRA) Distributions
>- Untaxed Portions of Pensions
>- IRA Deductions and Payments
>- Tax Exempt Interest Income
>- Education Tax Credits
>- Family Size
>- Number in College
>
>Nontax Filers:
>
>- Income Earned from Work

>Tax Filers and Non-tax Filers
>
>- Number of Family Members
>- Number in College

>**V4—Custom Verification Group.** Students must verify:
>
>- Identity/Statement of Educational Purpose
>
>**V5—Aggregate Verification Group.** In addition to the items in the Standard Verification Group, students must verify:
>
>- Identity/statement of educational purpose

Family Size

Individuals listed as dependents in the household must be dependent based on FAFSA dependency questions on the FAFSA or verify that the dependent student's contributor or the independent student provides more than half of their support to be included in the family size.

File review:

File review is used to ensure an applicant has met all of the required student and program eligibility criteria for which financial aid is awarded. In addition to verification, the financial aid coordinator must review an applicant's file for database matches; reject codes, and other comments or codes. The Financial Aid department must also review subsequent Institutional Student Information Records (ISIRs) for changes that may affect the applicant's aid eligibility.

Review of Subsequent ISIR Transactions –

Per federal regulations, all subsequent ISIRs are reviewed daily. The Financial Aid Coordinator is responsible for the overview and management of the import and verification process of subsequent ISIR transactions to ensure accuracy and consistency.

The students who have submitted subsequent, additional, updated, or corrected FAFSA information are identified. The Subsequent ISIR is made active then the student will be run through all of our rules in Banner again (e.g. assigning verification documents, assigning documents resulting from a C-code, assigning documents resulting from a reject code) to determine if the student's eligibility is accurate.

Students with a completed financial aid file and for whom we have received a subsequent ISIR are manually identified. The following three scenarios will then occur when reviewing the new ISIR:

- If there is no change in eligibility between the new ISIR and the current ISIR and the student has only received loans, the new ISIR is made active. If the student has received Pell Grant funds, the new ISIR is made active and reviewed for errors. If errors are found, they are corrected. If no errors are found, the New ISIR remains active. The Pell Grant award is removed and reapplied on the latest transaction so that all Pell awards are disbursed on the latest transaction.

- If there is a change in eligibility between the new ISIR and the current ISIR, and the student has not been verified, no documents have been assigned, and no awards have been posted to the account, then the new transaction is made active.

- If there is a change in eligibility between the new ISIR and the current ISIR, and the student has been verified, then corrections are made to the new ISIR to ensure that the information on the latest ISIR is accurate. The Pell Grant award is removed and reapplied on the latest transaction so that all Pell awards are disbursed on the latest transaction.

If the new ISIR results in changes being made to the student's financial aid file, the student will receive a notice through student e-mail stating that the following are needed:

- Verification documents if selected for verification
- Documentation to resolve C-codes and rejects
- An updated Award Letter if there are any changes to awards

Database Matches, Reject Codes, & C-Codes Clearance:

C-flags are comment codes given by CPS when data provided on FAFSA cannot be verified due to incorrect or conflicting information. Possible areas resulting in C-code comments are:

- Social Security Administration match
- Citizenship match
- Date of birth match
- Veterans Affairs Status match
- NSLDS match

In the event a student has an eligibility problem associated with a "C" code, a tracking requirement is generated by the Banner system upon import. The student is responsible for responding to the tracking requirement to resolve the "C" code. In some cases, a "C" code requires a correction to the ISIR and reprocessing by the CPS. The Financial Aid Specialist investigating the "C" code is responsible for ensuring that proper documentation is maintained in the student's file when provided.

Document Assignment, Collection, and Tracking:

Forms are reviewed and updated annually by a Financial Aid Specialist to reflect date changes and or changes due to Federal Updates. Students who are required to complete forms are contacted via email and are instructed to view their status and requirements on their SUSCC pipeline account. A request for the form is tracked on RRAAREQ, the general tracking screen in Banner. The link provided is based on the Dynamic Forms platform. Once the completed document is received by the processor and determined to be accurate, it is then satisfied. Once satisfied, it is transferred to the Xtender Document Display system in Banner, and the RRAAREQ tracking code is updated.

Deadlines:

For Financial Aid (Pell Grant and/or Student loans) to pay for tuition and fees up front, all Financial Aid applications and initially requested documents must be submitted by the priority deadlines posted on the website.

To qualify for SEOG funds for the Fall semester of the prospective academic year, **the FAFSA** must be submitted to the central processor. SEOG is awarded to financial aid students with a -1500 SAI until the SEOG funds are exhausted. Awards are based on the time of FAFSA submission. After the priority date, SEOG is awarded to financial aid students with the -1500 SAI until the SEOG funds are exhausted.

Institutional Scholarships Applications are accepted early December - March 1st unless otherwise stated of the prospective year. All applicants must meet all admission requirements and submit a complete scholarship application packet.

<u>Professional Judgment and Dependency Overrides:</u>

Federal regulations permit the College to exercise professional judgment in determining if special or unusual circumstances can be documented which would result in a dependency status change from Dependent to Independent for federal student financial aid purposes.

If the student is Dependent by definition but believes circumstances are present to establish him/her as "Independent", the student can request a review of his/her unusual circumstances by the college.

For special circumstances, students may submit a request through the Inceptia portal. A special circumstance may include a loss of a job, extreme medical expenses, or death of a parent. Based on the special circumstances present, the documentation required may vary. The financial aid administrator may request proof to adjust the student's SAI calculation. Submission of documents does not guarantee approval.

To begin the process of changing the status, the following steps are required for professional judgment:

1. Go to www.suscc.edu, click "admissions," click financial aid then forms/links/professional judgment or https://www.suscc.edu/admissions/financial-aid-forms
2. Create a username and password for the third-party site, Inceptia or https://Inceptia.org/pjadvisor/suscc2022
3. Upload requested documents
4. A financial aid staff member will contact the student for further processing within 3 weeks from submission.

A financial aid specialist may do dependency overrides on a case-by-case basis for students with unusual circumstances. However, none of the conditions listed below, singly or in combination, qualify as unusual circumstances meriting a dependency override:

1. Contributors refuse to contribute to the student's education.

2. Contributors are unwilling to provide information on the FAFSA or for verification.

3. Contributors do not claim the student as a dependent for income tax purposes.

4. Student demonstrates total self-sufficiency.

Unusual circumstances do include (and may cause any of the above conditions) abandonment by parents, an abusive family environment that threatens the student's health or safety, or the student being unable to locate his parents. In such cases, a dependency override might be warranted.

One of the following forms of documentation must be provided to support your unusual circumstance. The list below is acceptable documentation:

▪ Court Documentation with specific terms and/or language

▪ Police Report

▪ Hospital Records

▪ High School Records

▪ A Third-Party Letter on Letterhead. A third party is considered a teacher, counselor, employer, medical authority, member of the clergy, prison administrator, government agency, or court.

Misrepresentation:

The Financial Aid department actively identifies and resolves discrepancies in all FSA-related information and documents received by the College.

Such documents include FAFSA applications, need analysis documents, Admission Applications; copies of income tax returns that are normally collected by the Financial Aid department to verify information received from the student; and other information submitted or regarding a student's citizenship, previous educational experience, documentation of the student's social security number or other factors relating to the student's eligibility for funds under FSA programs.

At the direction of the Legal Division of Alabama Community College System, the College refers for investigation to the Office of Inspector General (OIG) any credible information indicating that a Title IV aid applicant may have engaged in fraud or other criminal misconduct in connection with an aid application.

Fraud

As specialists in Title IV funds, Southern Union State is obligated to ensure that processes are developed to protect against fraud by either applicants or staff. All financial aid staff are responsible for detecting and reporting fraud. If, in the financial aid administrator's judgment, the applicant and their family have provided a fraudulent application or documentation, it must be reported immediately to a supervisor. An indication of fraud is when Financial Aid is applied for,

received, or not spent for its intended purpose, generally through theft, misappropriation, or false statements.

In the context of the financial aid office, fraud is the willful misrepresentation or falsification of information to secure financial aid that the individual is not eligible for or not eligible to the extent received. Title IV fraud can take many forms, including but not limited to the following:

1. Falsified documents or forged signatures on an application, verification documents, loan promissory notes, or any other documents submitted to the financial aid office
2. False statements of income
3. False statements of citizenship
4. Use of false or fictitious names or aliases, addresses, or SSNs, including the deliberate use of multiple SSNs
5. False claims of independent status
6. Patterns of misreported information from one year to the next

If Southern Union State suspects that a student, employee, or other individual has misreported information, altered documentation, or forged signatures to increase student aid eligibility or to fraudulently obtain federal funds, it must report those suspicions and provide any evidence to the Department of Education's Office of Inspector General. If you purposely give false or misleading information you may be fined, sentenced to jail, or both.

Confidentiality of Student Records: Family Education Rights and Privacy Act of 1974:

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA) Under the Family Educational Rights and Privacy Act of 1974, as amended, U.S.C. 20 § 1232g, Southern Union State Community College may disclose certain student information as "directory information." Directory information includes the names, addresses, telephone numbers, dates of birth, and major fields of study of students, as well as information about students' participation in officially recognized activities and sports, the weight and height of members of the athletic teams, the dates of attendance by students, degrees, and awards received, and the most recent previous educational agency or institution attended by the respective. If any student has an objection to any of the aforementioned information being released during any given term or academic year, the student should notify the Registrar through written communication.

Notification of Rights under FERPA:

FERPA affords students certain rights concerning their education records. These
rights are listed below.

1. The right to inspect and review the student's educational records.

2. The right to request the amendment of the student's educational records to ensure that they are not inaccurate, misleading, or otherwise in violation of the student's privacy or other rights.

3. The right to consent to disclosure of personally identifiable information contained in the student's educational records, except to the extent that FERPA authorizes disclosure without consent.

4. The right to file with the U.S. Department of Education a complaint concerning alleged failures by Southern Union State Community College to comply with the requirements of FERPA.

5. The right to obtain a copy of Southern Union State Community College's student records policy, which is available at the Records Office.

Documentation:

To comply with federal regulations, the College maintains financial records that reflect each FSA program transaction. The College maintains General ledger control accounts and related Subsidiary accounts that identify each FSA program transaction. The College establishes and maintains program and fiscal records that are reconciled at least monthly.

In Addition, the College maintains the following records:

- Institutional Student Information Record (ISIR), which is used to determine a student's eligibility for FSA program funds (in electronic form);

- Application data submitted to the College;

- Documentation of the amount, date, and basis of the school's calculation of any refunds/returns or overpayments due to or on behalf of the student;

- Documentation of the calculations used to determine the amount of the grant, loan, or FWS award; its payment period; its loan period;

- Documentation showing the date and amount of each disbursement of grant or loan funds, and the date and amount of each payment of FWS wages;

- Documentation of information collected at any initial or exit loan counseling required by Direct Loan program regulations

- Documents used to verify student's admission, enrollment status, and period of enrollment

- Documentation of all professional judgment decisions,

- Financial aid history information for transfer students via NSLDS,

- Cost of attendance information, and

- Documentation of a student's satisfactory academic progress (SAP).

Electronic Processes

To follow the administrative capability requirements, the Financial Aid department utilizes electronic processes that are required when participating in federal student aid programs.

The college uses the E-App to submit and update the school's eligibility information to the U.S. Department of Education.

The college uses Student Aid Internet Gateway (SAIG) which various Student Aid trading partners use to securely exchange batch data with Federal Student Aid Application Systems. Effective 2024, academic year transmissions will be transferred through the federal tax information (FTI) data transfer system.

Also, the College uses FAA Access to CPS Online to:

- View students' SAR information
- Submit a signature flag for an application in a signature hold status
- Enter a FAFSA or Renewal FAFSA
- Correct a processed FAFSA
- Enter Identity Verification Results
- Calculate and manage the return of Title IV Funds

The college uses the U.S. Department of Education's Common Origination and Disbursement (COD) website as a tool for processing and viewing Pell Grant and Direct Loan data.

Section 4: Federal Work-Study

Students who qualify for financial aid may participate in the Federal Work-Study Program to help pay indirect educational expenses. Federal Work-Study (FWS) is a federal financial aid program to provide part-time employment for eligible students. Funding is based on the information that is provided on the FISAP. Students who qualify for financial aid may participate in the Federal Work-Study Program to help pay indirect educational expenses. Students who participate in this program are paid at least minimum wage for hours worked; checks and/or direct deposits are issued every month. An effort is made to place students in jobs that further their educational and career goals. By federal regulations, The College expends at least 7% of FWS allocation to compensate students employed in community service learning positions.

Selection and Awarding of Students:

To be eligible for FWS, students must have indicated on the FAFSA that they were interested in FWS and show financial need. Also, students must meet all of the following:

1. Admissions requirements.
2. Financial Aid Requirements for Title IV Program funding.
3. Demonstrate financial need.
4. Meet the satisfactory academic progress requirements.
5. Be a citizen or permanent resident of the United States

Students eligible for the Federal College Work Study Program may be offered positions with selected off-campus agencies that provide community services.

Award Amounts:

Federal:

The actual FWS award is based on demonstrated financial need. To be eligible for FWS, students must have indicated on the FAFSA that they were interested in FWS and show financial need.

The amount of funds available and the number of students seeking FWS positions determine the amounts of FWS awards.

Student employees may not earn more than the dollar amount of their award. It is the responsibility of the Financial Aid department, the payroll department, the Human Resource Department, the supervisor, and the student to monitor FWS earnings to ensure that the employee does not earn more than the awarded amount.

A student employee's work program and award amount can change before and during the academic year. Changes could be the result of changing financial circumstances, receipt of additional financial aid, a change in the number of enrolled credits, etc.

Institutional:

The actual institutional award is **not** based on financial need. The number of students eligible for institutional work study (IWS) positions is determined by the availability of funds.

Student employees may not earn more than the dollar amount of their award. It is the responsibility of the Financial Aid department, the payroll department, the Human Resource Department, the supervisor, and the student to monitor IWS earnings to ensure that the employee does not earn more than the awarded amount.

A student employee's work program and award amount can change before and during the academic year. Changes could be the result of changing financial circumstances, receipt of additional financial aid, a change in the number of enrolled credits, etc.

Assigning Work Study Jobs:

Financial Aid Department Responsibilities

1. Determines student's eligibility for Work-Study.

2. Identifies Work-Study job locations and supervisors through job postings.

3. Process FWS contracts and distribute them to the supervisor

Human Resource Department Responsibilities

1. Create job placement in the Banner System under the appropriate classification

2. Distribute new hires and E-Verify paperwork

3. Process all paperwork through the federal systems to confirm employment with the college

Supervisor Responsibilities

1. Assist student with completing documentation requested by the Human Resources Department

2. Provide proper training

2. Set expectations

3. Involve the student employee in the activities of department teams

4. Be a teacher/mentor and role model by displaying proper work ethics.

Hiring Process:

Department supervisors request a work-study position by submitting a job description to the Financial Aid department. Those students who mark on their FAFSA that they are interested in Work Study and who meet all of the eligibility requirements will receive an email or phone call containing the date, time, and place of initial interviews. Once the Financial Aid department ensures the student's eligibility, the supervisor will make the selection of the student who best meets the needs. The supervisor will have the option to reject a student if the student is not qualified for the position. Once the student employee is hired, (s)he completes and signs the Federal Work-Study Contract and all new hire paperwork from the Financial Aid department and/or Human Resources department.

Federal Work Study Contract:

FWS Agreement between the student and the College should explain:

1. Rate of Pay and hours worked

2. Beginning and end date of the contract

3. Benefits

4. Amendments to the contract

5. Abide by FWS guidelines

6. Confidentiality

7. Employment requirements

Timesheet:

It is the supervisor's responsibility to approve and sign work timesheets and submit them to the financial aid office by the deadline provided each month.

Work Hours:

FWS students may work a maximum of 19 hours a week, depending on their eligibility. Students cannot work when they are supposed to be attending class.

IWS students may work a maximum of 10 hours a week, depending on their eligibility. Students cannot work when they are supposed to be attending class.

Sick Days:

If a student employee is ill, it is advised that they contact their supervisor as soon as they know they will not be able to report to work as scheduled.

Holidays:

If a student employee will not be working their regularly scheduled hours during a break period or holiday, it is advised that they inform their supervisor as soon as they know. Students are not required to work during break periods notated on the college calendar.

Rate of Pay:

Students who participate in this program are paid at least minimum wage for hours worked. Effective Fall 2024, all positions pay $10.00 per hour.

Paychecks:

Paychecks/ direct deposits are issued every month, typically on the last workday of the month.

Summer Employment:

Federal Work Study summer employment capacity is determined by budget constraints and needs.

FWS Fiscal Procedures and Records:

Transfers of Funds:

Some provisions allow the transfer of funds among the Campus-Based programs.

The College may transfer funds among Campus-Based programs as follows:

- Transfer up to 25% of FSEOG allocation to FWS
- Transfer up to 25% of FWS allocation to FSEOG

Carry Forward/Carry Back:

The College may carry forward from its current allocation up to 10% of FWS to spend in the next award year or carry back 10% of its FWS allocation to spend in the previous award year.

G5 Draw:

Any Campus-Based funds carried forward or carried back between award years will be drawn from and reported in G5 as an expenditure against the Campus-Based authorization for the award year from which the funds were taken, not the authorization for the award year in which the funds were used.

Reconciliation:

Fund reconciliation is based upon both periodic and interval reconciliations. Reconciliation is performed on an ongoing basis during the processing of federal and other funding. Funds are reconciled at the time of disbursement to ensure funds are allocated properly. Any irregularities are noted for further review and processing as needed.

The reconciliation will tie out the following documents and explain any variances at a student level for correction before the next reconciliation meeting.

- The cash activity report from the COD system
- The disbursement registers from the G5 reporting system
- The award detail by fund report
- A general ledger detail report from the Banner accounting system

Section 5: Federal Supplemental Educational Opportunity Program (FSEOG)

Federal Supplemental Educational Opportunity Grant is similar to the Federal Pell Grant in that it does not have to be repaid. FSEOG funds are extremely limited and are distributed to the students with the most need based on the student's SAI number. A student must be eligible for a Federal Pell Grant to be considered for a Federal Supplemental Educational Opportunity Grant. There is no separate application for these funds; all students who complete the FAFSA are considered and awarded SEOG if eligible.

FSEOG Selection and Awarding of Students:

To be eligible for FSEOG, students must:

- be Pell eligible,
- show financial need,
- be enrolled or accepted for enrollment as an undergraduate in at least 6 credit hours
- does not have a bachelor's or first professional degree,
- have completed FAFSA, and
- have a -1500 SAI

The FSEOG Program provides need-based grants to help low-income undergraduate students finance the costs of postsecondary education.

Selection of Recipients:

1. Student must be enrolled at least half-time

2. Meet SAP requirements.

Selection procedures:

- Students who are PELL eligible and whose SARs are received by the priority deadline (June 1st) may be awarded FSEOG funds for the fall and spring semesters.
- Students who have an SAI of -1500 and whose SAR is received after the priority deadline (June 1st), are awarded funds until all funds have been exhausted.

Awarding:

The FSEOG funding allocation that the College receives is based on the information that was provided on the FISAP. Five percent of the allocation will be drawn down from G5 for administrative cost allowance with the remainder awarded to students.

FSEOG funds are awarded for fall and spring as follows:

- $500.00 -$1,000 Full-time – half-time

FSEOG Awarding- Summer

Additional awards are made during the summer term, if funds allow and the student meets the following guidelines:

- Attending summer at least half-time status
- Have a -1500 SAI

FSEOG Fiscal Procedures and Records

Transfers of Funds:

Some provisions allow the transfer of funds among the Campus-Based programs. The College may transfer funds among Campus-Based programs as follows:

- Transfer up to 25% of FSEOG allocation to FWS
- Transfer up to 25% of FWS allocation to FSEOG

Carry Forward/Carry Back:

The College may carry forward from its current allocation up to 10% of FSEOG to spend in the next award year or carry back 10% of its FSEOG allocation to spend in the previous award year.

G5 Draw:

Any Campus-Based funds carried forward or carried back between award years will be drawn from and reported in G5 as an expenditure against the Campus-Based authorization for the award year from which the funds were taken, not the authorization for the award year in which the funds were used.

Reconciliation:

After the end of each month, the Financial Aid Director and Business Office submit their documentation to reconcile Title IV disbursements.

The reconciliation will tie out the following documents and explain any variances at a student level for correction before the next reconciliation meeting.

- The cash activity report from the COD system

- The disbursement registers from the G5 reporting system

- The award detail by fund report

- A general ledger detail report from the Banner accounting system

Section 6: Federal PELL Grant

<u>**Calculating Federal Pell Grant Awards**</u>

The Federal Pell Grant is designed to help pay college-related expenses. The exact dollar award is determined by Congress. Funds are calculated each year based on:

- The student's SAI (once processed and verified if required)

- the number of hours the student is registered each term for classes required for the major.

The College uses the Banner system to calculate the student's PELL grant award by utilizing the minimum PELL, maximum PELL and calculated PELL guidance provided by the Department of Education.

PELL funds are awarded for the fall and spring semesters at the beginning of the school year with the summer funds at a later date.

The maximum Pell Grant amount varies each year based on federal allocations. The amount of student Pell award is determined by the enrollment for each semester.

Enrollment Intensity Chart		
Credit Hours	**Enrollment Category (Old)**	**Enrollment Intensity (New)**
12 (or more)	Full-Time	100%
11	Three-Quarter Time	92%
10		83%
9		75%
8	Half-Time	67%
7		58%
6		50%
5	Less-than-Half-Time	42%
4		33%
3		25%
2		17%
1		8%

The financial aid award year begins with the fall semester. June 1st is the College's priority deadline for all students planning to enroll for fall. Although applications are processed on a rolling basis, students should be advised that each semester has a priority deadline. Students who complete the FAFSA on or before June 1st will receive priority consideration for financial aid funds.

Packaging Procedures:

The Federal Title IV programs available are Pell, SEOG, Federal Work Study, and Direct Loan.

If the student is eligible for a Pell Grant, this amount is awarded first. Federal aid is then awarded in the following order, FSEOG, Subsidized Direct Loan, Unsubsidized Direct Loan, and FWS are awarded manually on a case-by-case basis. If a student is not eligible for a Pell Grant, the student is packaged for a student loan if requested.

Once the aid package is developed and posted to the student's Financial Aid award summary, the student is notified.

The amount of Federal SEOG and Federal Work Study funds available from year to year is determined by the Department of Education. A student may be packaged up to his or her demonstrational need with a combination of Federal, State, and local scholarship aid.

Year-Round Pell

Section 401(b)(8) of the Higher Education Act of 1965 (HEA), as added by section 310 of the Department of Education Appropriations Act, 2017 (Title III of Division H of P.L. 115-31, the Consolidated Appropriations Act, 2017), allows a student to receive Federal Pell Grant (Pell Grant) funds for up to 150 percent of the student's Pell Grant Scheduled Award for an award year. This provision is effective beginning with the 2017–2018 award year. Effective 2024 academic year, Pell awards for summer will be available but half-time enrollment is no longer required.

Additional Pell Grant Award Eligibility

To be eligible for the additional Pell Grant funds, the student must be eligible to receive Pell Grant funds for the payment period and must be enrolled at least half-time, under 34 CFR 668.2(b), in the payment period(s) for which the student receives the additional Pell Grant funds over 100% of the student's Pell Grant Scheduled Award. For a student who is eligible for the additional Pell Grant funds, the institution must pay the student all of the student's eligible Pell Grant funds, up to 150 percent of the student's Pell Grant Scheduled Award for the award year. Note that the provisions of the new law state that any Pell Grant received will be included in determining the student's Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU) by section 401(c)(5) of the HEA (also see Dear Colleague Letter GEN-13-14). Effective 2024 academic year, Pell awards for summer will be available but half-time enrollment is no longer required.

Over award:

An over-award is defined as the offered financial aid that exceeds a student's budget and unmet need. Over-awards can occur for a variety of reasons such as:

- Student who is ineligible for the amount of aid received (administrative error)
- Student's award in an individual program exceeds the regulatory maximum
- Student's aid package exceeds his or her need
- Student's award exceeds his or her cost of attendance (COA)
- Student is receiving a Pell Grant or Iraq and Afghanistan Service Grant (IASG) at multiple schools for the same period of enrollment
- Change in enrollment before the census date
- Scholarship posted after aid has been packaged
- Late notification of VA benefits or scholarship/Tuition waiver

Resolving an Over Award

The College has taken the necessary steps to ensure that students will not be over-awarded.

Financial aid packages must be reduced (whenever possible) to eliminate an over award. Most aid packages are developed with the assumption that the student will be attending on a full-time basis. When a student registers for a reduced course load, the award package will be reduced or eliminated.

Federal Pell Grant awards are not reduced to resolve over-award issues. Options to resolve the over-award include:

- Increasing the student's budget
- Reducing or canceling other aid the College controls (i.e. institutional scholarships and third-party scholarships)
- Terminating the student's FWS employment or reducing future FWS employment hours
- Reduce subsequent disbursements during the award year if possible
- Returning loan funds that have not been disbursed to the student
- Returning disbursed loan funds during the award year to apply scholarship aids (disbursed loan cannot be returned if it is a result of advertent borrowing)

Overpayments:

An overpayment occurs when a student receives financial aid funds over his/her eligibility. This may be caused by student or institutional errors, unresolved over awards, disbursements, misreported information, miscalculated COA, payment to ineligible students, payment in excess of grant or loan, or R2T4 calculation.

Resolving an Overpayment When Student is Liable:

If a Pell overpayment has been made due to an error on the part of the student or as per R2T4 calculation, then the student must repay the amount. If due to an error, the student must repay amounts of $25 or more.

Procedures for Resolving Overpayment if the student owes a Pell repayment:

QuickFlow (REPAY)

- A hold is placed on the student's account to stop further financial aid disbursement.
- Remove any future awards.
- Explanation is provided on the overpayment on RHACOMM
- A letter is sent to the student via email about the overpayment and what needs to be done to resolve the situation. The student will be given 30 days to resolve the payment with the College.

- The overpayment is posted on the National Student Loan Data System (NSLDS) within 30 days of the determination date. If the student resolves the overpayment within 30 days, the College can remove the overpayment hold on the NSLDS.

- If the student does not resolve the overpayment, the overpayment status will be transferred to the Department of Education. The overpayment hold will be removed from the Banner system since the overpayment will be handled by the Department of Education. Transferring the repayment will be documented on the student's account.

- The College sends a Transfer of repayment letter to the Department of Education. The student will be notified via email of the transfer as well.

Inadvertent Overborrowing:

A loan overpayment occurs when a student inadvertently has received FSA loan funds in excess of annual or aggregate loan limits and is no longer eligible for FSA funds. The Financial Aid department will notify the student of the overpayment through school e-mail informing the student that failure to repay or make satisfactory arrangements to repay will make him/her ineligible for Title IV funds.

A student who inadvertently overborrowed may regain Title IV eligibility by making repayment arrangements acceptable to the servicer of the loan. The satisfactory repayment arrangement requirement can be met if the student agrees, in writing, to repay the excess amount according to the terms and conditions of the promissory note that supported the loan. This is called "reaffirmation." The reaffirmation process includes the following five steps:

1. Either the school or the student contacts the servicer and explains that the student has inadvertently overborrowed and wishes to reaffirm the debt.
2. The servicer sends the student a reaffirmation agreement.
3. The student reads, signs, and returns to the servicer the reaffirmation agreement.
4. The servicer sends the student confirmation that the reaffirmation agreement has been accepted. The student or servicer must provide a copy of the reaffirmation confirmation to the school.
5. The inadvertent overborrowing is considered to have been resolved as of the date the servicer receives the student's signed reaffirmation agreement.

Once you have documented that the inadvertent overborrowing has been resolved (through repayment in full, making satisfactory arrangements to repay the debt, or consolidation of the excess loan amount), you may award additional FSA funds to the student. Keep in mind, however,

that the student may have no remaining loan eligibility or may be eligible only for unsubsidized loans.

Resolving an Overpayment When the College is Liable:

If an overpayment has been made due to an error on the part of the College, then the College repays the full amount as soon as possible. The Financial Aid Director communicates with the Business Office to return the funds. In correcting Pell Grant overpayments, the College will either reduce subsequent grant payments during the award year or repay the amount for which it is responsible.

How Budgets are Derived & Updated:

The basic components of student budgets include:

- Tuition and Fees

- Books and Supplies

- Food and Housing

- Transportation

- Miscellaneous and Personal expenses

Budgets are derived from a summation of actual costs (Tuition and Fees) and estimated costs (off-campus room & board, books, transportation, and personal expenses). Tuition expenses are based on 15 hours of enrollment per semester. The personal expenses/miscellaneous component includes the fees associated with receiving a Direct Student Loan. The cost of room and board is derived from the average cost of rental in the region.

All student budgets are considered good-faith estimates of the projected educational expenses that most students may incur while attending the College.

Cost of Attendance budgets are updated annually by the Financial Aid Director. Rationales used for determining component amounts are disclosed prior to the awarding of financial aid for the school year.

<u>Pell Required and Optional Recalculations</u>

Pell recalculation is only performed during the add/drop period. Initial Pell will be adjusted if enrollment status changes within the add/drop period. However, Pell recalculation will not be performed once funds are disbursed based on the enrolled hours.

To ensure that all students receive the maximum amount of financial aid, each division reviews and adjusts student schedules to show courses out of the degree plan. If the error cannot be resolved, the student will be notified via school email of any course that is outside of the major.

Change in enrollment during Payment Period:

- If enrollment status has changed during the add/drop period and Pell funds have not been disbursed yet, the Pell award will be based on the adjusted enrolled hours. Attendance is verified by instructors during the reporting period at the beginning of the semester.

- If enrollment status changes after the drop/add period, Initial Pell will be disbursed if the student has begun attendance in **all** classes. A student is considered to have begun attendance if he/she attends at least one day of class for **each course** in which the student's enrolment status was used to determine Pell Grant eligibility. If a student has withdrawn from a class, the instructor might be contacted to verify the last day of attendance.

- Students who are awarded after the add/drop period will be based on enrolled hours. Attendance is verified by instructors during the reporting period at the beginning of the semester.

Pell Grant is based upon enrollment and attendance:

Nonattendance prompts a mandatory recalculation

- A Pell Grant award assumes that the student has attended and participated in educational activities for **all** of the enrolled classes. The Pell Grant award is adjusted for non-attendance in courses.

- The Pell Grant award will be recalculated and reduced if the student's enrollment drops below the initial eligible financial aid that was calculated on the census date. An example of which the initial Pell award is required to be recalculated is when the student:
    1. Drops a class before the start date
    2. Drops a class during the add/drop period without a "W"
    3. Receives a "W" or "F" and attendance cannot be documented or verified by the instructor
    4. Does not attend a class

Change in enrollment status between terms:

When a student changes the enrollment status between terms, Banner sends the corrected enrollment, which changes the calculation to match the number of credit hours taken.

Change in SAI:

If a student's SAI changes due to corrections, updating, or an adjustment and the SAI changes the amount of the Pell award, Banner automatically recalculates the award for the entire year.

Initial Reporting Period and Reinstatement Process

Instructors will verify student attendance during the initial reporting period at the beginning of each semester. If the student does not attend during the initial reporting period and/or their attendance is not verified during the initial reporting period, the student will be dropped from the class. These students will have an opportunity to be reinstated in the class during the reinstatement period.

Should a student request to be readmitted, they can follow up with the instructor to begin the process. The instructor will either approve the request if the student has attended or deny the request if the student has not attended. If the reinstatement form is denied by the instructor, the student will remain dropped from the class. If the reinstatement form is approved by the instructor, the student will be reinstated in the class if they have funds in place to cover tuition and fees. If funds are not in place to cover the tuition and fees, the student must be prepared to pay out of pocket at the time they are readmitted.

No changes can be made to the student's schedule or major once the schedule adjustment period is over. Financial aid funds can only pay for classes that are required for the student's major. It is the student's responsibility to meet with an academic advisor to ensure their classes are required for their major before the end of the schedule adjustment period.

<u>Fiscal Records and Disbursement Requirements for Federal Pell Grants</u>

Fiscal Reports and Financial Statements:

The Financial Aid department emails reports that document all financial aid transactions to the Business Office. The Business Office will post to the General Ledger after they receive confirmation of the G5 drawdown (from the Business Office) and the bank statement; showing the funds have been deposited into the bank account. Each Title IV program has its own General Ledger account number which documents individual transactions. These accounts are reconciled every month.

The Business Office applies the proper tuition, fees, and any other charges the student is expected to pay to the student's Accounts Receivable. After the disbursement of financial aid to the student account, a list of student refund recipients and amounts is forwarded to the Business Office for check disbursement. Once completed, the Financial Aid department sends refund checks via regular mail to the current address on file.

Retention of Required Records:

Paper Records are maintained for five years after the end of the award year for which the aid was awarded and disbursed under those programs; electronic records are kept indefinitely. Listing of required records:

- Institutional Student Information Record (ISIR)
- ISIR changes
- Verification paperwork
- Award Letter
- Software reports
- Return to Title IV Worksheets
- FISAP
- IPEDS
- ECAR
- PPA
- Supporting documentation to calculate completion and graduation rates
- All records about the administration of FSEOG, FWS, and Pell programs.

General Requirements:

The College maintains the required records in an organized manner with identifying labels for easier access. All records can be reproduced in hard copy if needed.

Examination of Records:

The College will cooperate with independent auditors, the Secretary, the Department of Education Inspector General, and the Comptroller General of the United States or their authorized representatives in the conduct of audits, investigations, program reviews, or other reviews authorized by law.

Iraq and Afghanistan Service Grant Program

An otherwise Pell-eligible student whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001, may receive increased amounts of federal student aid if the student was less than 24 years old when the parent or guardian died or was enrolled at an institution of higher education at the time of the parent or guardian's death.

When submitting an origination to COD for a student of this type, we include the CPS transaction containing the Department of Defense Match Flag set to "Y," or the award will not be accepted.

The award may not exceed the student's cost of attendance. Iraq and Afghanistan Service Grants are not considered Estimated Financial Assistance for packaging purposes.

To receive the Iraq & Afghanistan Service Grant, the student must have an SAI that is not Pell eligible. (The student must meet the other criteria for Pell eligibility.) The amount of the award is the same as the maximum Pell Grant, adjusted for the student's enrollment status and cost of attendance. All other Title IV aid is awarded based on the student's calculated SAI.

Students will be notified of the information they must submit by either their student email account or by mail. No Federal Pell funds will be disbursed to a student until the verification process has been completed. The Financial Aid department must report all changes and corrections to the Federal Pell system.

Section 7: Federal Direct Loan

The College participates in Federal Direct loans to help those students fund their education.

There are two types of Direct Loans:

- Subsidized Loan, which provides students the opportunity to borrow funds for education costs at low interest rates. For students with a defined need, the federal government subsidizes the interest during certain specified periods. Students who are new borrowers on or after July 1, 2013, cannot receive subsidized loans for more than 150 percent of the published length of the borrower's educational program.

  Freshman students are eligible for a maximum of $3,500; Sophomore students can borrow up to $4,500.

- Unsubsidized Loan, which is not awarded based on need. The student will be charged interest from the time the loan is disbursed until it is paid in full. If the interest is allowed to accumulate it will be added to the principal amount of the loan.

  Eligibility for a subsidized loan is always considered first, but if the student's limit does not meet the need, an unsubsidized loan, will be considered for dependent students and independent students.

Packaging Policies for Federal Direct Loans

To be eligible for loan funds, students must complete the FAFSA application and apply for admission to the College. If applications are completed, an e-mail will be sent to the student containing instructions to review the financial aid terms and conditions, accept or decline a student loan, complete any required forms, and submit any required documents.

Students will be able to view their award notification and instructions to receive their funds on their mySUSCC account under the Financial Aid tab once their award has been completed. If the student is receiving a loan, there are additional steps for students to complete. Students must complete the Master Promissory Note (MPN) and Entrance Counseling electronically through www.studentaid.gov.

A student must be enrolled in at least 6 credit hours to be eligible for a loan. Additionally, a borrower must meet the standards of academic progress to be eligible for a loan. The standards of academic progress are measured in three areas: completion rate, cumulative grade point average, and maximum time frame. Students may go to the Standards of Academic Progress section for additional information. Financial aid will only pay for classes required for the student's major. Freshmen first-time borrowers must wait 30 days into the semester before loan disbursement. Returning borrowers receive direct student loan funds once term/semester attendance is verified. Students who receive subsidized and unsubsidized loans in the fall and spring may not be eligible for any additional loans for the summer term.

Counseling Borrowers

- **Entrance Counseling and Promissory Note:**

Before making the first disbursement of a loan to a direct loan borrower, the college must ensure the student has completed entrance counseling and signed the Promissory Note. Entrance counseling helps the student to understand the responsibilities regarding the loan. Students need to wait until they have received an award notification email before completing entrance counseling, which can be completed at www.studentaid.gov. Once completed, the college will be notified by the Department of Education. If a student has already completed the entrance counseling at another college, the student is not required to complete entrance counseling again.

- **Exit Counseling:**

Repayment normally begins six months after students complete their program of study or cease to be enrolled at least half-time.

- **Loan Deferment:**

A student must be enrolled in a minimum of six hours to be eligible for an in-school deferment.

Payment of a Refund or Return of Title IV

A student who is receiving a Direct Loan for both the fall and spring semesters of the current year and withdraws to less than six units during the fall semester will be considered eligible for the second disbursement in the spring if he or she is enrolled in at least six hours, meet SAP requirement, and completes exit counseling.

Administrative and Fiscal Control

Direct Loan Quality Assurance Policy

PURPOSE: Reporting of Federal Direct Loan under Reg. 685.309, 685.303, 685.102

POLICY: Under the direct loan program regulations at 34 CFR 685.300(b) (9) SUSCC has implemented and documented a quality assurance process to ensure we are complying with program requirements and meeting program objectives that ensure SUSCC:

1. Reports loan records, disbursements, and adjustments to disbursements correctly to the Common Origination Disbursement System.

2. Disburses and returns loan funds under regulatory requirements.

3. Disburses the correct loan amount to the correct student.

4. Completes monthly reconciliation and Program Year Closeout.

PROCEDURES:

1. Banner Automic system will import data from COD to Banner and create any origination/anticipated response import edit reports, disbursement response import edit reports, and origination response reports.

2. These reports will be reviewed by the financial aid specialist for fields that have errors reported.

3. Errors will be corrected by the financial aid specialist and resubmitted to COD daily.

4. The student's record in our data system will be verified by the financial aid specialist and if a correction is needed, the financial aid specialist will make the correction.

5. Corrections to the student's record, submitted to COD, will be verified by the financial aid specialist.

6. Corrections to the student's data record will be verified by the financial aid specialist.

7. Any return of student funds will be submitted back to the Department of Education via an offset of funds requested.

8. The students' origination record will be decreased by the amount calculated per return to the Title IV worksheet provided by the Department of Education Federal Student Aid and updated through the data system by the financial aid specialist.

9. An adjustment to the student's record, on the data system, will be made for the amount calculated through the R2T4 data system process by the financial aid specialist and/ or financial aid director.

10. Verification of adjustment of funds made to the student record for R2T4 will be verified by the financial aid specialist and/or financial aid director.

11. Month-end federal direct loan reconciliation will be completed by the financial aid office and business office.

a. Review our data system award maintenance student record and actual disbursement list report from COD to compare month-end balance and resolve any discrepancies.

b. Review GL account balances and data system award maintenance of student records for federal student loan month-end balances. Resolve any discrepancies with the business office.

c. Review the total direct loan award amounts from COD listed on the school's yearly totals report. Resolve any discrepancies

12. Year-end program closeout:

a. Repeat steps for month-end reconciliation.

b. Retrieve balance confirmation report from direct student loans on COD and verify SUSCC'S ending loan balance agrees with COD's ending balance, this should be zero, and submit.

THE FRESH START INITIATIVE

The U.S. Department of Education (ED) announced it would eliminate the negative effects of default for borrowers with defaulted federal student loans. The initiative which began **August 17, 2022,** is called "Fresh Start," will increase the long-term repayment success of borrowers with defaulted federal student loans, provide substantial benefits to borrowers over the coming months, and last for one year from the end of the payment pause (**October 2023**). For more information on borrowers, visit www.studentaid.gov/freshstart

The Fresh Start program period ends on **August 31, 2024**.

Eligible students will be notified via their mysuscc portal to complete an acknowledgment form.

RE-ENGAGE

Interested in returning to school to finish your degree? You may qualify for the new (Re)Engage Grant provided by the Alabama Commission on Higher Education. Limited funds and program eligibility are available. Check out the requirements listed below and contact us today for more info.

1. Age, 25 years or older.
2. A citizen or a lawful permanent resident of the United States.
3. A resident of Alabama.
4. A graduate of a secondary school or the recognized equivalent of a high school graduate.

5. Has not attended a postsecondary education institution for at least two (2) years (24 consecutive months) prior to their current enrollment.

6. Has not earned an associate or baccalaureate degree at any other institution prior to applying for the (Re)Engage Alabama Grant Program.

7. Classified as an undergraduate student with the completion of at least 36 credit hours for an associate degree or at least 72 credit hours for a baccalaureate degree.

8. Enrolled as a full-time student (minimum of twelve (12) semester hours) or part-time (minimum of six (6) semester hours) student in an eligible program in an authorized institution leading to an associate degree or baccalaureate degree that is aligned with Alabama's high demand workforce needs to be promulgated by the Alabama Committee on Credentialing and Career Pathways.

9. Has good academic standing as defined by the institution.

10. Not enrolled in a course of study leading to an undergraduate degree in theology, divinity, or field of preparation for a religious vocation.

To apply, complete the (Re)Engage Application online at

https://www.suscc.edu/admissions/aidoptions

FORMS

Beginning the 2023-2024 academic year, SUSCC is pleased to announce the implementation of Dynamic Forms, an electronic submission system that ensures the secure acceptance of requested documents.
This is an effective measure that will streamline the submission process and provide a convenient and reliable way for students to submit their required documents.

Other online forms

https://www.suscc.edu/admissions/financial-aid-forms