

Financial Aid Department

Policies & Procedures Manual



College Code: 001022

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1. INTRODUCTION

Statement of Purpose

The financial aid policies and procedures manual has been developed to serve as a guide for the staff. With continuously changing in Title IV financial regulations, Jefferson State Community College (the “College) must keep administration of Title IV programs in compliance with the federal regulations and keep the financial aid policy and procedures manual up to date. The financial aid staff is expected to administer all financial aid programs within the regulations that govern them. In the absence of policy or procedure that addresses a given issue, the Financial Aid department is expected to follow federal guidance and use professional judgment based upon the intent of all financial aid programs and Office practices.

Financial Aid Reference Documents

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

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 department’s policies and procedures. The department refers to documents and publications such as:

- Federal Student Aid Handbook
- Dear Colleague/Partner Letters
- EFC Formula Guide
- Policy Bulletins
- U.S. Department of Education Audit Guide
- Federal Registers
- Title IV Regulations and Updates

- Higher Education as Amended
- Electronic Announcements (IFAP Letters)
- Newsletters from professional associations (such as NASFAA and SASFAA)

2. PHILOSOPHY AND POLICIES

Mission of the College

As a member of the Alabama Community College System, Jefferson State Community College serves and enhances its communities by providing affordable, accessible, quality educational and workforce development opportunities. The College, as a comprehensive, public, two-year, community college, exists to provide an educational environment in which the needs of the individual student, the community, and other target audiences can be met.

The Philosophy of the Financial Aid Department

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 Financial Aid department is responsible for administering scholarships, grants, and loans, which are vital in supporting students to achieve their educational goals.

Financial Aid offices are located in:

- The James B. Allen Library on the Jefferson Campus
- The General Studies Building on the Shelby- Hoover Campus.

The operation hours are 8:00 AM – 4:30 PM, Monday through Friday.

The Financial Aid department can be reached by:

Phone number: Jefferson (205) 856-8511; Shelby (205) 983-5229

Fax number: (205) 856-8090

E-mail: finaid@jeffersonstate.edu,

Web address at: <http://www.jeffersonstate.edu/financial/financial-aid/>

The mailing address is:

Financial Aid Department

Jefferson State Community College

2601 Carson Road

Birmingham, Alabama 35215

Equal Opportunity Statement

Jefferson State has filed with the Federal Government an Assurance of Compliance with all requirements imposed by or pursuant to 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 Jefferson State to be in accordance with Title IX of the Education Amendments of 1972 which provides that “no person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any educational program or activity receiving Federal financial assistance.”

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.

3. INSTITUTIONAL ELIGIBILITY:

Accreditation

Jefferson 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.

Ineligible Programs

Currently, the College does not award Title IV aid to students enrolled in 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.

The Financial Aid department will review a report that has been created by the Information Technology department to identify students who have applied for Title IV aid and also have a major code listed as STC or CER in admissions. Funds are removed and the students are notified via their Jefferson State pipeline account of their ineligible major code. Students are also notified via myJSCC Email and via FME text messaging of programs deemed ineligible for Title IV awarding.

Responsibilities of Institutional Offices

The Financial Aid department works with various offices with respect to the approval and the 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
- Be registered with Selective Service, for a male between the ages of 18 and 25.
- Meet one of the following ability-to-benefit (ATB) alternatives if enrolled prior to 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 which 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.

Accommodations for Disabilities

Jefferson State Community College is committed to making its academic programs and services accessible to qualified students who have disabilities. It is a goal of the College to provide students who have disabilities equal opportunities to develop and demonstrate their academic skills, while maintaining the academic integrity of the College programs. Consistent with Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990 (ADA), and the American Disabilities Act Amendments Act of 2008 (ADAAA) it is the policy of the College that no qualified person with a disability shall be subjected to discrimination because of that disability under any program or activity conducted or sponsored by the College.

Enrollment Services handles all applications for admission. Admission standards are described in the catalog and must be met by all students, regardless of disability. Enrollment Services offers 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 Enrollment Services Office upon receiving registration materials.

The ADA Accommodations Office is located in:

- Jefferson Campus: Fitzgerald Student Center, Room 300; (205) 856- 6077
- Shelby- Hoover Campus: The Learning Resource Center; (205) 983-5936

*Specific ADA accommodation procedures can be found in the Student Handbook section of the Jefferson State Community College Catalog.

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. Web site address is 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: <http://www.jeffersonstate.edu/about-jscc-2/consumer-information/>

As required by Section 22 of the Drug Free Schools and Communities Act of 1989 (Public Law 101-226) and in recognition of this institution's responsibility to serve as a beneficial influence on its students, its employees, and the community at large, Jefferson State Community College is designated as a drug and alcohol-free campus and will comply with all the provisions of Public Law 101-226:

1. The College expects its students and employees to obey all federal, state and local laws concerning the possession, use, distribution and sale of alcohol and illegal drugs and will consider violation of such laws as grounds for appropriate sanctions up to and including expulsion of students and termination of employees when such violations occur on our campus or during an activity officially approved by the college.
2. The College also expects its students and employees to be aware that such violations of law are subject to penalties including fines and imprisonment and that, when appropriate, the college will refer to the appropriate enforcement agency any employee or student who is in violation of such laws.

3. The College also expects its students and employees to be aware that abuse of alcohol and illegal drugs have serious negative consequences to the health of the abuser including, but not limited to, cardiovascular disease, liver failure, and death.
4. The College expects its students and employees to be aware that they may seek information about drug and alcohol abuse and may seek aid in the form of referrals to appropriate treatment programs and support groups by contacting Enrollment Services, Jefferson Campus (AL 101) or the Shelby-Hoover Campus (HSB 134).
5. The College reserves the right to require employees and students who violate the statutory laws or policies of the college concerning alcohol and drug abuse to take part at their own expense in an appropriate counseling or treatment program as a condition of continued enrollment or employment at the college. The College also reserves the right to establish a program of early intervention in cases where employees are exhibiting behavior normally associated with alcohol or drug abuse.
6. Nothing in this policy may be construed in such a way as to deny any students or employees their rights to due process or any other constitutional or civil protection, nor should anything in this policy be construed in such a way as to conflict with statutory law.

Each of the College's campuses and instructional sites are smoke-free. Smoking is prohibited inside all campus buildings and in the areas immediately surrounding them. Smoking is permitted exclusively in the parking lots inside private automobiles. Appropriate containers for disposing of smoking materials are provided, and students and visitors are expected to use them. A citation and fine will be issued for each violation. Fines for each violation will be \$8.00 and a hold will be placed on the students' account until the fine is paid. Violations may also be referred for a Code of Conduct action.

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 recently 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 and etc.

Inquiries concerning the information contained in this disclosure should be directed to the Chief of Police, Jefferson State Community College, 2601 Carson Road, Birmingham, Alabama 35215.

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/campusafety/#/>.

The College utilizes the e-2Campus Emergency Notification System for dissemination of emergency information and timely warnings. Accounts can be activated after logging into Jefferson State pipeline. An emergency notification is an urgent communication regarding a significant emergency or dangerous situation that may compromise the health and safety of members of the campus community. Typically, an emergency notification is provided without delay upon confirmation of an imminent or impending threat and empowers the recipient to take appropriate action to minimize injury or loss of life.

The College provides public statistical information concerning criminal offenses that occur at our campuses. This information can be found at the Campus Police offices.

4. ADMINISTRATIVE CAPABILITY

Adequate Checks and Balances Procedures

The College administers the federal aid programs with adequate checks and balances in its system of internal controls. The College divides the functions of authorizing and disbursing financial aid funds so that no office has responsibility for both functions with respect to any student awarded aid. The functions associated with the authorizing of funds rests with 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 return 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 return of Title IV calculations.

Adequate Staffing Procedures

The College is staffed at an adequate level to provide maximum service to the student population of the College. The following offices assist in administering and ensuring compliance for Title IV programs:

Admissions

- Before any student can receive information from the Financial Aid department, the student must submit all admissions requirements (transcripts, driver's license, Selective Service (if required), Signature page, etc).
- During the registration and advising period, the Admissions Office will notify students who have registered for courses outside of their major. Once notified through email, students must speak with an advisor to verify the major and/or make possible schedule adjustments to ensure the student is taking courses within their major.

Business Office

The Business Office is responsible for:

- Disbursing financial aid checks.
- Establishing and implementing the College's refund policy.
- Reconciling federal funds
- Drawing down funds.

- Assisting in completing the Fiscal Operations Report and Application to Participate (FISAP).
- Reviewing R2T4 calculations.
- Handling all third-party scholarships and state programs.

Human Resources and Payroll

The Financial Aid department is responsible for verifying the Federal Work Study award eligibility for all students. The information is then sent to the Human Resources Officer who assigns the student to an available position and completes any additional documents needed for payroll purposes. Before processing, Human Resources/Payroll 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.
- Number of hours worked should not exceed what has been approved.
- The hourly rate must agree to what has been approved.
- Number of hours worked per day should not exceed the allowed number of hours deemed eligible by the Financial Aid department.

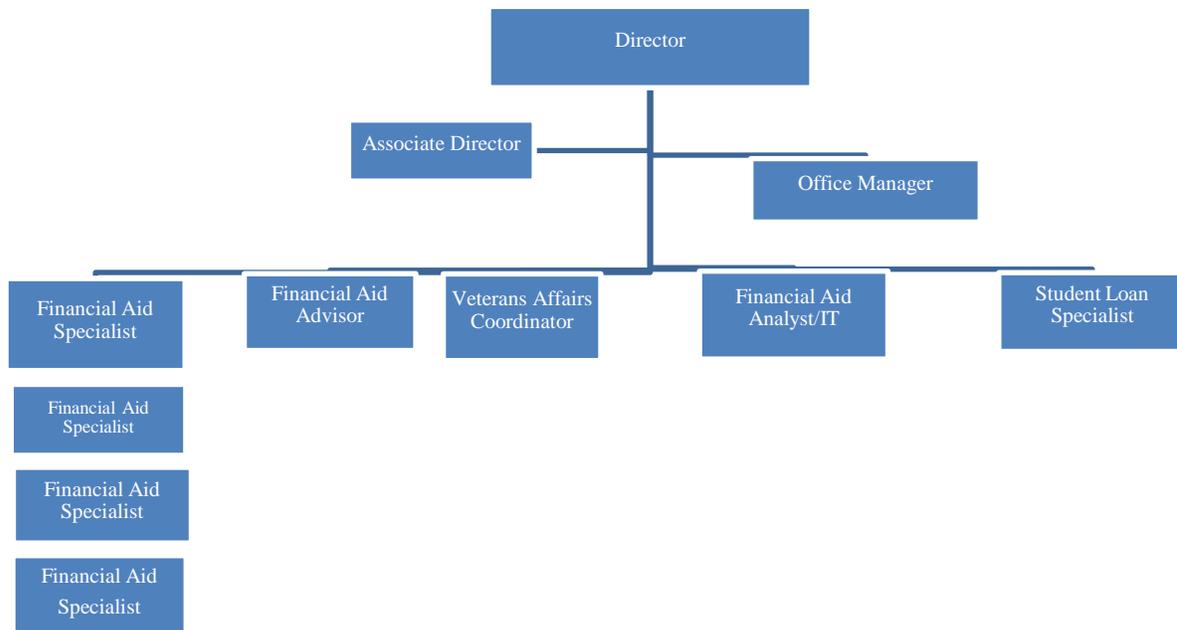
Financial Aid Department Responsibilities

- 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 return to title IV to determine if a student owes a repayment for an official or unofficial withdrawal
- Calculate refunds and repayments for financial aid students who withdraw from College.
- Calculate cost of attendance
- Submitting FISAP report.
- Determine student eligibility for Title IV funds.

- Track documents which 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
- Prepare deferment forms and complete student status confirmation reports

Financial Aid Department Structure

The Financial Aid department provides trained and adequate staffing for the administration of Title IV programs. The following diagram illustrates the organizational structure of the Financial Aid Department:



Financial Aid Programs in which the College Participates

a. Federal Pell Grant

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 a) the student's Expected Family Contribution EFC (once processed and verified if required) and b) 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 Pell Grant chart provided by the Department of Education. Pell Grant 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 for full-time students for the 2018-2019 award year (July 1, 2018, to June 30, 2019) is \$6,095.00.

The Federal Pell Grant award is prorated when a student is enrolled in less than 12 credit hours in a semester (less than full time). Depending on the amount of Pell grant eligibility, the chart below may not apply to all students. Some students attending less than full time may not be eligible to receive a Pell grant award:

- 25% of award when taking less than 6 semester hours.
- 50% of award when taking 6-8 semester hours.
- 75% of award when taking 9-11 semester hours.
- 100% of award when taking 12 or more semester hours.

The financial aid award year begins with the fall semester. May 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 May 1st will receive priority consideration for financial aid funds.

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.

b. Federal Supplemental Educational Grant (FSEOG)

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

i. 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 (May 1st) may be awarded FSEOG funds for the fall and spring semesters.
- Students who have an EFC of zero and whose SAR is received after the priority deadline (May 1st), are awarded funds until all funds have been exhausted.

ii. Awarding

The FSEOG funding allocation that the College receives is based on the information that was provided on the FISAP. 5% 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:

- \$400.00 per semester- Full-time
- \$300.00 per semester- $\frac{3}{4}$ Time
- \$200.00 per semester- Half-time
- \$0 per semester- Less than Half-time

Awarding priorities for summer are determined by the first of March when emails are sent to students asking if they will be:

- Attending summer
- Have a zero EFC
- Do not have any PELL grant funds available (after Fall and Spring enrollment)

FSEOG funds for Summer are determined at the end of Spring each year.

c. Federal Direct Loans

The College participates in Federal Direct loans to help those students who otherwise would be unable to attend school. The College does not participate in the Parent Loan for Undergraduate Students (PLUS) program.

There are two types of Direct Loans:

- The **Subsidized Loan** 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.

Loans that are first disbursed on or after July 1, 2018 and prior to July 1, 2019 have a fixed interest rate of 5.05%.

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

- The **Unsubsidized Loan** is not awarded on the basis of 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 and 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.

To be eligible for loan funds, students must complete the FAFSA application and apply for admissions to the College. If applications are completed, a letter will be mailed to the student containing instructions to review the financial aid terms and conditions, request a student loan, and how to view/ print any required documents. Once the student has reviewed the terms and conditions, requested the student loan, and submitted all required documents, the student will be awarded the student loan if they are eligible.

Students will be able to view their award notification and instructions to receive their funds on their Pipeline 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), Loan Adjustment Request form (if needed), and Entrance Counseling electronically through the www.studentloans.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 students major.

Freshmen who are also first-time borrowers will have to wait until 30 days into the semester before the loan will be disbursed. Students are required to submit a class attendance verification (CAV) for each check disbursement.

Students who receive subsidized and unsubsidized loans in the fall and spring may not be eligible for any additional loans for the summer term.

i. 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.studentloans.gov. Once completed, the college will be notified by the Department of Education. If a student has already completed entrance counseling at another college, the student is not required to complete entrance counseling again.

ii. Exit Counseling

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

The office runs a program to identify Student borrowers of Direct Loans who are graduating, leaving school, or dropping below half-time enrollment are required to complete exit counseling. Holds are placed on student accounts once letters are mailed to prevent students from receiving transcripts or graduating until the Exit Counseling request has been satisfied.

During exit counseling, students will review rights and responsibilities. Once exit counseling has been completed, the College will be notified by the Department of Education and outstanding requirements are updated and holds are removed.

iii. Loan Deferment

A student must be enrolled in a minimum of six hours to be eligible for an in-school deferment. Students must complete the in-school deferment request form which can be obtained at the Financial Aid department or from the perspective lenders. All deferment forms are mailed and faxed to the lending institution if proper contact information has been provided.

d. Federal Work-Study (FWS)

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 are issued on a monthly basis. An effort is made to place students in jobs that further their educational and career goals.

To be eligible for FWS, students must have indicated on the FAFSA that they were interested in FWS. Students must:

1. Be eligible to receive need-based funding (not including unsubsidized loans)
2. Must be enrolled in at least 6 semester hours.
3. Demonstrate financial need.
4. Meet the satisfactory academic progress requirements.
5. Be a citizen or permanent resident of the United States

Award Amounts

The amount of funds available and the number of students seeking FWS positions determine 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, supervisor, and student to monitor FWS earnings to ensure that the employee does not earn more than the awarded amount.

It is possible for a student employees' work program and award amount to 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.

Financial Aid Department Responsibilities

1. Determines student's eligibility for Work-Study.
2. Identifies Work-Study job locations and supervisors through job postings.
3. Assists student with processing all financial-related paperwork.
4. Process FWS contracts

Supervisor Responsibilities

1. 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 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 on 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 from the Financial Aid department and Human resources documents.

Students who are enrolled at least six or more credit hours in their major may work a maximum of 24 hours a week, depending on their eligibility. Students cannot work when they are supposed to be attending class. Students who participate in this program are paid at least minimum wage for hours worked. It is the supervisor's responsibility to approve and sign work timesheets via the online portal by the designated deadline as determined by the Office of Payroll at the College.

Summer Employment

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

e. 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 Alabama resident
2. Be US eligible citizen.
3. Be enrolled for at least 12 credit hours with the lowest EFC number.
4. Complete FAFSA
5. Remain compliant with SAP policy of Financial Aid department
6. Has not received SEOG

f. Scholarships

Scholarships are available to students entering as freshman, currently enrolled students and to students who transfer to other colleges and universities. Either the Donor or the Student Assistance and Scholarship Committee establish the selection criteria.

The Financial Aid department administers or determines the following institutional programs:

- Institutional Scholarships
- Organizational Scholarships
- Tuition Waiver

g. 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 prior to registration for classes and submitted with a copy of the student's unofficial transcripts and current schedule to the Director of Financial Aid.

Financial Aid Information

Financial Aid department establishes and makes readily available to enrolled and prospective students a description of all available financial aid programs (including both need-based and non-need-based programs), and for each of those programs the College provides:

1. Student eligibility criteria for each program
2. Procedures required to apply, and all necessary forms
3. Criteria for selecting recipients and for determining award amount

The College provides information concerning awarded aid including:

- Conditions and terms of employment under the Federal Work-Study Program (to include a full job description)
- Terms of any loan that is part of a student's aid package, a sample loan repayment schedule for sample loans, and the necessity for repaying loans
- Method and frequency of financial assistance disbursements to students

The College also provides information concerning the rights and responsibilities of the student aid recipient, including:

- Criteria established for continued eligibility under the Satisfactory Academic Progress conditions

- Criteria concerning how to re-establish financial aid eligibility for a student who has failed to maintain satisfactory academic progress.

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. Jefferson 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 provides guidance to 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. In addition, the College has an Institutional Financial Aid Application which provides. This application explains all Financial Aid requirements and Satisfactory Academic Progress (SAP) Policies. All students can read the Institutional Financial Aid application, electronically, via their JSCC campus pipeline account.

Electronic Student Aid Reports (ISIRS) are imported for any student that has completed a FAFSA and included the College code. Once the student has also submitted an application for admission

to the College, a Financial Aid file is created for the student. A letter is mailed to the student with instructions for viewing and completing Financial Aid requirements.

Applicants are assigned to a Financial Aid Specialist for processing based on their last name.

Most aid programs are based on the individual need of the applicant and/or parent.

Demonstrated financial need is determined by completing a Free Application for Federal Student Aid (FAFSA) on the web at <https://studentaid.ed.gov/sa/fafsa>.

Once the student submits the FAFSA, it is processed by the U. S. Department of Education. The College receives the SAR from the Department weekly. Awards are determined using the “Expected Family Contribution” (EFC) found on the SAR; this is the amount that the student and his/her family should be able to contribute to educational expenses. The College has established cost of attendance estimates for various categories of students. The EFC will be compared to the cost of attendance to determine the student’s eligibility for federal financial aid.

Cost of Attendance

The basic components of student budgets include:

- Tuition and Fees
- Books and Supplies
- Room and Board
- 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 13 hours of enrollment per semester and 5 hours for Summer. The personal expenses/miscellaneous component does not include the fees associated with receiving a Direct Student Loan. The cost of room and board is derived from 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.

Award Notification

The award notification provides student's budget and indicates the expected family contribution (EFC), 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.

Fiscal Records and Reconciliation

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 on a monthly basis. Reconciliation is a shared responsibility between the Financial Aid department and the Business Office. This responsibility involves joint action by the financial aid and the business offices to identify discrepancies and to connect those discrepancies in accordance with 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 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.

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

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

Confidentiality of Student Records

Family Education Rights and Privacy Act of 1974

Jefferson State Community College complies with the provisions of the Family Educational Rights and Privacy Act of 1974 (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." This Act affords students certain rights with respect to their educational records and includes, but is not limited to, 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.

Students who do not want public or directory information released to representatives independent of the college should complete a Non-Disclosure Information Form in Enrollment Services at one of the College locations. The Family Educational Rights and Privacy Act of 1974 (FERPA) and the Student-Right-to-Know and Campus Security Act of 1990 are available in their entirety in the offices of the deans and Enrollment Services.

Notification of Rights under FERPA

The Family Educational Rights and Privacy Act (FERPA) affords students with the following rights with respect to their education records:

- The right to review the student's education records.
- The right to request the amendment of the student's education records that the student believes is inaccurate or misleading.
- 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.
- 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.

Students requesting information must present photo identification before the information will be released to them. ***Students who feel that this policy has been applied unfairly to their situation have the right to appeal.***

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 certified mail.

5. GENERAL REGULATIONS

Verification

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-V6).

If, while reviewing a file, financial aid staff finds any incomplete and/or conflicting information, the file will be selected for verification. All files selected for verification by the College will be treated as V1: Standard Verification Group.

- At the time the student's Institutional Student Information Record (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.
- No federal or state aid is awarded to a student until the verification process is completed.

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

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 myJSCC Pipeline account.

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 household size, number in college, wages for non-income tax filers, receipt of SNAP benefits and Child Support Paid.
- **Dependent Verification Worksheet** – used to verify student and parent's household size, number in college, wages for non-income tax filers, receipt of SNAP benefits and Child Support Paid.
- **Statement of Educational Purpose Worksheet** – used to verify that any financial assistance the student receives will be used for educational purposes and 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.
- **Parent's Certification of Separation Worksheet** – used for students who are selected for verification and who indicated on the FAFSA that their parents are separated but

submitted a Tax Return Transcript for parents 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.

- **Student's Income and Expenses Worksheet** – used for independent students who are selected for verification who report less than \$5,000 income on the FAFSA. The form is designed to explain the students living expenses and their sources of income and/or gift aid used to cover these expenses.
- **Parent's Income and Expenses Worksheet** – used for students who are selected for verification whose parent report less than \$5,000 income on the FAFSA. The form is designed to explain the students living expenses and their sources of income and/or gift aid used to cover these expenses.
- **Certification of Independent Status Worksheet** – used for students who are considered independent due to an extenuating circumstance. The form is requested for students who answer yes to questions 53- 58 on the FAFSA. Students must complete the form and attach the listed documentation to verify their status as an Independent student.
- **Professional Judgment Worksheet** – used to determine significant changes in household income and to determine if a Professional Judgment should be performed.
- **Dependency Override Form** – Used to change students' dependency status.

Data Elements to be Verified (GEN-18-03)

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

Nontax Filers:

- Income Earned from Work

Tax Filers and Nontax Filers

- Number of Household Members
- Number in College

V4—Custom Verification Group. Students must verify:

- High School Completion Status
- Identity/Statement of Educational Purpose

V5—Aggregate Verification Group. In addition to the items in the Standard Verification Group, students must verify:

- High school completion status
- Identity/statement of educational purpose

V2, V3, V6— Reserved for future use by the Department.

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 – Post screening

Per federal regulations, all subsequent ISIR'S are reviewed on a weekly basis. 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.

Attendance Verification

Taking attendance is **not required** for the instructors. Students are required to officially notify the college if they are withdrawing. The data is entered by Enrollment 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.

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**.

Academically-related activities may include, but is 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 activities do not include:

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

Class Attendance Verification

When a student has been awarded Financial Aid, the student will receive a Class Attendance Verification (CAV) form via myJSCC email the day before classes begin. If the student has not been awarded financial aid yet, the CAV will be emailed as soon as the file has been processed and the student is awarded. The student should print the CAV as soon as it is received and have each instructor of the registered classes sign the CAV verifying that the student is attending class. For online classes, the student should:

- Login to Blackboard
- Go to the Course Introduction page
- Select the link under Financial Aid Participation Verification (FAPV) and follow the instructions.
- Print a FAPV form for each online class. Forms must have the correct class name and course registration number (CRN). All FAPV forms must be dated on or after the first day of class for each term.
- Return the CAV with instructor signatures and or FAPV forms attached to the Financial Aid Office.

Do not submit the CAV if you plan to make changes to your schedule or major during the schedule adjustment period. If you change your class schedule during the schedule adjustment period, you will be emailed an updated CAV the following business day. If you change your major during the schedule adjustment period, you must contact the Financial Aid Office to request an updated CAV with the correct major. The updated CAV with the correct classes, major, and instructor signatures must be submitted to the Financial Aid Office in order for financial aid funds to post to the student's account.

No changes can be made to the student's schedule or major once the schedule adjustment period is over, a CAV has been submitted to the Financial Aid Office, or a check has been disbursed. 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.

Disbursing Title IV Funds

The class attendance verification (CAV) with instructor signatures and FAPV forms attached must be submitted to the Financial Aid Office. The CAV will be reviewed to verify that all classes are required for your major and the instructor signatures and FAPV forms are correct. If the CAV is complete, the financial aid funds will post to the student's account. The Business Office will then process checks daily through the first seven (7) days of classes; then twice a week during the first three (3) weeks. There will be no in-person check pickup. Checks are mailed to the student's address on file via 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. If you have received your grant funds in a check before you sign your promissory note for a loan or if you are a 30-day loan student, you must submit a second CAV for the loan disbursement. A 30-day loan student is subject to a 30-day waiting period until the loan can disburse to the student's account. If a student loan is awarded for one semester only, the loan must be paid in two separate disbursements. A second CAV will be required for the second loan disbursement.

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.

The Financial Aid department can make retroactive disbursements in one lump sum.

Determining payment for previous semesters:

1. The Pell Grant must be based in **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

The Financial Aid department must offer of a late disbursement if the student completes the semester or withdraws from all classes during the semester. A late disbursement to a student who withdraws during the semester is called a Post Withdrawal Disbursement (PWD).

A student must be considered for a late disbursement if:

- a. The US Department of Education processed a SAR/ISIR with an official EFC 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 prior to the date the student became ineligible.
- c. FSEOG must have been awarded prior to the date the student became ineligible.

Limitations on Late Disbursements

- **General:**

- 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.

- **Specific:**

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 successfully completed the semester. Successfully completed means the college considers the student to have passed the coursework.
- b. A late Direct Loan disbursement to a first-year, 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.

Fraud

As stewards of Title IV funds, Jefferson State is obligated to assure 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 for the purpose of securing 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 Jefferson 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.

Eligibility for Retaking Coursework

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 it 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 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, normal Satisfactory Academic Progress (SAP) policy still applies to such cases.

Note: A student who passes a class once, repaid for retaking it, and fails the second time, **may not** be paid for retaking the class a third time.

A student who passes a class once, repaid for retaking it, and withdraws before completing the course, **may** retake the class and be eligible for Title IV aid.

For programs that require students to retake all of the coursework for a term in which a student fails a course, any courses retaken that were previously passed in this case are not eligible for Title IV aid.

If a student who received an incomplete in a course in the prior term and is completing the coursework in the subsequent term to replace the incomplete in the prior term, the student will not be eligible for Title IV funds for completing the coursework. If a student who received an incomplete in a course in the prior term and is retaking the entire course for credit in the subsequent term, the hours in the course count toward the student’s enrollment status, and the student may receive Title IV funds for retaking the course.

Examples:

	1st Attempt	2nd Attempt/ first repeat	3rd Attempt/ second repeat	Eligible for Financial Aid?
Course 1	F	D	Enrolled	Yes
Course 2	C	Enrolled	–	Yes
Course 3	D	C	Enrolled	No
Course 4	D	F	Enrolled	No
Course 5	F	F	Enrolled	Yes
Course 5	W	F	Enrolled	Yes
Course 6	D	W	Enrolled	Yes

Explanation of the Above Examples:

1. Yes, the credits are counted towards the financial aid eligibility because the students first attempt was a fail. The repeated credits clock started with the second attempt that resulted in a grade of D.
2. Yes, these credits may be counted, even though it was previously passed, because it is the first time the class is being repeated.
3. No, because the course has been passed before.

4. No, the class has been previously passed and this is the second time it is being repeated.
5. Yes, because this course has never been passed so may still be counted towards financial aid eligible credits.
6. Yes, this is not the second repeat since the first repeat was not completed. Withdrawing a course that is being paid from Title IV funds for retaking is not counted as a repeat.

*** SAP policy still applies to above examples.**

Withdrawals

To withdraw after registering, students must submit a complete withdrawal form to Enrollment Services.

Withdrawal from a Course

A student who wants to withdraw from a course after the official Schedule Adjustment (Drop/Add) period and prior to the official start of final exams may do so by completing a **Request for Course Withdrawal** form. Students who withdraw before the beginning of the twelfth (12th) week of the fall or spring semester or seventh (7th) week of the summer term will receive a grade of “W” for any course withdrawn. After this time, the student will receive a grade of “WP” if doing satisfactory work at the time of withdrawal or “WF” if doing unsatisfactory work at the time of withdrawal. The date of withdrawal will be the date that the request is received by the college.

Withdrawal from the College

A student who wants to withdraw from the college prior to the official start of final exams may do so by completing a **Complete Withdrawal** form. Students who withdraw before the beginning of the twelfth (12th) week of the fall or spring semester or seventh (7th) week of the summer term will receive a grade of “W” for any course withdrawn. After this time, the student will receive a grade of “WP” if doing satisfactory work at the time of withdrawal or “WF” if doing

unsatisfactory work at the time of withdrawal. The date of withdrawal will be the date that the request is received by the college. However, the instructor may enter the (LDA) for students with “WF” grades.

Schedule Adjustment (Drop/Add)

Schedule adjustment (drop/add) period is the first seven days of each semester. The drop/add period begins on the first instructional day of the term. Students may drop and add courses on campus or online during this period. However, students may not drop their final course after the first official day of the term. Students are not responsible for payment for courses if they drop them during schedule adjustment. Students will not receive a grade for courses dropped during the schedule adjustment period. It is the student’s responsibility to print a copy of the Class Schedule after dropping courses online to verify that she/he is no longer enrolled in the dropped courses.

Refunds

Before the official first day of classes, students will receive a complete refund when withdrawing from the college. During schedule adjustment when dropping and adding of individual classes are allowed, students may drop a course and receive a full refund for that course if the student has not completely withdrawn from school. An administrative fee of 5 percent of tuition and other institutional charges will be assessed for withdrawal from college within the period beginning the first day of class and ending at the end of the third week of class. Students withdrawing from the college should refer to the prorated refund schedule. After the schedule adjustment period ends, students may receive a partial refund only if they completely withdraw from the college.

Return of Title IV Funds (R2T4)

When withdrawing from all classes in a payment period, student recipients of federal Title IV aid (Federal Pell Grants, Federal Perkins Loans, Federal Direct Loans, and Federal Supplemental Educational Opportunity Grants) are subject to additional rules and regulations, which may result

in cancellation or reduction of federal Title IV aid upon withdrawal from classes in a payment period.

If a student earns a passing grade in one or more of his or her classes offered over an entire period, for that class, the College may presume that the student completed the course and thus completed the period. If one instructor reports that the student attended through the end of the period, then the student is **not a withdrawal**.

Official Withdrawal

If a student completely withdraws during the first 60% of a semester, the student may have to return some of the financial aid funds back to the college or the U. S. Department of Education. A Post Withdrawal calculation is performed for all Title IV financial aid students. Any funds that the student earns will be disbursed to the student.

The Financial Aid department performs a R2T4 calculation on CPS (Central Processing System for US Department of Education) to determine the amount of aid earned based upon student attendance.

When a student receiving Title IV funds completely withdraws before or on the 60% date, a R2T4 calculation is performed based on the last date of attendance. A program is run from ARGOS every week during the term to determine students who have officially withdrawn. The date the student withdrew and the percentage that the student attended is listed on the report. The student's information is entered into the CPS system. The Return to Title IV and the **Official** Withdraw program is run. The student funds are then reduced by the amount of federal funds that is determined to be returned. This information is given to the business office to review the calculations and return the funds to the proper grant/loan program.

Although Federal aid is normally disbursed at the beginning of an enrollment period, this aid is "earned" as the student attends classes throughout the period. The difference in awarded and "earned" aid at the point of withdrawal may result in the need to return "unearned" aid.

Unearned aid will be returned to each source of aid received by the student, up to the total amount received from each source, in the following order:

- Federal Direct Loan(s), Unsubsidized
- Federal Direct Loan(s), Subsidized
- Federal Pell Grant
- Federal SEOG

Federal Work-Study (FWS) funds are **not** included in the calculation.

A federal aid recipient who withdraws from an enrollment period is subject to possible repayment of federal aid disbursed to the student (after payment of institutional charges) for living expenses and other educational needs. If the aid disbursed is greater than the “earned” portion of the aid at the point of withdrawal, it may be necessary for the student to repay all or a portion of the federal aid received. Each student who owes a repayment will be notified in writing by the Financial Aid department of the requirement to repay Title IV funds. Failure to repay funds will result in the termination of eligibility for federal financial aid at any institution. If a student completely withdraws after 60 % of the semester is complete, the student most likely will not owe a repayment. Students are highly recommended to contact the Financial Aid department before withdrawing.

Unofficial Withdrawal

A student who leaves the College does not always notify the registrar’s office of his or her withdrawal. There are two categories of these unofficial withdrawals for purposes of Return to Title IV calculation.

1. If it is determined that a student did not begin the withdrawal process or otherwise notify of their intent to withdraw due to illness, accident, grievous personal loss, or other circumstances beyond the student’s control, the withdrawal date is the **date the school determines that the student ceased attendance** because of the applicable event.

2. **Dropouts** are withdrawals where an official notification is not provided. For these withdrawals, the withdrawal date is the last date of an academically related activity that the student participated in.

At the end of each semester, a program is run in ARGOS for Financial Aid students who made all F's, I's, WF's, or missing date. This program includes the last date of attendance (LDA). **If one or more, but not all, instructors reported a last day of attendance, the LDA reported will be used. If LDA is not available, the 50% point of the semester will be used.** If one instructor reports that the student attended through the end of the period, then it is not a withdrawal.

At the end of the semester, a student who has incomplete grades will not be considered to have withdrawn. A student who has received one or more "Earned F" grades will not be considered to have withdrawn.

After the R2T4 calculation is performed, the student's account is updated, and the information is given to the Business office to review and return the required amount of funds.

A determination of withdrawal must be made no later than 30 days after the end of the earlier of:

- The payment period,
- The academic year, or
- The student's educational program

Institutional or other refund policies (State, accrediting agency) do not impact the amount of Title IV aid earned under a R2T4 calculation.

Post Withdrawal

If the total amounts of the Title IV funds that the students have earned as of the withdrawal date is more than the amount that was disbursed to the students, the difference between the two amounts will be treated as a post-withdrawal disbursement.

If a student withdraws completely (officially or unofficially) during anytime of the term, and they have not received a federal disbursement check from the school, a **Post Withdrawal Calculation(PWD)** is performed on CPS and the federal funds are adjusted according to the calculations.

If there are outstanding charges on the student's account, the College will credit the student's account for all or part of the amount of the post-withdrawal disbursement up to the amount of the allowable charges. The PWD must be made from grant funds before loan funds. The Business office reviews the calculations and returns the funds to the government or the student depending on the results of the calculation. If disbursed directly to the student, Title IV grant funds must be disbursed as soon as possible but within 45 days of the Date of Determination.

Required notifications for PWDs of Title IV loan funds

The loan PWD must be offered to the student within 30 days of the date of determination and request confirmation that the PWD is accepted. The College must obtain authorization to pay for other than current charges. If the student has signed the promissory note and has not received a check but withdrew completely, a letter and email is sent to the student within 30 days of the date of determination to ask if the student would like to receive the post withdraw amount. The student has 10 days to respond to the request. If the student does not respond or denies the loan post withdraw credit amount, the amount is return to the loan fund and the student is notified in writing.

If the student accepts the loan post withdrawal amount within the time frame of 10 days, then the amount is sent to the Business Office for review and disbursement.

Institutional Charges

Institutional charges are used to determine the portion of unearned Title IV aid that the school is responsible for returning. The College ensures that all charges for tuition, fees as well as all other applicable institutional charges are included in the return calculation. The institutional charges used in the calculation are always the charges that were assessed the student for the

entire payment period prior to the student's withdrawal. Initial charges **may only be adjusted** by those changes the institution made prior to the student's withdrawal (for example, for dropping or adding a class or changing enrollment status). If, after a student withdraws, the institution changes the amount of institutional charges it assessed a student or decides to eliminate all institutional charges, those changes affect neither the charges used in the R2T4 calculation nor aid earned in the R2T4 calculation.

Institutional charges may not be reduced even if other sources of aid (Scholarships) are used to pay those charges.

Effects of Waivers on Institutional Charges

The tuition waiver is considered a financial aid resource, and the full amount of the tuition and fees must be included in the R2T4 calculation.

Applicable Deadlines

The main deadlines that impact most Return of Title IV Funds calculations are:

- Return of unearned Title IV funds:
 - No later than 45 days after the date withdrawal date
- Withdrawal date of determination without notification (Unofficial withdrawal):
 - 30 days after the end of the term
- Post-withdrawal disbursement to the student:
 - From the withdrawal date:
 - Loans - No later than 180 days, and
 - Grants - No later than 45 days
- Written notification to students to accept PWD for loans:
 - Within 30 days of the school's determination that the student withdrew

Correction must be done quickly to avoid violation of the R2T4 deadline requirement. When an institution corrects a Return of Title IV Funds calculation and, as a result, returns funds **after** the 45-day deadline, it is a late return. When the school makes a correction and notifies the student

or parent **later** than 30 days of the date of the institution's determination that the student withdrew of the need for authorization to make any loan Post-withdrawal disbursement of Title IV loan funds, the school has violated that deadline.

Satisfactory Academic Progress (SAP) Policies

Federal regulations require that students receiving financial assistance must maintain satisfactory academic progress (SAP) toward completion of a degree. The College measures a student's performance for satisfactory academic progress in three areas:

- Completion Rate,
- Maximum Time Frame, and
- Cumulative Grade Point Average

The Standards of Satisfactory Academic Progress apply for all Title IV financial assistance programs including Federal Pell Grant, Federal Work-Study (FWS), Federal Supplemental Education Opportunity Grant (FSEOG), Federal Direct Loan Program, as well as assistance from the state.

A. Completion Rate (Quantitative Measure)

At the end of each semester, a student's academic progress will be reviewed by comparing the cumulative number of attempted credit hours, including transfer hours, with the number of credit hours earned, whether or not financial aid was received, during that semester. Students must complete at least 2/3 of the hours attempted to remain eligible for financial aid. As soon as it becomes apparent a student will be unable to meet the satisfactory academic progress, the student is ineligible for Title IV aid.

***The SAP status is based on the entire academic record at all schools attended (includes all transferable hours) regardless whether the student received financial aid.**

B. Maximum Time Frame

The maximum time frame for completing a program of study is 150% of the required length of the student's specific program. This maximum time frame includes all attempted hours, transfer hours, and developmental work taken, whether or not financial aid was received, or courses were successfully completed. A student is no longer eligible for financial aid when he has attempted 150% of the number of hours required for his degree program.

A change in program of study will be allowed; however, aid will be granted only for additional required hours as determined by comparison of the two programs of study.

Remedial Hours

A financial aid recipient may not be paid for more than 30 credit hours of remedial courses.

C. Cumulative Grade Point Average (Qualitative Measure)

Financial aid recipients must maintain the following required grade point averages according to number of hours attempted. This includes all attempted hours, transfer hours, and developmental work taken, whether or not financial aid was received, or courses were successfully completed. Effective Summer, 2018:

1. Students who have attempted 0-21 semester credit hours at the college must maintain a 1.5 cumulative grade point average (GPA).
2. Students who have attempted 22-32 semester credit hours at the college must maintain a 1.75 cumulative GPA.
3. Students who have attempted 33 or more semester credit hours at the college must maintain a 2.0 cumulative GPA.

If the student has never attended Jefferson State, then the cumulative GPA from the last college attended will be used. Once the student establishes a GPA at Jefferson State, that GPA will be used to determine eligibility.

Financial Aid Warning

The Satisfactory Academic Progress (SAP) of financial aid recipients is reviewed at the end of each academic semester regardless of whether the student receives financial aid. If the student is not making satisfactory academic progress, the student will be given one warning semester in which he/she will be eligible to receive financial aid.

Students will receive only one warning during their enrollment at Jefferson State.

The warning is issued when the student does not meet the following SAP requirements:

- Cumulative GPA
- Completion Rate

After attending on warning semester, the student must have the required GPA and completion rate to continue receive financial aid or financial aid will be suspended.

Suspension

When a student who is eligible for Title IV federal financial aid funds is suspended, whether the student serves the suspension or is readmitted upon appeal, the student is not eligible to receive financial aid. The student will not be eligible again to receive financial aid until s(he) achieves a JSCC cumulative 2.0 GPA or higher at own expense. If the student's cumulative GPA is a 2.0 or higher, but s(he) still doesn't not meet the two thirds progress, s(he) can then appeal to have financial aid reinstated.

Approval of the student's appeal to the admissions committee for readmission does not reinstate the student's eligibility for financial aid.

Financial Aid Appeals Process

Financial aid recipients who have failed to meet the SAP requirements and are not eligible to receive Title IV funding have the option to appeal in writing to the College Policies and Appeal Committee. Appeals must be written, specifically addressing the extenuating circumstances that

led the student to not achieve SAP and must provide documentation supporting such claims. Students must submit an appeal packet that includes (but is not limited to):

- The appeals application,
- Supporting documentation of the extenuating circumstance,
- Financial Aid Appeal Degree Plan from an academic advisor.

All documents must be submitted to the Office of Financial Aid prior to or by the deadline indicated on the Jefferson State webpage or the financial aid appeals application.

Careful consideration will be given to appeals with extenuating circumstances, which may include, but are not limited to, the death of a family member, an injury or illness of the student or their immediate family member, or other special circumstances that are generally outside of the control of the student.

Supporting documentation must be provided with all applications submitted or the student's appeal is subject to be denied. All appeals are reviewed on a case by case basis. If the College Policies and Appeals Committee approves a student's appeal and determines that the student should be able to meet SAP requirements by the end of the next term, the committee may place the student on financial aid probation and reinstate the student's financial aid for one term only. If the Committee determines that it is not possible for the student to meet SAP by the end of the next term, and the Committee approves the student's appeal, the Committee will develop an Academic Plan for the student, that if followed, will ensure that the student is able to meet SAP requirements by a specific point in time, as determined by the Committee.

If, after exhausting all available institutional processes, a student's appeal remains unresolved, the student may appeal to the Alabama Community College System using the System's official Student Complaint Form: <http://jeffstate.scholasticspark.com/wp-content/uploads/sites/108/2015/07/State-Student-Complaint-Form.pdf>

Students are allowed to submit one financial aid appeal. If the student's appeal is granted, the student must follow the plan and is only allowed to take the specified hours determined by the

College Policies and Appeals Committee. Appeals will be granted for Pell Grant funds first, unless the Pell Grant funds are not enough to cover the student's tuition and fees.

Deadlines

In order for Financial Aid (Pell Grant and/or Student loans) to pay for tuition and fees up front, all Financial Aid application and initially requested documents must be submitted by deadlines posted on the website (one week before the first day of classes for each semester).

To qualify for SEOG funds for the Fall semester of the prospective academic year, the FAFSA must be submitted to the central processor by May 1 of the academic year (Priority date). SEOG is awarded to financial aid students with the lowest EFC until the SEOG funds are exhausted.

After priority date, SEOG is awarded to financial aid students with the lowest EFC until the SEOG funds are exhausted.

Academic Scholarships Applications are accepted January 1 – March 1 of the prospective year. All applicants must submit a complete packet consisting of: application, recommendation Essay and transcript.

Special Circumstances

Federal regulations permit financial aid administrators to use their discretion on a case-by-case basis to modify data used to calculate the EFC by performing a Professional Judgment, Dependency Override, resolve conflicting information, and report cases of fraud.

Professional Judgment

There are special circumstances that can be considered that may impact the student's financial aid eligibility such as unemployment due to termination, lay-off, close of business, or medical conditions. In these rare cases, the Financial Aid department may exercise professional judgment to adjust the student's Cost of Attendance or the data that determines the student's Expected

Family Contribution. There must be a significant change to the family's income to be considered for a Professional Judgment.

Dependency Override

There are special circumstances that may impact a student's financial aid eligibility due to a change in Dependency status. Federal regulations permit the College, at its discretion, to determine if unusual circumstances can be documented which would result in a dependency status change from Dependent to Independent for federal financial aid purposes. Unusual circumstances are parent(s) deceased, parent(s) incarcerated or unusual parental circumstances such as parent's whereabouts are unknown, abusive family environment, abandonment by parent, etc.

If a student believes he/she has special circumstances that may permit a Professional Judgment or Dependency Override they may request a review of his/her special circumstance prior to the offer of a Financial Aid award. The student must provide supporting documentation which may vary depending on the student's extenuating circumstances.

All required documentation must be provided within 10 business days of request by a Financial Aid Administrator. Requests will be reviewed on a case-by-case basis and all information will be kept confidential. The Financial Aid department will notify students of the status of his/her Request via College e-mail. The submission of a request does not guarantee an approval. The Financial Aid department must reaffirm each year that the special circumstances persist. The student has to go through the same process every year if circumstances still exist

Conflicting Data

The College has a proactive approach to identify conflicting information of students regardless of the source and 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 department. 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 individuals 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.

Overaward

An over-award is defined as the offered financial aid that exceeds 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 prior to census date
- Scholarship posted after aid has been packaged
- Late notification of VA benefits or scholarship/Tuition waiver

Resolving an OverAward

The College has taken the necessary steps to ensure that students will not be overawarded. Financial aid packages must be reduced (whenever possible) to eliminate an overaward. 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 overaward issues. Options to resolve the over-award include:

- Increasing the student's budget

- Reducing or cancelling 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 in excess of his/her eligibility. This may be caused by student or institutional errors, unresolved over awards, disbursements, misreported information, miscalculated COA, payment to ineligible student, payment in excess of grant or loan, or R2T4 calculation.

If a grant 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. If the overpayment is the result of a R2T4 calculation, the student must repay amounts of \$50 or more.

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

- A hold is placed on the student's account to stop further financial aid disbursement.
- Remove any future awards.
- 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 the 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.
- Once the transfer is made on NSLDS the student will need to pay the Department of Education and the **school can no longer accept** payment.

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.